



**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 2021-22

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

Year	2021-22
Number	39

B.V.V.Sangha's
Basaveshwar Commerce College, Bagalkot
Papers/Chapters contributed by Faculty in Edited Books 2021-2022

Sl. No	Name of the Teacher	Title of the Paper	Title of the Book	Name of the Publisher	ISBN/ISSN	Year of Publication
1.	Dr. B. P. Kumbar		Bombaiwala	BFC Publications	ISBN:978-93-5509-040-9	2021
2.	Dr. B. P. Kumbar	Basavadi Sharanara Vachanagalalli Manaviya Moulyagalu	Abijata Kannada	Prathibhana	ISSN:2347-4017	2021
3.	Dr. B. P. Kumbar	Modala Ghattada Swatantra Kadambariggalli Mudrana Yantra Mattu Patrike Gala Prabhav	Pratibimbha		ISSN: 2582-2284	2021
4.	Prof. Smt. S. H. Shettar Prof. Smt. S. S. Charantimath Prof. S M Khot		Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022
5.	Prof. Smt. S. H. Shettar	Role of Educational Institutions in Promoting Entrepreneurship Capabilities Among the Students	Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022
6.	Prof. S M Khot	Social Entrepreneurship and Sustainability: A Conceptual Framework	Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022
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8.	Prof Nandini Doddamani	Green Entrepreneurship	Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022
9.	Prof G M Navadgi	Green Entrepreneurship As A Source of Competitive Advantage for The Firms and Sustainable Development for the Economy	Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022
10.	Prof K J Malaji	Value Creation By Entrepreneurship Through Corporate Social Responsibility	Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022
11.	Prof M M Huddar	Marketing of Banking Services In Bagalkot District	Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022
12.	Prof Sheetal V Barshi	International Entrepreneurship	Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022

13.	Prof Vidya I. Vastrad	Entrepreneurship and Economic Development	Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022
14.	Prof Vinod V Nandargi	A Review of Marketing Mixes	Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022
15.	Prof M H Jannappagol	Digital Fluency: Innovations in Entrepreneurship Development	Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022
16.	Prof M R Badagandi	Microfinance As A Key Driver for Economic Development	Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022
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18.	Prof I K Mathad	Digitalization of MSMEs in India: Opportunities and Challenges	Inspiring India Towards Entrepreneurship for Economic Development	ABS Books	ISBN 978-93-91002-43-5	2022
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27.	Prof Sheetal Barshi	Entrepreneurship and Vocational Skills	Skill India Opportunities and Challenges	Laxmi Book Publication	ISBN:978-1-4357-7425-4	2022

28.	Prof Vaishali Bendre	Financial and Commodity Derivatives	IJAAR International Journal of Advanced Applied Research	Young Researcher Association	ISSN: 2347-7075 Impact Factor-7.238	2022
29.	Dr. Basavaraj Kumbar	Chaduranga-Vaishak Kadambariya Jeevan Nota	Pratibimbha	IIMRD Journals	ISSN:2582-2284	2022
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33.	Prof T P Darbar	Digital India Program- Initiatives and Progress	International Journal for Research Trends and Innovation	IJRTI	2022	ISSN: 2456-3315
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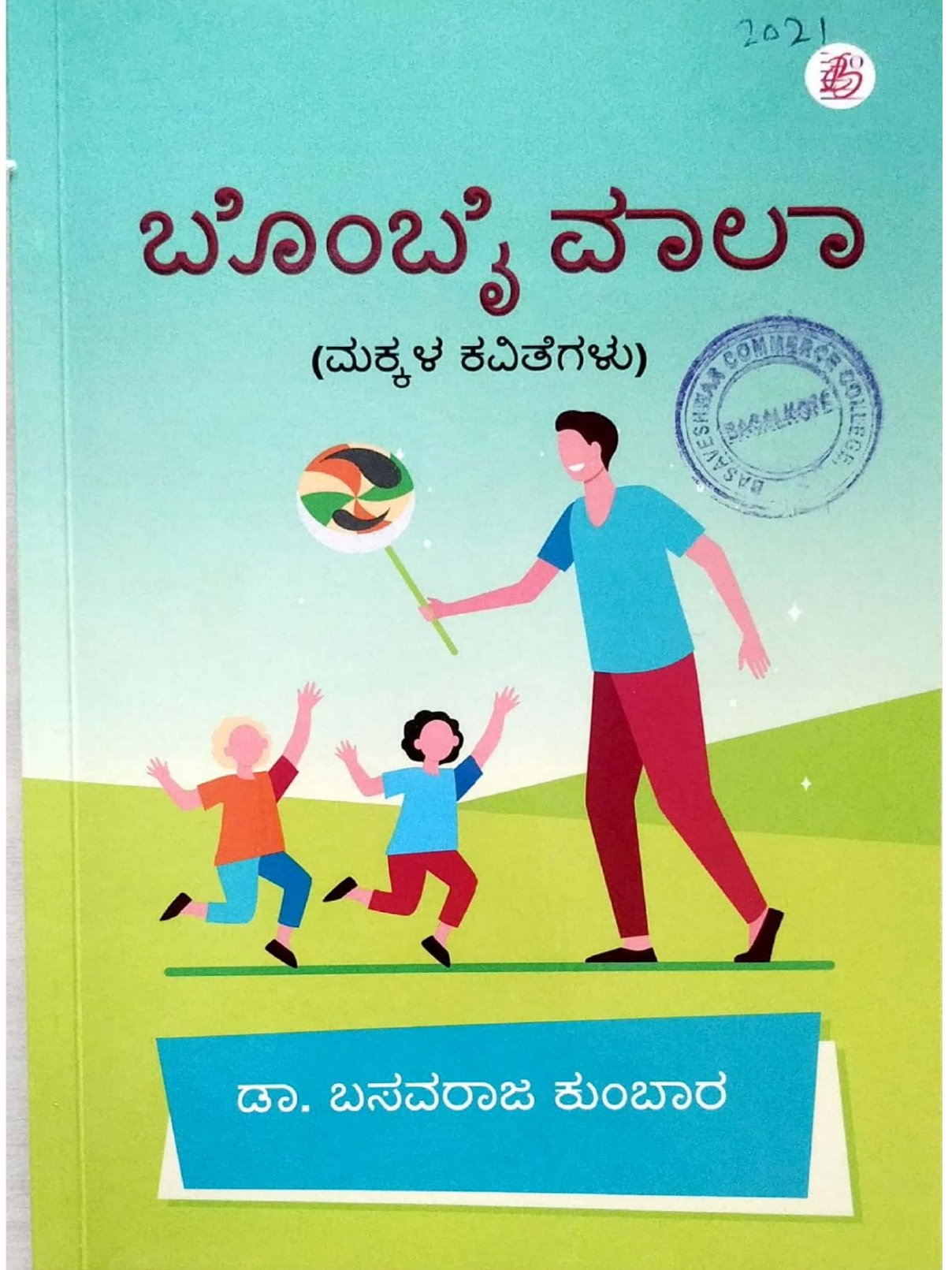
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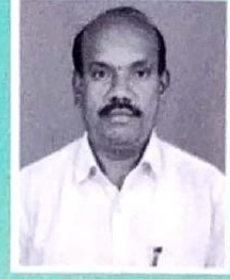
Cover Page



ಬೊಂಬೈ ವಾಲಾ

(ಮಕ್ಕಳ ಕವಿತೆಗಳು)

ಡಾ.ಬಸವರಾಜ. ಕುಂಬಾರ ಕವಿ, ಶಿಶುಗೀತೆ ರಚನೆಕಾರ, ನಾಟಕಕಾರ, ಪ್ರಬಂಧಕಾರ ಹಾಗೂ ಅಂಕಣಕಾರ. ಕ್ರಿ.ಶ.೧೯೭೮ ಜೂನ್ ೧ರಂದು ಬಾಗಲಕೋಟೆ ಜಿಲ್ಲೆ ಸೀಮಿಕೇರಿಯಲ್ಲಿ ಜನಿಸಿದರು. ತಂದೆ ಪಾಂಡಪ್ಪ ತಾಯಿ ಸೀತಮ್ಮ. ಪ್ರಾಥಮಿಕ ಶಿಕ್ಷಣವನ್ನು ಸ್ವಗ್ರಾಮ ಸೀಮಿಕೇರಿ ಹಾಗೂ ಗದ್ದನಕೇರಿಯಲ್ಲಿ ಮಾಧ್ಯಮಿಕ ಶಿಕ್ಷಣದಿಂದ ಪದವಿ ಶಿಕ್ಷಣದವರೆಗೂ ಬಾಗಲಕೋಟೆಯ ಬಿ.ವಿ.ವಿ ಸಂಘದಲ್ಲಿ, ಸ್ನಾತಕೋತ್ತರ ಪದವಿಯನ್ನು ಕರ್ನಾಟಕ ವಿಶ್ವವಿದ್ಯಾಲಯ ಧಾರವಾಡದಿಂದ ಹಾಗೂ ಬಿ.ಈ.ಡಿ ಪದವಿಯನ್ನು ಗುಲ್ಬರ್ಗ ವಿಶ್ವವಿದ್ಯಾಲಯದಿಂದ ಪಡೆದಿದ್ದಾರೆ. ಕನ್ನಡ ವಿಶ್ವವಿದ್ಯಾಲಯ ಹಂಪಿಯಿಂದ ಪಿ. ಹೆಚ್. ಡಿ. ಪದವಿಯನ್ನು "ಕನ್ನಡ ಮೂದಲ ಘಟ್ಟದ ಸ್ವತಂತ್ರ ಕಾದಂಬರಿಗಳಲ್ಲಿ ಸಾಮಾಜಿಕ ಸಂಘರ್ಷದ ನೆಲೆಗಳು" ಎಂಬ ವಿಷಯದ ಮೇಲೆ ಡಾ. ಗುರುಪಾದ ಮರಿಗುಡ್ಡಿಯವರ ಮಾರ್ಗದರ್ಶನದಲ್ಲಿ ಪೂರೈಸಿ ಕೊಂಡಿದ್ದಾರೆ. ಶ್ರೀ ಬಸವೇಶ್ವರ ವೀರಶೈವ ವಿದ್ಯಾವರ್ಧಕ ಸಂಘದ ಶ್ರೀ.ಎಸ್.ಆರ್. ಕಂಠಿ ಕಲಾ ವಾಣಿಜ್ಯ ಹಾಗೂ ವಿಜ್ಞಾನ ಮಹಾವಿದ್ಯಾಲಯದಲ್ಲಿ ೧೨ ವರ್ಷ ಸೇವೆ ಸಲ್ಲಿಸಿ ಅದೇ ಸಂಘದ ಬಸವೇಶ್ವರ ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ ಬಾಗಲಕೋಟೆಯಲ್ಲಿ ಕನ್ನಡ ಉಪನ್ಯಾಸಕರಾಗಿ ಸೇವೆ ಸಲ್ಲಿಸುತ್ತಿದ್ದಾರೆ.



ವರ್ತಮಾನದ ವಾರ್ತೆ ಎಂಬ ಕವನ ಸಂಕಲನ, ಗುಳಗೆ ಲೋಕವಯ್ಯ ಎಂಬ ಪ್ರಬಂಧ ಸಂಕಲನ, ಬಾರದ ಲೋಕಕ್ಕೆ ಹೋದಿರಿ ಎಲ್ಲಿಗೆ? ಹಾಗೂ ರೊಟ್ಟಿ ಪುಟ್ಟಿ ಮತ್ತು ಅವು ಎಂಬ ಮಕ್ಕಳ ಕವಿತಾಸಂಕಲನಗಳು, ನಮ್ಮ ಪಾಲು ಹಾಗೂ ಅಶೋಕನಂಬ ಬುದ್ಧ ಬಿಂಬ ನಾಟಕಗಳು ಪ್ರಕಟಗೊಂಡಿವೆ. ಕನ್ನಡಿ ಹೇಳಿದ ಸತ್ಯ ಹಾಗೂ ಬೊಂಬಾಯಿ ವಾಲಾ ಎಂಬ ಪುಸ್ತಕಗಳು ಅಚ್ಚಿನಲ್ಲಿವೆ.

ನಮ್ಮಪಾಲು ನಾಟಕ ಜಿಲ್ಲಾ ಮಟ್ಟದ ಪರಿಸರ ನಾಟಕ ಸ್ಪರ್ಧೆಯಲ್ಲಿ ಬಹುಮಾನ ಪಡೆದುಕೊಂಡಿದೆ. ಸಂಕ್ರಮಣ ಕಾವ್ಯ ಪ್ರಶಸ್ತಿ, ನವೀನಚಂದ್ರ ಕಾವ್ಯ ಪ್ರಶಸ್ತಿ, ಸಂಕ್ರಮಣ ಪ್ರಬಂಧ ಪ್ರಶಸ್ತಿ ಎರಡು ಬಾರಿ, ನವೀನಚಂದ್ರ ಪ್ರಬಂಧ ಪ್ರಶಸ್ತಿ ಎರಡು ಬಾರಿ, ಎರಡು ಬಾರಿ, ಮುಂಬೈನ ಜಿ.ಡಿ. ಜೋಶಿ ಪ್ರಬಂಧ ಪ್ರಶಸ್ತಿ, ಬಳ್ಳಾರಿಯ ಗೌತಮ ಸಾಹಿತ್ಯ ಪ್ರಕಾಶನ ಪ್ರಬಂಧ ಪ್ರಶಸ್ತಿ, ಧಾರವಾಡದ ಗಣಕರಂಗ ಪ್ರಬಂಧ ಪ್ರಶಸ್ತಿ, ಬೆಂಗಳೂರಿನ ಬೋಧಿಸತ್ಯ ಕಾವ್ಯ ಪ್ರಶಸ್ತಿ, ಕೈವಾರ ತಾತಯ್ಯ ರಾಷ್ಟ್ರೀಯ ಕಾವ್ಯ ಪ್ರಶಸ್ತಿಗಳು ದೊರಕಿವೆ.

ಇದು ಗುಳಗೆ ಲೋಕವಯ್ಯ ಪ್ರಬಂಧ ಸಂಕಲನಕ್ಕೆ ಗದಗಿನ ವಿ. ಬಿ ಮೆಮೋರಿಯಲ್ ಪ್ರತಿಷ್ಠಾನದ ಪುಟ್ಟರಾಜ ಸಾಹಿತ್ಯರತ್ನ ಪುಸ್ತಕ ಪ್ರಶಸ್ತಿ, ಮಂಡ್ಯದ ಕರುನಾಡ ಸಾಹಿತ್ಯ ಸೇವಾರತ್ನ ಪ್ರಶಸ್ತಿ, ಬೆಂಗಳೂರಿನ ಮೇಘ ಮೈತ್ರಿ ಪುಸ್ತಕ ಪ್ರಶಸ್ತಿ, ತುಮಕೂರಿನ ಗುರುಕುಲ ಸಾಹಿತ್ಯ ಶರಭ ಪ್ರಶಸ್ತಿ ಹಾಗೂ ಬೆಂಗಳೂರಿನ ಕನ್ನಡ ಸಾಹಿತ್ಯ ಪರಿಷತ್ತಿನ ಕುಂಬಾಸ ದತ್ತಿ ಪ್ರಶಸ್ತಿ ಹಾಗೂ ಬಾಗಲಕೋಟೆ ಜಿಲ್ಲಾ ಕನ್ನಡ ಸಾಹಿತ್ಯ ಪರಿಷತ್ತಿನ ಪಿ.ಎಲ್ ಹೂಗಾರ ದತ್ತಿ ಪ್ರಶಸ್ತಿ ಹಾಗೂ ಬೆಳ್ಳಿಚುಕ್ಕೆ ಸಾಹಿತ್ಯ ಪ್ರಶಸ್ತಿಗಳು ದೊರಕಿವೆ.

ಇದು ಗುಳಗೆ ಲೋಕವಯ್ಯ ಪ್ರಬಂಧ ಸಂಕಲನದ ಇದೇ ಹೆಸರಿನ ಪ್ರಬಂಧ ಬೆಳಗಾವಿಯ ರಾಣಿ ಚೆನ್ನಮ್ಮ ವಿಶ್ವವಿದ್ಯಾಲಯ ಬಿ.ಕಾಂ.ವೃದ್ಧಮ ವರ್ಷದ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಪಠ್ಯ ಕೂಡ ಆಗಿದೆ. ಕಲಾದಗಿಯಲ್ಲಿ ಪ್ರಜಾವಾಣಿ ಪತ್ರಿಕೆಯ ಅರಕಾಲಿಕ ವರದಿಗಾರರಾಗಿ ಸೇವೆ ಸಲ್ಲಿಸಿದ್ದಾರೆ. ನಾಡಿನ ಪ್ರಮುಖ ದಿನಪತ್ರಿಕೆಗಳಲ್ಲಿ ಇವರ ಲೇಖನಗಳು ಪ್ರಕಟಗೊಂಡಿವೆ. ರಾಜ್ಯ, ರಾಷ್ಟ್ರಮಟ್ಟದ ಸಮಿನಾರುಗಳಲ್ಲಿ ಹಲವಾರು ಉಪನ್ಯಾಸಗಳನ್ನು ನೀಡಿದ್ದಾರೆ. ಹಲವಾರು ತಾಲೂಕು, ಜಿಲ್ಲಾ ಸಾಹಿತ್ಯ ಸಮ್ಮೇಳನಗಳಲ್ಲಿ ಉಪನ್ಯಾಸಗಳನ್ನು ನೀಡಿದ್ದಾರೆ.

ಡಾ ಬಸವರಾಜ ಕುಂಬಾರ

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ಅಭಿಜಾತ ಕನ್ನಡ

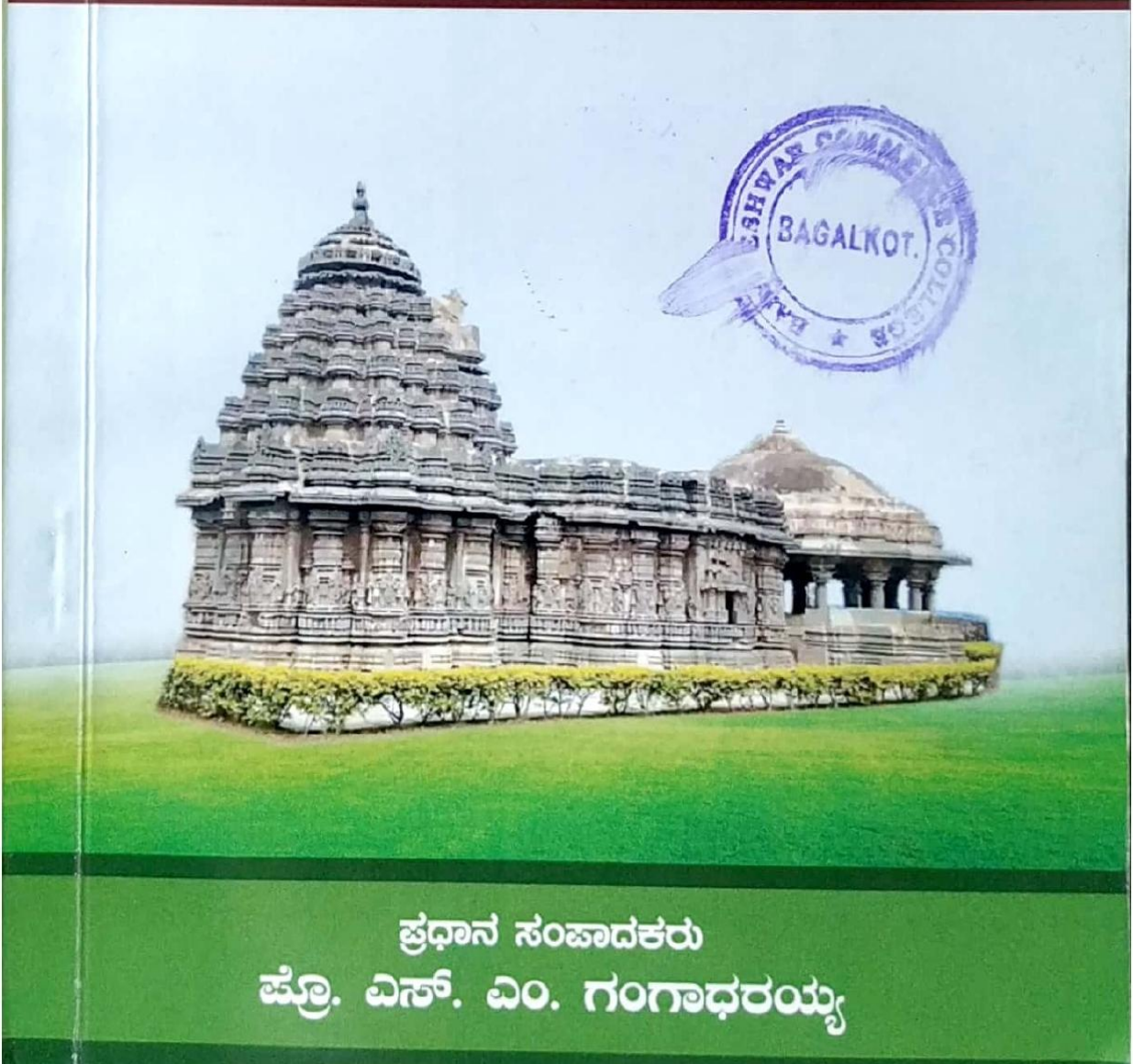
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ಪ್ರೊ. ಎಸ್. ಎಂ. ಗಂಗಾಧರಯ್ಯ

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ಕಾರ್ಯನಿರ್ವಾಹಕ ಸಂಪಾದಕರು
ಡಾ. ಕೊಟ್ಟಸ್ವಾಮಿ. ಎ.ಎಂ.ಎಂ.

ವ್ಯವಸ್ಥಾಪಕ ಸಂಪಾದಕರು
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ಡಾ. ಬಸವರಾಜ ಕುಂಬಾರ

ವಚನ ಸಾಹಿತ್ಯವು ಒಂದು ಚಳುವಳಿಯಾಗಿ ಮಾರ್ಪಡಲು ಆ ವಚನಗಳಲ್ಲಿರುವ ಮಾನವೀಯ ಮೌಲ್ಯಗಳೇ ಕಾರಣ. ಆ ಕಾರಣದಿಂದ ಸಾಮಾಜಿಕ ಕ್ರಾಂತಿಯ ಕಹಳೆಯನ್ನು ಊದಿದ ವ್ಯಕ್ತಿಗಳಲ್ಲಿ ಬಸವಾದಿ ಪ್ರಮಥರು ಪ್ರಮುಖ ಪಾತ್ರವನ್ನು ನಿರ್ವಹಿಸಿದರು. ಆ ಕಾಲಘಟ್ಟದಲ್ಲಿ ತಲೆತಲಾಂತರಗಳಿಂದ ಬೆಳೆದು ಬಂದ ಶೋಷಣೆ, ಡಾಂಭಿಕತೆ, ಮೂಢನಂಬಿಕೆಗಳು ಹಾಗೂ ಪ್ರಭುತ್ವ ಧೋರಣೆಯ ಪ್ರತಿರೋಧದ ನೆಲೆಗಳು ಮುನ್ನೆಲೆಗೆ ಬಂದಿವೆ. ಸಾಮಾಜಿಕ ಸ್ತರವಿನ್ಯಾಸ ನಮ್ಮನ್ನು ಕಾಲದಿಂದ ಕಾಲಕ್ಕೆ ತುಳಿಯುತ್ತಲೇ ಬಂದಿದೆ. ಇದನ್ನು ಸೂಕ್ಷ್ಮವಾಗಿ ಗಮನಿಸಿದ ಬಸವಾದಿ ಪ್ರಮಥರ ಹೋರಾಟದ ಫಲವಾಗಿ ಪ್ರಬುದ್ಧ ಸಮಾಜವನ್ನು ನಿರ್ಮಿಸಲು ಎಲ್ಲರೂ ಹೋರಾಟಕ್ಕೆ ಅಣಿಯಾದವರೆ. ಪ್ರಜಾಸತ್ತಾತ್ಮಕ ಸಮಾಜ ಕಟ್ಟುವ ಗುರಿಯೊಂದಿಗೆ ತಮ್ಮದೇ ಆದ ಚೌಕಟ್ಟನ್ನು ಹಾಕಿಕೊಂಡು ಮುಂದೆ ಸಾಗಿದ ಮಹನೀಯರೆ ಶರಣ-ಶರಣೆಯರು. ಬಸವಣ್ಣವರು ಪ್ರಭುತ್ವ ಮತ್ತು ಪ್ರಜೆಗಳ ನಡುವಿನ ಅಂತರವನ್ನು ಕಡಿಮೆ ಮಾಡಿ ಸುಸೂತ್ರ ಸಮಾಜದ ಕನಸು ಸಾಕಾರಗೊಳ್ಳಲು ತಮ್ಮ ಎಲ್ಲಾ ಶರಣರನ್ನು ನಮ್ಮ ಜೊತೆ ಕರೆದುಕೊಂಡು ಪ್ರಜಾಪ್ರಭುತ್ವದ ನದಿಯನ್ನು ದಾಟಿಸುವ ನಾವಿಕನ ಹಾಗೆ ಕಾರ್ಯ ನಿರ್ವಹಿಸಿದ್ದಾರೆ.

ಶರಣರು ಸಾಮಾಜಿಕ ಧಾರ್ಮಿಕ ಬಂಡಾಯಗಾರರಂತೆ ಕಂಡರೂ ಮಾನವ ಏಕತೆಗೆ ಮತ್ತು ದೇಶದ ಅಖಂಡತೆಗೆ ಅದೇ ಆಗುವುದೆಂಬ ಜಾತಿಯನ್ನು ಅವರೆಲ್ಲರೂ ಖಂಡಿಸಿ ತಿರಸ್ಕರಿಸಿದ್ದಾರೆ. ಅದಕ್ಕೆ ಮಾದರ ಚನ್ನಯ್ಯ ಒಂದು

ಡಾ. ಬಸವರಾಜ ಕುಂಬಾರ : ಸಹಾಯಕ ಪ್ರಾಧ್ಯಾಪಕರು, ಕನ್ನಡ ವಿಭಾಗ, ಬಸವೇಶ್ವರ ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ ಬಾಗಲಕೋಟೆ

ವಚನದಲ್ಲಿ "ನಡೆನುಡಿ ಸಿದ್ಧಾಂತವಾದಲ್ಲಿ ಕುಲಹೊಲ ಸೂತಕವಲ್ಲ" ಎಂದಿದ್ದಾರೆ. ಜಾತಿ ಒಂದು ಮಾನಸಿಕ ರೋಗವಾಗಿದೆ ಎಂಬುದು ಎಲ್ಲ ಶರಣರು ಅರಿತವರೇ ಆಗಿದ್ದರು. ಅದನ್ನು ನಿರ್ಮಾಣ ಮಾಡಲು ಅದನ್ನು ಪವಿತ್ರೀಕರಿಸುವ ವೇದಶಾಸ್ತ್ರಗಳಲ್ಲಿನ ನೂನ್ಯತೆಗಳನ್ನು ಸರಿಪಡಿಸಲು ಪ್ರಯತ್ನಿಸಿದ್ದಾರೆ.

ಭಾರತೀಯ ಇತಿಹಾಸದಲ್ಲಿ ೧೨ನೇ ಶತಮಾನದ ಶರಣರ ಚಳವಳಿ ವಿಶಿಷ್ಟವಾದ, ವಿಶೇಷವಾದ ಸ್ಥಾನವನ್ನು ಪಡೆದಿದೆ. ವಚನಕಾರರಿಗೆ ವಚನ ಒಂದು ಛಾಂದೀಕ ಗುರಿಯಾಗಿರಲಿಲ್ಲ ಹಲವಾರು ಆಯಾಮಗಳ ಒಂದು ಮಾಧ್ಯಮವಾಗಿತ್ತು. ವಚನಕಾರರ ಪ್ರತಿಭಟನೆ ಹಾಗೂ ಪ್ರತಿರೋಧ ಕೇವಲ ಒಂದು ಪ್ರತಿಕ್ರಿಯೆ ರೂಪದ್ದಾಗಿರಲಿಲ್ಲ. ಒಂದು ಪರ್ಯಾಯ ಕ್ರಿಯಾಯೋಜನೆ ಆಗಿತ್ತು ಎಂಬುದು ಗಮನಾರ್ಹ ಸಂಗತಿಯಾಗಿದೆ. ಜಾತಿವ್ಯವಸ್ಥೆಯ ನಿವಾರಣೆ ಅವರ ಪ್ರತಿರೋಧವಾಗಿದ್ದರೆ, ಶಾಂತಿ ಸಹಬಾಳ್ವೆ ಅವರು ಕಂಡುಕೊಂಡ ಪರ್ಯಾಯ ಮಾರ್ಗವಾಗಿತ್ತು. ಸಂಪತ್ತಿನ ಕೇಂದ್ರೀಕರಣಕ್ಕೆ ಪ್ರತಿಯಾಗಿ ಶರಣರು ದಾಸೋಹದ ಮೂಲಕ ವಿಕೇಂದ್ರೀಕರಣದ ವ್ಯವಸ್ಥೆಯನ್ನು ಪ್ರತಿಪಾದಿಸಿದರು.

ಲಿಂಗ ಅಸಮಾನತೆಯನ್ನು ತಿರಸ್ಕರಿಸಿದ ಶರಣರು ಸಮಾನತೆಯನ್ನು ಪುರಸ್ಕರಿಸಿದರು. ಜೀವನದ ಮೌಲ್ಯಗಳ ವಿರುದ್ಧ ಹೋರಾಟ ವಚನದ ಮೂಲಕ ಜೀವನ ಮೌಲ್ಯ ಪ್ರತಿಪಾದಿಸಿದರು. ಚೈತನ್ಯವಾದ ಸಿದ್ಧಾಂತಗಳು ದೇಹ ನಶ್ವರ ಕ್ಷಣಿಕ ಎಂದು ಮನುಷ್ಯ ದೇಹವನ್ನು ಕ್ಷುಲ್ಲಕವಾಗಿ ಕಂಡರೆ ಬಸವಾದಿ ಶರಣರು ದೇಹವನ್ನೇ ದೇವಾಲಯವಾಗಿಸಿದ್ದಾರೆ. ಅದನ್ನೇ ಚನ್ನ ಬಸವಣ್ಣವರು 'ದೇಹವಿಲ್ಲದಿದ್ದರೆ ಪ್ರಾಣಕ್ಕಾಶ್ರಯವುಂಟೆ' ಎಂದು ಪ್ರಶ್ನಿಸಿ ದೇಹದ ಮಹತ್ವ ಸಾರುತ್ತಾನೆ. ಅದಕ್ಕಾಗಿ ಕಾಯವು ವಚನಕಾರರದ ಚಿಂತನೆಯ ಮಹತ್ವ ಕೇಂದ್ರವಾಯಿತು. ವರ್ಣಾಶ್ರಮ ಮನುಷ್ಯ ಮನುಷ್ಯನ ನಡುವೆ ಗೋಡೆ ಕಟ್ಟಿದ ವ್ಯವಸ್ಥೆಯನ್ನು ಶರಣರು ತಿರಸ್ಕರಿಸಿ ಸಿಡಿದೆದ್ದಿದ್ದಾರೆ. ವೇದ ಶಾಸ್ತ್ರ ಪುರಾಣಗಳ ಜನತೆಯ ಶೋಷಣೆಗೆ ಬ್ರಾಹ್ಮಣ ಪುರೋಹಿತಶಾಹಿ ವೈದಿಕ ಅಸ್ತ್ರಗಳಾದ ರೀತಿಯನ್ನು ಉಗ್ರವಾಗಿ ಪ್ರತಿಭಟಿಸಿದ್ದಾರೆ.

ವೇದಕ್ಕೆ ಒರೆಯ ಕಟ್ಟುವೆ
ಶಾಸ್ತ್ರಕ್ಕೆ ನಿಗಳವನಿಕ್ಕುವೆ
ತರ್ಕದ ಬೆನ್ನ ಬಾರನೆತ್ತುವೆ
ಆಗಮದ ಮೂಗ ಕೊಯಿವೆ
ನೋಡಯ್ಯ

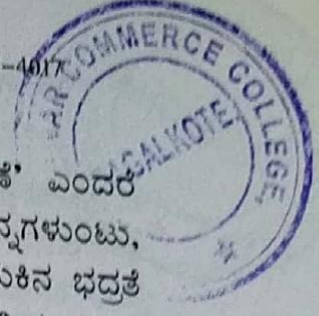




ಮಹಾದಾನಿ ಕೂಡಲಸಂಗಮದೇವಾ
ಮಾದರ ಚೆನ್ನಯ್ಯನ ಮನೆಯ ಮಗ ನಾನಯ್ಯ
ಸೂಕ್ಷ್ಮವಾಗಿ ಗಮನಿಸಿದರೆ ಶರಣರು ಅಸ್ಪೃಶ್ಯತೆ ಅಸಮಾನತೆ ಆಚರಣೆಗೆ
ವಿರೋಧ ವ್ಯಕ್ತಪಡಿಸುತ್ತಾರೆ. ಮುಂದುವರೆದು ಅಲ್ಲಮಪ್ರಭುಗಳು ವೇದವೆಂಬುದು
ಓದಿನ ಮಾತು, ಶಾಸ್ತ್ರವೆಂಬುದು ಸಂತೆಯ ಸುದ್ದಿ, ಪುರಾಣವೆಂಬುದು ಪುಂಡರ
ಗೋಷ್ಠಿ ಎಂಬ ಮಾತುಗಳು ಅಂದಿನ ಸಮಾಜದ ಮೇಲೆ ಹೇರಲಾದ ಜೀವವಿರೋಧಿ
ಮೌಲ್ಯಗಳ ಪ್ರಸ್ತುತತೆಯನ್ನು ಧಿಕ್ಕರಿಸುವ ಪ್ರತಿಭಟಿಸುವ ಆಯಾಮವಾಗಿದೆ.
ದೇವಾಲಯ ಪುರೋಹಿತ ಮೂಢ ಆಚರಣೆಗಳನ್ನು ನಿರಾಕರಿಸುವ ವಚನಕಾರರು
ಸ್ವರ್ಗ-ನರಕ ಕಲ್ಪನೆಯನ್ನು ಗೇಲಿ ಮಾಡುತ್ತಾರೆ. 'ತೀರ್ಥಯಾತ್ರೆ ಲಿಂಗ ದರ್ಶನಕ್ಕೆ
ಹೋಗಿ ಕರ್ಮವ ಹಿಂಗಿಸಿಕೊಂಡರೆಂಬ ಭಂಗಿತರ ಮಾತು ಹೇಳಲಾಗದು' ಎಂದು
ಹಡಪದ ಅಪ್ಪಣ್ಣ ಪ್ರತಿಪಾದಿಸಿದರೆ, ಹಾವಿನಹಾಳ ಕಲ್ಪಯ್ಯನವರು 'ಬ್ರಾಹ್ಮಣ
ಮೊದಲಾಗಿ ಸ್ವಪಚ ಕಡೆಯಾಗಿ ಎಲ್ಲರಿಗೂ ಜನನವೊಂದೆ'

ಎಂದು ಪ್ರತಿಪಾದಿಸಿದ್ದಾರೆ. ಪ್ರಭು, ಪ್ರಭುತ್ವ ಕುರಿತು ಆಕಾಲದ ವಚನಕಾರರು
ಏಕಮುಖ ಚಿಂತನೆ ಕಾಣುವುದು 'ಆನೀ ಬಿಜ್ಜಳಂಗಂಜುವನೇ ಅಯ್ಯಾ?' ಎಂದು
ಬಸವಣ್ಣ ಪ್ರತಿಪಾದಿಸಿದರೆ, 'ಆಸೆಯೆಂಬುದು ಅರಸಿಂಗಲ್ಲದೆ ಶಿವಭಕ್ತರಿಗುಂಟೆ
ಅಯ್ಯಾ?' ಎಂದು ಆಯ್ದಕ್ಕಿ ಲಕ್ಕಮ್ಮ ಪ್ರತಿಪಾದಿಸುವಳು. "ಅರಸಿನ ಭಕ್ತಿ ಅಹಂಕಾರದಲ್ಲಿ
ಕೆಟ್ಟಿತ್ತು" ಎಂದು ಚೆನ್ನಬಸವಣ್ಣ ಪ್ರತಿಪಾದಿಸಿದರೆ, "ರಾಜನ ಭಕ್ತಿ ತಾಮಸದಿಂದ
ಕೆಟ್ಟಿತ್ತು" ಎಂದು ಮಸಣದ ಮಾರಿತಂದೆ ಪ್ರತಿಪಾದಿಸಿದರೆ, 'ಧನವ ಗಳಿಸಿದವ
ಹೆಣನಾದ, ಧರೆಯ ಗಳಿಸಿದವ ಅರಿಗಳಿಗೆ ಒಡಲಾದ' ಎಂದು ಮರೆಮಿಂಡಯ್ಯ
ಬರೆಯುತ್ತಾನೆ. ಹೀಗಾಗಿ ೧೨ನೇ ಶತಮಾನದಲ್ಲಿ ಸರ್ಪ ಅಧಿಕಾರಿಗಳು
ಕೇಂದ್ರೀಕೃತವಾದ ರಾಜನ ಕುಣಿತ ದಲಿತ ವಚನಕಾರರ ನೈತಿಕ ಸ್ಥೈರ್ಯ ಮತ್ತು
ಪ್ರಭುತ್ವ ಕುರಿತು ಅವರ ಮನೋಭಾವ ಹೇಗಿತ್ತು ಎಂಬುದನ್ನು
ಅರ್ಥಮಾಡಿಕೊಳ್ಳಬಹುದಾಗಿದೆ.

ಬುದ್ಧನ ಕಾಲದಿಂದ ಗಣ ವ್ಯವಸ್ಥೆ ನಾಶವಾಗಿ ಸಾಮ್ರಾಜ್ಯ ವಿಸ್ತರಣೆಯ
ಕ್ರೋಡೀಕರಣಕ್ಕೆ ತಿಲಾಂಜಲಿ ಇಟ್ಟಿದ್ದಿದೆ. ಸಾಮ್ರಾಜ್ಯ ವಿಸ್ತರಣೆಯ ಗುರಿ ಸಂಪತ್ತಿನ
ಕ್ರೋಡೀಕರಣ. ಅದಕ್ಕೆ ವಚನಕಾರರು ಪರ್ಯಾಯವಾಗಿ ಸಂಪತ್ತಿನ ವಿಕೇಂದ್ರೀಕರಣ
ನೀತಿಯನ್ನು ಪ್ರತಿಪಾದಿಸಿದರು. ಶುದ್ಧ ಕಾಯಕ ಉತ್ಪಾದನೆಯ ಮಾರ್ಗವಾಗಿ
ಸಿಕೊಂಡು ದಾಸೋಹ ಸಂಪತ್ತಿನ ವಿತರಣೆಯ ವಿಧಾನವಾಗಿ ರೂಪಿಸಿಕೊಂಡರು.
ಶರಣರು ಪ್ರತಿಪಾದಿಸಿದ ಅರ್ಥನೀತಿ ಪರಧನ ವೆಂಬುದು ಒಂದು ಘೋರ
ಅಪರಾಧ. ಅದಕ್ಕೆ ಕಸ ಗೂಡಿಸುವ ಸತ್ಯಕ್ಕೆ 'ಬಟ್ಟೆಯಲ್ಲಿ ಹಣ್ಣು ವಸ್ತ್ರ ಬಿದ್ದಿದ್ದರೆ'



ನಾನು ಕೈಮುಟ್ಟಿ ಎತ್ತಿದನಾದರೆ ನಿಮ್ಮಾಣೆ ನಿಮ್ಮ ಪ್ರಮಥರಾಣೆ' ಎಂದರೆ ಅಕ್ಕಮಹಾದೇವಿ ಅವರು ಹಸಿವಾದೊಡೆ ಊರೊಳಗೆ ಭಿಕ್ಷಾನ್ನಗಳುಂಟು, ತೃಷೆಯಾದಡೆ ಕೆರೆ ಹಳ್ಳ ಬಾವಿಗಳುಂಟು -ಎಂದು ಕನಿಷ್ಠ ಬದುಕಿನ ಭದ್ರತೆ ನಿರಾಕರಿಸುತ್ತಾಳೆ. ಹಾಗೆ ನೋಡಿ ಚಂದಯ್ಯ "ನೇಮದ ಕೂಲಿಯ ಬಿಟ್ಟು ಹೇಮದಾಸೆಗೆ ಕಾಮಿಸಿ ದ್ರವ್ಯವ ಹಿಡಿದಡೆ ಮಾಡುವ ಸೇವೆ ನಷ್ಟವಯ್ಯ -ಎಂದು ಕಾಯಕನಿಷ್ಠೆ ಇರುತ್ತಾನೆ. ಆಯ್ದುಕ್ಕೆ ಮಾರಮ್ಮನ ವಚನ 'ಕಾಯಕದಲ್ಲಿ ನಿರತನಾದಡೆ' ಸಾರ್ವಕಾಲಿಕ ಮೌಲ್ಯಯುತ ವಾದದ್ದು ಅಂತೆಯೇ ನಾರಾಯಣ 'ಕಾಯಕವೇ ಕೈಲಾಸ' ಎಂಬ ಮಾತು ಇಡೀ ವಚನಕಾರರ ಚಳುವಳಿಯ ತಾತ್ವಿಕ ನೆಲೆಯನ್ನು ಸೂಚಿಸುತ್ತದೆ.

ಶರಣರ ವಚನಗಳಲ್ಲಿ ಆದಿ ಪ್ರಕೃತಿ ಜೀವಪರತೆಯ ವೈವಿಧ್ಯತೆಯಿದೆ. ನಿಸರ್ಗ ಮನುಷ್ಯ ಸಂಬಂಧ ವಿಶ್ಲೇಷಣೆ ಇದೆ. ಅಲ್ಲಮನ ವಚನಗಳಲ್ಲಿ ಆದಿ ಆಧಾರ ಹಮ್ಮು-ಬಿಮ್ಮು ವಿವರಣೆ ಎದ್ದುಕಾಣುವುದು. ಶಬ್ದರೂಳಗಣ ನಿಶಬ್ದವು ಇದೆ. ಸಂಸಾರಕ್ಕೆ ಬಯಕೆ ಮತ್ತು ಚಿಂಚಲತೆಯ ವಿಶ್ಲೇಷಣೆ ಇದೆ. ಇಲ್ಲಿ ಪ್ರತಿಪಾದಿಸುವ ಲಿಂಗಸಮಾನತೆ ಶರಣಸತಿ ಲಿಂಗಪತಿ ಎಂಬ ಚಿಂತನೆಯಲ್ಲಿ ಸಾರ್ವಕಾಲಿಕವಾದ ಸಾರ್ವತ್ರೀಕರಣವಿದೆ. ಅತ್ಯಂತ ಸಂಕೀರ್ಣವಾದ ಲಿಂಗಸಮಾನತೆ ಪ್ರತಿಪಾದಿಸಿದವರು ಶರಣರು. ವಚನ ಚಳುವಳಿಯ ಮೂಲ ಭಿತ್ತಿಗಳಲ್ಲಿ ಆತ್ಮವಿಮರ್ಶೆಯು ಒಂದು. ಲಿಂಗ ತಾರತಮ್ಯವನ್ನುವಸ್ತುನಿಷ್ಠವಾಗಿ ಚರ್ಚಿಸಲು ಅವರಿಗೆ ಸಾಧ್ಯವಾಗಿದ್ದು ಇದೇ ಕಾರಣಕ್ಕೆ. ದೇವರದಾಸಿಮಯ್ಯನ ಮಾತು 'ನಡುವೆ ಸುಳಿವಾತ್ಮನು ಗಂಡೂ ಅಲ್ಲ ಹೆಣ್ಣೂ ಅಲ್ಲ' 'ಮೀಸೆ ಕಾಸೆ ಬಂದರೆ ಗಂಡೆಂಬರು ಮೊಲೆ ಮುಡಿ ಬಂದರೆ ಹೆಣ್ಣೆಂಬರು' ಎಂಬ ಪ್ರತಿಭಟನಾತ್ಮಕ ಮಾತು ಮಹತ್ವದ್ದೆನಿಸುತ್ತದೆ. ಅದೇ ಕಾರಣಕ್ಕೆ ಉರಲಿಂಗ ಪೆದ್ದಿಯವರ.... ಹೆಣ್ಣು ನೆಚ್ಚಿ ಅಶುಭವ ಮೆಚ್ಚಿ ಮರೆಯಬೇಡ.. ಎಂಬ ವಚನ ಹಾಗೂ ಸಕಲೇಶ್ವರ ಮಾದರಸರ 'ಮೊಲೆ ಮುಡಿ ಮುದ್ದು ಮುಖದ ಆಸೆಯ ನಡುವಿನವಳ ಕಂಡಡೆ' ಎಂಬ ಆತ್ಮವಿಮರ್ಶೆಯ ಅತ್ಯುತ್ತಮ ಮಾದರಿಯಾಗಿ ಕಾಣುವುದು. ಸ್ತ್ರೀಯನ್ನು ಪುರುಷ ನೋಡುವ ದೃಷ್ಟಿಕೋನದ ಮಿತಿ ಸ್ವಾರ್ಥ ಅವಳನ್ನು ಬೆದರಿಕೆ ನೋಡಲಾಗದ ಗಂಡಿನ ಸಾಮರ್ಥ್ಯಗಳನ್ನು ಈ ವಚನದಲ್ಲಿ ಧ್ವನಿಸುವವು. ಬೌದ್ಧಿಕ ಸ್ವಷ್ಟತೆ ಗ್ರಹಿಕೆಯ ಆಳ ಸಂವೇದನೆಯ ಉತ್ಕಟತೆಯ ಕಟುಸತ್ಯವನ್ನು ತಾವು ಕಾಣುತ್ತಾ ಲೋಕಕ್ಕೆ ದಾರ್ಶನಿಕ ಸ್ವಭಾವದಿಂದ ಶರಣರು ತೋರಿಸಿಕೊಟ್ಟಿದ್ದಾರೆ. ಅಕ್ಕಮಹಾದೇವಿ, ನೀಲಮ್ಮ, ಅಕ್ಕಮ್ಮ, ಅಮುಗೆ ರಾಯಮ್ಮ, ಸೂಳೆ ಸಂಕಷ್ಟ, ಹಾದರ ಕಾಯಕದ ಮಾರಯ್ಯಗಳ ಪುಣ್ಯಸ್ತ್ರೀ ಗಂಗಮ್ಮ, ಅಕ್ಕನಾಗಮ್ಮ, ಮುಂತಾದವರು ಲಿಂಗಸಮಾನತೆಯ ಶರಣಸತಿ ಲಿಂಗಪತಿ ತತ್ವ ಪ್ರತಿಪಾದಿಸಿದ್ದಾರೆ.



ಜಾತ್ಯಾತೀತ ಮನೋಭಾವನೆಯೊಂದಿಗೆ ಕಲ್ಯಾಣ ರಾಜ್ಯ ಕಟ್ಟಬೇಕೆಂಬ ಶರಣರ ಫಲವೇ ಇಂದಿನ ಪ್ರಜಾಪ್ರಭುತ್ವದ ತಳಹದಿಯಾಯಾಗಿದೆ. ಮೇಲು-ಕೀಳು ಉಚ್ಚ-ನೀಚ ಬಡವ-ಬಲ್ಲಿದ ಗಂಡು-ಹೆಣ್ಣು ಎಂಬ ಭೇದ ಭಾವವನ್ನು ಅಳಿಸಿಹಾಕಿ ಮನುಷ್ಯರನ್ನಾಗಿ ಕಾಣಬೇಕೆಂಬ ಬಯಕೆ ಶರಣರದ್ದಾಗಿತ್ತು. ಅದಕ್ಕೆ ಪರಿಹಾರವನ್ನು ಪರ್ಯಾಯ ಸಂಸ್ಕೃತಿ ಧಾರ್ಮಿಕ ಚಿಂತನೆಯನ್ನು ಕಟ್ಟಿಕೊಟ್ಟರು. ಹಾಗೆ ಕತ್ತಲು ಅವರು ಒಟ್ಟುಗೂಡಿ ಅನುಭವ ಮಂಟಪ ಸ್ಥಾಪಿಸಿದರು. ಅನುಭವ ಮಂಟಪದ ಕಲ್ಪನೆ ಸಂಸದೀಯ ಕಲ್ಪನೆಯ ಆಗಿದೆ. ಹಾರವನಿಂದ ಅಂತಜನವರಿಗೂ ಎಲ್ಲರೂ ಒಂದೇ ಎಂಬ ಘೋಷಣೆ ಆಗಲೇ ಬಂದಿತ್ತು. ಬಸವಣ್ಣನ ನೇತೃತ್ವದಲ್ಲಿ ನಡೆದ ಈ ಚಳುವಳಿ ಕಾಯಕಕ್ಕೆ ಮಹತ್ವ ನೀಡಿದ್ದರಿಂದಲೇ ಸಮಾನತೆಯನ್ನು ತರಲು ಸಾಧ್ಯವಾಯಿತು. 'ಜಾತಿಯ ಹಂಕಾರ ಕೈಬಿಡದೆ ಮನುಷ್ಯನನ್ನು ಪ್ರೀತಿ ಮಾಡಲಾಗುವುದಿಲ್ಲ' ಎಂಬ ಕಲ್ಪನೆಯ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಪಂಪನ ಮನುಷ್ಯ ಜಾತಿ ತಾನೊಂದೇ ವಲಂ ಎಂಬ ಮಾತು ಎಲ್ಲಿ ಮನನೀಯ. ದಯ ಬೇಕು ಸಕಲ ಪ್ರಾಣಿಗಳಲ್ಲಿ, ದಯವಿಲ್ಲದ ಧರ್ಮ ಯಾವುದಯ್ಯ? ಸಕಲಜೀವಾತ್ಮರಿಗೆ ಲೇಸನೇ ಬಯಸುವ ಕುಲಜ ಎಂಬ ಮಾತುಗಳು ಜಾತಿ ನಾಶದ ಕುರುಹುಗಳು. ಅದಕ್ಕೆ ಹಿಂದಣ ಹೆಜ್ಜೆಯನರಿಯದೆ ಮುಂದಿನ ಹೆಜ್ಜೆಯನೀಡಬಾರದು ಎಂಬ ಶರಣರ ಜೀವನ ದೃಷ್ಟಿ ಹಿಂದಿನ ಮತಧರ್ಮಗಳ ಕುರುಡನ್ನು ಪ್ರಶ್ನೆಿಸಿತು. ಅದಕ್ಕೆ "ವೇದವೆಂಬುದು ಓದಿನ ಮಾತು ಶಾಸ್ತ್ರವೆಂಬುದು ಸಂತೆಯ ಸುದ್ದಿ" ಎಂದು ತಿರುಳನ್ನು ಹೇಳಿದರು. ದಾಸೋಹದ ಪರಿಕಲ್ಪನೆ ಸಾಮೂಹಿಕ ಭೋಜನ ಅಂತರ್ಜಾತಿ ವಿವಾಹದಂತಹ ಕ್ರಿಯೆಗಳ ಮೂಲಕ ಸಾಮಾಜಿಕ ಮನ್ನಣೆಯನ್ನು ಪಡೆಯುವ ಜಾತ್ಯಾತೀತ ದೃಷ್ಟಿಗೆ ವಚನಕಾರರು ಕಾರಣವಾದಂತೆ ಧಾರ್ಮಿಕ ಸ್ವಾತಂತ್ರ್ಯ ಆರಾಧನೆಯ ಅವಕಾಶವನ್ನು ಮಾಡಿಕೊಡಲಾಗಿತ್ತು. ಇಲ್ಲಿ ಎಲ್ಲರಿಗೆ ಎಲ್ಲರನ್ನೂ ಮುಕ್ತವಾಗಿದ್ದವು ದೊಡ್ಡ ಸಾಧನೆಯೇ ಸರಿ. ಮುಖ್ಯವಾಗಿ ಮಾತನಾಡುವ ಪ್ರಶ್ನಿಸುವ ವಿಚಾರಮಾಡುವ ವೈಚಾರಿಕ ಸ್ವಾತಂತ್ರ್ಯವನ್ನು ಒದಗಿಸಿತು ಈ ಕಾಲದ ದೊಡ್ಡ ಸಾಧನೆ. ಆತ್ಮ ವಿಮರ್ಶೆ ಹಾಗೂ ಸಾಮಾಜಿಕ ವ್ಯವಸ್ಥೆ ಎಲ್ಲಾ ಕ್ರಿಯೆಗೆ ಮೂಲ ಅಡಿಪಾಯವಾಗಿದೆ ಎಂಬುವುದರಲ್ಲಿ ಎರಡು ಮಾತಿಲ್ಲ. ಸಾಮಾಜಿಕ ಅನಿಷ್ಟ ನಿವಾರಣೆ ಹೊರಗಿನ ಹೋರಾಟ, ತನ್ನ ತಾನು ಅರಿಯುವುದರಿಂದ ಹಾಗೂ ತನ್ನೊಳಗಿನ ಅರಿಷಡ್ವರ್ಗಗಳ ವಿರುದ್ಧ ಹೋರಾಟ ಮಾಡುವುದರಿಂದ ಅಂತರಂಗ ಸುದ್ದಿಕರಣ. ಅಂತರಂಗ-ಬಹಿರಂಗ ಸುದ್ದಿಯಾಗದೆ ಯಾವ ಚಲನೆಯೂ ಸಾಧ್ಯವಿಲ್ಲ ಎಂಬುದನ್ನು ವಚನಕಾರರು ಮನಗಂಡಿದ್ದರು. ಇವುಗಳ ಜೊತೆಗೆ ಸಕಲ ವಚನ ಚಿಂತಕರು ನಿರ್ಮಾಣ ಮಾಡಿದ ಕಲ್ಯಾಣ ಸರ್ವರ ಕಲ್ಯಾಣ.

ಜಾತಿ-ಮತ ಹಮ್ಮು-ಬಿಮ್ಮು ಅಧರ್ಮ ಜೀವವಿರೋಧಿ ಮೌಲ್ಯಗಳನ್ನು ಮೆಟ್ಟಿನಿಂತ ಕಲ್ಯಾಣವದು. ಅದೇ ಕಾರಣಕ್ಕೆ ಮೇಲ್ವರ್ಗದಿಂದ ಹಿಡಿದು ಕೆಳವರ್ಗದವರಿಗೂ ವಚನಕಾರರು ಒಂದೇ ಸೂರಿನಡಿಯಲ್ಲಿ ಮುಖ್ಯವಾಹಿನಿಗೆ ಬಂದಿರುವುದು ಇದಕ್ಕೆ ಪರಮ ಸಾಕ್ಷಿ. ಪ್ರಜಾಪ್ರಭುತ್ವ ಸತ್ಯಗಳನ್ನು ಅಗತ್ಯವಾದ ಅಂಶಗಳನ್ನು ಶರಣರೆಲ್ಲರೂ ಸೂತ್ರೀಕರಿಸಿದರು. ಸಾಮಾಜಿಕ ನೀತಿ ಪ್ರಜ್ಞೆ ಹಕ್ಕು ಬಾಧ್ಯತೆಗಳು ಹಾಗೂ ನಾವೆಲ್ಲರೂ ನಿರ್ವಹಿಸಬೇಕಾದ ಕರ್ತವ್ಯಗಳು ಕುರಿತು ಶರಣರೆಲ್ಲರೂ ಶ್ರಮವಹಿಸಿದ್ದರ ಫಲವಾಗಿ ಪ್ರಜಾಪ್ರಭುತ್ವದ ಮಾನವೀಯ ಮೌಲ್ಯಗಳು ಅಲ್ಲೇ ಇಲ್ಲೇ ಸ್ವಲ್ಪ ಪ್ರಮಾಣದಲ್ಲಿ ಕಾಣುತ್ತಿವೆ. ಇಂದು ಪ್ರಜಾಪ್ರಭುತ್ವದ ಸಂವಿಧಾನದ ಮಾದರಿಯೇ ನಮ್ಮ ಮುಂದೆ ಇದ್ದರೂ ಜಗತ್ತು ಕುರುಡಾಗಿದೆ. ಇಂತಹ ಅಮೂಲ್ಯ ಅವಕಾಶಗಳು ನಾವು ಬಳಸಿಕೊಳ್ಳಬೇಕು. ಪ್ರಜಾಸತ್ತಾತ್ಮಕ, ಜಾತ್ಯತೀತ, ಸರ್ವಸಮಾನತೆಯ ಸಮಾಜ ನಿರ್ಮಿಸಬೇಕು. ಅದು ಶರಣರ ತತ್ವಗಳಡಿಯಲ್ಲಿ ಅಡಗಿದೆ.

ಆಧಾರ ಗ್ರಂಥಗಳು

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¹ಕನ್ನಡ ಉಪನ್ಯಾಸಕ, ಬಸವೇಶ್ವರ ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ, ಬಾಗಲಕೋಟೆ

ಸಾರಾಂಶ (Abstract)

ಇಂಗ್ಲಿಷ್ ಶಿಕ್ಷಣದ ಪ್ರಭಾವದಿಂದಾಗಿ ಭಾರತಕ್ಕೆ ದೊಡ್ಡ ಪ್ರಮಾಣದಲ್ಲಿ ಇಂಗ್ಲಿಷ್ ಪುಸ್ತಕಗಳು ಆಮದಾದವು. ಇದಕ್ಕೆ ಮೂಲ ಕಾರಣ ಮುದ್ರಣ ಕ್ಷೇತ್ರದಲ್ಲಾದ ಆಮೂಲಾಗ್ರ ಬದಲಾವಣೆ. ಮುದ್ರಣದ ಆರಂಭಿಕ ಹೆಜ್ಜೆಯನ್ನು ಮಿಷನರಿ ಕಾರ್ಯಚಟುವಟಿಕೆಯಿಂದ ಕಾಣಬಹುದಾಗಿದ್ದು, ಕನ್ನಡದಲ್ಲಿ ಮುದ್ರಣ ಚಟುವಟಿಕೆಯು ಬಂಗಾಳದ ಶ್ರೀರಾಮಪುರದಿಂದ ಪ್ರಕಟವಾದ ನಂತರದಲ್ಲಿ ಲಂಡನ್ ವೆಸ್ಟಿಯನ್, ಬಾಸೆಲ್ ಮಿಷನ್ ಮಿಷನರಿಗಳು ಬೈಬಲ್‌ನ್ನು ದೇಶೀಯ ಭಾಷೆಗಳಿಗೆ ಅನುವಾದ ಮಾಡಿ ದೇಶೀಯ ಭಾಷೆಗಳಲ್ಲಿ ಪ್ರಕಟಿಸಿದ್ದು ಇತಿಹಾಸ. ಕಥನ ಪ್ರಧಾನ ರಚನೆಗಳು ಮುದ್ರಣದಲ್ಲಿ 19ನೇ ಶತಮಾನದಲ್ಲಿ ಕಾಣಿಸಿದವು. 1901 ಕರ್ನಾಟಕ ಗ್ರಂಥಮಾಲೆಯ ಸಂಚಿಕೆಯೊಂದರಲ್ಲಿ 18 ಕನ್ನಡ ಪುಸ್ತಕಗಳು ಪ್ರಕಟಗೊಂಡವು.

ಮುಖ್ಯಪದಗಳು (Keywords): ಈಸ್ಟ್ ಇಂಡಿಯಾ ಕಂಪನಿ, ಪತ್ರಿಕೆಗಳ ಪ್ರಭಾವ, ಮುದ್ರಣ ಯಂತ್ರ, ಸ್ವತಂತ್ರ ಕಾದಂಬರಿ.

ಪೀಠಿಕೆ

ಭಾರತದಲ್ಲಿ ಈಸ್ಟ್ ಇಂಡಿಯಾ ಕಂಪನಿಯು ಇಂಗ್ಲಿಷ್ ಮತ್ತು ಪ್ರಾದೇಶಿಕ ಭಾಷೆಗಳೆರಡಲ್ಲೂ ಶಿಕ್ಷಣವನ್ನು ನೀಡಲು ಪ್ರಾರಂಭಿಸಿತು. ಆದರೆ ಭಾರತೀಯರಿಗೆ ಇಂಗ್ಲಿಷ್ ಮಾಧ್ಯಮದಲ್ಲಿ ಶಿಕ್ಷಣ ಕೊಡಬೇಕೆ ಅಥವಾ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯಲ್ಲಿ ನೀಡಬೇಕೆ ಎಂಬ ವಿಚಾರ ಬಂದಾಗ ಎರಡೂ ಭಾಷೆಯಲ್ಲಿಯೂ ಶಿಕ್ಷಣ ನೀಡಲು ಬಯಸಿದವು. ಪ್ರಾದೇಶಿಕ ಭಾಷಾ ಮಾಧ್ಯಮದ ಶಿಕ್ಷಣ ಕ್ರಮವೂ ಕೂಡ ಇಂಗ್ಲಿಷ್ ವಿದ್ಯಾಕ್ರಮದ ಪ್ರಭಾವದಡಿ ರೂಪುಗೊಂಡ ಆಧುನಿಕ ಶಿಕ್ಷಣ ಕ್ರಮವೆ ಆಗಿತ್ತು. ಹಾಗಾಗಿ ಭಾರತಕ್ಕೆ ದೊಡ್ಡ ಪ್ರಮಾಣದಲ್ಲಿ ಇಂಗ್ಲಿಷ್ ಪುಸ್ತಕಗಳು ಆಮದಾದವು. ಇವುಗಳ ಪೈಕಿ ಇಂಗ್ಲಿಷ್ ಕಾದಂಬರಿಗಳು ಇಂಗ್ಲಿಷ್ ವಿದ್ಯಾವಂತರ ನಡುವೆ ಜನಪ್ರಿಯವಾಗಿದ್ದವು.¹ ಇದಕ್ಕೆ ಮೂಲ ಕಾರಣ ಮುದ್ರಣ ಕ್ಷೇತ್ರದಲ್ಲಾದ ಬದಲಾವಣೆ. ಭಾರತದಲ್ಲಿ ಮುದ್ರಣದ ಚರಿತ್ರೆಯು ಹದಿನಾರನೆಯ ಶತಮಾನದ ಮಧ್ಯಭಾಗದಿಂದ ಆರಂಭವಾಗುವುದಾದರೂ ಅದು ಸರಿಗೆದರಿದ್ದು ಹದಿನೆಂಟನೆ ಶತಮಾನದ ಅನಂತರವೇ.²



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ಕನ್ನಡದಲ್ಲಿ 1895ರವರೆಗೂ ಮುದ್ರಣ ಪರಿಸ್ಥಿತಿ ಉತ್ತಮವಾಗಿರದ ಕಾರಣ ಹೆಚ್ಚು ಕನ್ನಡ ಪುಸ್ತಕಗಳು ಪ್ರಕಟವಾಗುತ್ತಿರಲಿಲ್ಲ. ಭಾರತ ಸರ್ಕಾರದ ವಾರ್ಷಿಕ ವರದಿ ಪ್ರಕಾರ ಪ್ರತಿವರ್ಷ ಪ್ರಕಟವಾಗುತ್ತಿದ್ದ ಕನ್ನಡ ಪುಸ್ತಕಗಳ ಸಂಖ್ಯೆ 200ನ್ನು ದಾಟಿರಲಿಲ್ಲ.³ ಅಂದಿನ ದಿನಕ್ಕೆ ಇದು ದೊಡ್ಡ ಸಂಖ್ಯೆ ಇಂದಿನ ದಿನಕ್ಕೆ ಅದು ಸಣ್ಣದಾಗಿ ಕಾಣುವುದು. ಆ ದಿನಗಳಲ್ಲಿ ಭಾರತದ ಎಲ್ಲಾ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಗಳಲ್ಲೂ ಗ್ರಂಥೋದ್ಯಮದ ಸ್ಥಿತಿಯು ಅಂತಹ ಆಶಾದಾಯಕವಾಗಿರಲಿಲ್ಲ. ಕಾರಣ ಕನ್ನಡ ಮಾತನಾಡುವ ಜನ, ಪ್ರದೇಶಗಳು ಬೇರೆ ಬೇರೆ ಆಡಳಿತಗಳಲ್ಲಿ ಹಂಚಿ ಹೋಗಿದ್ದವು. ಕಥನ ಪ್ರಧಾನ ನೆಲೆಯ ರಚನೆಗಳು ಮುದ್ರಣದಲ್ಲಿ 19ನೇ ಶತಮಾನದಲ್ಲಿ ಕಾಣಿಸಿದವು. 1901 ಕರ್ನಾಟಕ ಗ್ರಂಥಮಾಲೆಯ ಸಂಚಿಕೆಯೊಂದರಲ್ಲಿ ಸುಮತಿ ಮದನಕುಮಾರ, ಜೀವಂಧರ ಚರಿತ್ರೆ, ಸತ್ಯವತಿ ಚರಿತ್ರೆ, ಹರ್ಷ ಚರಿತ್ರೆ, ಕನ್ಯಾವಿಠಂತು, ಈಜಿಪ್ತರ ಚರಿತ್ರೆ, ಪ್ರಿಯ ಭಾರ್ಯೆ, ಯುರೋಪ್ಯರ ಚರಿತ್ರೆ, ಆರ್ಯಕೀರ್ತಿ, ಇಂದಿರಾಬಾಯಿ, ನಗೆಗಡಲು, ಕಾದಂಬರಿ ಕಥೆ, ವಿಷವೃಕ್ಷ, ಇಂದಿರಾ, ಮಾಧವೀಲತಾ, ಚಂಡಮಾರುತ, ಆರೈಕುಲಾಂಗನಾ ಮತ್ತು ಧರ್ಮಶರ್ಮಾಭುದಯ⁴ ಹೀಗೆ ನಾಟಕ, ಚರಿತ್ರೆ, ಪದ್ಯ ಸಂಗ್ರಹ, ಕಾದಂಬರಿ, ಅನುವಾದಗಳೆಂಬ ವಿವಿಧ ಪ್ರಕಾರದ ಗ್ರಂಥಗಳು ಪ್ರಕಟವಾದವು. ಇದಕ್ಕೆ ಮುಖ್ಯ ಕಾರಣ 'ಕಥನ' ಪ್ರಕಾರಕ್ಕೆ ಸಂದಿದ್ದು ಸಂತೋಷದ ಸಂಗತಿಯೇ ಸರಿ.

ಮಿಷನರಿಗಳ ಪುಸ್ತಕ ವಿತರಣೆ ಕೇಂದ್ರಗಳಲ್ಲದೆ ವೈಯಕ್ತಿಕ ಬುಕ್ ಡಿಪೋಗಳೂ ಈ ಶತಮಾನದ ಕೊನೆಯ ಹೊತ್ತಿಗೆ (ಸುಮಾರು 1988) ತಲೆ ಎತ್ತಲಾರಂಭಿಸಿದವು. ಇಂತಹ ಸುಮಾರು 16 ಪುಸ್ತಕ ವಿತರಣೆ ಕೇಂದ್ರ ಮತ್ತು ವ್ಯಕ್ತಿಗಳ ಹೆಸರುಗಳನ್ನು ಹಾವನೂರು ಒದಗಿಸಿದ್ದಾರೆ.⁵ ಮುದ್ರಣ ಮತ್ತು ಗ್ರಂಥೋದ್ಯಮದ ಬೆಳವಣಿಗೆಯು ಶಿಕ್ಷಣದ ಬೆಳವಣಿಗೆಯೊಂದಿಗೆ ಸಂಬಂಧ ಹೊಂದಿದ್ದು ಮರೆಯಲಾರದ ಸಂಗತಿ. ಮೊದಮೊದಲು ವ್ಯಾಕರಣ, ಕ್ರಮಿಕ ಪುಸ್ತಕ, ಪಠ್ಯಗಳು ಶಿಕ್ಷಣ ವ್ಯವಸ್ಥೆಯ ಅಂಗಗಳಾಗಿ ಪ್ರಕಟಗೊಂಡವು. ಈ ಸಮಯದಲ್ಲಿ ಬಂದ ಪ್ರಾಥಮಿಕ ಶಿಕ್ಷಣವು ಓದುವ ವರ್ಗವನ್ನು ನಿರ್ಮಿಸುವಲ್ಲಿ ಪ್ರಮುಖ ಪಾತ್ರ ನಿರ್ವಹಿಸಿತು. ಹೊಸ ಬಗೆಯ ಶಿಕ್ಷಣ ಕ್ರಮ ಆಡಳಿತ ಶೈಲಿ ಮತ್ತು ಇತರ ಚಾರಿತ್ರಿಕ ಬದಲಾವಣೆಗಳು ಹೊಸ ಓದುವ ವರ್ಗದ ಆರಂಭಕ್ಕೆ ಕಾರಣವಾದವು. ಇಪ್ಪತ್ತನೆಯ ಶತಮಾನದ ಆರಂಭ ಹಂತದಲ್ಲೂ ವಾಚನಾಲಯಗಳು ಹಾಗೂ ಅವುಗಳ ಮಹತ್ವದ ಪಾತ್ರವನ್ನು ಪ್ರಾಥಮಿಕ ಶಾಲೆಗಳು ನಿರ್ವಹಿಸುತ್ತಿದ್ದವು. ಶಿವರಾಮ ಕಾರಂತರು ಹೀಗೆ ಅವಗಾಹನೆಗೊಳಪಡಿಸಿದ್ದು ಕಾಣುವುದು. "ಅವರು (ಪಿ.ಶಿವರಾಮಯ್ಯನವರು) ನಮಗಾಗಿ 'ಕರ್ನಾಟಕ ಪುಸ್ತಕ ಭಂಡಾರ'ವೊಂದನ್ನು ತೆರೆದು ಕನ್ನಡ ಬರಹಗಳ ಸವಿಯನ್ನು ಮೊದಲ ಬಾರಿಗೆ ಉಣಿಸತೊಡಗಿದರು. ವೆಂಕಟಾಚಾರ್ಯರು, ಪುಟ್ಟಣ್ಣಯ್ಯ, ವಾಸುದೇವಾಚಾರ್ಯ, ತಿರುಮಲಾಂಬಾ ಮತ್ತು ಚಾಮರಾಜ ನಗರದ ವೆಂಕಟರಮಣ ಶಾಸ್ತ್ರಿ ಮೊದಲಾದವರ ಬರಹಗಳನ್ನು ನಾನು ಓದಿದ್ದು ಆಗಲೇ. ಆಗ ನಾನು ಎರಡನೇ ಫಾರ್ಮಿನಲ್ಲಿ ಓದುತ್ತಿದ್ದೆ. ಕೃಷ್ಣ ಸೂಕ್ತಿ- ಕಾದಂಬರಿ ಸಂಗ್ರಹ, ಸತ್ಯವಾದಿ ಮೊದಲಾದ ಕನ್ನಡ ಪತ್ರಿಕೆಗಳನ್ನು ನಾವು ತರಿಸಿ ಓದುತ್ತಿದ್ದೆವು." ಈ ಹೇಳಿಕೆ ಪ್ರಾತಿನಿಧಿಕ ಹೇಳಿಕೆಯಂತೆ ಪರಿಗಣಿಸಬಹುದು. ಆದರೆ ಕೇವಲ ಸಾಕ್ಷರತೆ ಒಂದೇ ಒಂದು ಓದುಗವರ್ಗದ ಬೆಳವಣಿಗೆಗೆ ಕಾರಣವಾಗದು. ಆದ್ದರಿಂದ ಓದನ್ನು ವಿಶ್ಲೇಷಣೆ ಮಾಡಲು



ಆರ್ಥಿಕ ಮತ್ತು ಸಾಮಾಜಿಕ ಹಾಗೂ ಸಾಂಸ್ಕೃತಿಕ ಕಾರಣಗಳು ಓದುಗ ವರ್ಗದ ವಿಶ್ಲೇಷಣೆಯಲ್ಲಿ ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸುವವು.

ಹತ್ತೊಂಬತ್ತನೆಯ ಶತಮಾನದ ಕೊನೆ ಹಾಗೂ ಇಪ್ಪತ್ತನೆಯ ಶತಮಾನದ ಆರಂಭದಲ್ಲಿ ಪ್ರಕಟವಾದ ಕಾದಂಬರಿಗಳ ಪ್ರಸರಣದ ತಾತ್ವಿಕ ನೆಲೆ ಮತ್ತು ಪ್ರಸಾರದ ರೀತಿಯು ಸಂಕೀರ್ಣವಾದದ್ದು. ಅದಕ್ಕೆ ಶ್ರಮಿಸಿದ ವ್ಯಕ್ತಿಗಳು, ಸಂಘ ಸಂಸ್ಥೆಗಳು ಮತ್ತು ಪತ್ರಿಕೆಗಳ ವಿವೇಚನೆಯಿಂದ ಅರಿಯಬಹುದು. ಈ ಸಂಗತಿಯನ್ನು ಅರಿಯಲು ಈಗಾಗಲೇ ಅಧ್ಯಯನ ಆಗಿರುವುದು. ಶ್ರೀನಿವಾಸ ಹಾವನೂರ, ರಾ.ಯ.ಧಾರವಾಡಕರ, ಕೃಷ್ಣಮೂರ್ತಿ ಕಿತ್ತೂರ, ಎಚ್.ಎಸ್. ಸುಜಾತಾ, ಹರಿಕೃಷ್ಣ ಭರಣ್ಯವರ ಪ್ರೌಢ ಸಂಶೋಧನ ಕೃತಿಗಳನ್ನು ಗಮನಿಸಿದಾಗ ಈ ಅಂಶ ಪರಿಪೂರ್ಣವೆನಿಸುವುದು. ಈ ಮಹನೀಯರ ಜೊತೆ, ಕೆಲಸ ಮಾಡಿದ ವ್ಯಕ್ತಿ, ಸಂಘ, ಸಂಸ್ಥೆ, ಪತ್ರಿಕೆಗಳ ಪಾತ್ರವನ್ನು ಶ್ರೀನಿವಾಸ ಹಾವನೂರವರು ಅತ್ಯಂತ ಸಮರ್ಥ ರೀತಿಯಲ್ಲಿ ವಿಶ್ಲೇಷಿಸಿದ್ದಾರೆ. ಉತ್ತರ ಕರ್ನಾಟಕವನ್ನು ಪ್ರತಿನಿಧಿಸಿದಂತೆ ಕೃಷ್ಣಮೂರ್ತಿ ಕಿತ್ತೂರ, ರಾ.ಯ.ಧಾರವಾಡಕರರು ಹಾಗೂ ಮೈಸೂರು ಪ್ರದೇಶಕ್ಕೆ ಸಂಬಂಧ ಪಟ್ಟಂತೆ ಎಚ್.ಎಸ್.ಸುಜಾತಾ, ಸಮಂಜಸವಾಗಿ ಅಧ್ಯಯನ ನಡೆಸಿ ನಿರೂಪಿಸಿದ್ದಾರೆ. ಹೀಗಿದ್ದಾಗ ಸಾಮಾನ್ಯವಾಗಿ ಆ ಕಾಲಕ್ಕೆ ಸಾಹಿತ್ಯ ಪ್ರಕಾರವನ್ನು ಪ್ರಚಾರಪಡಿಸುತ್ತಿದ್ದವರು ಯಾರು? ಅಂತಹ ಬಗೆಯ ಸಾಮಾಜಿಕ ಅಗತ್ಯವೇನಿತ್ತು? ಓದುವರ್ಗದ ಪ್ರತಿಕ್ರಿಯೆ ಹೇಗಿತ್ತು ಎಂಬ ಸಂಗತಿಗಳು ಕಾದಂಬರಿಯ ಅರ್ಥವತ್ತತೆ, ಪ್ರಸಾರಕರು, ಓದುವರ್ಗದ ಆಂತರಿಕ ಸಂಬಂಧ ಬಿಡಿಸಲಾರದ್ದು ಎಂಬಂತೆ ಕಾಣುವುದು.

ಈ ಕಾಲದ ಕನ್ನಡಪರ ಸಂಘಟನೆಗಳಾದ ಕರ್ನಾಟಕ ವಿದ್ಯಾವರ್ಧಕ ಸಂಘ ವಾಗ್ಭೂಷಣ, ಕರ್ನಾಟಕ ಗ್ರಂಥಮಾಲೆ ಆನಂದವನ, ಸದ್ಯೋದ ಚಂದ್ರಿಕೆಗಳು ಕಾದಂಬರಿಗಳ ಸಂಗ್ರಹವೊಂದಿಗೆ ಇಂತಹ ಸಂಸ್ಥೆಗಳು ಮತ್ತು ಪತ್ರಿಕೆಗಳು ಕೆಲವು ವ್ಯಕ್ತಿಗಳೊಂದಿಗೆ ಸಂಬಂಧವನ್ನು ಪಡೆದದ್ದು ಗುರುತಿಸಬಹುದು. ಆರಂಭ ಕಾಲದ ಬಹುತೇಕ ಕಾದಂಬರಿಗಳು ಪ್ರಚುರಗೊಂಡಿದ್ದು, ಕನ್ನಡದ ಮೊದಲ ಪತ್ರಿಕೆಗಳಲ್ಲಿ ಪತ್ರಿಕಾ ಪ್ರಕಟಣೆಗಳ ಬೆಳವಣಿಗೆ ಮತ್ತು ಕಾದಂಬರಿಗಳ ಬೆಳವಣಿಗೆಗಳು ಪರಸ್ಪರ ಅವಿನಾಭಾವ ಸಂಬಂಧವನ್ನು ಹೊಂದಿವೆ. ವಾಸ್ತವದಲ್ಲಿ ಹೊಸದಾಗಿ ಹುಟ್ಟಿದ ಕನ್ನಡ ಸಂಸ್ಥೆಗಳು ಮತ್ತು ಪತ್ರಿಕೆಗಳು ಹೊಸ ವಿದ್ಯಾವಂತ ವರ್ಗದ ಸಾಹಿತ್ಯಕ ಅಗತ್ಯವನ್ನು ಒತ್ತಿ ಹೇಳಿವೆ.

ಬಿ. ವೆಂಕಟಾಚಾರ್ಯರು ಭಾಷಾಭಿವೃದ್ಧಿಯನ್ನು ಕುರಿತು "ಇಂಗ್ಲಿಷ್ ಸಾಹಿತ್ಯದ ಪ್ರಭಾವದಿಂದ ಈಗ ಪ್ರಾಯಶಃ ಐವತ್ತು ವರ್ಷಗಳಿಂದ ವಂಗಭಾಷೆಯ ಸಾಹಿತ್ಯದಲ್ಲೂ ಬದಲಾವಣೆಗಳುಂಟಾಗಿವೆ. ಪ್ರಕೃತ, ವರ್ಗ ಭಾಷೆಯಲ್ಲಿ ಇಂಗ್ಲಿಷಿನಲ್ಲೂ ವಿವಿಧ ವರ್ತಮಾನ ಪತ್ರಿಕೆಗಳುಂಟೋ ಅದೇ ಮಾದರಿಯ ಮಾಸ ಪತ್ರಿಕೆಗಳು, ದೈನಿಕ, ಸಾಪ್ತಾಹಿಕ, ಪಾಕ್ಷಿಕ, ತ್ರೈಮಾಸಿಕ ಮುಂತಾದವುಗಳು ನೂರಾರು ಹುಟ್ಟಿ ಅನೇಕ ಸಹಸ್ರ ಸಹಸ್ರ ಪ್ರತಿಗಳಾಗಿ ಪ್ರಚಾರವಾಗುತ್ತಿವೆ. ಅದಲ್ಲದೆ ಭೌತಿಕ ಚಿಕಿತ್ಸಾ ಪದಾರ್ಥ ವಿಜ್ಞಾನ, ಭೌತತ್ವ ಮುಂತಾದ ಅನೇಕಾನೇಕ ಶಾಸ್ತ್ರ ಸಂಬಂಧವಾದ ಪುಸ್ತಕಗಳುಂಟಾಗಿವೆ. ಇದನ್ನೆ ಮುಂದುವರೆದು ನಮ್ಮ ಕರ್ನಾಟಕ ದೇಶದಲ್ಲಿ ಇಂಗ್ಲೀಷ್ ಭಾಷೆಯ ಪ್ರಾಚುರ್ಯವು ಕಡಿಮೆಯಾಗಿಲ್ಲದಿದ್ದರೂ ದೇಶ ಭಾಷೆಯು ಮಾತ್ರ



ಹಿಂದುಸ್ತಾನ ಇತರ ದೇಶಗಳಂತೆ ಕಾಲಾನುಗಣ್ಯವಾದ ವೃದ್ಧಿಯನ್ನು ಹೊಂದಿರುವುದು ವಿಷಾದಕ್ಕೆ ಕಾರಣವಾಗಿದೆ.”⁷

ಅಂದಿನ ನಿಯತಕಾಲಿಕೆಗಳು, ಮ್ಯಾಗಜಿನ್‌ಗಳು ವಿದ್ಯಾವಂತರ ಅಗತ್ಯ ಅಭಿರುಚಿಯನ್ನು ಗುರುತಿಸಿವೆ. ಆ ಪತ್ರಿಕೆಗಳ ಮುಖಾಂತರ ಅಲ್ಪಸಂಖ್ಯಾತ ಓದುಗ ವರ್ಗವನ್ನು ಪತ್ರಿಕೆಗಳು ಸೆಳೆದುಕೊಂಡು ಒಂದು ಪರಂಪರೆಯನ್ನು ಮಂಗಳೂರು ಸಮಾಚಾರ ಪತ್ರಿಕೆಯು ಸ್ಪಷ್ಟಪಡಿಸಿದೆ. “ದೇಶವೆಂಬ ಮನೆಯಲ್ಲಿ ವಾಸಿಸುವ ಜನರು ಇಂದಿನ ಪರಿಯಂತರ ಹೊರಗಿನ ದೇಶಸ್ಥರ ಸಮಾಚಾರ ಮಾರ್ಗ ಮರ್ಯಾದೆಯನ್ನು ತಿಳಿಯದೆ ಕಿಟಕಿಯಿಲ್ಲದ ಬಿಡಾರದಲ್ಲಿ ಉಳುಕೊಳ್ಳುವವರ ಹಾಗೆ ಇರುತ್ತಾ ಬಂದರು. ಅದು ಕಾರಣ ಹೊರಗಿನ ಕಾರ್ಯಗಳನ್ನು ಕಾಣುವ ಹಾಗೆಯೂ ಒಳಗೆ ಸ್ವಲ್ಪ ಬೆಳಕು ಬೀರುವ ಹಾಗೆಯೇ ನಾಲ್ಕು ದಿಕ್ಕಿಗೆ ಕಿಟಕಿಗಳನ್ನು ಮಾಡುವ ಈ ಸಮಾಚಾರ ಕಾಗದವನ್ನು ಪಕ್ಷಕ್ಕೆ ಒಂದು ಸಾರಿ ಸಿದ್ಧಮಾಡಿ ಅದನ್ನು ಓದಬೇಕೆಂದಿರುವರೆಲ್ಲರಿಗೆ ಕೊಟ್ಟರೆ ಕಿಟಕಿಗಳನ್ನು ಮಾಡಿದ ಹಾಗಾಗಿರುವುದು.”⁸ ಈ ಸಂಗತಿಯನ್ನು ಗಮನಿಸಿದಾಗ ಪತ್ರಿಕೆಗಳು, ನಿಯತಕಾಲಿಕೆಗಳು ಮಧ್ಯಮವರ್ಗದ ಅಗತ್ಯಗಳನ್ನು ಪೂರೈಸಿವೆ. ಅಭಿಪ್ರಾಯ ವ್ಯಕ್ತಪಡಿಸಿದ, ನಿರೂಪಿಸುವ ಸಾಮಾನ್ಯ ತಿಳುವಳಿಕೆಯನ್ನು ಹರಡಿವೆ ನಡೆ, ನುಡಿಯನ್ನು ತರಬೇತಿಗೊಳಿಸಿ, ಆಲೋಚನಾ ಕ್ರಮಕ್ಕೆ ಜನರನ್ನು ಹಚ್ಚಿದ್ದು ಸಾಮಾನ್ಯ ಸಂಗತಿ ಅಲ್ಲ. ಇದು ಪತ್ರಿಕೆಗಳ ಪಾತ್ರ ತೋರಿಸುವುದು. ಈ ಸಂಗತಿಯನ್ನು ನೋಡಲಾಗಿ ಈ ಕಾಲದಲ್ಲಿ ತೀವ್ರವಾದ ವಸಾಹಾತುಶಾಹಿ ಒತ್ತಡದ ಪರಿಣಾಮದಿಂದಾಗಿ ಹೊಸ ವಿದ್ಯಾವಂತ ವರ್ಗ ಭಿನ್ನವಾದ ಸಾಮಾಜಿಕ ನೆಲೆಯಲ್ಲಿ ತರ್ಕ ಮಾಡಲು ತಳಹದಿಯನ್ನು ಈ ನಿಯತಕಾಲಿಕೆಗಳು ಕಾರ್ಯಮಾಡಿದವು.

ಕನ್ನಡ ಪತ್ರಿಕೆಗಳು ತಮ್ಮ ವಸ್ತು ಶೈಲಿಗಳನ್ನು ಸಾಂಪ್ರದಾಯಿಕ ಸಾಹಿತ್ಯ ಮತ್ತು ಆಂಗ್ಲ ಪತ್ರಿಕೆಗಳ ಮಾದರಿಯನ್ನು ಬಳಸಿಕೊಂಡಂತೆ ಕಾಣುವವು. ಕರ್ನಾಟಕ ಗ್ರಂಥಮಾಲೆಯಲ್ಲಿ ಏಕಕಾಲಕ್ಕೆ ಹಳಗನ್ನಡ ಕಾವ್ಯ ಭಾಗಗಳೂ ಕಾದಂಬರಿ ಅನುವಾದಗಳೂ ಪ್ರಕಟವಾಗುತ್ತಿದ್ದುದ್ದು ಈ ಮಾತಿಗೆ ಸಾಕ್ಷಿ ಒದಗಿಸುವುದು. ಇಲ್ಲಿಯೂ ವಸಾಹಾತುಶಾಹಿ ಉತ್ಪಾದನೆ ಹಾಗೂ ಪ್ರಸರಣವು ತನ್ನ ಹಿಡಿತ ಸಾಧಿಸಿದೆ. ಮುದ್ರಣಯಂತ್ರಗಳ ಬಳಕೆ, ಹೊಸ ಅಂಚೆ ವ್ಯವಸ್ಥೆಗಳು ಪತ್ರಿಕಾ ಬೆಳವಣಿಗೆಗೆ ಪೂರಕವಾಗಿ ಕಾರ್ಯಮಾಡಿದವು. ಇದೆ ಸಮಯದಲ್ಲಿ ವಿದ್ಯಾವಂತ ವರ್ಗ ಸಾಂಸ್ಕೃತಿಕ ಬಿಕ್ಕಟ್ಟನ್ನು ಎದುರಿಸಿದೆ. ಸಾಮಾಜಿಕ ಗೊಂದಲ, ಅನಿಶ್ಚಯತೆಯ ಪರಿಸ್ಥಿತಿ ವಿಭಿನ್ನ ನಿಲುವನ್ನು ಮಂಡಿಸಲು ಕಾರಣವಾಗಿದೆ. ಈ ಸಮಯದಲ್ಲಿ ಆರ್ಯಧರ್ಮದಪರ, ಲೋಕ ಶಿಕ್ಷಣ ರಾಷ್ಟ್ರೀಯ, ಕ್ರೈಸ್ತ ಮತಪರ ದೃಷ್ಟಿಕೋನದ ಪತ್ರಿಕೆಗಳು ಮೊದಲು 19ನೇ ಶತಮಾನದಲ್ಲಿ ಜನಿಸಿದವು. ಈ ಸಮಯದ ವಿಭಿನ್ನವಾದ ಸಾಂಸ್ಕೃತಿಕ ನೆಲೆಯನ್ನು ಈ ಪತ್ರಿಕೆಗಳು ಬಿಂಬಿಸಿದವು. ಇದಕ್ಕೆ ಉದಾಹರಣೆ ಬೆಂಗಳೂರಿನಿಂದ ಪ್ರಕಟವಾಗುತ್ತಿದ್ದ ‘ಅರುಣೋದಯ (1862) ಪತ್ರಿಕೆಯು ಕ್ರಿಶ್ಚಿಯನ್ ದೃಷ್ಟಿಕೋನವನ್ನು ಹೊಂದಿತ್ತು. ಇದು ವಿಶೇಷವಾಗಿ ದೇಶಿ ಕ್ರೈಸ್ತರನ್ನು ಉದ್ದೇಶಿಸಿಯೇ ಬರೆದ ಧಾರ್ಮಿಕ ವಿಚಾರಗಳು ಈ ಪತ್ರಿಕೆಯಲ್ಲಿ ಪ್ರಾಧಾನ್ಯವನ್ನು ಪಡೆದಿದ್ದವು.

ಮೊದಲ ಪತ್ರಿಕೆಗಳಲ್ಲಿ ಸಾಮಾಜಿಕ ತಳಹದಿಯನ್ನು ಸ್ಪಷ್ಟವಾಗಿ ಅರಿಯಬಹುದು. ಆಧುನಿಕ ವಿದ್ಯಾವಂತ ವರ್ಗದ ವಿಭಿನ್ನ ಕಲ್ಪನೆಯಿಂದ ಈ ಅಂಶ ನೈತಿಕವಾಗಿ ವಿಚಾರವಂತಿಕೆಯು ಧಾರ್ಮಿಕ, ಸಾಮಾಜಿಕ,



ವಿಷಯಗಳತ್ತ ಯುವಕರನ್ನು ಸೆಳೆಯಿತು. ದೇಶೋದ್ಧಾರದ ಸದಾಚಾರವನ್ನು ಇಲ್ಲಿ ಗಮನಿಸಬಹುದು. "ಆನಂದ ಚಂದ್ರಿಕೆ (1917) ಎನ್ನುವ ಪತ್ರಿಕೆ ಆಧುನಿಕ ವಿದ್ಯಾವಂತರ ಸ್ವಾರ್ಥವನ್ನು ಸಂಸ್ಕೃತ ಪಂಡಿತ ಕೂಪ ಮಂಡೂಕತನವನ್ನು ಟೀಕಿಸಿ ನಿರ್ಮಲ ದೇಶೋದ್ಧಾರಕವಾದ ಸದಾಚಾರವನ್ನು ಸ್ಥಾಪಿಸುವುದೇ ತನ್ನ ಉದ್ದೇಶವೆಂದು ಸಾರಿದೆ." ಮೂಲ ಗ್ರಂಥಗಳು ಶಾಸ್ತ್ರೀಯ ವಿಷಯಗಳನ್ನು ಸಾಮಾನ್ಯರಿಗೆ ವಿಶದಪಡಿಸುವ ಚಿಕ್ಕ ಗ್ರಂಥಗಳನ್ನು ತರುವುದು. ಇಂಥ ಗ್ರಂಥಗಳು ಸುಲಭ ಶೈಲಿಯಲ್ಲಿ ಬರೆದಿರುವ ಪ್ರಶೋತ್ತರ, ಕಥಾವಲಿ, ಕೀರ್ತನ ಕಾದಂಬರಿ ಮುಂತಾದ ನಿಬಂಧಗಳಾಗಿರುವವು. ಜನರಿಗೆ ವಿನೋದವಾಗಿ ಓದಿ ಆಧ್ಯಾತ್ಮ ವಿಚಾರಗಳನ್ನು ಮನಸ್ಸಿನಲ್ಲಿ ಅಳವಡಿಸಿಕೊಳ್ಳುವುದಕ್ಕೆ ಸಹಾಯವಾಗಿರಬೇಕೆಂದೇ ಇವುಗಳ ಉದ್ದೇಶ¹⁰ ಆ ಕಾಲದ ಪಾಂಡಿತ್ಯ ರಚನೆಯ ಬಂಧ ಗಮನಿಸಬಹುದು. ಇಲ್ಲಿ ಗದ್ಯ ಪ್ರಧಾನತೆ ಹೆಚ್ಚು ಹೆಚ್ಚು ಮೂಡಿ ಬಂದಿತೆಂಬುದು ಗಮನಿಸಬಹುದು.

ಸ್ತ್ರೀಯರಿಗೆ ಮಿಸಲಾದ ಪತ್ರಿಕೆಗಳು ಇದ್ದವು. ಅದರಲ್ಲಿ "ಕರ್ನಾಟಕ ವಾಣೀ ವಿಲಾಸ" (1888) ಪ್ರಮುಖವಾದದ್ದು. ಗಳಗನಾಥರ ಕಾದಂಬರಿಗಳನ್ನು ಕುರಿತು ಹಾವನೂರವರು "ತಮ್ಮ ಕೃತಿಗಳನ್ನು ಗಳಗನಾಥರು ತಮ್ಮ ಮಕ್ಕಳಿಗೆ ಓದಿ ಹೇಳುತ್ತಿದ್ದದ್ದನ್ನು ಉಲ್ಲೇಖಿಸಿ ಹೆಣ್ಣು ಮಕ್ಕಳ ವಿದ್ಯಾರ್ಥಿಗಳ ಮುಂದೆ ಓದಿ ಹೇಳಲಾರದ್ದನ್ನು ಅವರು ಎಂದೂ ಬರೆಯುತ್ತಿರಲಿಲ್ಲ ಎಂಬ ಅಭಿಪ್ರಾಯಪಟ್ಟಿದ್ದಾರೆ."¹¹ ಈ ಸಂದರ್ಭದಲ್ಲಿ ಎಷ್ಟೋ ವಿಷಯಗಳು ತಿಳಿಯದ ಸಾಮಾನ್ಯ ಓದುಗರ ಪರಿಕಲ್ಪನೆ ವಿಭಿನ್ನವಾಗಿತ್ತು. ಗಂಭೀರತೆ ಮತ್ತು ಜವಾಬ್ದಾರಿತನದಿಂದ ಪತ್ರಿಕೆಗಳ ಮೂಲಕ ಓದುಗರನ್ನು ತಿದ್ದುವ ಜವಾಬ್ದಾರಿ ಒಳನುಸುಳಿಕೊಂಡಂತೆ ಕಾಣುವುದು. ಈ ಪರಿಸ್ಥಿತಿಯನ್ನರಿತ ಓದುಗರು ಅದನ್ನು ಪಾಲಿಸುವ ಯತ್ನಗಳು ಈ ಪತ್ರಿಕೆಗಳಲ್ಲಿ ಕಾಣುವವು. ಈ ಸಂದರ್ಭದ ಆಧ್ಯಾತ್ಮ ಪ್ರಕಾಶ, ಅರುಣೋದಯ, ಹಿತೋಪದೇಶ, ಸದ್ಗೋದ ಚಂದ್ರಿಕೆ ಮುಂತಾದ ಪತ್ರಿಕೆಗಳು ಪ್ರಕಟವಾಗುವ ಸಂದರ್ಭದಲ್ಲಿ ಅರ್ಥ, ಸಾಧಕ, ವಿಜ್ಞಾನ ದೀಪಿಕೆ, ಕನ್ನಡ ಸಹಕಾರಿ ಮೊದಲಾದ ಪತ್ರಿಕೆಗಳು ಪ್ರಕಟವಾಗಿ ಜನರ ಮೇಲೆ ಬೇರೆ ಬೇರೆ ಆಯಾಮದ ಪ್ರಭಾವ ಬೀರಿದ್ದು ಕಾಣುವುದು.

ಈ ಸಂದರ್ಭದ ಪತ್ರಿಕೆಗಳ ಸಾಮಾಜಿಕ ಉದ್ದೇಶಗಳು ಮತ್ತು ಕಾದಂಬರಿ ಪ್ರಕಟಣೆ ಪರಸ್ಪರ ಹೊಂದಾಣಿಕೆ ಕಾಣುವುದು. ಕಾದಂಬರಿಗಳ ಪ್ರಕಟಣೆ ಮತ್ತು ಪ್ರಸಾರದಲ್ಲಿ ಅಗ್ರಸ್ಥಾನವನ್ನು ಪಡೆದ ಪತ್ರಿಕೆ ಎಂದರೆ ಗಳಗನಾಥರ ಸದ್ಗೋದ ಚಂದ್ರಿಕೆ. 1907 ರಲ್ಲಿ ಆನಂದವನ ಧಾರ್ಮಿಕ ಪತ್ರಿಕೆಯಾಗಿ ಆರಂಭವಾಯಿತು. ಈ ಪತ್ರಿಕೆಯಲ್ಲಿ ಅಗಡಿಯ ಮಠದ ಸುದ್ದಿಗಳು, ಯೋಗಾಭ್ಯಾಸ ನೈತಿಕ ಕಥಾಮಾಲೆ, ವೀರಶೈವ ಮಹಾಸಭೆಯ ರಿಪೋರ್ಟ್ ಮಹಾಪುರುಷ ಚರಿತ್ರೆಗಳು ಪ್ರಕಟವಾಗಿವೆ.¹² ಇಂತಹ ಪತ್ರಿಕೆಯು ಕಾದಂಬರಿ ಪ್ರಕಟಣೆಯನ್ನು ಉದ್ಯಮವನ್ನಾಗಿ ಕೈಗೊಂಡಿದ್ದು ಕುತೂಹಲಕರ ಸಂಗತಿ. ಇಲ್ಲಿ ಗಳಗನಾಥರ ಆಸಕ್ತಿ ಧಾರ್ಮಿಕವಾಗಿದ್ದು ಎಂಬ ಸಂಗತಿ ಗಮನಿಸಬೇಕಾದದ್ದು. ಇದರಿಂದ ಗಳಗನಾಥರ ಕಾದಂಬರಿಗಳ ಆಶಯ ಮತ್ತು ಪತ್ರಿಕೆಯ ಧೋರಣೆಗಳ ನಡುವೆ ಎಂದೂ ಭಿನ್ನಾಭಿಪ್ರಾಯ ಕಂಡಿಲ್ಲ ವೆಂಬುದು ಮನನೀಯ ವಿಷಯ. ಈ ಸಮಯದಲ್ಲಿ ಕಾದಂಬರಿಯ ಪ್ರಸಾರವನ್ನು ಉದ್ದೇಶ ವಾಗಿರಿಸಿಕೊಂಡು ಚಾಮರಾಜನಗರದ ಸಿ. ವೆಂಕಟರಮಣ ಶಾಸ್ತ್ರಿಯವರು ಕಾದಂಬರಿ ಸಂಗ್ರಹದ ಸಂಚಿಕೆಗಳನ್ನು ಗಮನಿಸಿದಾಗ ನೀತಿ ಬೋಧಾತ್ಮಕ, ಸಾಮಾಜಿಕ ಸಮಸ್ಯೆಗಳತ್ತ ಅವರು ಕಾದಂಬರಿ ಎನ್ನುವ ಹೆಸರಿನಲ್ಲಿ



ಪ್ರಕಟಿಸಿರುವುದು ಕಂಡುಬರುತ್ತದೆ. ಇಲ್ಲಿ ಕಾದಂಬರಿ 'ಕಥನ' ಎಂಬ ಪರಿಕಲ್ಪನೆ ಮುಖ್ಯವಾದದ್ದು ಎಂದು ಕಾಣುವುದು.

ಮುಂದಿನ ಕಾಲಘಟ್ಟದ ಕಾದಂಬರಿ ಸಂಗ್ರಹವು ಆಯ್ಕೆಯಲ್ಲಿ ಸಾಮಾಜಿಕ ಮತ್ತು ಸಾಂಪ್ರದಾಯಿಕ ನಿಲುವು ಬಹುಮುಖ್ಯಪಾತ್ರ ನಿರ್ವಹಿಸಿದೆ. ಹುಬ್ಬಳ್ಳಿಯ ಸಚಿತ್ರ ಭಾರತ, ಶುಭೋದಯಗಳಲ್ಲಿ ಕೆರೂರು ವಾಸುದೇವಾಚಾರ್ಯರ ಕಾದಂಬರಿಗಳು ಪ್ರಕಟವಾಗಿ ಜನರ ಮನ್ನಣೆ ಗಳಿಸಿದ್ದವು. ಇದನ್ನು ರಾ.ಯ.ಧಾರವಾಡಕರರು "1913ರಲ್ಲಿ ಹೊರಟ 'ಸಚಿತ್ರ ಭಾರತ' ಮಾಸಪತ್ರಿಕೆಯಲ್ಲಿ ಅವರ ಯದುಮಹಾರಾಜ ಎಂಬ ಎರಡನೆಯ ಕಾದಂಬರಿ ಪ್ರಕಟವಾಯಿತು. 1914-1917ರ ವರೆಗೆ ಸಚಿತ್ರ ಭಾರತವು ವಾಸುದೇವಮಯವಾಯಿತು" ಎಂದು ವರ್ಣಿಸಿದ್ದು ಉಲ್ಲೇಖಿಸಬಹುದು. ಮುಂದುವರೆದು ಕೆರೂರರು 'ಶುಭೋದಯ' ದಲ್ಲಿ ತಮ್ಮನ್ನು ಉದಾರಮತವಾದಿ ಎಂದು ಸಮರ್ಥಿಸಿಕೊಂಡಿದ್ದಾರೆ."¹³ ಮತ ಧರ್ಮ ಕುರಿತಾದ ಪ್ರತಿಕ್ರಿಯೆಗಳು ಗಮನ ಹರಿಸಿದ್ದು ಕಾಣುವುದು. ಕಾದಂಬರಿಗಳು ಸಾಮಾಜಿಕ ಸಂಗತಿಯ ಜೀವಾಳವಾದ ವಿಷಯ ವಸ್ತು ಇಲ್ಲಿ ಜನರಿಗೆ ಪರಿಣಾಮಕಾರಿಯಾದ ಪರಿಣಾಮ ಬೀರಿದೆ.

ಕಾದಂಬರಿಗಳ ಪ್ರಕಟಣೆ ಮತ್ತು ಪ್ರಸಾರದಲ್ಲಿ ಧಾರವಾಡದ ವಿದ್ಯಾವರ್ಧಕ ಸಂಘ ಮತ್ತು ಅದರ ಮುಖ್ಯ ಪತ್ರಿಕೆ ವಾಗ್ಗೂಷಣ ಪಾತ್ರ ಅತಿ ಮಹತ್ವದ್ದು. "ಕರ್ನಾಟಕ ವಿದ್ಯಾವರ್ಧಕ ಸಂಘವು ತೊರಮುರಿಯವರ 'ಬಾಣ' ಕಾದಂಬರಿಯ ಪ್ರಕಟಣೆ, ಕಾದಂಬರಿ ಬರಹಕ್ಕಾಗಿ ಬಹುಮಾನ ನೀಡುವ ಯೋಜನೆಗಳನ್ನು ಇಲ್ಲಿ ವಿವರಿಸಬೇಕಾಗಿಲ್ಲ. ಗಳಗನಾಥರ ಪದ್ಮನಯನಾ, ಗೊಳೆಪ್ಪ ಕೊಟ್ಟಪ್ಪ ಅರಳಿಯವರ ಕನ್ನಡ ಕಾರ್ಯಸಾಗರ ಮೊದಲಾದ ಕಾಲ್ಪನಿಕ ಕೃತಿಗಳು ವಾಗ್ಗೂಷಣದಲ್ಲಿ ಪ್ರಕಟವಾದವು. ರಾ.ಹ. ದೇಶಪಾಂಡೆಯವರು ಈ ಸಂಸ್ಥೆಗಾಗಿ ಪಟ್ಟ ಕಷ್ಟಗಳು ಮತ್ತು ಪದ್ಮನಯನಾ ಪ್ರಕಟಿಸಲು ಉಂಟಾದ ಆರ್ಥಿಕ ಆಡಚಣೆಗಳು ಅಪಾರ".¹⁴ ಕರ್ನಾಟಕತ್ವ, ಕರ್ನಾಟಕ ಈ ಸಂಸ್ಥೆಯ ಪ್ರಧಾನ ಪ್ರೇರಣೆಯಾಗಿರುವುದು ಕಾಣುವುದು. ಉತ್ತರ ಕರ್ನಾಟಕದ ಕಾದಂಬರಿಗಳು ಬೀರುವ ಅರ್ಥಗಳಿಗೆ ಅನುಸಾರವಾದ ಸನ್ನಿವೇಶ ಕರ್ನಾಟಕ ವಿದ್ಯಾವರ್ಧಕ ಸಂಘದಂತಹ ಸಂಸ್ಥೆಗಳು ಹುಟ್ಟಿ ಬೆಳೆಯಲು ಕಾರಣವಾಗಿದ್ದು ಮುಖ್ಯ ಸಂಗತಿ.

ಸ್ತ್ರೀಪರ ಕಾಳಜಿಯನ್ನು ಕೇಂದ್ರವಾಗಿರಿಸಿಕೊಂಡು ತಿರುಮಲಾಂಬ ಅವರ 'ಕರ್ನಾಟಕ ನಂದಿನಿ' ಮತ್ತು ಆ ಕಲ್ಯಾಣಮನವರ 'ಸರಸ್ವತಿ' ಪತ್ರಿಕೆಗಳು ಪ್ರಕಟವಾಗುತ್ತಿದ್ದವು. ಅಷ್ಟೇ ಅಲ್ಲದೆ ಇಲ್ಲಿ ಕೆಲವು ಕಾದಂಬರಿಗಳು ಪ್ರಕಟವಾದದ್ದು ಕಾಣುವುದು. ಈವರೆಗೆ ತಮ್ಮ ಪತ್ರಿಕೆಗಳಲ್ಲಿ ಪ್ರಕಟಿಸಲು ಆಯ್ಕೆ ಮಾಡುವ ಸಂದರ್ಭದಲ್ಲಿ ಸ್ತ್ರೀಪರ ದೃಷ್ಟಿಕೋನವೇ ಪ್ರಧಾನವಾಗಿತ್ತು. ಸ್ವತಃ ಕಾದಂಬರಿಕಾರ್ತಿಯರಾದ ತಿರುಮಲಾಂಬ ಅವರ ನಿರ್ದಿಷ್ಟ ಬಗೆಯ ಕಾದಂಬರಿಗಳನ್ನು ಆಯ್ಕೆಮಾಡಿಕೊಂಡು ಸ್ತ್ರೀ ಪರ ಕಾಳಜಿ ವಹಿಸಿದ್ದು ಇಲ್ಲಿ ಕಾಣುವುದು.

ಓದು ವಿಸ್ತಾರವಾಗಲು ಈ ಕಾಲಘಟ್ಟ ಎಲ್ಲಾ ಪತ್ರಿಕೆಗಳು ಒಂದೊಂದು ರೀತಿಯಲ್ಲಿ ಬೇರೆ ಬೇರೆ ಕ್ಷೇತ್ರದಲ್ಲಿ ಸಕ್ರಿಯವಾಗಿದ್ದ ಬಗೆಯನ್ನು ಗುರುತಿಸಬಹುದು. ಆರ್ಥಿಕ ವಿಚಾರ ಕುರಿತ 'ಅರ್ಥ ಸಾಧಕ', ವಿದ್ಯಾಭ್ಯಾಸವನ್ನು ಕೇಂದ್ರವಾಗಿರಿಸಿಕೊಂಡು 'ಬೋಧಿನಿ', ವಿಜ್ಞಾನ ವಿಷಯಗಳನ್ನು ಒಳಗೊಂಡ 'ವಿಜ್ಞಾನ ದೀಪಿಕೆ', ಪರಮಾರ್ಥ ವಿಚಾರವನ್ನು ವಿಶೇಷವಾಗಿ ಲಕ್ಷಿಸುತ್ತಿದ್ದ 'ಶಿವಾನುಭವ', 'ಧರ್ಮತರಂಗಿಣಿ', ಕ್ರೈಸ್ತಪರ ಚರ್ಚಿತ 'ಅರುಣೋದಯ' ಅಲ್ಲದೆ ಸಹಕಾರಿ ಮಾಸಪತ್ರಿಕೆ 'ಕನ್ನಡ ಸಹಕಾರಿ' ಮುಂತಾದ



ಉಪಸಂಹಾರ

ಒಟ್ಟಾರೆಯಾಗಿ ಇಂಗ್ಲಿಷ್ ಶಿಕ್ಷಣ ಅಧುನಿಕ ಸಂವೇದನೆಗೆ ವೇದಿಕೆ ಒದಗಿಸಿತು. ಈ ಶಿಕ್ಷಣ ಸಾಮಾಜಿಕ, ಆರ್ಥಿಕ ಸ್ಥಿತಿಯೊಂದಿಗೆ ನಿಕಟ ಸಂಪರ್ಕ ಸಂಬಂಧ ಪಡೆದದ್ದು ಸುಧಾರಣೆಯ ಪರ್ವಕ್ಕೆ ವೇದಿಕೆಯನ್ನು ಒದಗಿಸಿತು. ಈ ಅಗತ್ಯಕ್ಕಾಗಿ ಸಾಹಿತಿಗಳು ಪತ್ರಿಕೆಗಳನ್ನು ಸ್ಥಾಪಿಸಿದ್ದು, ಪತ್ರಿಕೆ ಉದ್ಯಮವಾಗಿ ಬೆಳೆಯಲು ಕಾಲ ಹಿಡಿದಂತಿದೆ. ಲೇಖಕರ ಸಾಮಾಜಿಕ ಬದ್ಧತೆಗೆ ಅನುಗುಣ ಕಾರ್ಯವೇ ಸಾಮಾಜಿಕ ಸಂಘರ್ಷಕ್ಕೊಂದು ವೇದಿಕೆಯಂತೆ ಮೂಡಿ ಬಂದಿದೆ.

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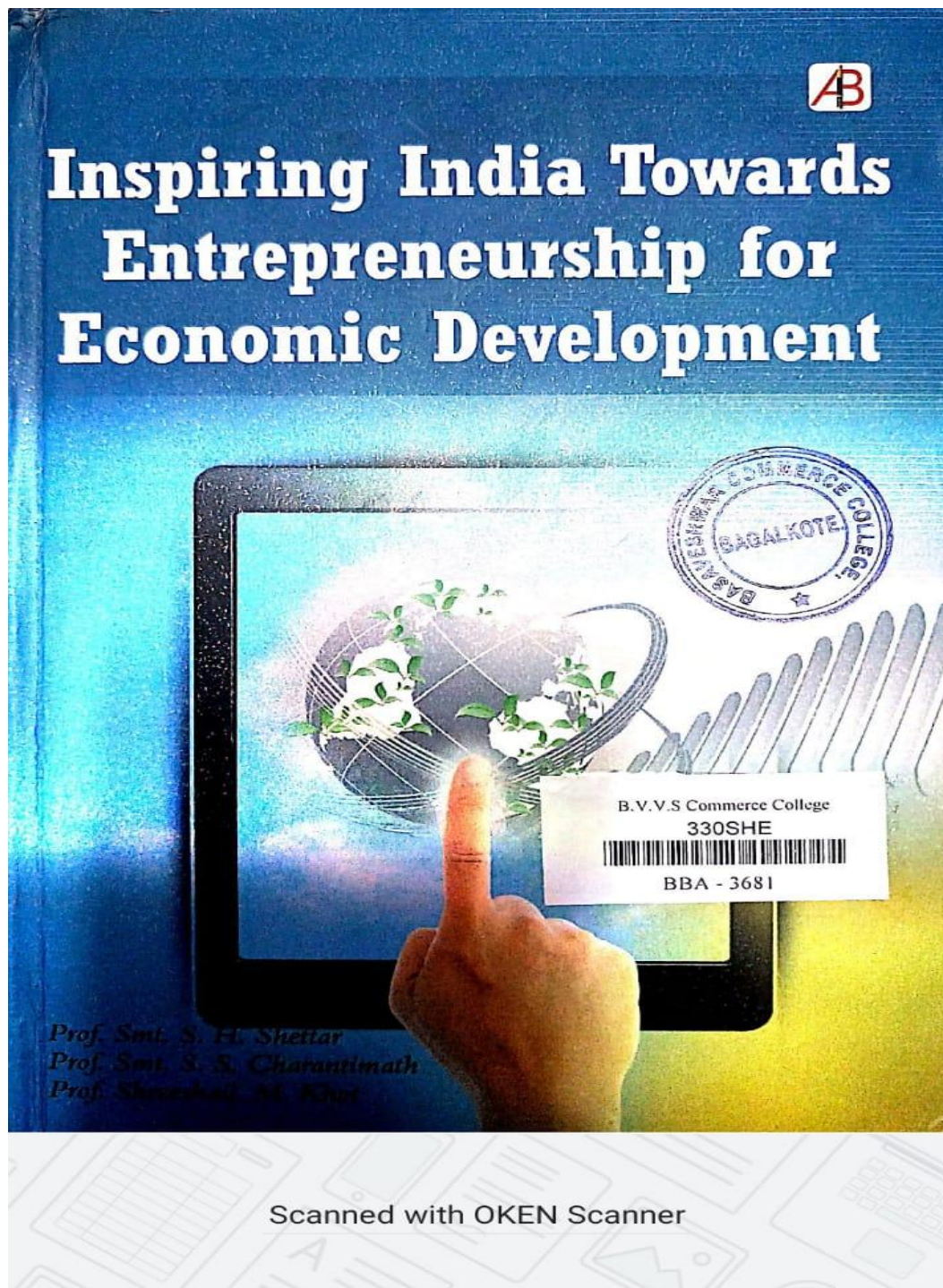
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Front Page



This is a unique book which aims to equip the reader to hone skills in entrepreneurship development. It also emphasizes the crucial role of entrepreneurship in economic development of India. It is an attempt to provide updates of various policies, strategies and programmes in the spheres of entrepreneurship development in India. The main motto of this book is to provide a complete solution to the readers in regard to entrepreneurship, which acts as a key route for economic development of a nation.

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We are grateful to ABS Books and management of B.V.V.Sangha's for encouraging and helping in completing the book on timely basis.

We look forward to the comments, suggestions and criticisms from the readers.



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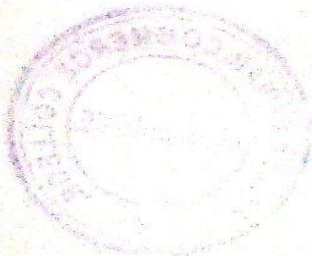
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Inspiring India Towards Entrepreneurship for Economic Development

By : Prof. Smt. S. H. Shettar
Prof. Smt. S. S. Charantimath
Prof. Shrees hail. M. Khot



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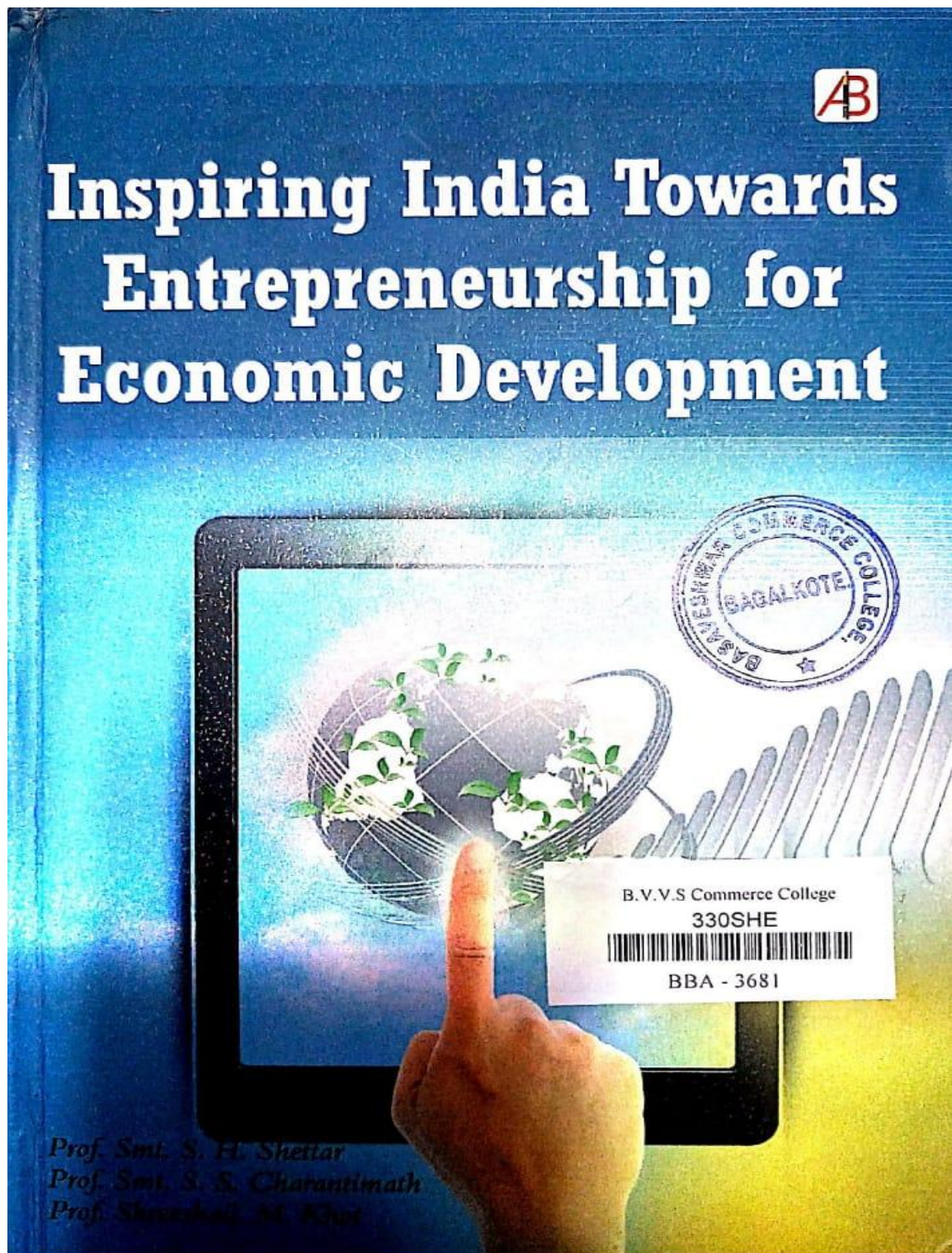
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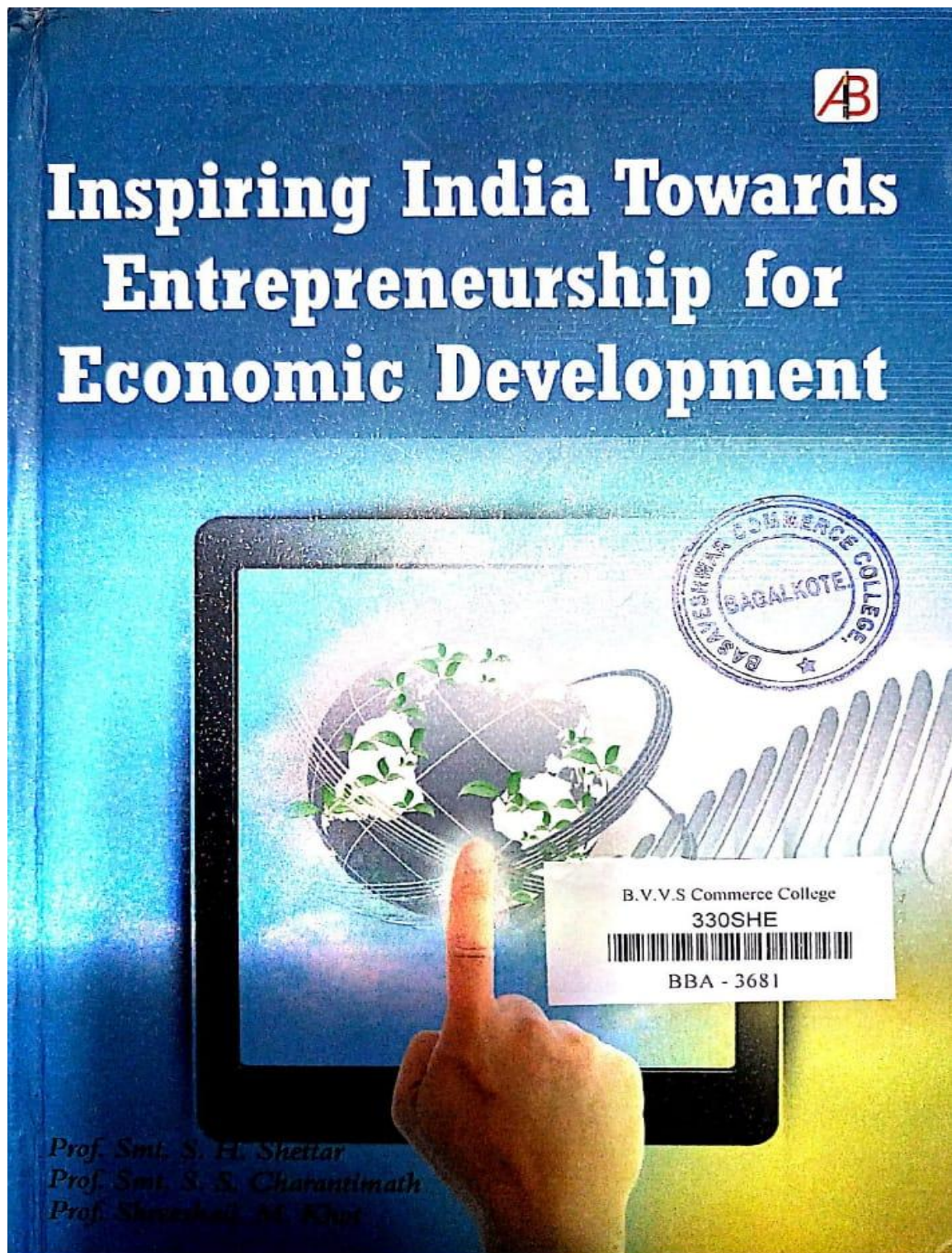
Role of Educational Institutions in Promoting Entrepreneurship Capacities Among the Students

Prof. S. H. Shettar*

Introduction

After the introduction of National Education Policy, HEIs are increasingly obliged to redefine their role in the Indian economy. The primary function of HEIs should be to seek to instill a greater entrepreneurial character among students. HEIs should also strive to carefully consider local development needs and support the promotion of entrepreneurial education initiatives, and this should not only be at the tertiary level but as early as the primary school level. Government must fully support such initiatives and promote holistic education at all levels and help to establish entrepreneurial ventures.

*Principal, Basaveshwar Commerce College, Bagalkot.



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2.

Social Entrepreneurship and Sustainability: A Conceptual Framework

Prof. S. S. Charantimath*

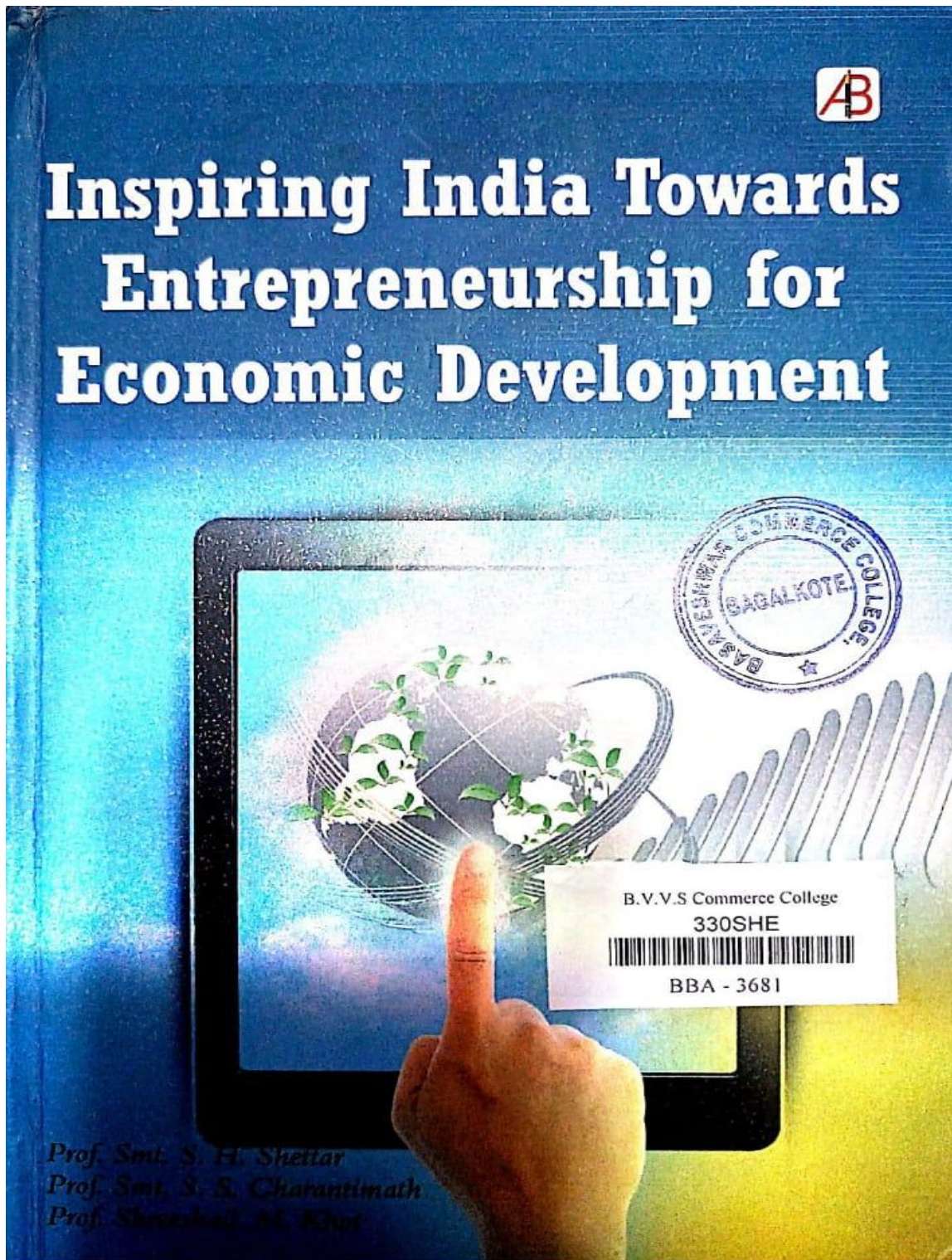
Prof. S. M. Khot**

Concept of Social Entrepreneurship (SE)

Social entrepreneurship is an approach by individuals, groups, start-up companies or entrepreneurs, in which they develop, fund and implement solutions to social, cultural, or environmental issues. This concept may be applied to a wide range of organizations, which vary in size, aims, and beliefs. For-profit entrepreneurs typically measure performance using business metrics like profit, revenues and increases in stock prices. Social entrepreneurs, however, are either non-profits, or they

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**Lecturer in Department of Commerce, Basaveshwar Commerce College, Bagalkot.



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2.

Social Entrepreneurship and Sustainability: A Conceptual Framework

Prof. S. S. Charantimath*

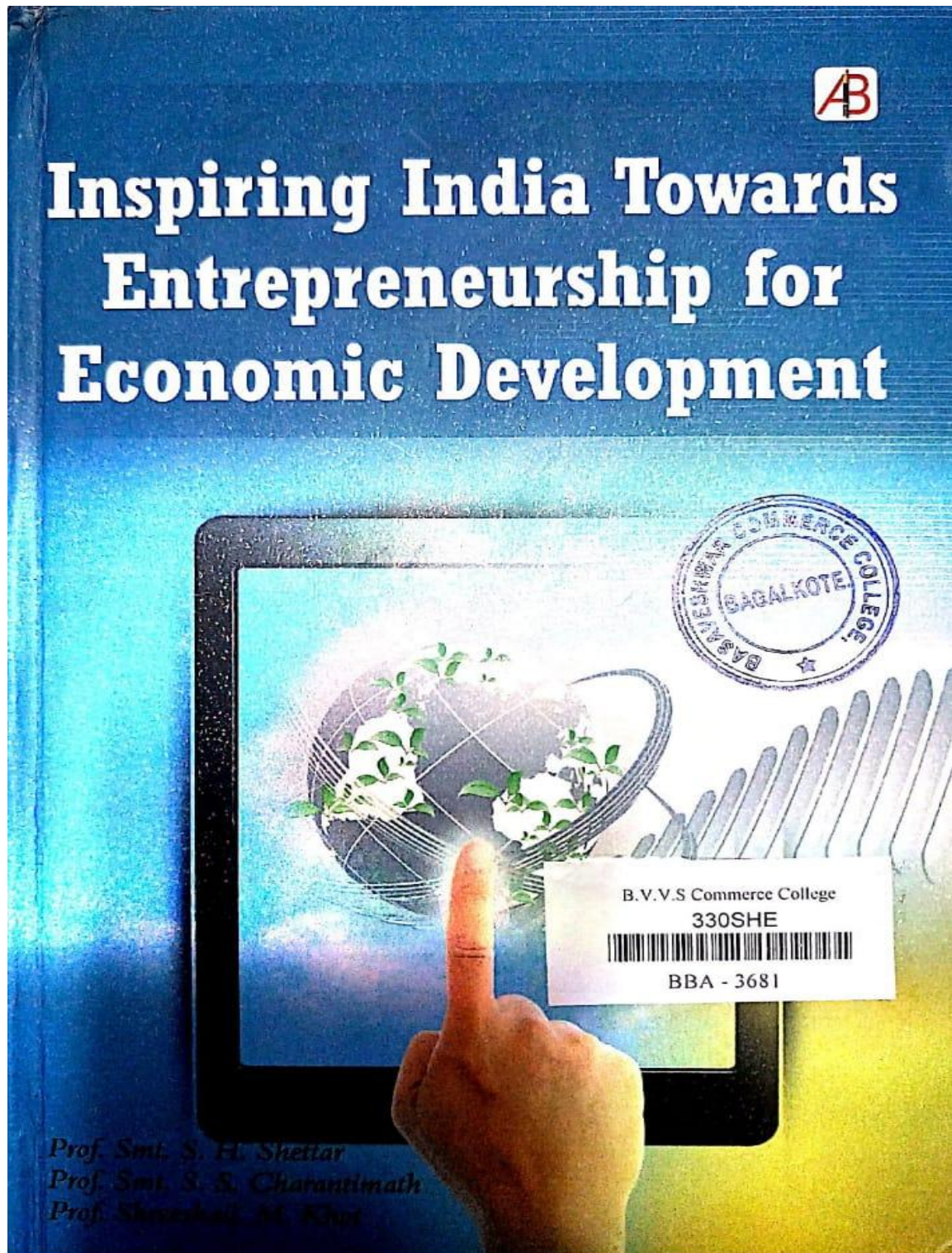
Prof. S. M. Khot**

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Prof. Smt. S. H. Shettar
Prof. Smt. S. S. Charantimath
Prof. Sharada M. Khat

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3.

Green Entrepreneurship

Smt. Nandini N. Doddamani*

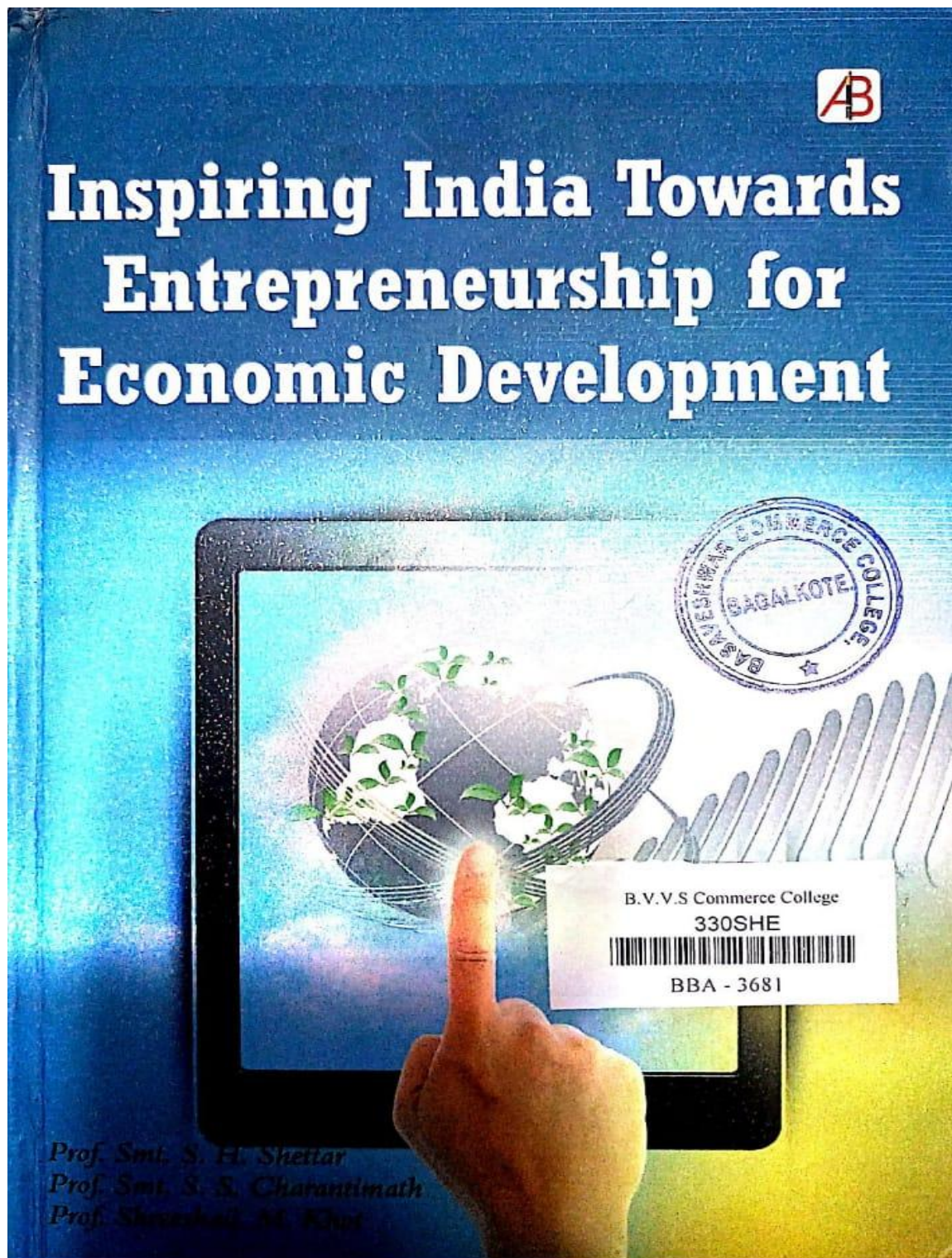
What Is a Green Business?

A green business prioritizes sustainability and conservation in their business model. They work to reduce their negative environmental impact as a company and may also support green initiatives through local partnerships and philanthropy.

Some green business options seem obvious, like solar panel installation, which promotes renewable energy and provides a green product. These green products are easy to identify as environmentally-friendly and meet a clear need for sustainability. It's a product that mindful consumers would specifically look to buy to meet their personal sustainability goals.

Other green businesses may not seem inherently

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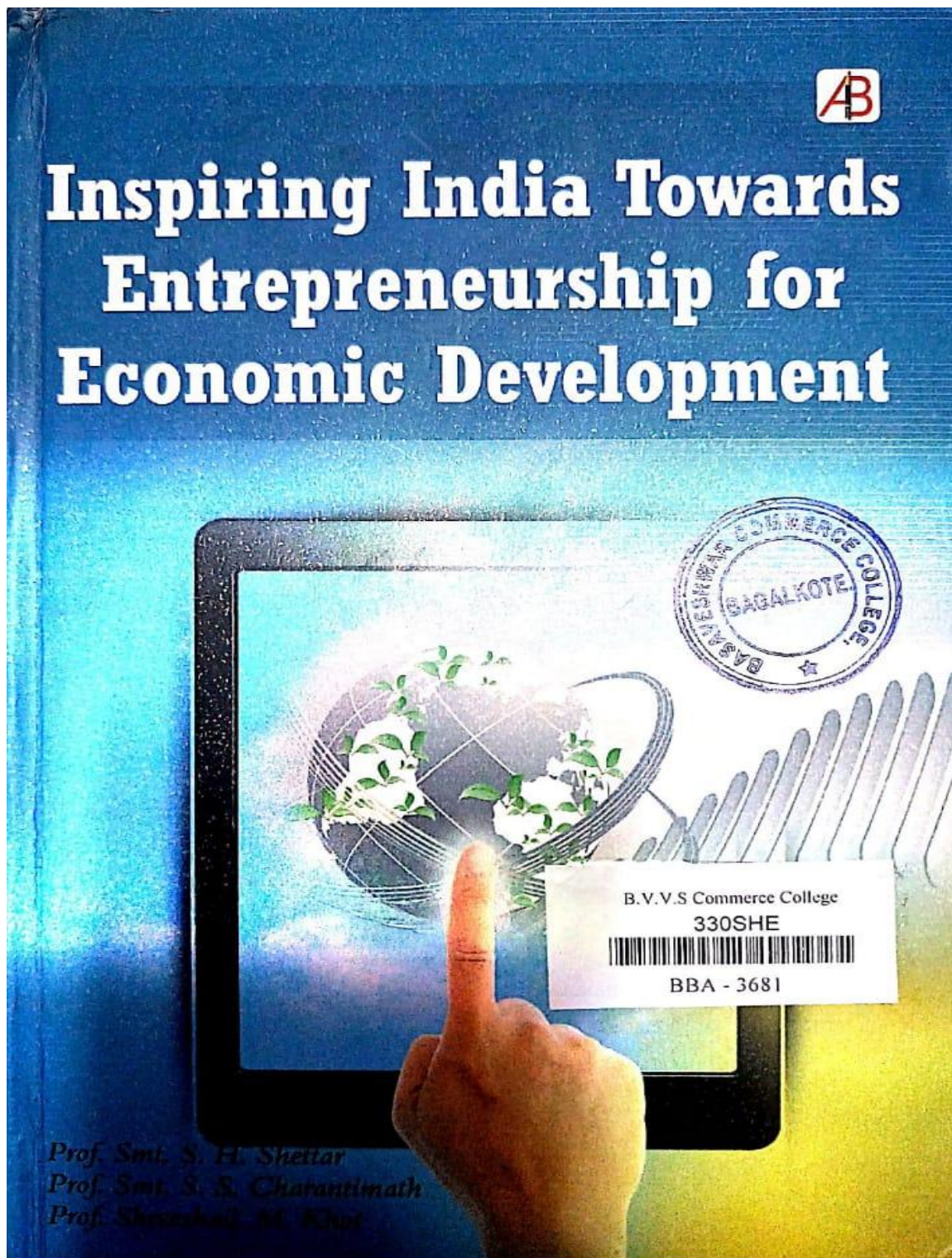
Green Entrepreneurship As A Source of Competitive Advantage for the Firms and Sustainable Development for the Economy

Prof. G. M. Navadgi*

Introduction

The most important issues of today are protecting the environment and leaving a clean environment to future generations. It is important for the development of green entrepreneurship that the viewpoint of the society towards nature and green production is changing day by day and promoting it. This will naturally bring with it the importance and importance of vital issues such as conservation of energy and green, recycling gaining importance, promoting reusability and the

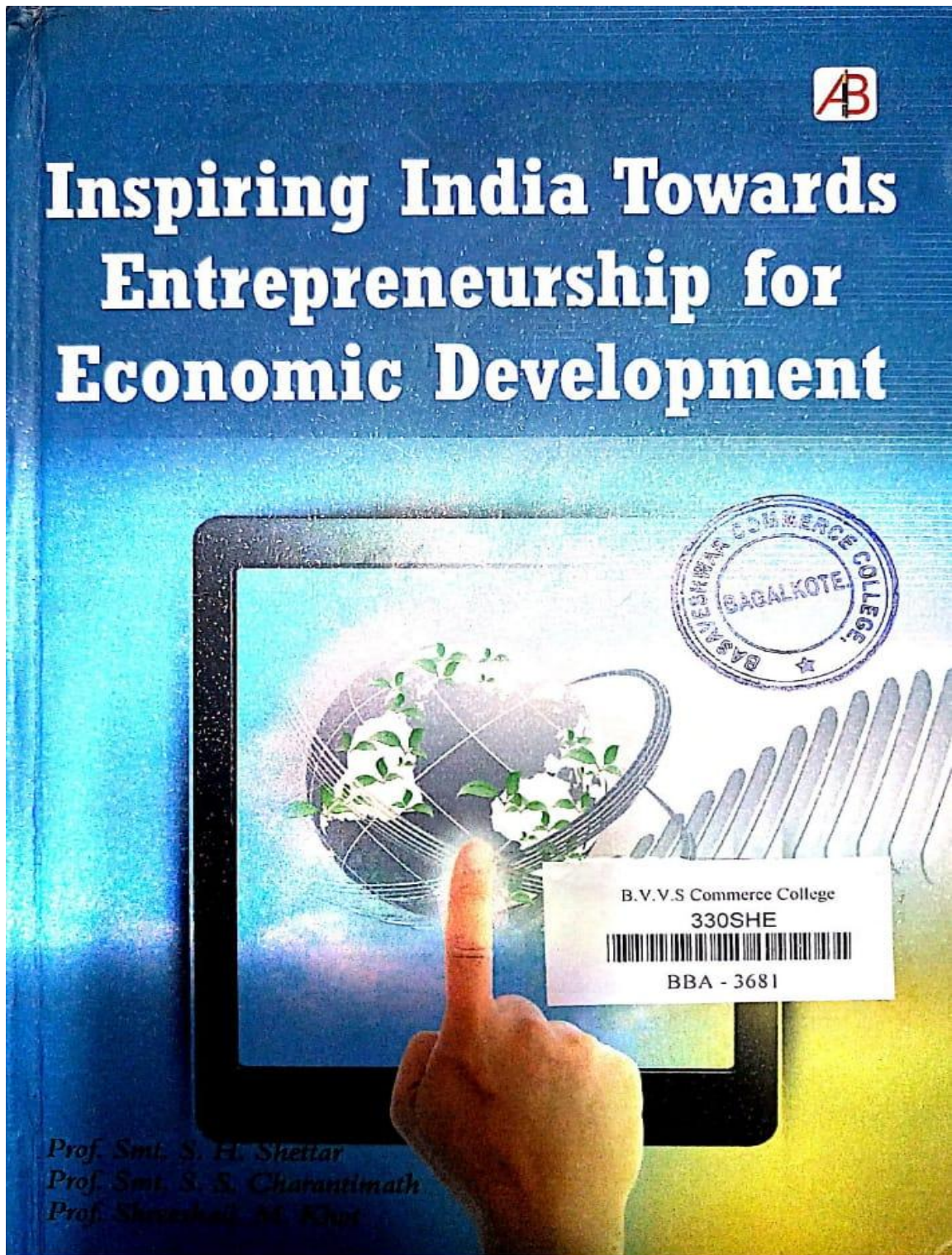
*Basaveshwar Commerce College, Bagalkot.



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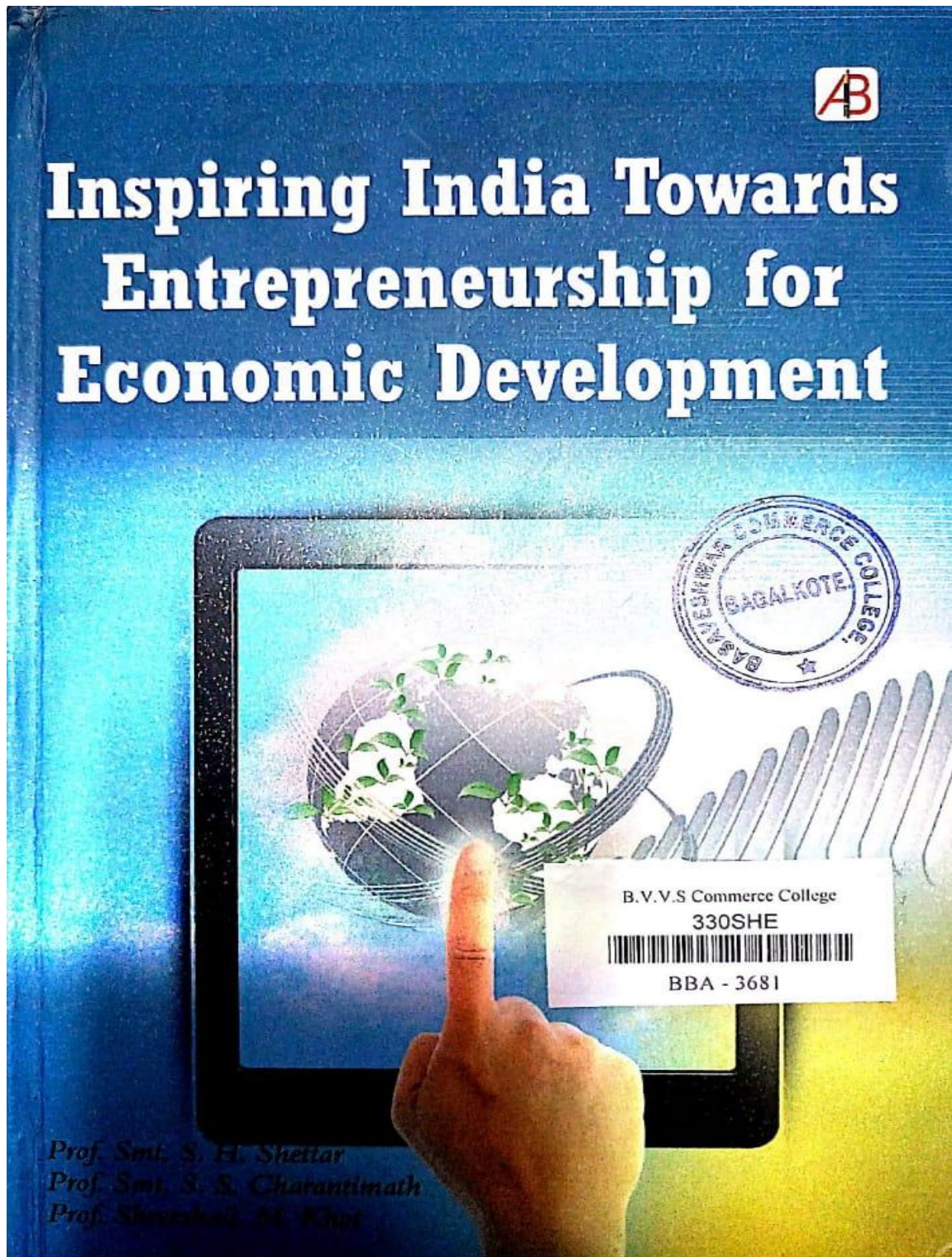
Value Creation By Entrepreneurship Through Corporate Social Responsibility

Smt. K. J. Malaji*

Introduction

The concept of Corporate Social Responsibility (CSR) is well known throughout the business world today. It not only speaks of contributions made towards the benefits of the less privileged, but also calls for making oneself accountable to society. Many think that CSR is new concept. However, in our country, kings have been practicing CSR for thousands of years. Even Kautilya's Arthashastra speaks about this; "He makes clear, that, while it is government's basic duty to maintain a society's well-being, even companies cannot stay away from this responsibility." Mahatma Gandhi said about CSR that; "Each capitalist and industrialist should consider himself to be a trustee

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M. M. H. Huddar

6. Marketing of Banking Services in Bagalkot District

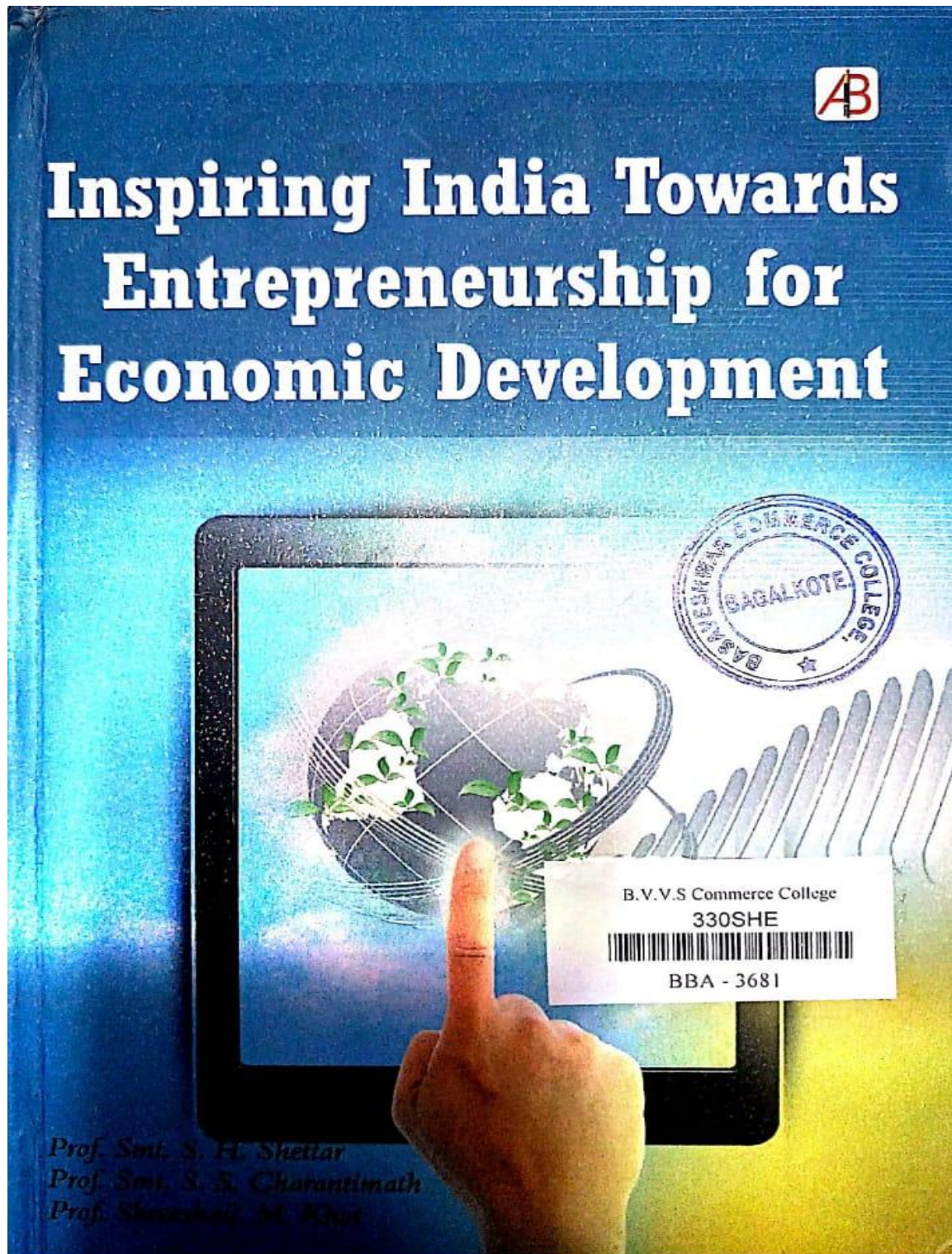
Prof. M. M. Huddar*



Introduction

Banking in India has witnessed a paradigm shift in the wake of the new economic reforms ushered in the year 1991. The reforms have created positive impact on the banking system which has become more resilient competitive and efficient with better productivity. Its role of primary in financial intermediation has not been challenged by other financial entities on the contrary it has become more entrenched and diversified having made forays into insurance and investment banking Indian banks are now profitable strong and stable with impressive performance indices they have become competitive

*Research Scholar and Lecturer, Basaveshwar commerce college, Bagalkot.



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International Entrepreneurship

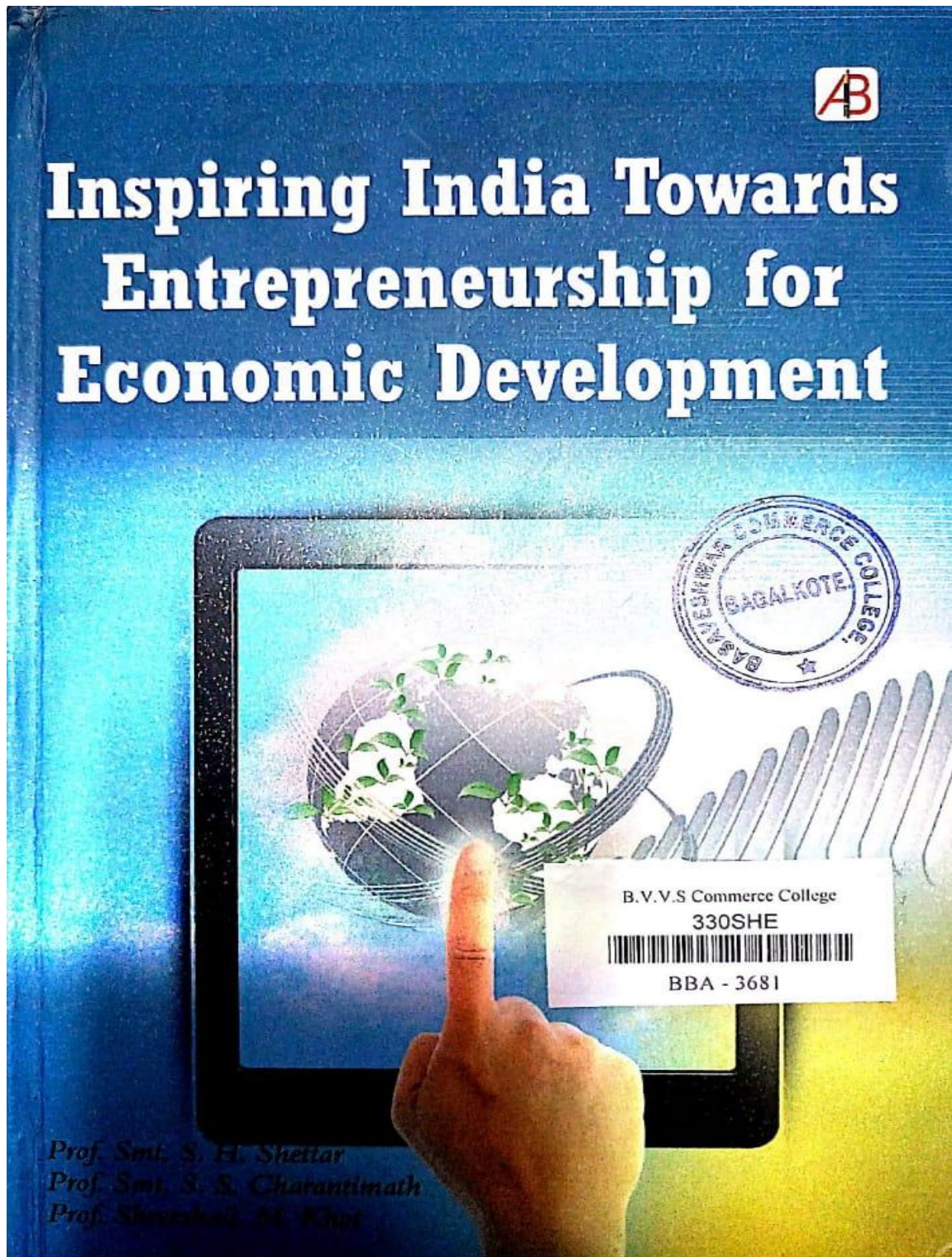
Prof. Sheetal V Barshi*

Introduction

International entrepreneurship is “the process of an entrepreneur conducting business activities across national boundaries.” It may consist of exporting, licensing, opening a sales office in another country, or something as simple as placing a classified advertisement in the Paris edition of the International Herald Tribune. The activities necessary for ascertaining and satisfying the needs and wants of target consumers often take place in more than one country.

Entrepreneurs are high-energy creative people, who are self-confident, have high levels of self-esteem and are futuristic in their outlook as they seek to incessantly solve problems, take risks, and learn from

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8.

Entrepreneurship and Economic Development

Prof. Vidya I. Vastrad*

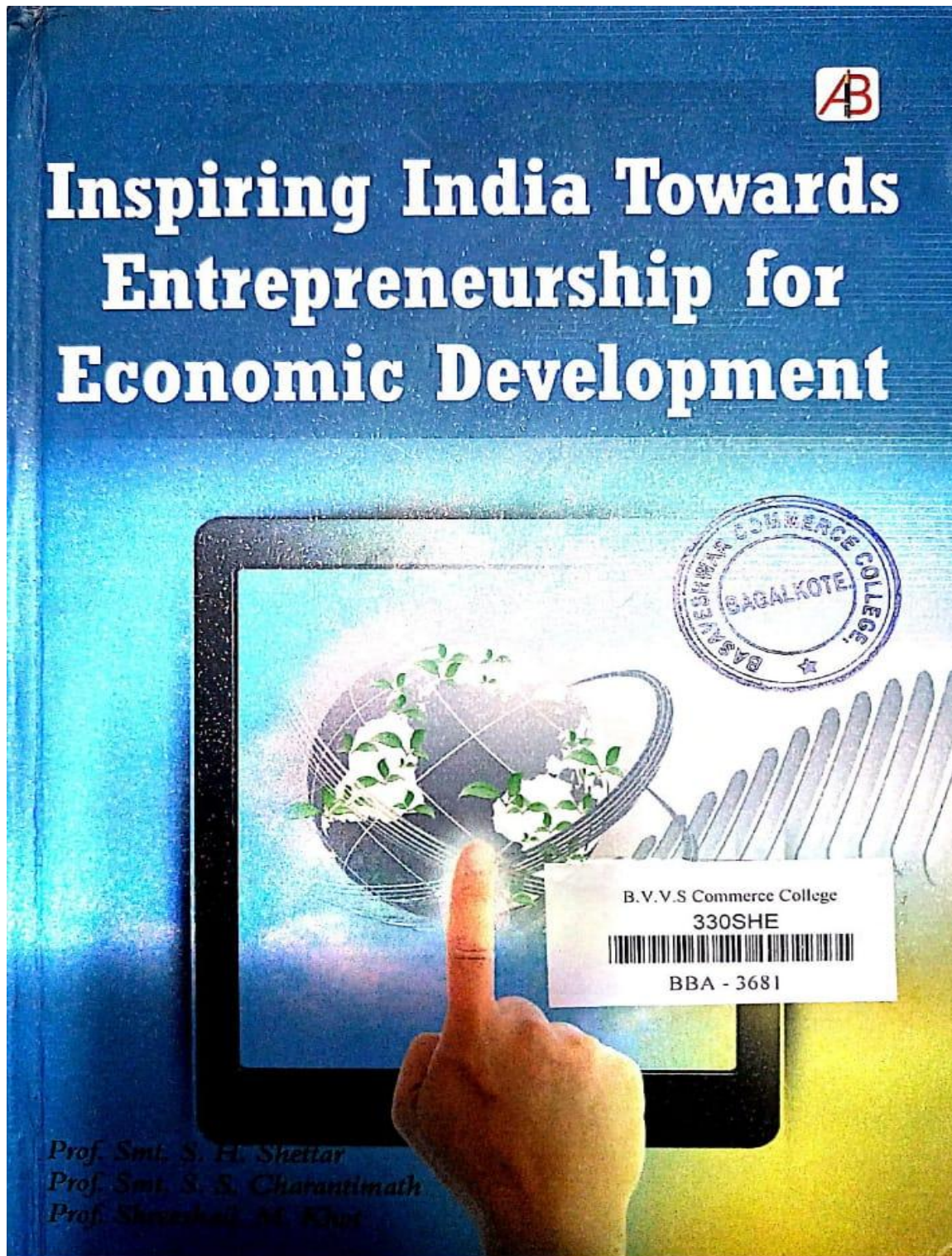
Meaning of Entrepreneur

An entrepreneur undertakes a venture, organizes it, raises capital to finance it, and assumes the whole or major part of the risk of business. In other words, entrepreneurship is the process of giving birth to a new business.

Meaning of Entrepreneurship

Entrepreneurship is the ability and readiness to develop, organize and run a business enterprise, along with any of its uncertainties in order to make a profit. It is an act of being an entrepreneur, or the owner or the manager of a business enterprise who by risk and initiative, attempts to make the profit.

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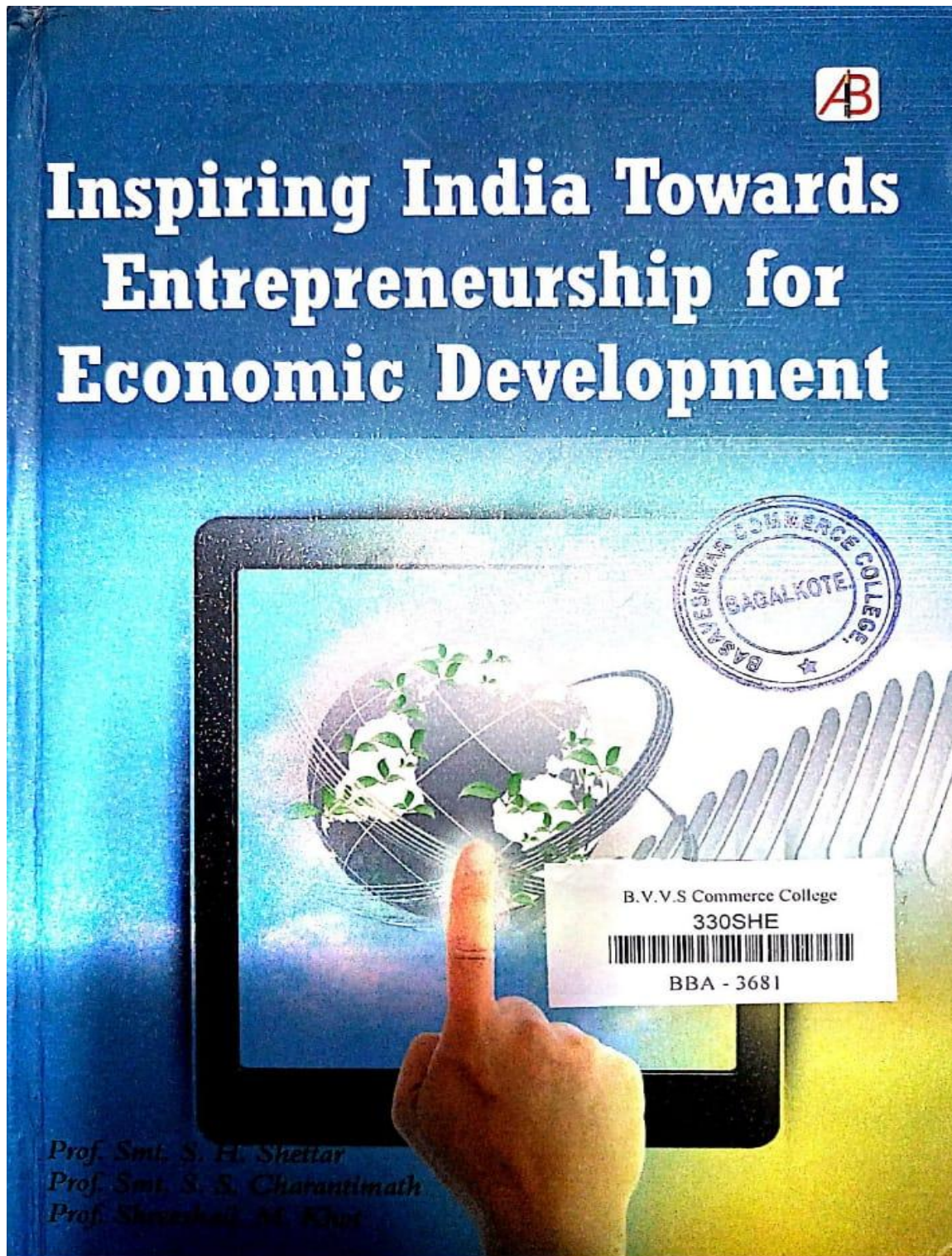
A Review of Marketing Mixes: 4Ps or More? - Market Your Goods and Services by Using Ten 'R's to Maximise Market Share & Entrepreneurship Development

Prof. Vinod .V. Nandargi*

Introduction

For companies looking to improve the image of a brand and develop long-term relationships with customers, this kind of unethical behavior can quickly lead to failure. Customers do not want to feel manipulated by the brands they like. Companies can use ethical marketing as a way to develop a sense of trust among their customers. If a product lives up to the claims made in its advertising, it reflects positively on the entire company. It can make the consumer feel like the company is invested in the quality of the

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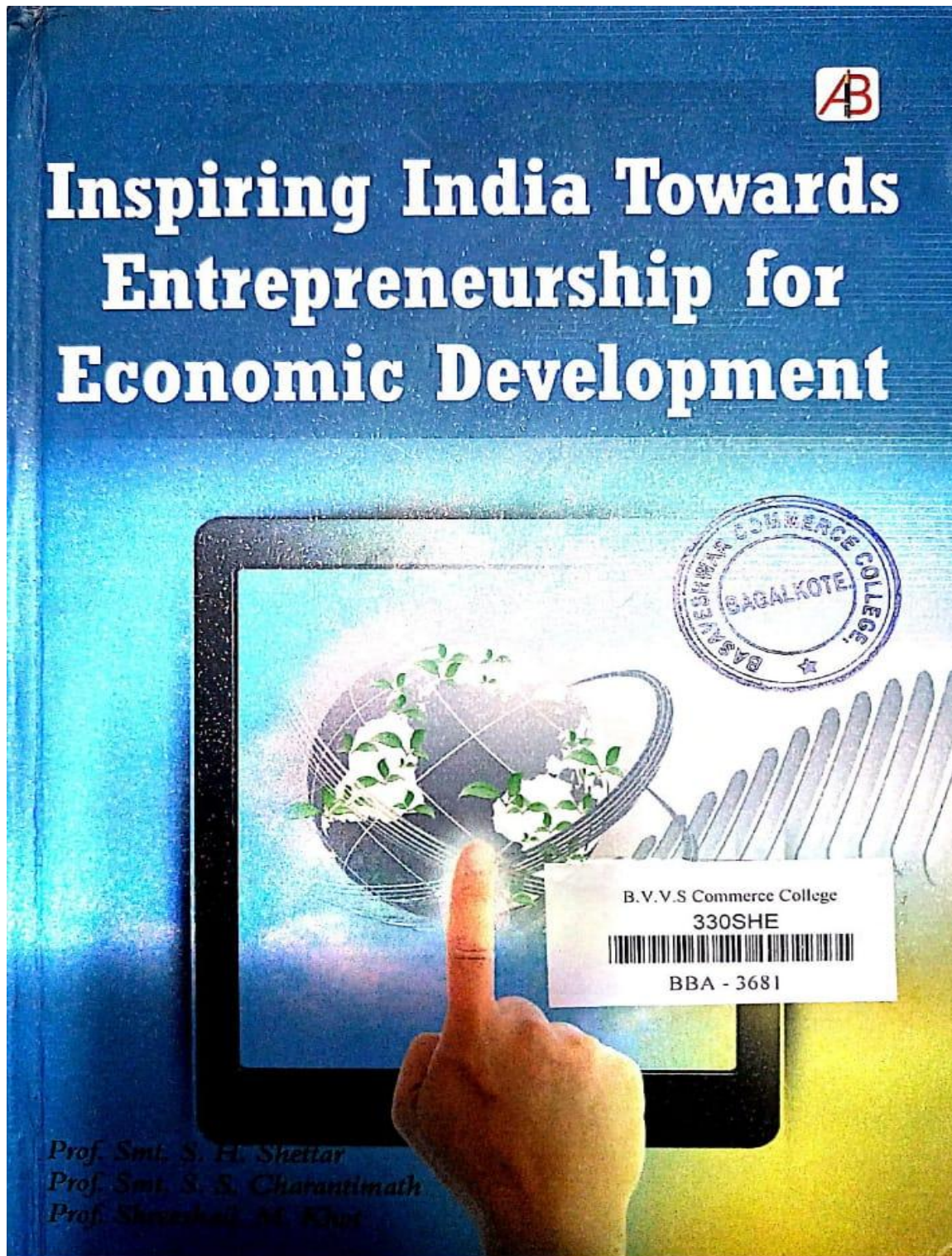
Digital Fluency : A key Requirement for Digital Innovations in Entrepreneurship Development

Prof. M. H. Jannappagol*

Introduction

Digital fluency, also termed higher-order thinking skills, is among the critical skills needed to survive in a digitally connected society (McQuiggan, Sabourin, & Kosturko, 2015). Digital fluency embraces both knowing how to use digital technology and knowing how to construct ideas of significance with digital technology (Wang, Wiesemes, & Gibbons, 2012). In education, digital fluency refers to educators' knowledge of how to use digital tools creatively in order to achieve teaching and learning objectives (Pinho and Lima, 2013). In teacher

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11.

Microfinance As A key Driver for Economic Development

Prof. M. R. Badagandi*

Introduction

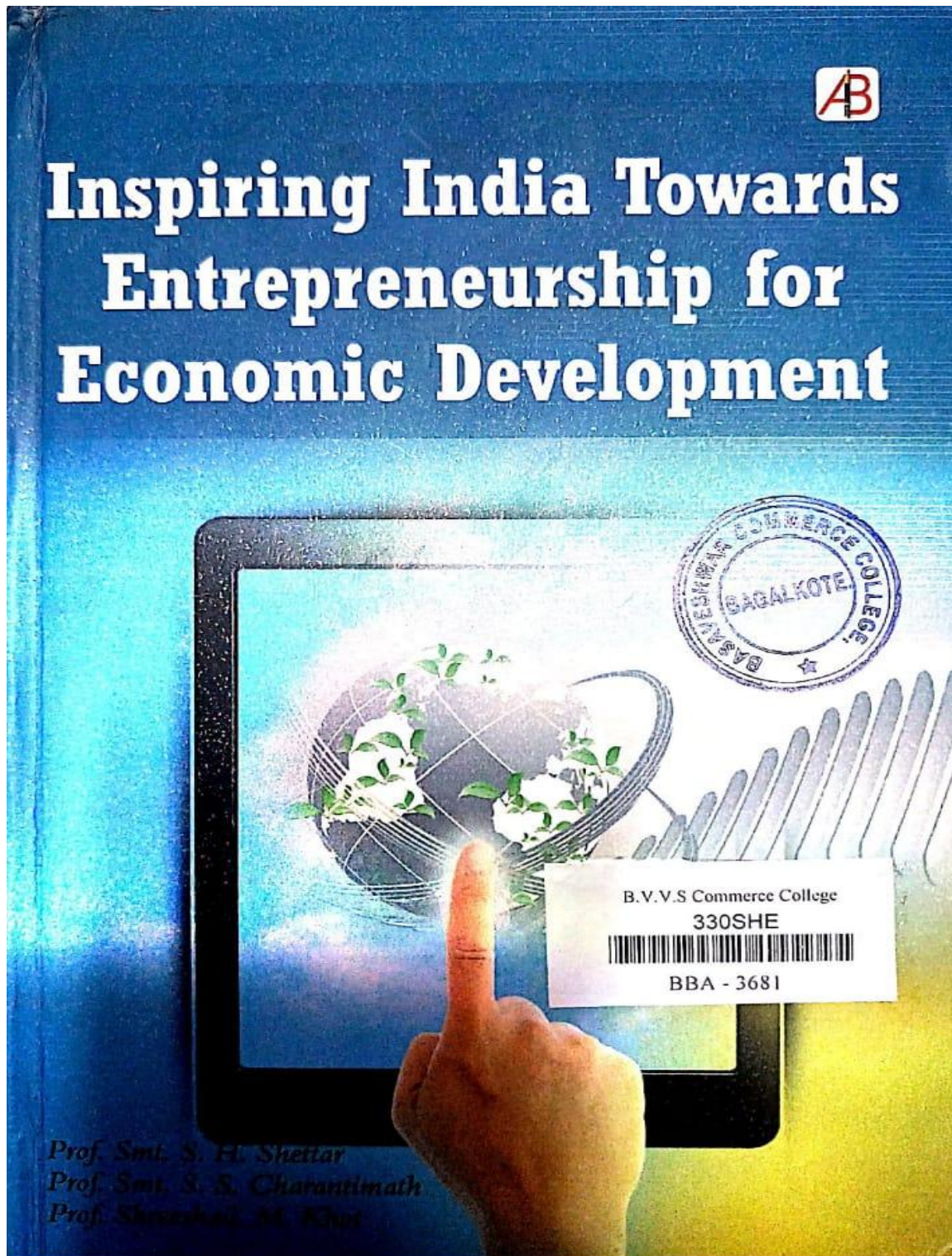
Microfinance is defined as , financial services such as savings account, insurance funds, and credit provided to poor and low income clients so as to help them increase their income, thereby improving their standard of living.¹ The basic feature of the microfinance is that these are the loans given without security.

Micro Finance Includes the Following Products

Microloans

Microfinance loans are significant as these are

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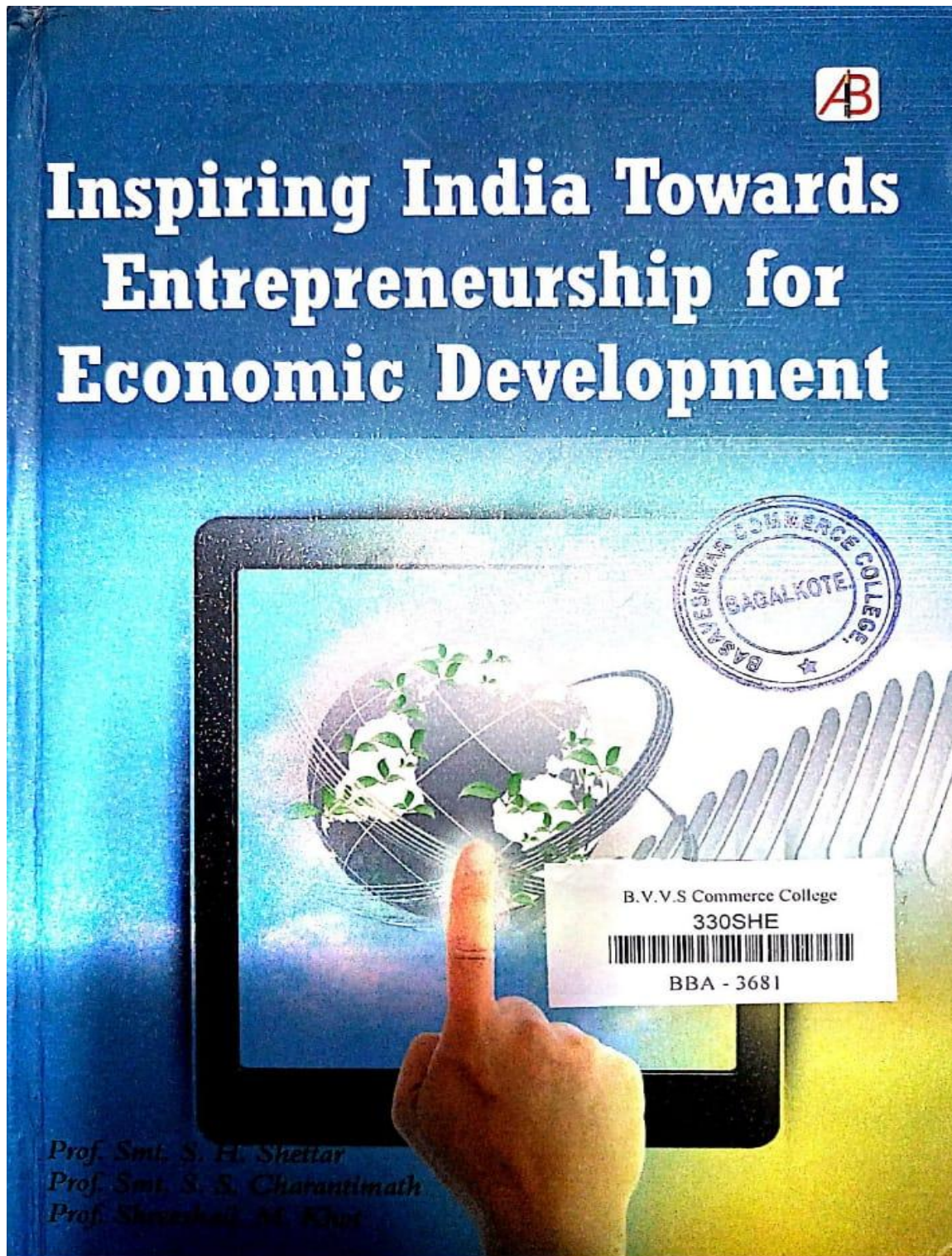
Challenges Faced by Young Entrepreneurs

Prof. P. S. Mathad*

Introduction

The word 'entrepreneur' is being defined as an individual who desires to achieve his goals of economic survival and advancement. All entrepreneur especially the new entrepreneurs who are in experienced in this field, tend to face challenges on their way to success in the business field. An entrepreneurship is a key element of growth and development prospects for all nations. And its aims at making an individual a job provider, not a job seeker. The main problems faced by entrepreneurs are financial problems, Production Problems, labour and government related problems. This aspect makes entrepreneurship very important from a macro-

*Lecture in Department of Commerce, Basaveshwar Commerce College, Bagalkot.



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Digitalization of MSMEs in India : Opportunities and Challenges

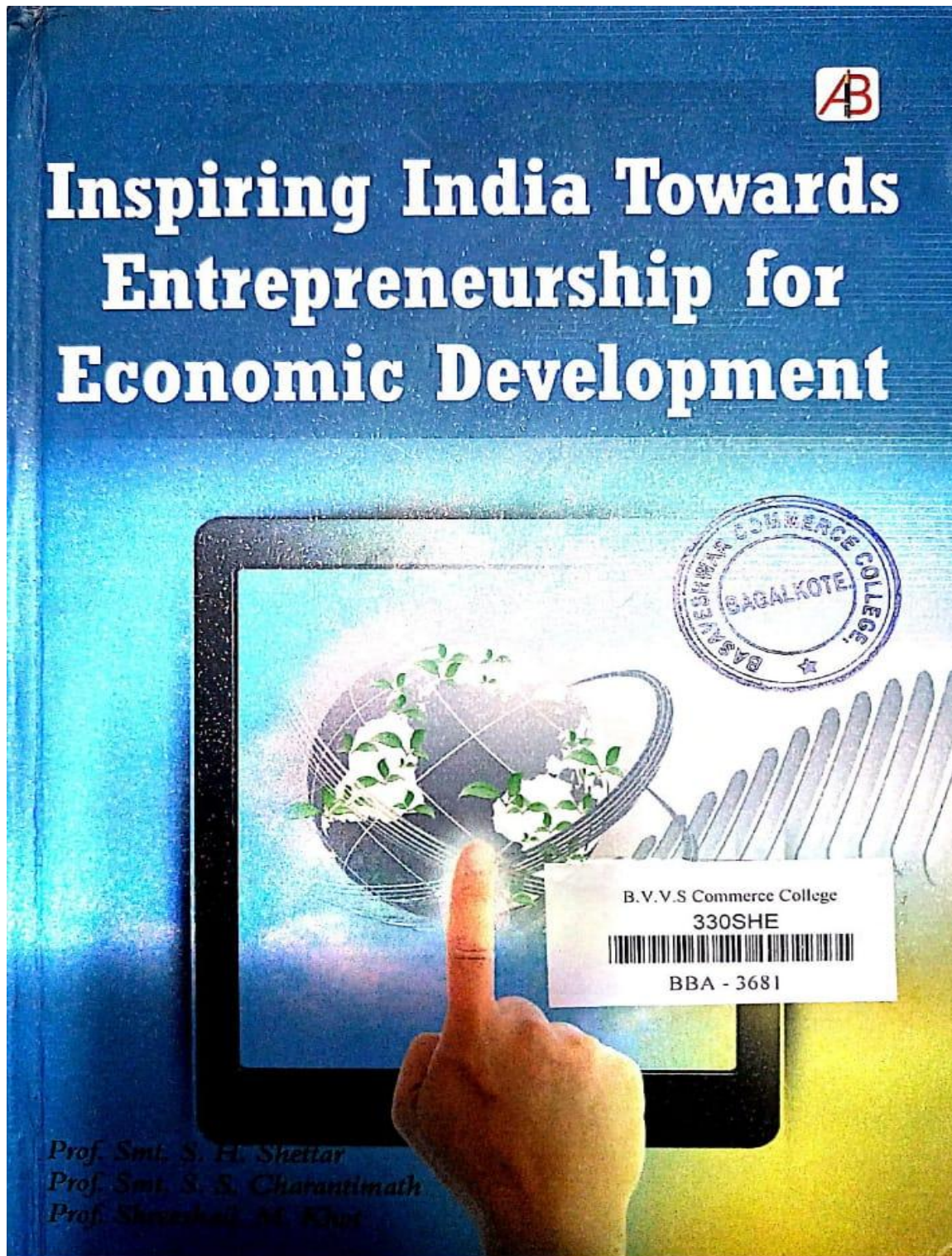
Prof. Smt. I. K. Mathad*

Introduction

Digitalization implies adopting digital technologies to modify the enterprise model. These technologies help to upgrade processes, create value from new advanced technology through the digital flow of information.

Micro, Small and Medium Enterprises (MSME) has developed as a dynamic and vibrant sector contributing to the social and economic upliftment of the country's economy through promoting entrepreneurship and creating huge number of employment opportunities. MSMEs are contributing to the inclusive industrial development of the country, they are now present in

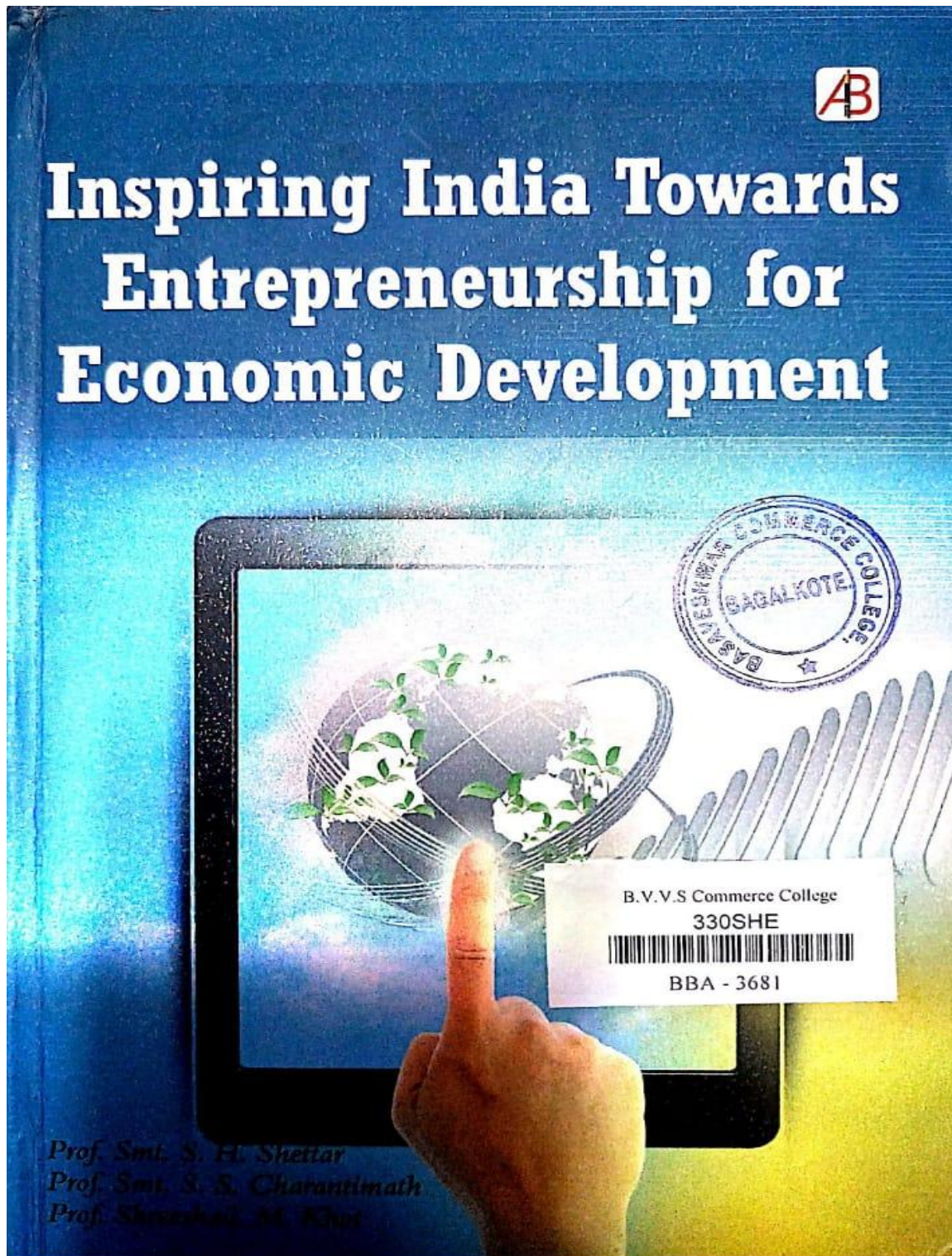
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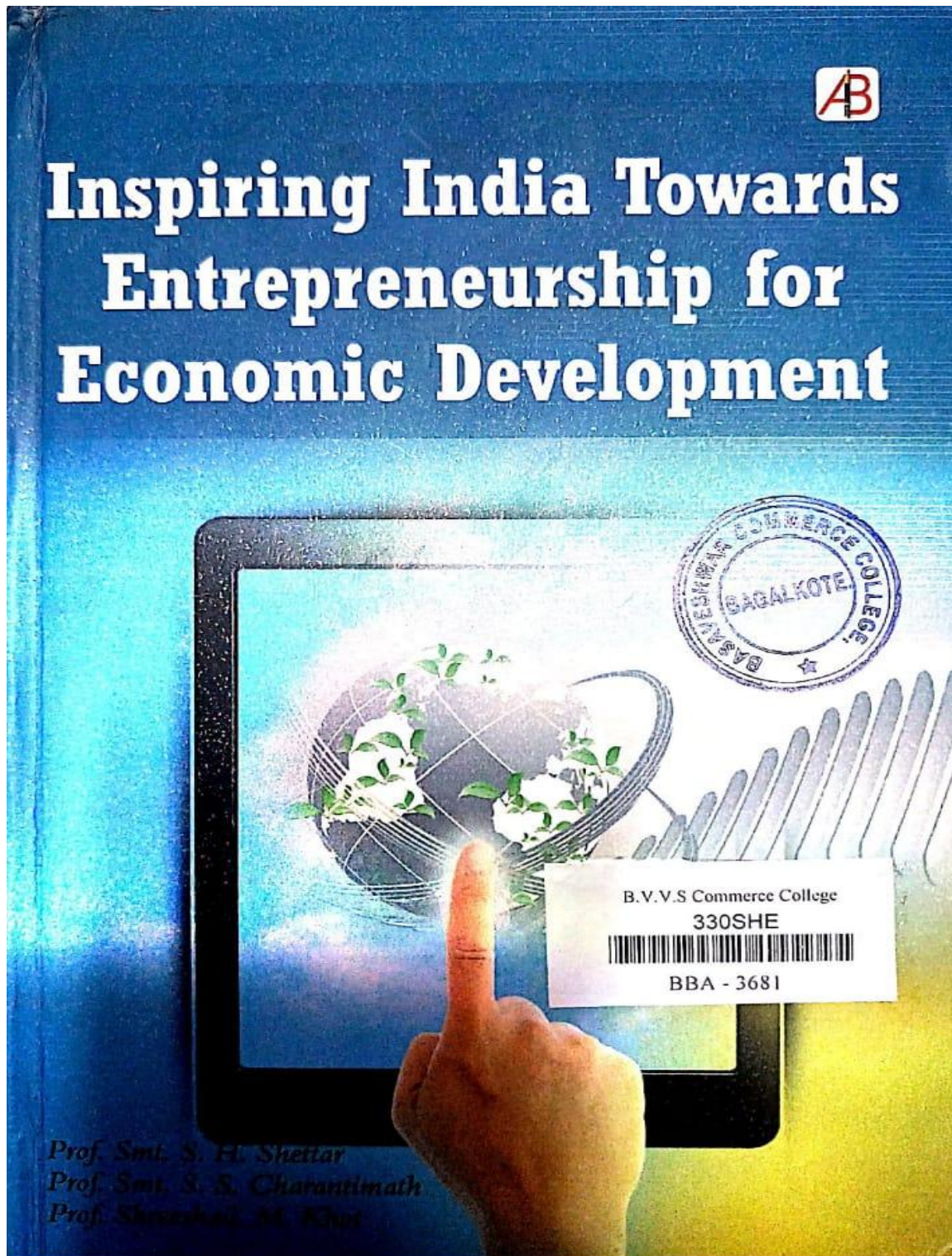




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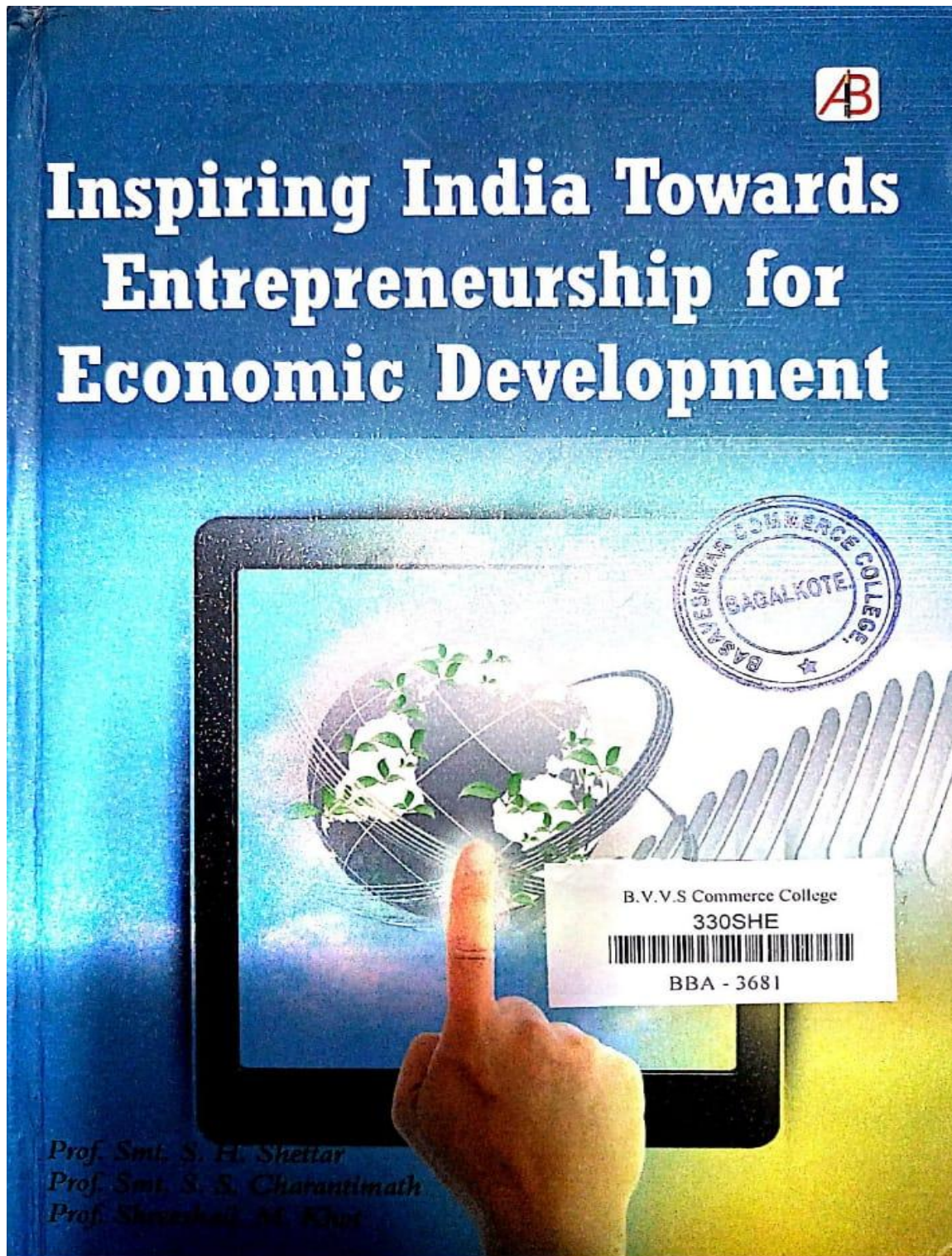
An Overview of Women Entrepreneurship: Financial Assistance and Governance

Prof. Smt. Teena P. Darbar*

Introduction

Women entrepreneurs mean the women or a group of women who initiate, organize and operate a business enterprise. A woman entrepreneur is therefore a confident, creative and innovative woman, desiring economic independence individually and simultaneously creating employment opportunities for others. Today India has 13.5–15.7 million women-owned enterprises, representing 20% of all enterprises. ... Accelerating quantity and quality of entrepreneurship towards such benchmarks can create over 30 million women-owned enterprises,

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15.

Challenges Faced by Young Entrepreneurs in India

Vaishali R. Bendre*

Introduction

Who is an Entrepreneur?

An entrepreneur is a person who starts, manages and controls a new business by assuming risk with an objective of earning profits. Basically, an entrepreneur is a one who is ready to take risk. Entrepreneur is self motivated person who introduces new products to the market and makes his own place in the market. He grows slowly and steadily to grow as a businessman.

Becoming an entrepreneur is not as simple as baking a pastry cake. To become an entrepreneur, one needs to have variety of skills within himself. In order to become

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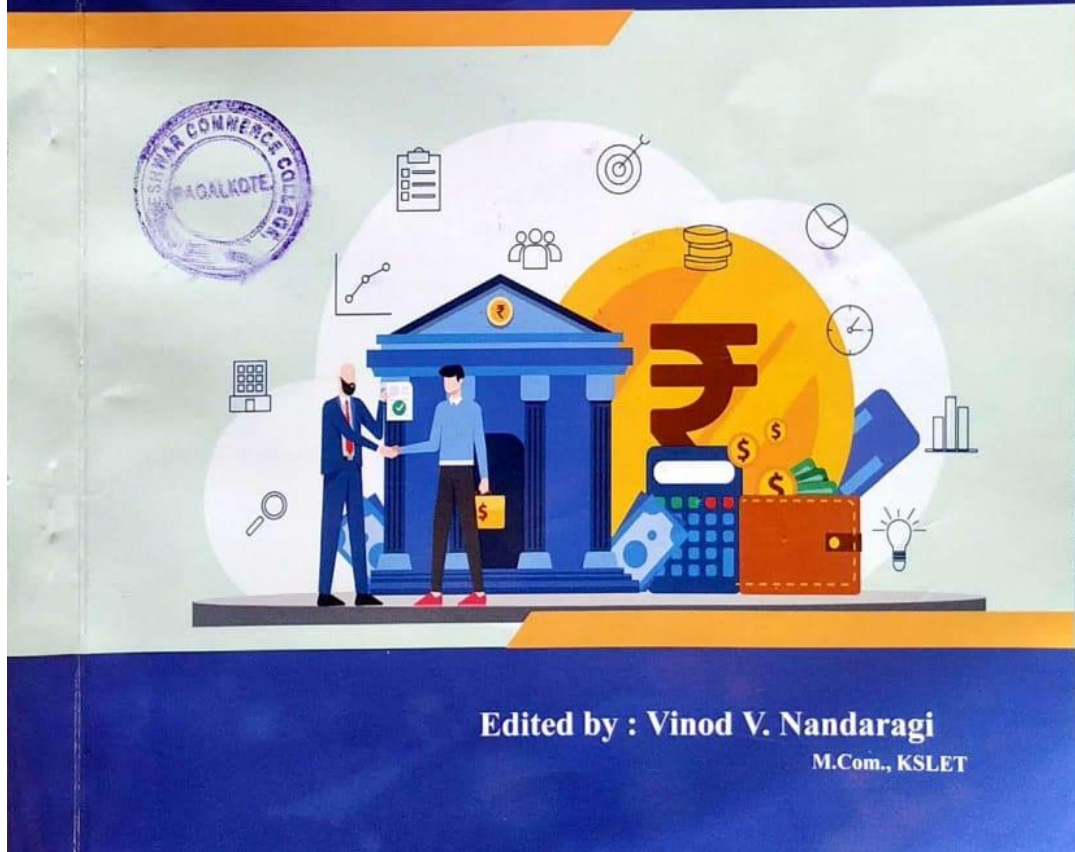
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FINANCIAL INCLUSION IN INDIA



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M.Com., KSLET

Financial Inclusion in India



The term finance is extremely essential economic factor now each day for every and each citizen of a rustic. PM Narendra Modi's dream to supply Social Security for each Indian and he said "I dream of a Digital India where mobile and e-Banking ensures Financial Inclusion". The Government initiated the National Mission for Financial Inclusion (NMFI), namely, Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014 to supply universal banking services for each unbaked household,

supported the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving unserved and underserved areas. After independence, India has been concentrating on poverty and provides the justice to low-income group. Mahatma Gandhiji said "Poverty is that the worst sort of Violence". within the year the Govt of India taken the initiation to NMFI, namely PMJDY to spice up the country's economy by minimizing the poverty level. The scheme isn't only limited to opening of a checking account but has other benefits with it viz. zero balance checking account with RuPay open-end credit, additionally to accidental insurance cover of Rs 1 lakh, those that open accounts by January 26, 2015 over and above the Rs 1 lakh accident, they're going to tend life assurance cover of Rs 30,000, etc. This book is an effort to debate the overview of monetary inclusion in India.

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Preface

The term finance is extremely essential economic factor now each day for every and each citizen of a rustic. PM Narendra Modi's dream to supply Social Security for each Indian and he said "I dream of a Digital India where mobile and e-Banking ensures Financial Inclusion". The Government initiated the National Mission for Financial Inclusion (NMFI), namely, Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014 to supply universal banking services for each unbaked household, supported the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving unserved and underserved areas. After independence, India has been concentrating on poverty and provides the justice to low-income group. Mahatma Gandhiji said "Poverty is that the worst sort of Violence". within the year the Govt of India taken the initiation to NMFI, namely PMJDY to spice up the country's economy by minimizing the poverty level. The scheme isn't only limited to opening of a checking account but has other benefits with it viz. zero balance checking account with RuPay open-end credit, additionally to accidental insurance cover of Rs 1 lakh, those that open accounts by January 26, 2015 over and above the Rs 1 lakh accident, they're going to tend life assurance cover of Rs 30,000, etc. This book is an effort to debate the overview of monetary inclusion in India



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FOREWORD

Inclusive growth is possible only through proper mechanism which channelizes all the resources from top to bottom. Financial inclusion is an innovative concept which makes alternative techniques to promote the banking habits of the rural people. Financial inclusion is aimed at providing banking and financial services to all people in a fair, transparent and equitable manner at affordable cost. Households with low income often lack access to bank account and have to spend time and money for multiple visits to avail the banking services, be it opening a savings bank account or availing a loan, these families find it more difficult to save and to plan financially for the future.

Finance has become an essential part of an economy for development of the society as well as economy of nation. For this purpose, a strong financial system is required in both under-developed countries and developing countries but also developed countries for sustainable growth. Through Financial inclusion we can achieve equitable and inclusive growth of the nation. Financial inclusion stands for delivery of appropriate financial services at an affordable cost, on timely basis to vulnerable groups such as low-income groups and weaker section who lack access to even the most basic banking services. In this book, the researchers attempt to understand financial inclusion and its importance for overall development of society and Nation's economy. This text focuses on approaches adopted by various Indian banks towards achieving the ultimate goal of financial inclusion for inclusive growth in India and analysis of past years progress and achievements.



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FINANCIAL INCLUSION IN INDIA



Edited by : Vinod V. Nandaragi

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Financing From Crowd Funding

"No one has ever become poor by giving"

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Abstract:

Crowd funding is a method of raising capital through the collective efforts of a large number of individual investors. Crowd funding is done primarily online via social media and websites. So, Crowd funding is the practice of funding a project or venture by raising small amounts of money from many people, basically via the Internet or dedicated websites. Crowd funding has also been used to arrange funds for entrepreneurial ventures such as artistic and creative projects and startups etc. As per estimation, around US\$34 billion was raised worldwide by crowd funding in 2015. You must have heard many news that a man or a woman has raised millions of dollars through the internet for the treatment of her father or other family members. Actually, this collection is done through Crowd funding. Recently, an 11-year-old girl in Hyderabad has collected Rs. 6.2 lacs through collective funding or Crowd funding to feed many poor people who have lost their job due to the corona pandemic in the country. Now you must have understood the basic meaning and objectives of Crowd funding.

The key takeaways from this case can be summarized as follows. There is no doubt that entering the world of crowd funding is challenging and takes time, determination and a specific skill set. In the words of this entrepreneur "there are so many unknowns". According to Simon, crowd funding involves a huge "learning curve" and requires "considerable time, skills and commitment. It takes considerable time to build trust between backers, developing a good image of the product, promotional skills and to understand details of costs and components and manufacturing and the logistics process".

Key Words: Crowd Funding, Financial Inclusion, Digital Finance

Introduction:

Crowd funding is the practice of funding a project or venture by raising money from a large number of people, in modern times typically via the Internet. Crowd funding is a form of crowd sourcing and alternative finance. In the new digital economy, crowd funding has emerged as a powerful and disruptive tool transforming the financial landscape for entrepreneurs worldwide. Across numerous continents and sectors as diverse as information technology, creative arts, social and community groups, have effusively embraced this new funding source.

Crowd funding is a term that has become a powerful yet disruptive force for entrepreneurs worldwide in accessing start-up funding. Typically, it involves raising funding from the crowd often referred to as backers. Money can be raised by a large number of individuals (so called backers) who each typically contribute a small amount, usually via the internet online to help entrepreneurs (and community projects) access much needed findings outside the traditional financial system.

Although similar concepts can also be executed through mail-order subscriptions, benefit events, and other methods, the term crowd funding refers to Internet-mediated registries. This modern crowd funding model is generally based on three types of actors - the project initiator who proposes the idea or project to be funded, individuals or groups who support the idea, and a moderating organization (the "platform") that brings the parties together to launch the idea.

Given the number of crowd funding platforms, one of the first challenges facing a start-up moving into the crowd funding arena is to identify the most suitable platform for their product or company (Dushnitsky and Fitza, 2018). According to Brown et al. (2018), communications between funders and the crowds make crowd funding much more complicated and time consuming than alternatives. Moreover, entrepreneurs need to find the right crowd funding platform for their types of businesses and adopt crowd funding as a planned financial method.

Crowd funding on the internet first gained popular and mainstream use in the arts and music communities. The first noteworthy instance of online crowd funding in the music industry was in 1997, when fans of the British rock band Marillion raised US\$60,000 in donations by means of an Internet campaign to underwrite an entire U.S. tour. The band subsequently used this method to fund their studio albums.



Review of Literature:

As research into crowd funding has developed, an area that has been the subject of recent debate is the link between crowd funding and the development of high-technology innovative start-ups. As far back as Schumpeter (1912) innovation and new business development have been linked with economic output and growth (Holmberg, 2016). Recently, Audretsch et al. (2020) argue that innovative and high technology start-ups create new industries and considerable economic and societal impact.

As noted by Herve and Schwienbacher (2018), it is in this area that crowd funding offers significant gains. Typically, new technology start-up businesses tend to be considered risky, making traditional sources of finance a major challenge. Moreover, because these firms can be relatively small, without a trading history, they face with additional problem of significant asymmetry information problems (Carpenter and Peterson, 2002; King and Levine 1993).

This has led to a growing body of research which has examined crowd funding from a supply side. Research has examined the dynamics and motivations among investors to participate in crowd funding activities (Kuppuswamy and Bayus, 2018). Studies have identified a range of motivations that drive investors including financial returns (Shafi, 2019); participating in innovative projects (Burger and Kleinert, 2020); advancing personal growth (Wald, et al., 2019); being part of a like-minded community (Belleflamme et al., 2014; Kim and Petrick, 2020; Lukkarinen et al., 2016).

Working of Crowd Funding:

- The entrepreneur who wants to raise funds through crowd funding and the small investors who are interested in funding new businesses and business ideas needs to register at the official crowd funding websites. These websites are the medium between investors and entrepreneurs.
- The entrepreneur has to put the idea along with projections of the business through the crowd funding website so that the potential investors could decide whether to invest or not to invest.
- Along with the idea and projections, the entrepreneur has to quote the minimum amount the investor can invest. The minimum amount can be as low as \$10.



- The potential investor needs to show interest in investing along with the minimum amount it can invest and the procedure as well as details of the investments.
- If over applications are received, the excess money is to be repaid to the investors.
- Once the funds are raised and received, the entrepreneur has to pay fees to the crowd funding websites. The fee is based on the percentage of fundraising.
- The percentage of profit generated from the business needs to be shared with the investors by way of return on investment.

Rules for Crowd Funding:

- All the Transactions from the fund raised from crowd funding needs to be registered with the security exchange commission unless it meets the exemption criteria defined by the commission.
- Projects are needed to be displayed at the website as well as they are to be registered with the security exchange commission and the business for which funds are to be raised needs to be legal.
- Transparent accounts and movement of fund statement is to be displayed at the website so that the investors can get the information about the application of their funds.
- Security Exchange Commission needs to put the yearly limit on the amount to be raised in aggregate as well as individual investor wise.

Challenges of Crowd Funding:

Accessing funding is a universal problem for entrepreneurs. Starting a business and securing funding is a major challenge for entrepreneurs throughout the world. This is particularly the case in rural regions and less developed countries.

- All disclosures and information need to be filed with the security exchange commission.
 - Attracting potential investors is a difficult task as the company needs to earn trust through convincing projects.
 - More transparency and registration of transactions with the security exchange commission may lead to no secrecy as the business needs secrecy regarding some important matters.



- The targets and deadlines defined in the project need to be fulfilled on time and should be realistic in nature.
- Timely returns are the biggest challenge as because of low or no returns, the ratings, and the reputation of the organization are affected.

Risks Involved in Crowd Funding:

- The major risk involved in crowd funding is the risk of fraud or loss of investment.
- The risk of a company might not fulfill the commitments at the time due to unfavorable business conditions or any other reasons.
- Risk of failure of the projected plan and dealing with it.
- Risk of payment of a return on investment on a timely basis.



The challenge of accessing funding as a start-up

Accessing funding is a universal problem for entrepreneurs. Starting a business and securing funding is a major challenge for entrepreneurs throughout the world. This is particularly the case in rural regions and less developed countries such as Africa and Asia (Chae et al 2020) with less developed financial markets. In addition, securing funding for innovative ideas has been identified as problematic resulting in a funding gap for innovative start-ups

In the context of Ireland, despite having a really dynamic and supportive entrepreneurial culture, accessing funding is still a major challenge for several reasons. Firstly, the funding sector for business in Ireland is problematic largely due to the fact that the three main banks - BoI, AIB and Ulster Bank – have a triopoly on lending to the SME sector. The latter control some 95% of SME funding. Secondly, research from the Central Bank of Ireland Report (2018) indicates that Irish SMEs are about 50 percent less likely to apply for bank funding than their EU counterparts, and that bank rejection rates for SME loans is more than twice the rate in comparator EU countries. While enterprise support agencies, venture capitalist (VCs) and business angel markets have increasingly played an important part, this is not without its challenges (Hellman, 1998). VCs can often seek high levels of ownership and control of the business, with an expectation of a high rate of return. Within the last ten years, access to funding has certainly improved, but there are still major obstacles for many start-up or early stage businesses. For example, in terms of crowd funding, research by the Department of Finance

2018 acknowledged that the crowd funding market in Ireland was relatively small accounting for less than 0.4 percent of the SME finance market. The comparable figure for the UK was 12 percent. The report also recognizes the potential of crowd funding for Irish entrepreneurs is not fully exploited due to a lack of information among SME and entrepreneurs in the value of non-banking finance.

Protection from Cybercrimes

Crowd funding Platform/Website is the center point of interaction between the companies and the prospective investors. Moreover it will also function as the repository of all the information and disclosures provided by the companies periodically. It occupies a very crucial position in the entire infrastructure. Therefore it needs to be secure and safe from all types of cyber-attacks. To protect the Crowd funding platform from hacking/identity theft, etc., the necessary steps need to be taken by the owners of the Crowd funding Platform. To provide communication security over the Internet, the crowd funding platforms should be layered over Transport Layer Security (TLS)/ Secure Sockets Layer (SSL). Platform owner should ensure safety, secrecy, integrity and retrievability of the data. The platform owner shall have a adequate back-up, and Disaster management and recovery and restoration plans. It is desirable that platform owners draft a security policy which shall, then, be put in public for comments and analysis. There shall be regular audits by reputed external auditors who is CISA (Certified Information Systems Auditor) or otherwise appropriately qualified that the security measures taken by the Platform Owners are adequate and meet the requirements and that risk management systems are in place to identify and mitigate the risks arising out of the regular operations.

Crowd funding in India

Crowd funding is a concept that has existed for a while in western countries and is relatively new in India. Crowd funding is a means to raise a smaller amount of funds from a larger number of peoples mainly via the internet. In this article, we look at the basics of crowd funding and its growth in India. Crowd funding is a manner of raising funds for a project or a venture through internet by raising capital from a large number of individual investors. Crowd funding is mostly done online via social media and websites. In the present times, crowd funding has been used widely for arranging funds for the entrepreneurial ventures such as



artistic projects, startups, medical expenses, travel and community oriented social entrepreneurship projects etc.

Ketto, an Indian crowd funding platform, raised over Rs 115 crore through its campaigns related to Covid-19 and registered a 4X growth during the lockdown. ImpactGruru, another such platform, saw donations double per minute post COVID averaging 2.5 donations per minute now. Faircent, a P2P lending platform, disbursed loans worth Rs 1,150 crore between April to March 20-21.

The success of these crowd funding platforms proves that calamities indeed bring humans together. And, that the pandemic was no different. In fact, the PM Cares Fund, set up by the Prime Minister of India to channelise philanthropic contributions towards the fight against corona, also used the crowd funding mechanism. It also proves that such platforms, if used in the right manner, can help innumerable people access aid.

"For the first time in eight years, Ketto has seen a surge in first-time donors across Tier II and Tier III cities. We recorded a 300 per cent increase in first-time donors in the last one year," said Varun Sheth, Founder and CEO, Ketto. Apart from scores of campaigns for medical emergencies, Ketto supported several fundraisers for small entrepreneurs and SMEs. One such SME was The House of Artisans, which makes handmade products and employs about 200 rural artisans. For the second year in a row, finance minister Nirmala Sitharaman prioritized growth above fiscal reduction, dramatically increasing investment and spending on infrastructure in the Union Budget for the fiscal year beginning April 1, 2022. While calling for fragmented urban development in Tier 2 and 3 cities, the budget recognizes the significance of going beyond 'business as usual' and 'reimagining cities. This has opened the door for numerous new generation.

Is Crowd funding really needed?

In the earlier, the 2008 financial crisis resulted in failure of number of Banks and, consequently, the new capital adequacy regulations for banks, such as Basel III were implemented. As a result, credit providers have become increasingly constrained in their ability to lend money to the real economy. IOSCO Paper states that the amount of bank loans made in Western Europe and the USA dropped significantly at the beginning of the crisis. While there have been some signs of recovery in the US (although the growth rate is still below pre-



crisis levels), in Western Europe the growth rate in loans to the non-financial corporate sector has been negative, especially to SMEs in the EU. In this funding vacuum, peer-to-peer lending and other Crowdfunding Platforms are growing in popularity, as bank liquidity is reduced and new regulatory requirements make obtaining loans for small and medium enterprises and individuals difficult.

In India, during the last few years, the IPO market has not been very active. Though, SEBI, has been at the forefront in facilitating fund raising by SMEs through measures like SME segment in Stock Exchanges, Category I- SME funds under AIF, Institutional Trading Platform, etc., still there is need to encourage innovative way of fund raising to provide an impetus to genuine SMEs/Start-ups and to explore other alternative models of fund raising with appropriate framework in consonance with retail investor protection. Since the "Crowd funding" phenomenon is gaining its popularity, its importance cannot be ignored. To regulate crowd funding, it is very important to take note that while it is necessary to ensure that Start-ups/SMEs could raise funds at ease, it is equally important to ensure that no systemic risks are created wherein retail investors are lured by some unscrupulous players by substituting the existing framework, which has been developed over a period of time through experience and observation. Hence, there is Page 28 of 66 necessity to strike a proper balance between investor protection and the role equity markets can play in supporting economic development and growth. 8.5 While some regulators are criticized by media from "taking the crowd out of crowdfunding",⁸ there are also media reports explaining the risks in the model and stating that regulators who are today denounced for their intervention will then be castigated for their neglect.⁹

Crowd funding vs Private Equity

In crowd funding, the entrepreneur gets a single platform to showcase a business idea or business, share the pitch to a large online audience and generate funds either through pre-order of products or through sale of items at a discount. Crowd funding makes it easier for an entrepreneur to reach a wide range of audience interested in contributing small amounts of funding mostly in return for goods or services.



To obtain private equity, on the other hand, the Entrepreneur must showcase his/her business idea to a limited set of investors or High Net Worth Individuals (HNIs), in the hopes of having one of them invest in the business in return for equity. One of the major difference between crowd funding and private equity is that in private equity, the Entrepreneur must provide equity in return for capital. On the other hand, crowd funding doesn't require the Entrepreneur to give up any equity thereby being a much more attractive option for innovative startups and startups with huge growth potential. Also, crowd funding in most cases serves as seed fund to get the business started. Whereas, private equity is usually provided after the business has generated certain tractions.

Crowd funding vs Bank Loan

Crowd funding and bank loan are again very different forms of financing. Bank loan usually requires repayment and collateral security, whereas crowd funding doesn't need either. Also, with crowd funding, even a business that has no track record or an innovative business model can get funded. Bank loan mostly requires a proven track record and/or proven business model for financing.

Crowd funding advantages

Crowd funding has numerous advantages when compared to private equity or bank loan as follows:

1. Entrepreneurs have the freedom to innovate naturally in a domain of their choice.
2. Crowd funding can be done successfully if the promoters have a good social media presence and a well large network of friends.
3. No requirement to give up any equity.
4. No requirement to have a repayment plan and/or interest payments.
5. Ability to attract a wide range of investors.
6. Also, serves as a marketing channel.
7. No minimum fundraise requirement.
8. Progress of a funding campaign can be easily tracked only.





Conclusion

Crowd funding is a phenomenon which is characterized with high dynamics. It promotes and represents new innovations and validates the market demands through investments by the investors. Through the process of crowd funding a new product development life cycle is developed and promoted. Therefore it can be concluded that the crowd funding potentially accelerates the innovations and new ideas.

Crowd funding, the term itself have an inexorably noteworthy criticalness it makes a baby youth industry develop quick and additionally gives new interest avenues and gives something else to portfolio update of analysts. It is the new point of view for the vigorous people to fire up a business. The goal of this study has been centered on its issues and difficulties, its insistence in Indian condition, and hazard related with the business itself. The appraisal itself is undeniable in nature. The associate informations have been amassed from different research studies, websites, magazines & journals etc.

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FINANCIAL INCLUSION IN INDIA



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Financing From Crowd Funding

"No one has ever become poor by giving"

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Abstract:

Crowd funding is a method of raising capital through the collective efforts of a large number of individual investors. Crowd funding is done primarily online via social media and websites. So, Crowd funding is the practice of funding a project or venture by raising small amounts of money from many people, basically via the Internet or dedicated websites. Crowd funding has also been used to arrange funds for entrepreneurial ventures such as artistic and creative projects and startups etc. As per estimation, around US\$34 billion was raised worldwide by crowd funding in 2015. You must have heard many news that a man or a woman has raised millions of dollars through the internet for the treatment of her father or other family members. Actually, this collection is done through Crowd funding. Recently, an 11-year-old girl in Hyderabad has collected Rs. 6.2 lacs through collective funding or Crowd funding to feed many poor people who have lost their job due to the corona pandemic in the country. Now you must have understood the basic meaning and objectives of Crowd funding.

The key takeaways from this case can be summarized as follows. There is no doubt that entering the world of crowd funding is challenging and takes time, determination and a specific skill set. In the words of this entrepreneur "there are so many unknowns". According to Simon, crowd funding involves a huge "learning curve" and requires "considerable time, skills and commitment. It takes considerable time to build trust between backers, developing a good image of the product, promotional skills and to understand details of costs and components and manufacturing and the logistics process".

Key Words: Crowd Funding, Financial Inclusion, Digital Finance

Introduction:

Crowd funding is the practice of funding a project or venture by raising money from a large number of people, in modern times typically via the Internet. Crowd funding is a form of crowd sourcing and alternative finance. In the new digital economy, crowd funding has emerged as a powerful and disruptive tool transforming the financial landscape for entrepreneurs worldwide. Across numerous continents and sectors as diverse as information technology, creative arts, social and community groups, have effusively embraced this new funding source.

Crowd funding is a term that has become a powerful yet disruptive force for entrepreneurs worldwide in accessing start-up funding. Typically, it involves raising funding from the crowd often referred to as backers. Money can be raised by a large number of individuals (so called backers) who each typically contribute a small amount, usually via the internet online to help entrepreneurs (and community projects) access much needed findings outside the traditional financial system.

Although similar concepts can also be executed through mail-order subscriptions, benefit events, and other methods, the term crowd funding refers to Internet-mediated registries. This modern crowd funding model is generally based on three types of actors - the project initiator who proposes the idea or project to be funded, individuals or groups who support the idea, and a moderating organization (the "platform") that brings the parties together to launch the idea.

Given the number of crowd funding platforms, one of the first challenges facing a start-up moving into the crowd funding arena is to identify the most suitable platform for their product or company (Dushnitsky and Fitza, 2018). According to Brown et al. (2018), communications between funders and the crowds make crowd funding much more complicated and time consuming than alternatives. Moreover, entrepreneurs need to find the right crowd funding platform for their types of businesses and adopt crowd funding as a planned financial method.

Crowd funding on the internet first gained popular and mainstream use in the arts and music communities. The first noteworthy instance of online crowd funding in the music industry was in 1997, when fans of the British rock band Marillion raised US\$60,000 in donations by means of an Internet campaign to underwrite an entire U.S. tour. The band subsequently used this method to fund their studio albums.



Review of Literature:

As research into crowd funding has developed, an area that has been the subject of recent debate is the link between crowd funding and the development of high-technology innovative start-ups. As far back as Schumpeter (1912) innovation and new business development have been linked with economic output and growth (Holmberg, 2016). Recently, Audretsch et al. (2020) argue that innovative and high technology start-ups create new industries and considerable economic and societal impact.

As noted by Herve and Schwienbacher (2018), it is in this area that crowd funding offers significant gains. Typically, new technology start-up businesses tend to be considered risky, making traditional sources of finance a major challenge. Moreover, because these firms can be relatively small, without a trading history, they face with additional problem of significant asymmetry information problems (Carpenter and Peterson, 2002; King and Levine 1993).

This has led to a growing body of research which has examined crowd funding from a supply side. Research has examined the dynamics and motivations among investors to participate in crowd funding activities (Kuppuswamy and Bayus, 2018). Studies have identified a range of motivations that drive investors including financial returns (Shafi, 2019); participating in innovative projects (Burger and Kleinert, 2020); advancing personal growth (Wald, et al., 2019); being part of a like-minded community (Belleflamme et al., 2014; Kim and Petrick, 2020; Lukkarinen et al., 2016).

Working of Crowd Funding:

- The entrepreneur who wants to raise funds through crowd funding and the small investors who are interested in funding new businesses and business ideas needs to register at the official crowd funding websites. These websites are the medium between investors and entrepreneurs.
- The entrepreneur has to put the idea along with projections of the business through the crowd funding website so that the potential investors could decide whether to invest or not to invest.
- Along with the idea and projections, the entrepreneur has to quote the minimum amount the investor can invest. The minimum amount can be as low as \$10.



- The potential investor needs to show interest in investing along with the minimum amount it can invest and the procedure as well as details of the investments.
- If over applications are received, the excess money is to be repaid to the investors.
- Once the funds are raised and received, the entrepreneur has to pay fees to the crowd funding websites. The fee is based on the percentage of fundraising.
- The percentage of profit generated from the business needs to be shared with the investors by way of return on investment.

Rules for Crowd Funding:

- All the Transactions from the fund raised from crowd funding needs to be registered with the security exchange commission unless it meets the exemption criteria defined by the commission.
- Projects are needed to be displayed at the website as well as they are to be registered with the security exchange commission and the business for which funds are to be raised needs to be legal.
- Transparent accounts and movement of fund statement is to be displayed at the website so that the investors can get the information about the application of their funds.
- Security Exchange Commission needs to put the yearly limit on the amount to be raised in aggregate as well as individual investor wise.

Challenges of Crowd Funding:

Accessing funding is a universal problem for entrepreneurs. Starting a business and securing funding is a major challenge for entrepreneurs throughout the world. This is particularly the case in rural regions and less developed countries.

- All disclosures and information need to be filed with the security exchange commission.
 - Attracting potential investors is a difficult task as the company needs to earn trust through convincing projects.
 - More transparency and registration of transactions with the security exchange commission may lead to no secrecy as the business needs secrecy regarding some important matters.



- The targets and deadlines defined in the project need to be fulfilled on time and should be realistic in nature.
- Timely returns are the biggest challenge as because of low or no returns, the ratings, and the reputation of the organization are affected.

Risks Involved in Crowd Funding:

- The major risk involved in crowd funding is the risk of fraud or loss of investment.
- The risk of a company might not fulfill the commitments at the time due to unfavorable business conditions or any other reasons.
- Risk of failure of the projected plan and dealing with it.
- Risk of payment of a return on investment on a timely basis.



The challenge of accessing funding as a start-up

Accessing funding is a universal problem for entrepreneurs. Starting a business and securing funding is a major challenge for entrepreneurs throughout the world. This is particularly the case in rural regions and less developed countries such as Africa and Asia (Chae et al 2020) with less developed financial markets. In addition, securing funding for innovative ideas has been identified as problematic resulting in a funding gap for innovative start-ups

In the context of Ireland, despite having a really dynamic and supportive entrepreneurial culture, accessing funding is still a major challenge for several reasons. Firstly, the funding sector for business in Ireland is problematic largely due to the fact that the three main banks - BoI, AIB and Ulster Bank – have a triopoly on lending to the SME sector. The latter control some 95% of SME funding. Secondly, research from the Central Bank of Ireland Report (2018) indicates that Irish SMEs are about 50 percent less likely to apply for bank funding than their EU counterparts, and that bank rejection rates for SME loans is more than twice the rate in comparator EU countries. While enterprise support agencies, venture capitalist (VCs) and business angel markets have increasingly played an important part, this is not without its challenges (Hellman, 1998). VCs can often seek high levels of ownership and control of the business, with an expectation of a high rate of return. Within the last ten years, access to funding has certainly improved, but there are still major obstacles for many start-up or early stage businesses. For example, in terms of crowd funding, research by the Department of Finance

2018 acknowledged that the crowd funding market in Ireland was relatively small accounting for less than 0.4 percent of the SME finance market. The comparable figure for the UK was 12 percent. The report also recognizes the potential of crowd funding for Irish entrepreneurs is not fully exploited due to a lack of information among SME and entrepreneurs in the value of non-banking finance.

Protection from Cybercrimes

Crowd funding Platform/Website is the center point of interaction between the companies and the prospective investors. Moreover it will also function as the repository of all the information and disclosures provided by the companies periodically. It occupies a very crucial position in the entire infrastructure. Therefore it needs to be secure and safe from all types of cyber-attacks. To protect the Crowd funding platform from hacking/identity theft, etc., the necessary steps need to be taken by the owners of the Crowd funding Platform. To provide communication security over the Internet, the crowd funding platforms should be layered over Transport Layer Security (TLS)/ Secure Sockets Layer (SSL). Platform owner should ensure safety, secrecy, integrity and retrievability of the data. The platform owner shall have a adequate back-up, and Disaster management and recovery and restoration plans. It is desirable that platform owners draft a security policy which shall, then, be put in public for comments and analysis. There shall be regular audits by reputed external auditors who is CISA (Certified Information Systems Auditor) or otherwise appropriately qualified that the security measures taken by the Platform Owners are adequate and meet the requirements and that risk management systems are in place to identify and mitigate the risks arising out of the regular operations.

Crowd funding in India

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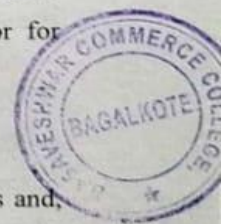
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FINANCIAL INCLUSION IN INDIA



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**Role of Monetary Policy in the Stabilization and thereby in the Development of the
Economy**

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Abstract

The Monetary Policy of a country is a regulatory policy which enables the central bank or monetary authority of the country to control the supply of money, availability of bank credit, and the cost of money (or rate of interest). In India, the Monetary Policy is an important tool for the economic management of the country. The Reserve Bank of India (RBI) is the central bank of the monetary authority of India. It controls the supply of money and bank credit. It is responsible for ensuring that the banking system meets the legitimate credit requirements and not for unproductive or speculative reasons. RBI aims to manage the quantity of money in order to meet the requirement of various sectors and to increase the pace of economic growth. It uses a gamut of tools such as the open market operations (OMOs), bank rate, credit control, reserve system, etc., to achieve its objectives. Monetary policy can either be expansionary or contractionary depending upon the economic situations. Monetary Policy plays a key role in the economic stabilization and thereby in the development of the country

Keywords: *Monetary Policy, Central Bank, Economic Development.*

Introduction

Central banks are the national authorities responsible for providing currency and implementing monetary policy. Monetary policy is a set of actions through which the monetary authority determines the conditions under which it supplies the money that circulates in the economy. Monetary policy therefore has an effect on short-term interest rates. Parallel with academic progress and experience in this matter, the understanding of monetary policy has advanced significantly over the last few decades. Currently, it is clear that in both academic circles and among the world's monetary authorities, monetary policy's best contribution to sustained growth is to foster price stability. For that reason, in recent years, the central banks of many countries, have reoriented their monetary policy objectives, setting price stability as

their main goal. This goal has been formalized, in most cases, by establishing low-level inflation targets. The central bank does not control prices directly because these are determined by the supply and demand of many goods and services. Nevertheless, through monetary policy the central bank can influence the price-determination process and thus attain its inflation target. The latter suggests the extreme need for the monetary authority to identify the effects that its actions have on the general economy and, particularly, on the price-determination process.

Objectives of the study

- To study the concept of Monetary Policy
- To study the objectives of Monetary Policy
- To know the tools of Monetary Policy
- To know the types of Monetary policies
- To study the relationship between Monetary Policy and economic development of the country.



Methodology

The present study is descriptive in nature. Secondary sources of literature has been used for the development of the concept.

Meaning of Monetary policy

Monetary policy is the macroeconomic policy laid down by the central bank. It involves management of money supply and interest rate and is the demand side economic policy used by the government of a country to achieve macroeconomic objectives like inflation, consumption, growth and liquidity.

Monetary policy refers to the use of monetary instruments under the control of the central bank to regulate magnitudes such as interest rates, money supply and availability of credit with a view to achieving the ultimate objective of economic policy.

Definition of Monetary policy

According to A. J. Shapiro, "Monetary Policy is the exercise of the central bank's control over the money supply as an instrument for achieving the objectives of economic policy."

According to D.C. Rowan, "The monetary policy is defined as discretionary action undertaken by the authorities designed to influence (a) the supply of money, (b) cost of money or rate of interest and (c) the availability of money."



Objectives of Monetary Policy in India

Managing business cycles

The two main stages of a business cycle are boom and depression. The monetary policy is the greatest tool using which the boom and depression of business cycles can be controlled by managing the credit to control the supply of money. The inflation in the market can be controlled by reducing the supply of money. On the other hand, when the money supply increases, the demand in the economy will also witness a rise.

Price stability

Price stability implies promoting economic development with considerable emphasis on price stability. The centre of focus is to facilitate the environment which is favourable to the architecture that enables the developmental projects to run swiftly while also maintaining reasonable price stability.

Faster Economic Growth:

Monetary policy can promote faster economic growth by making credit cheaper and more readily available. Industry and agriculture require two types of credit—short-term credit to meet working capital needs and long-term credit to meet fixed capital needs.

The need for these two types of credit can be met through commercial banks and development banks. Easy availability of credit at low rates of interest stimulates investment or expansion of society's production capacity. This in its turn, enables the economy to grow faster than before.

Exchange Rate Stability:

In an 'open economy'—that is, one whose borders are open to goods, services, and financial flows—the exchange-rate system is also a central part of monetary policy. In order to prevent large depreciation or appreciation of the rupee in terms of the US dollar and other foreign

currencies under the present system of floating exchange rate the central bank adopts suitable monetary measures to bring Exchange Rate Stability.

Growth with Stability

Traditionally, the monetary policy in India was focused on controlling inflation. This was done through the contraction of money supply and credit. However, this resulted in poor growth of the economy.

Therefore, RBI adopted a new policy of growth with stability. In simple terms, this means that the RBI will provide sufficient credit for the increasing needs of the different sectors of the economy. Also, it will control inflation within a certain limit.

Regulation, Supervision, and Development of Financial Stability

Financial stability is the ability of an economy to absorb shocks and ensure that people retain confidence in the financial system of the country. Internal and External shocks can threaten the financial stability of a country and destabilize its financial system.

Therefore, the RBI gives a lot of importance to maintaining confidence in the country's financial system through adequate regulation and controls. It also ensures that the objective of growth is not sacrificed. Therefore, we can say that the RBI focuses on the regulation, supervision, and development of financial stability.

Promoting Priority Sector

In India, the priority sector includes agriculture, export, small-scale enterprises, and the weaker section of the population. RBI consistently ensures that the banking system provides timely and adequate credit to these sections at affordable costs.

Employment Generation

The monetary policy of a country can influence the rate of investment and its allocation among the different economic activities of the country with varying labor intensities. Therefore, it helps in employment generation.

Encouraging Savings and Investments

In order to encourage people to save, the RBI offers attractive interest rates. Further, a high saving rate leads to investment. Therefore, the monetary management via influencing interest rates can mobilize savings and thereby investments in the country.



Redistribution of Income and Wealth

Since the RBI controls inflation and deploys affordable credit to the weaker sections of the society, it can redistribute income and wealth to the weaker sections of the economy.

Regulation of NBFIs

NBFIs or Non-Banking Financial Institutions like IDBI, UTI, IFCI, etc. play an important role in the Indian economy. They help in the deployment of credit and also the mobilization of savings. RBI does not directly control the functioning of these institutions. However, through the monetary policy, it can indirectly influence the policies and functions of the NBFIs.

Controlled expansion of bank credit

One of the important functions of RBI is the controlled expansion of bank credit and money supply with special attention to seasonal requirement for credit without affecting the output.

Promotion of fixed investment

The aim here is to increase the productivity of investment by restraining non essential fixed investment.

Restriction of inventories and stocks

Overfilling of stocks and products becoming outdated due to excess of stock often results in sickness of the unit. To avoid this problem, the central monetary authority carries out this essential function of restricting the inventories. The main objective of this policy is to avoid over-stocking and idle money in the organisation.

Promoting efficiency

It tries to increase the efficiency in the financial system and tries to incorporate structural changes such as deregulating interest rates, easing operational constraints in the credit delivery system, introducing new money market instruments, etc.

Reducing rigidity

RBI tries to bring about flexibilities in operations which provide a considerable autonomy. It encourages more competitive environment and diversification. It maintains its control over financial system whenever and wherever necessary to maintain the discipline and prudence in operations of the financial system.

Promoting fixed investment

Investments is an essential activity that, with consumption, forms the core of the well-known macroeconomic equation. To achieve economic prosperity, it is necessary to invest in capital



creation that increases productivity and hence economic growth. RBI aims to do so by restricting the flow of capital to non-essential fixed investment.

Interest Rate Stability

This is an important objective because an unstable interest rate environment would hinder credit growth and in turn, curtail the ability of the economy to attain the full employment level. Therefore, it is essential for the central bank to be consistent and stable when setting policy rates.

Controlling the imports and exports

By helping industries secure a loan at a reduced rate of interest, monetary policy helps export-oriented units to substitute imports and increase exports. This, in turn, helps improve the condition of the balance of payments.

Regulation of aggregate demand

Since the monetary policy can control the demand in an economy, it can be used by monetary authorities to maintain a balance between demand and supply of goods and services. When credit is expanded and the rate of interest is reduced, it allows more people to secure loans for the purchase of goods and services. This leads to the rise in demand. On the other hand, when the authorities wish to reduce demand, they can reduce credit and raise the interest rates.

Infrastructure Development

The monetary policy allows concessional funding for the development of infrastructure within the country.

Managing and developing the banking sector

The entire banking industry is managed by the Reserve Bank of India (RBI). While RBI aims to make banking facilities available far and wide across the nation, it also instructs other banks using the monetary policy to establish rural branches wherever necessary for agricultural development. Additionally, the government has also set up regional rural banks and cooperative banks to help farmers receive the financial aid they require in no time.

Tools of Monetary Policy

The tools or instruments of monetary policy are

- Quantitative Tools
- Qualitative Tools



Quantitative Tools

The quantitative instruments are also known as general tools used by the RBI (Reserve Bank of India). As the name suggests, these instruments are related to the quantity and volume of the money. These instruments are designed to control the total volume/money of the bank credit in the economy. These instruments are indirect in their nature and are used to influence the quantity of credit in the economy.

The Quantitative Tools are as follows

Bank Rate Policy

The bank rate is the minimum rate at which the central bank lends money and rediscounts first-class bills of exchange and securities held by commercial banks. When RBI gets a hint that inflation is rising, it increases the bank interest rates so that commercial banks borrow less money and the inflation stays under control. Commercial banks also increase their lending rate to the public and business enterprises so that people borrow less money, which will eventually help to control inflation. On the other hand, when RBI reduces bank rates, that means borrowing for commercial banks will become cheap and easier. This allows the commercial banks to lend money to borrowers on a lower lending rate, which will further encourage borrowers and businessmen.

Reserve Ratios

Banks are required to keep aside a set percentage of cash reserves or RBI approved assets. Reserve ratio is of two types:

- **Cash Reserve Ratio (CRR)** – The Cash Reserve Ratio (CRR) is the minimum percentage of total deposits (ie. NDTL) that a commercial bank is required to retain as cash reserves with the RBI. It has to be in the form of Cash.
- **Statutory Liquidity Ratio (SLR)** – Statutory Liquidity Ratio (SLR) is the minimum percentage of deposits (ie. Net Demand and Time Liabilities (NDTL)) that a commercial bank must keep with itself. Banks are required to set aside this portion in liquid assets such as gold or RBI approved securities such as government securities.



Open Market Operations (OMO)

The sale and purchase of security in the long run/short run by the RBI in the money market is known as open market operations. This is a popular instrument of the RBI's monetary policy. When the central bank purchases those securities, it eases the liquidity conditions in the economy and vice versa.

To influence the term and structure of the interest rate and to stabilize the market for government securities, etc., the RBI uses OMO, and this operation is also used to wipe out the shortage of money in the money market.

Liquidity Adjustment Facility (LAF)

RBI uses LAF as an instrument to adjust liquidity and money supply.

The following types of LAF are:

- **Repo rate:** Repo rate is the rate at which banks borrow from RBI on a short-term basis against a repurchase agreement. Under this policy, banks are required to provide government securities as collateral and later buy them back after a pre-defined time.
- **Reverse Repo rate:** It is the reverse of repo rate, i.e., this is the rate RBI pays to banks in order to keep additional funds in RBI. It is the rate at which the Reserve Bank of India (RBI) borrows from commercial banks.

Marginal Standing Facility (MSF)

A facility under which scheduled commercial banks can borrow additional amount of overnight money from the Reserve Bank by dipping into their Statutory Liquidity Ratio (SLR) portfolio up to a limit at a penal rate of interest. This provides a safety valve against unanticipated liquidity shocks to the banking system. This facility allows banks a window to borrow from the central bank in an emergency situation when liquidity in the inter-bank market dries up. Banks, by pledging government securities, borrow from the central bank at a higher rate than the repo rates in the liquidity adjustment facility (LAC).

Market Stabilisation Scheme (MSS)

This instrument for monetary management was introduced in 2004. Surplus liquidity of a more enduring nature arising from large capital inflows is absorbed through sale of short-



dated government securities and treasury bills. The cash so mobilised is held in a separate government account with the Reserve Bank.

Qualitative Tools

Qualitative instruments are also known as selective instruments of the RBI's monetary policy. These instruments are used for discriminating between various uses of credit. Qualitative tools are selective tools that have an effect in the money supply of a specific sector of the economy.

The Qualitative Tools are as follows

Prescription of margin requirements

The marginal requirement means that the difference between the current value of the security offered for a loan and the total loan value granted. In the case of inflation, the margin requirement is increased so that demand for loans is decreased. In the case of deflation, margin requirements are decreased so that demand for loans is increased.

Rationing of Credit

RBI fixes a credit amount to be granted for commercial banks. Credit is given by limiting the amount available for each commercial bank. For certain purposes, the upper credit limit can be fixed, and banks have to stick to that limit. This helps in lowering the bank's credit exposure to unwanted sectors.

Regulation of Consumer Credit

In this instrument, consumers' credit supply is regulated through the instalment of sale and hire purchase of consumer goods. Here, features like instalment amount, down payment, loan duration, etc., are all fixed in advance, which helps to check the credit and inflation in the country.

Moral Suasion

Moral suasion refers to the suggestions to commercial banks from the RBI that helps in restraining credits in the inflationary period. RBI implies pressure on the Indian banking system without taking any strict action for compliance with rules. Through monetary policy, commercial banks get informed of the expectations of RBI. The RBI can issue directives, guidelines, suggestions for commercial banks regarding reducing credit supply for speculative purposes under the moral suasion.



Direct Controls

The direct controls exercised by the Central Bank to regulate money and credit are designed to achieve their intended purpose by imposing an effective restraint on the final output of commercial banks.

Types of monetary policy

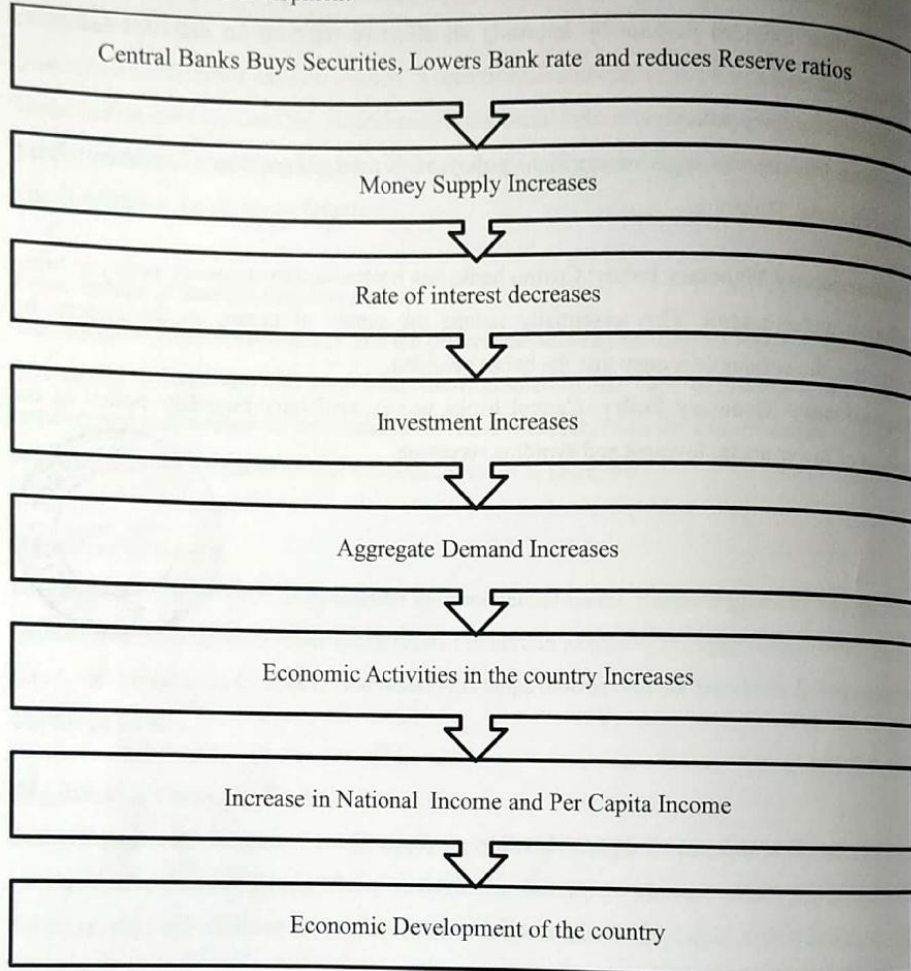
There are broadly two types of monetary policy, with a large spectrum of variations lying between them. These are:

Contractionary Monetary Policy: Central banks use contractionary monetary policy to bring inflation under control. They essentially reduce the supply of money in the system, by restricting the volume of money that the banks can lend.

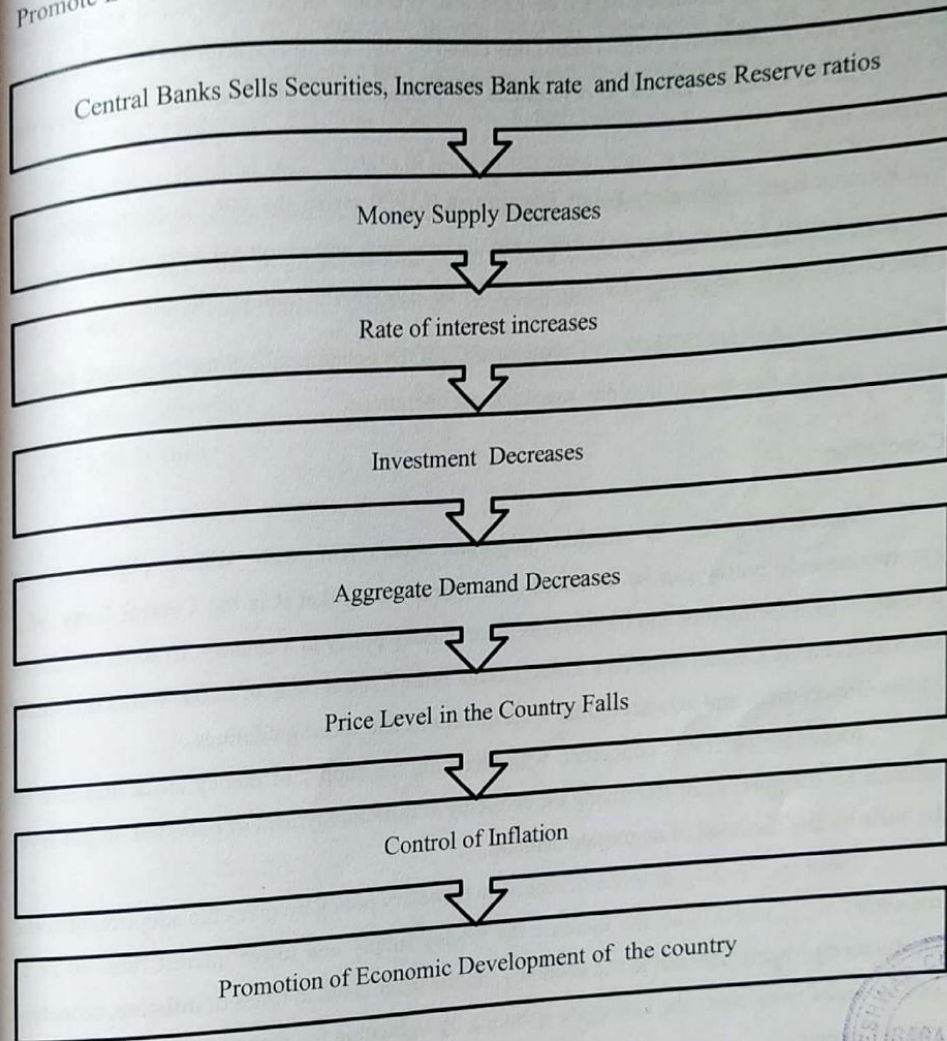
Expansionary Monetary Policy: Central banks use expansionary monetary policy in the pursuit of lower unemployment and avoiding recession.



Expansionary Monetary Policy To Come Out of Recession and Promote Economic Development



Contractionary Monetary Policy To Curb Inflation and Promote Economic Development



Legal Framework for Monetary Policy in India

- Reserve Bank of India Act 1934 as amended from time to time.
- Reserve Bank of India Monetary Policy Committee and Monetary Policy Process Regulations, 2016



Monetary policy Committee

Section 45ZB of the amended RBI Act, 1934 also provides for an empowered six-member monetary policy committee (MPC) to be constituted by the Central Government by notification in the Official Gazette. The MPC determines the policy interest rate required to achieve the inflation target.

The Reserve Bank's Monetary Policy Department (MPD) assists the MPC in formulating the monetary policy. Views of key stakeholders in the economy, and analytical work of the Reserve Bank contribute to the process for arriving at the decision on the policy repo rate.

The Financial Markets Operations Department (FMOD) operationalises the monetary policy, mainly through day-to-day liquidity management operations.

Conclusion

Monetary policy is another important instrument with which objectives of macroeconomic policy can be achieved. It is worth noting that it is the Central Bank of a country which formulates and implements the monetary policy in a country. In some countries such as India the Central Bank (the Reserve Bank is the Central Bank of India) works on behalf of the Government and acts according to its directions and broad guidelines.

Monetary policy is concerned with changing the supply of money stock and rate of interest for the purpose of stabilising the economy at full-employment or potential output level by influencing the level of aggregate demand.

More specifically, at times of recession monetary policy involves the adoption of some monetary tools which tend to increase the money supply and lower interest rates so as to stimulate aggregate demand in the economy, on the other hand, at times of inflation, monetary policy seeks to contract the aggregate spending by tightening the money supply or raising the rate of interest.

It may however be noted that in a developing country such as India, in addition to achieving equilibrium at full employment or potential output level, monetary policy has also to promote and encourage economic growth both in the industrial and agricultural sectors of the economy.



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“Financial Inclusion through PMJDY – with respect to Karnataka State”

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Abstract

The term finance is extremely essential economic factor now each day for every and each citizen of a rustic. PM Narendra Modi's dream to supply Social Security for each Indian and he said "I dream of a Digital India where mobile and e-Banking ensures Financial Inclusion". the Government initiated the National Mission for Financial Inclusion (NMFI), namely, Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014 to supply universal banking services for each unbaked household, supported the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving unserved and underserved areas. After independence, India has been concentrating on poverty and provides the justice to low income group. Mahatma Gandhiji said "Poverty is that the worst sort of Violence". within the year the Govt of India taken the initiation to NMFI, namely PMJDY to spice up the country's economy by minimizing the poverty level. The scheme isn't only limited to opening of a checking account but has other benefits with it viz. zero balance checking account with RuPay open-end credit, additionally to accidental insurance cover of Rs 1 lakh, those that open accounts by January 26, 2015 over and above the Rs 1 lakh accident, they're going to tend life assurance cover of Rs 30,000, etc. This paper is an effort to debate the overview of monetary inclusion using PMJDY in India

Key words: Financial Inclusion, Excluded Segment, Financial services, PMJDY



1.1 Concept & Review of Literature

1.1.1 Scheme Details

Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to make sure access to financial services, namely, a basic savings & deposit accounts, remittance, credit, insurance, pension in a reasonable manner. Under the scheme, a basic savings deposit (BSBD) account are often opened in any bank branch or Business Correspondent (Bank Mitra) outlet, by persons not having the other account.

1.1.2 Benefits under PMJDY

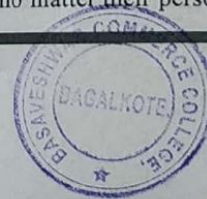
1. One basic savings checking account is opened for the unbanked person.
2. There's no requirement to take care of any minimum balance in PMJDY accounts.
3. Interest is earned on the deposit in PMJDY accounts.
4. Rupay open-end credit is provided to PMJDY account holder.
5. Accident Insurance Cover of Rs.1 lakh (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is out there with RuPay card issued to the PMJDY account holders.
6. An overdraft (OD) facility up to Rs. 10,000 to eligible account holders is out there .
7. PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.

Financial inclusion refers to efforts to form financial products and services accessible and affordable to all or any individuals and businesses, no matter their personal net worth or company size. Financial inclusion strives to get rid of the barriers that exclude people from participating within the financial sector and using these services to enhance their lives. it's also called inclusive finance. The concept of monetary inclusion was first introduced in India in 2005 by the Federal Reserve Bank of India. The objectives of monetary inclusion are to supply the following: A basic no-frills banking account for creating and receiving payments & saving product like investment and pension. The schemes were launched on 9th May, 2015, for providing life & accident risk insurance and Social Security at a really affordable cost namely (a) Pradhan Mantri Suraksha Bima Yojana and (b) Pradhan Mantri Jeevan Jyoti Yojana and (c) Atal Pension Yojana. the govt initiated the National Mission for Financial Inclusion (NMFI), namely, Pradhan

Mantri Jan Dhan Yojana (PMJDY) in August, 2014 to supply universal banking services for each unbaked household, supported the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving unserved and underserved areas. 1.1. Access to banking Banking Service Points: PMJDY aimed toward providing banking service points throughout rural India by mapping over 6 lakh villages into 1.6 lakh Sub Service Areas (SSAs). Each SSA typically comprised of 1,000-1,500 households. Out of 1.6 lakh SSAs, 1.3 lakh SSAs are covered through interoperable, online BCs and remaining 30,000 are covered through bank branches. BC deployed in rural areas also provides interoperable Aadhaar Enabled Payment System (AEPS) banking services. The strength of bank branches and ATMs has been augmented over the years. K. Rajnikanta (2014) in his research paper studied financial inclusion as a replacement drive in India; paper has focused on need of monetary inclusion in India as inclusive growth are often possible with financial inclusion. Every household within the grasp of banking industry must be focused. Paper has tried to overview PMJDY as a neighborhood of monetary inclusion. K. Divyesh in his research paper has undertaken the study of PMJDY with financial inclusion in India and its history, benefits, key elements of scheme, quantitative chemical analysis of the scheme. SR Bansal, CMD, Corporation Bank has accessed that Earning from PMJDY has crossed quite Rs.2 crores from non-zero balance accounts. Bank has balance of Rs. 550 crores as on June,29 2015. He also claimed that 28% accounts of this scheme are zero balance account as against banking system average of 57%. Even bank had opened quite 20 lacs account during this era. K. Karmakar, G. Banerjee, N. Mohapatra, (2011) have provided thorough analysis of varied tools of monetary inclusion like micro credit, micro- insurance, micro savings and emphasized more on creating awareness regarding banking habits, literacy and counseling which are core to realize financial inclusion in India. Financial inclusion (or, alternatively, financial exclusion) has been defined within the literature within the context of a bigger issue of social inclusion (or exclusion) during a society. one among the first definitions by Leysdon and Thrift (1995) define financial exclusion as pertaining to those processes that serve to stop certain social groups and individuals from gaining access to the formal economic system. consistent with Sinclair (2001), financial exclusion means the lack to access necessary financial services in an appropriate form. Exclusion can happen as results of problems with access, 3 conditions, prices, marketing



or self-exclusion in response to negative experiences or perceptions. Carbo et al. (2005) have defined financial exclusion as broadly the lack (however occasioned) of some societal groups to access the economic system. The govt of India's 'Committee on Financial Inclusion in India' begins its report by defining financial inclusion "as the method of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups like the weaker sections and low income groups at a reasonable cost" (Rangarajan Committee 2008). According to Dr. Chakrabarty, Deputy Governor, Federal Reserve Bank of India "Economic growth in India has not been inclusive; unemployment and poverty remain high and a huge majority of the population remains excluded from health and education facilities." so as for growth to be inclusive, there must be not only the creation of economic opportunities, but also equal access to them. Inclusive growth can, thus, also contribute to poverty reduction by creating productive economic opportunities for poor and vulnerable groups. This address given by the Deputy Governor of the Federal Reserve Bank of India discusses the important contribution of monetary inclusion as a driver of inclusive growth. The definition of monetary inclusion relied upon is that the "process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups like weaker sections and low income groups at a reasonable cost." The speaker notes that there's evidence which indicates that countries with a high degree of monetary exclusion also show higher poverty ratios and better inequality. Dr. Chakrabarty outlines supply-side and demand-side factors driving inclusive growth. On the availability side, poor individuals and little and micro-enterprises often have difficulties in accessing formal sources of credit. they need to believe personal savings or internal sources to take a position in health, education, housing, and entrepreneurial activities to form use of growth opportunities. Banks are expected to mitigate the supply-side processes that prevent poor and disadvantaged social groups from gaining access to the economic system . On the demand side, lower income and /or asset holdings also impact significantly on financial inclusion. Agriculture plays a central role here, because the majority of India's population derives employment from this sector. Agriculture thus is vital not just for high growth but also inclusive growth. Financial inclusion refers to efforts to form financial products and services accessible and affordable to all or any individuals and businesses, no matter their personal net worth or



company size. Financial inclusion strives to get rid of the barriers that exclude people from participating within the financial sector and using these services to enhance their lives. it's also called inclusive finance. The concept of monetary inclusion was first introduced in India in 2005 by the Federal Reserve Bank of India. The objectives of monetary inclusion are to supply the following: A basic no-frills banking account for creating and receiving payments & saving product like investment and pension. The schemes were launched on 9th May, 2015, for providing life & accident risk insurance and Social Security at a really affordable cost namely (a) Pradhan Mantri Suraksha Bima Yojana and (b) Pradhan Mantri Jeevan Jyoti Yojana and (c) Atal Pension Yojana. the govt initiated the National Mission for Financial Inclusion (NMFI), namely, Pradhan Mantri Jan Dhan Yojana (PMJDY) in August, 2014 to supply universal banking services for each unbaked household, supported the guiding principles of banking the unbanked, securing the unsecured, funding the unfunded and serving unserved and underserved areas. 1.1. Access to banking Banking Service Points: PMJDY aimed toward providing banking service points throughout rural India by mapping over 6 lakh villages into 1.6 lakh Sub Service Areas (SSAs). Each SSA typically comprised of 1,000-1,500 households. Out of 1.6 lakh SSAs, 1.3 lakh SSAs are covered through interoperable, online BCs and remaining 30,000 are covered through bank branches. BC deployed in rural areas also provides interoperable Aadhaar Enabled Payment System (AEPS) banking services. The strength of bank branches and ATMs has been augmented over the years. K. Rajnikanta (2014) in his research paper studied financial inclusion as a replacement drive in India; paper has focused on need of monetary inclusion in India as inclusive growth are often possible with financial inclusion. Every household within the grasp of banking industry must be focused. Paper has tried to overview PMJDY as a neighborhood of monetary inclusion. K. Divyesh in his research paper has undertaken the study of PMJDY with financial inclusion in India and its history, benefits, key elements of scheme, quantitative chemical analysis of the scheme. SR Bansal, CMD, Corporation Bank has accessed that Earning from PMJDY has crossed quite Rs.2 crores from non-zero balance accounts. Bank has balance of Rs. 550 crores as on June,29 2015. He also claimed that 28% accounts of this scheme are zero balance account as against banking system average of 57%. Even bank had opened quite 20 lacs account during this era. K. Karmakar, G. Banerjee, N. Mohapatra, (2011) have provided thorough analysis of



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Table 1.1.3 : Table showing the number of bank branches of Scheduled Commercial Banks:

AS ON	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	TOTAL
31.03.2014	41,862	32,590	20,828	22,544	117,824
31.03.2015	45,118	34,963	22,354	24,058	126,493
31.03.2016	48,244	37,647	23,944	25,610	135,445
31.03.2017	49,820	39,059	24,977	26,655	140,511
31.03.2018	50,735	39,694	25,377	26,887	142,693
31.12.2018	51,030	40,166	25,655	27,148	143,999

Source: RBI

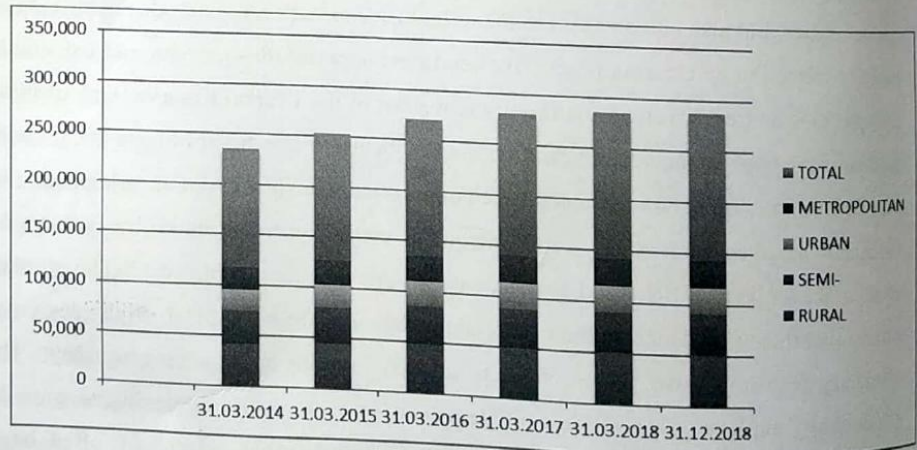
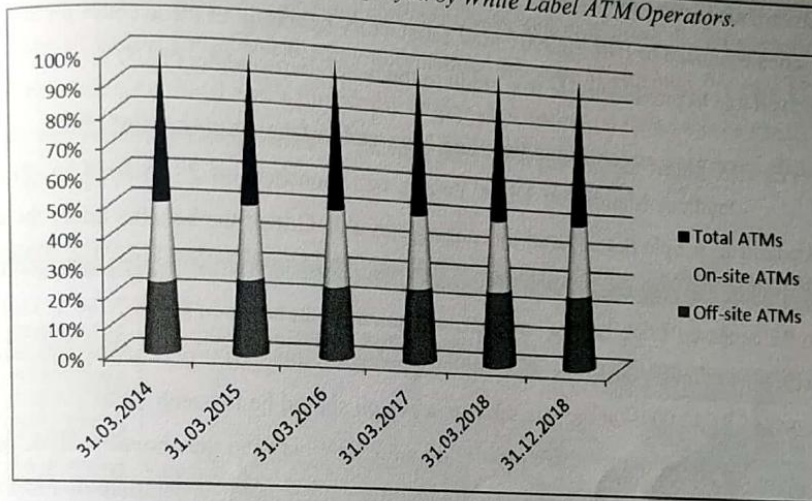


Table 1.1.4: Table showing number of ATMs of Scheduled Commercial Banks (SCBs), Small finance Banks (SFBs), Payment Banks (PBs) and White Label ATM Operators:

As on	Off-site ATMs	On-site ATMs	Total ATMs
31.03.2014	76676	83379	160055
31.03.2015	92337	89061	181398
31.03.2016	97149	101950	199099
31.03.2017#	112666 #	109809	222475#
31.03.2018#	115471 #	106776	222247#
31.12.2018#	113639#	106412	220051#

Source: RBI# Includes ATMs deployed by White Label ATM Operators.



It may be observed from the above table that on major parameters, consistent progress has been observed under PMJDY over the years. Since its inception, over 35 crore new accounts have been opened and over Rs. 96,000 crore has been deposited by the newly banked people in the formal banking system. The number of operative PMJDY accounts has increased from 17.01 crore on March'17 to 27.54 crore on March'19. There are 53% women Jan-Dhan account holders and 59% Jan-Dhan accounts are in rural and semi-urban areas.

Rapid financial inclusion of women: Out of total savings accounts, there were overall 27% female accounts in March 2014. However, under PMJDY, women accounts constitute 53% of the total Jan Dhan accounts as on 30.3.2019.



Rapid growth in deposits in the PMJDY accounts: As against an average balance of Rs. 1,065 in accounts opened under PMJDY in March 2015, the average balance has grown to Rs. 2,725 as on 30.3.2019 with an overall balance in PMJDY accounts of Rs 96,107 crore.

RuPay Debit cards: A total of 27.91 crore RuPay debit cards have been issued till 30.03.2019 to PMJDY account-holders. Apart from banking convenience, these cards come with an inbuilt accident insurance cover of Rs 2 lakh. As on 30.03.2019, a total 4,657 accidental claims under this RuPay card linked insurance coverage have been paid.

Overdraft facility for PMJDY account holders: An overdraft facility of up to Rs 5,000 (since enhanced to INR 10,000) after satisfactory operation in the account for six months is available to provide hassle free credit to the beneficiaries under PMJDY.

Life Insurance cover under Pradhan Mantri Jan Dhan Yojana (PMJDY)

Pradhan Mantri Jan Dhan Yojana was launched on 28.08.2014 to open bank accounts of people not covered by banking services. One of the benefits under the scheme is providing life insurance cover of Rs 30,000/- on death of the life assured due to any reason to the deceased's family who have opened bank account between 15.08.2014 to 31.01.2015 (subject to Govt. guidelines and eligibility criteria provided). For availing life insurance cover of Rs.30,000/- under this scheme, a person should be between 18 to 59 years of age and he/she should have been enrolled under PMJDY between the above specified periods. The scheme is being implemented through Life Insurance Corporation of India (LIC). During the financial year 2017-2018, an amount of Rs. 311.10 lakhs has been paid towards total number of 1037 claims.

Enablement of interoperable, speedy and accurate transactions, through linking of accounts with Aadhaar number: With 84.5% operative accounts opened under PMJDY seeded with Aadhaar number on user consent basis, customers have been enabled for interoperable and immediate Aadhaar-enabled transactions, including those for direct benefit transfer. With a view to further deepening the financial inclusion interventions in the country, PMJDY has been extended beyond 14.8.2018 with the focus on opening of accounts shifting from "every household" to "every unbanked adult" and making the scheme more attractive with following modifications:

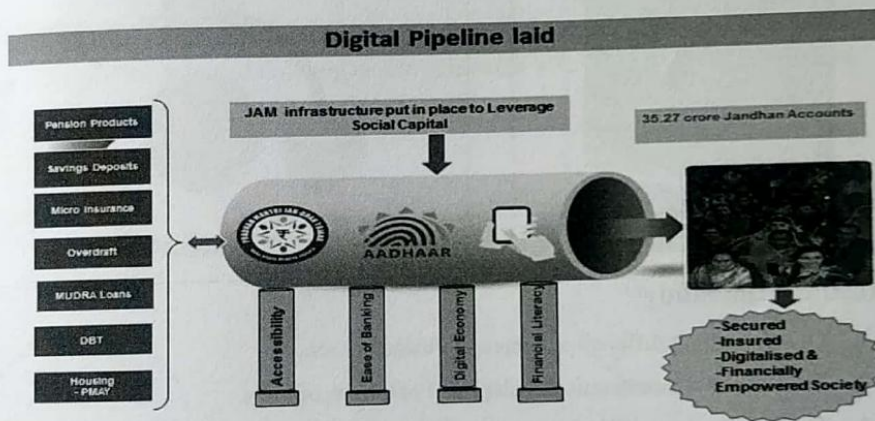
- i. Existing Over Draft (OD) limit of Rs. 5,000 revised to Rs. 10,000;
- ii. There will not be any conditions attached for OD upto Rs. 2,000;



- iii. Age limit for availing OD facility revised from 18-60 years to 18-65 years; and
- iv. The accidental insurance cover for new RuPay card holders raised from existing Rs.1 lakh to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018.



A digital pipeline has been laid for the implementation of PMJDY through linking of Jan-Dhan account with mobile and Aadhaar [Jan Dhan-Aadhaar-Mobile (JAM)]. This infrastructure pipeline is providing the necessary backbone for DBT flows, adoption of social security/pension schemes, facilitating credit flows and promoting digital payments through use of RuPay Cards and thereby accelerating the pace of attaining the goal of a secured, insured, digitalized and a financially empowered society. Around 8 crore PMJDY accounts are receiving Direct Benefit Transfers (DBTs) credits under various schemes of the Government.

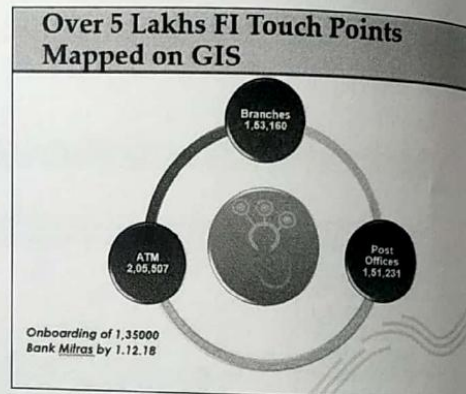
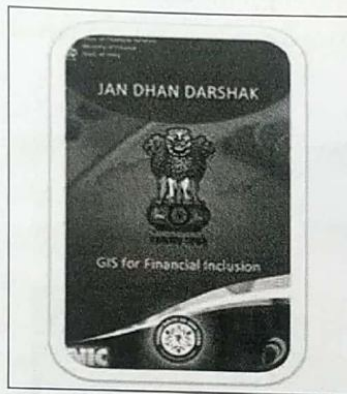


Promotion of Aadhaar-based biometric authentication and digital payment solutions:

A digital revolution is in making with more than 100 crore Indians having digital identity through Aadhaar & mobile seeding, enabling them to authenticate and carry out financial transactions. Using biometric ID, highly cost-effective payments solutions have been created both for banking services and for retail payments. There has been significant growth in digital transactions- UPI, AEPS, RuPay Card. In the financial year 2018-19, there were 535 crore transactions amounting to Rs 8710 crore through UPI, 112 crore transactions amounting to Rs 1172

crore through RuPay Debit card at POS and E-Commerce and 169 crore transactions amounting to Rs 680 crore through AePS at Banking Correspondent points.

Jan Dhan Darshak, a geographic information system (GIS) mobile application, has also been launched to provide a citizen centric platform for locating financial service touch points across all providers such as banks, post office, ATMs, CSC, etc. These services could be availed as per the needs and convenience of the common people. The web version of this application is Findmybank (findmybank.gov.in). This application can be used for various administrative purposes like business strategies for banks. Over 6 lakh FI touch points have been mapped on GIS which includes 1.5 lakh bank branches, 2 lakh ATMs, 1.5 lakh Post Offices and 1.3 lakh BCs.



❖ Need for the Study

1. To know about different schemes of Financial Inclusion
2. To know about economic development of citizen of India
3. To analysis about SWOT analysis of Financial Inclusion

❖ Statement of the Problem

Any research requires a proper understanding of the problem. A well defined problem is "half work done". Statement of the problem is the section, where the reason for taking up a particular topic for research is justified.



Finance sector is one of the highly needed economic sectors in India. In the present and past decades, financial sectors have been facing greater challenges in terms of globalization efforts, liberalization policies, technological revolution, service diversification etc. This has become an important economic resource for every country. Flow of money leads to maximize standard of living of every citizen living in country. The financial inclusion is a way to increase the wealth and health of every citizen living in country. The government of India has taken major steps to increase the economic condition of a citizen by introducing financial inclusion in India. The various schemes have been introduced under financial inclusion like PMJDY, Stand up & MUDRA, SHG. This research has lightened the key aspects of Financial Inclusion in India.

2.1 Objectives of the Study

1. To study the nature of financial inclusion in India with respect to Karnataka State
2. To study the PMDJY and impact on Indian economy



3.1 Accounts opened & Rupay cards issued in India under PMDJY

Bank Category wise Report as on 28/04/2021

Bank Name / Type	Number of Beneficiaries at rural/semiurban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	Number of Total Beneficiaries	Deposits in Accounts(In lac)	Number of Rupay Debit Cards issued to beneficiaries
Public Sector Banks	205872947	128760881	334633828	11157476.28	264042141
Regional Rural Banks	66452763	9437897	75890660	2732277.11	34443530
Private Sector Banks	6922195	5623299	12545494	440031.05	11146795
Grand Total	279247905	143822077	423069982	14329784.44	309632466

(A) Public Sector Banks

Bank Name / Type	Number of Beneficiaries at rural/semiurban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	Number of Total Beneficiaries	Deposits in Accounts(In lac)	Number of Rupay Debit Cards issued to beneficiaries
Bank of Baroda	35992609	13702876	49695485	1805802.08	43836519
Bank of India	20579542	4808673	25388215	947373.87	21115931
Bank of Maharashtra	5233031	1593311	6826342	252609.27	2692228
Canara Bank	9795689	4057127	13852816	597518.55	7465505
Central Bank of India	12380056	1971484	14351540	399858.09	8496854
Indian Bank	14523092	3415774	17938866	674364.70	10604970
Indian Overseas Bank	1195972	4083295	5279267	170097.71	4895127
Punjab & Sind Bank	862852	489363	1352215	53286.70	1157354
Punjab National Bank	29959122	9492545	39451667	1588832.29	27562615
State Bank of India	53240301	75408101	128648402	3661672.14	120293973
UCO Bank	5698321	4385911	10084232	361406.63	4350681
Union Bank of India	16412360	5352421	21764781	644654.25	11570384
Public Sector Banks Sub Total	205872947	128760881	334633828	11157476.28	264042141



(B) Regional Rural Bank

Bank Name / Type	Number of Beneficiaries at rural/semiurban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	Number of Total Beneficiaries	Deposits in Accounts(In lac)	Number of Rupay Debit Cards issued to beneficiaries
Bank of Baroda	12067554	3049036	15116590	584266.24	8726691
Bank of India	8166892	439464	8606356	226561.64	5327100
Bank of Maharashtra	2103581	243678	2347259	110515.22	1146162
Canara Bank	5274154	1140781	6414935	280964.11	2937766
Central Bank of India	3220324	461436	3681760	117398.73	2913321
Indian Bank	725733	247079	972812	17500.63	606110
Indian Overseas Bank	1293394	104736	1398130	64763.59	610591
Jammu & Kashmir Bank Ltd	201568	37025	238593	10905.90	79556
Punjab National Bank	17427561	1416979	18844540	698601.39	6045823
State Bank of India	14825595	2132362	16957957	588212.47	5919891
UCO Bank	959275	142588	1101863	26984.68	24896
Union Bank of India	187132	22733	209865	5602.50	105623
Regional Rural Banks Sub Total	66452763	9437897	75890660	2732277.11	34443530

(C) Major Private Banks

Bank Name / Type	Number of Beneficiaries at rural/semiurban centre bank branches	Number of Beneficiaries at urban metro centre bank branches	Number of Total Beneficiaries	Deposits in Accounts(In lac)	Number of Rupay Debit Cards issued to beneficiaries
Axis Bank Ltd	153486	758644	912130	33871.07	695496
City Union Bank Ltd	9727	76223	85950	1714.22	66319
Federal Bank Ltd	508602	111807	620409	31202.94	358231
HDFC Bank Ltd	416900	2124265	2541165	156294.57	2540501
ICICI Bank Ltd	3555772	903747	4459519	51330.88	4459519
IDBI Bank Ltd.	199755	647955	847710	32410.91	660630

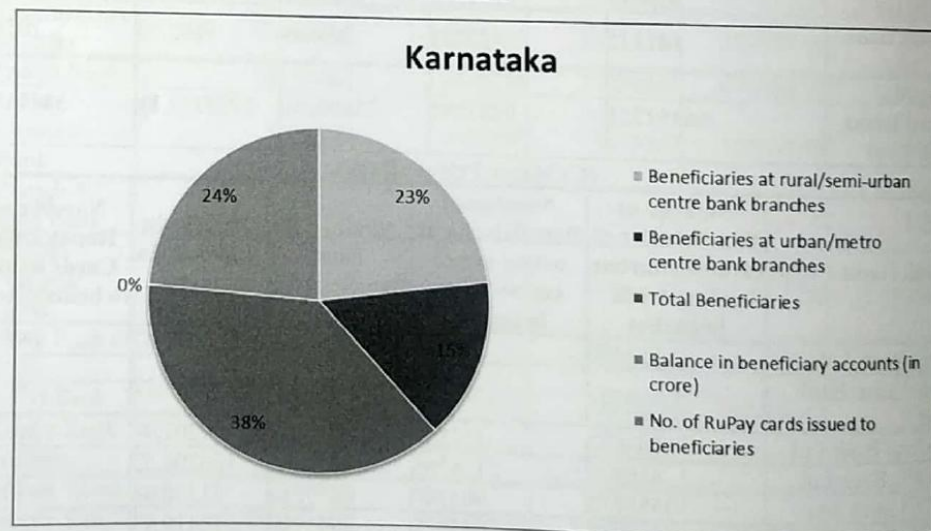


IndusInd Bank Ltd	34249	403226	437475	5394.86	357903
Jammu & Kashmir Bank Ltd	1580437	207333	1787770	111397.07	1431197
Karur Vysya Bank	115744	69477	185221	2622.19	183513
Kotak Mahindra Bank Ltd	106330	52907	159237	2860.83	14860
Lakshmi Vilas Bank Ltd	141089	42739	183828	2639.21	150590
RBL Bank Ltd	65142	39700	104842	1376.34	104842
South Indian Bank Ltd	28351	180045	208396	6714.48	111729
Yes Bank Ltd	6611	5231	11842	201.47	11465
Major Private Banks Sub Total	6922195	5623299	12545494	440031.05	11146795

3.1.1 Account opening Report as on 05/05/2021 in Karnataka State under PMJDY

Sl.No	State Name	Beneficiaries at rural/semi-urban centre bank branches	Beneficiaries at urban/metro centre bank branches	Total Beneficiaries	Balance in beneficiary accounts (in crore)	No. of RuPay cards issued to beneficiaries
1	Karnataka	9,173,563	6,101,992	15,275,555	5,295.33	9,516

Source: <https://pmjdy.gov.in/statewise-statistics>

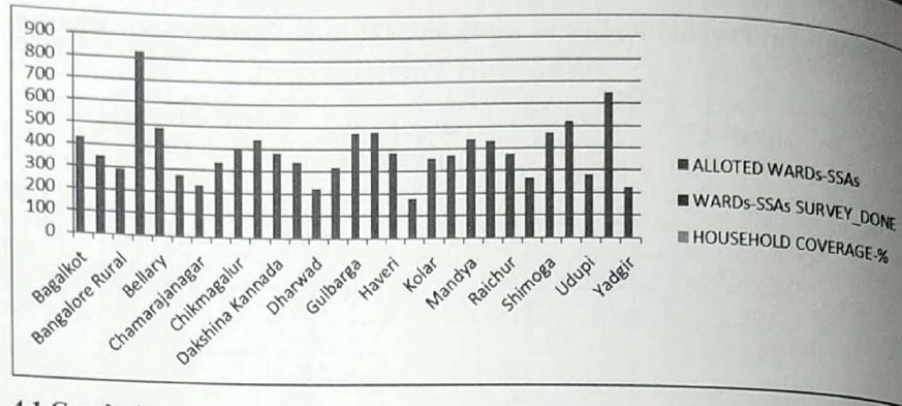


3.1.2 Account opening Report as on 05/05/2021 in Karnataka State District Wise under PMJDY

DISTRICT NAME	ALLOTTED WARDs-SSAs	WARDs-SSAs SURVEY_DONE	HOUSEHOLD COVERAGE-%
Bagalkot	429	429	99.98%
Bangalore	350	350	100.00%
Bangalore Rural	295	295	100.00%
Belgaum	830	830	99.95%
Bellary	487	487	100.00%
Bidar	276	276	100.00%
Chamarajanagar	234	234	100.00%
Chikkaballapura	340	340	100.00%
Chikmagalur	396	396	100.00%
Chitradurga	441	441	100.00%
Dakshina Kannada	383	383	100.00%
Davanagere	346	346	100.00%
Dharwad	224	224	99.67%
Gadag	320	320	99.80%
Gulbarga	472	472	100.00%
Hassan	476	476	100.00%
Haveri	385	385	99.83%
Kodagu	178	178	100.00%
Kolar	356	356	100.00%
Koppal	369	369	99.86%
Koppal	444	444	100.00%
Mandya	444	434	100.00%
Mysore	434	434	100.00%
Mysore	375	375	100.00%
Raichur	375	268	100.00%
Ramanagara	268	469	100.00%
Shimoga	469	469	100.00%
Shimoga	518	518	100.00%
Tumkur	518	518	100.00%
Tumkur	282	282	100.00%
Udupi	282	282	100.00%
Udupi	649	649	100.00%
Uttara Kannada	649	649	100.00%
Uttara Kannada	224	224	100.00%
Yadgir	224	224	100.00%



Financial Inclusion In India



4.1 Conclusion:

Financial inclusion is the need of era as India is in the process of development. Economic development always needs support of health and solid financial system in the country, it does not mean support of elite class or corporate of the country. Even People of low income or deprived class should be the beneficiary in the process. PMJDY is such an initiative in this direction by the government of India. Research paper with given certain facts concludes that an initiative to cover "excluded segment" can be successful if government is backed with efforts of private sectors and involvement of people beyond just policy formation of government.

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Presented / Published a Paper Entitled*

"Entrepreneurship & Vocational Skills"

At two days National Seminar on Skill India: Opportunities & Challenges, held on 29th & 30th April 2022.

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Organizing Chairman & Seminar Convener
HOD, Department of Economics
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A.S.Patil College of Commerce (Autonomous)

SKILL INDIA

OPPORTUNITIES & CHALLENGES



Dr. Bhakti Mahindrakar (Tatuskar)

"SKILL INDIA: OPPORTUNITIES & CHALLENGES"



Skill India

कौशल भारत - कुशल भारत

Editor

Dr. Bhakti Mahindrakar (Tatuskar)

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ENTREPRENEURSHIP AND VOCATIONAL SKILLS

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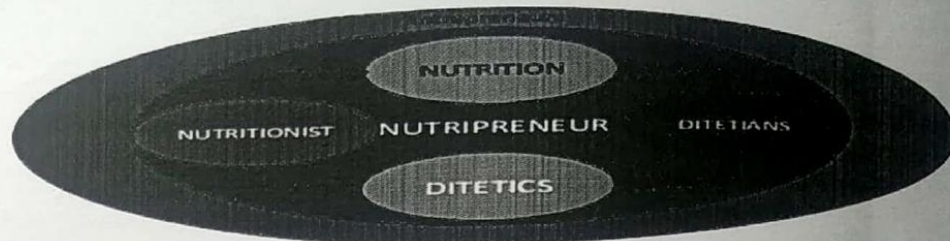
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Marketing includes channel management, recruiting, image building, promoting, marketing information management, market planning, product service management, selling and training, financing, and communicating. Marketing is a process that can be adapted to virtually every economic, social, or public activity and is an essential ingredient in making our free enterprise system work.

VOCATIONAL SKILLS IN HEALTH AND NUTRITION

Nutrition is a critical part of health and development. Better nutrition is related to improved infant, child and maternal health, stronger immune systems, safer pregnancy and childbirth, lower risk of non-communicable diseases (such as diabetes and cardiovascular disease), and longevity.



So, where do nutritionists work? The possibilities are plentiful, depending on their specific qualifications. Jobs for nutritionists can be found in:

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VOCATIONAL SKILLING AND ENTREPRENEURSHIP DEVELOPMENT

Skilling and Entrepreneurship complete each other but not sufficient for, gaining decent jobs. Improved productivity through skill development must be complemented by economic growth and employment opportunities. They are, collectively, a prerequisite to the Government's pursuit of holistic development of the nation.

The Ministry under its mandate, therefore, not only focuses on skilling but also guides the entrepreneurship movement in the country for speedy reorganization of the entrepreneurship ecosystem. This will ensure sufficient employment opportunities for the skilled workforce. Unleashed entrepreneurship, besides employment generation, will also utilize the youth power for productivity improvement and wealth creation; thus, stimulating equitable development and a sustainable path for decent livelihood creation for the country. Technology and resources have to be judiciously harnessed to achieve the same. Furthermore, endeavors need to be aligned to ensure the outreach of opportunities and services to the bottom of the economic pyramid, facilitated by enterprises.

In this context, the Ministry of Skill Development and Entrepreneurship aims to create an enabling entrepreneurship ecosystem by catalysing and coordinating entrepreneurship efforts across the country to ensure sizeable and measureable outcomes. To achieve the same, a flagship scheme on Entrepreneurship Development would be launched by the Ministry.

The scheme will be designed with an inclusive approach to not only extend support to existing entrepreneurs but simultaneously expand the purview to social entrepreneurship, incubator and mentor network, first generation entrepreneurs, and grass-root innovation. MSDE is consulting with the stakeholder departments to co-ordinate entrepreneurship efforts with an integrated effort.

CONCLUSION:

The developments in education over the last few decades have had strong links with the demands in the society, as society has changed so as the purpose of education and as a result a number of initiatives have been developed to address these needs. However there use a method of improving the qualifications of people that have traditionally left the educational system with limited

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has participated as Faculty / Delegate / Paper Presenter &
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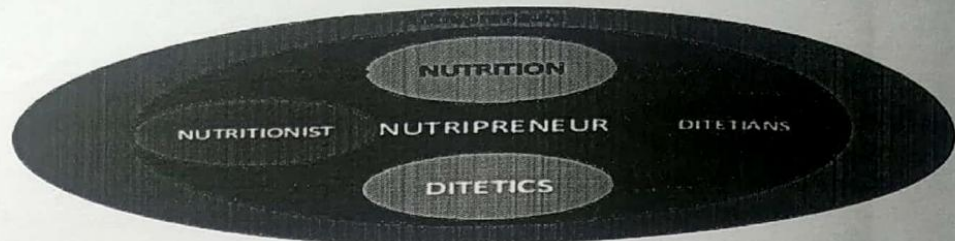
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July 13th and 14th 2022

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This is to certify that Mrs./Mr./Dr./Prof. Vaishali R. Bendre of Basaveshwar Commerce College [PG Dept], Babalkote has participated as Delegate/ Moderator/Chairperson and presented paper entitled Make in India, Digital India, Skill India in the ICSSR, New Delhi sponsored Two Day National Level Multi-Disciplinary Conference on "Indian Economy in the Post Independence Period: Performance, Policies and Possibilities" organized by the Department of Studies and Research in Economics, Rani Channamma University, Vidyasangama, Belagavi-591156, Karnataka on July 13th and 14th 2022.

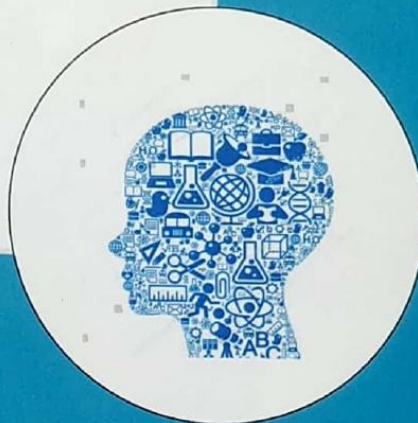

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Financial and commodity Derivatives

Vaishali R. Bendre

Guest Lecture, PG Dept. of Commerce, Basaveshwar Commerce College, Bagalkote

Abstract:

This article gives you the brief introduction on the basic concepts like meaning and importance of financial and commodity derivatives. I have tried to study and understand the meaning, importance, different types of financial derivatives and commodity derivative and different participants coming in financial and commodity derivative market. Now-a-days, derivative market is growing in a faster pace when compared to earlier years. Derivative trading not only helps in earning profits (of course by assuming risks) but it also helps the traders to hedge the risks associated with it. In this article we shall observe the pay off associated with derivatives as well.

Key words: Hedging, Speculators, Arbitrageur, Pay-Off, Futures, Options, Forwards, Swaps.

Objectives of the study:

1. To understand the meaning, different types and participants of financial and commodity derivatives.
2. To understand the risks and hedging of risk associated with the derivatives.
3. To know about arbitrage opportunities arising out of derivative markets.

Research Methodology:

Primary data:

It is the method of data collection directly through survey or direct interview.

Secondary data :

It is the data extracted from already collected information. It is also called as second hand data. This data is available through published journals, articles, reports, books or through internet.

In this article, the data used for the study purpose is secondary in nature. I have reviewed the different articles and online sources available for the study to write this article. This article is descriptive in nature. The article focuses on the theoretical part of the derivatives-its role importance. In order to calculate the value of derivatives, many scientific and mathematical formulae are used to predict and to calculate the fair price of the derivatives. Here, I have considered only the narrative part.

Introduction:

Meaning of Derivative:

Derivative is a financial instrument whose value depends on the value of its underlying assets. The underlying assets can be anything like, stock, share price, interest rate bearing security, commodity, currency as such. In derivative trading, there are two counterparties involved, one is the buyer and another one is a seller. They both enter into a contract or agreement whereby, they both agree to buy and sell the underlying asset on a pre-determined future date at a predetermined fixed price called as strike price or exercise price.

1. Financial derivatives: financial derivatives are the derivative contract in which the underlying assets are financial securities like shares, stock index, interest rates, currency, etc.
2. Commodity derivatives: commodity derivatives are the derivative contracts where the underlying assets are commodity like wheat, rice, cereals, pulses, gold and silver bullions, natural gas, crude oil etc.

Features of derivatives:

1. Derivatives are not like other physical assets. They do not carry any value like other financial instrument. Their value is determined by the underlying asset.
2. Derivatives are basically a contract or an agreement between two parties in which they agree to buy or sell the underlying asset.
3. The transaction is not carried at the spot but it is fixed for a future date at a future price.
4. Derivative trading can be carried out either over the counter or through exchanges.
5. Usually derivative instruments are used to hedge the risks that are prevailing in the market.
6. They carry property of liquidity in the financial markets.

Vaishali R. Bendre

Importance of derivatives:**Price discovery of the underlying asset:**

The Future change in the price of the commodity or any other financial instrument can be predicted by taking into consideration the factors affecting it like change in the climatic condition, political condition in domestic country as well as globally, demand and supply of the underlying asset, debt default and others. By making use of information available, participants in the derivative market determine the probability of change in the future prices as the derivative contract are settled in the future date. Hence, it helps in the price discovery of the underlying asset.

Techniques of risk management :

Derivative instruments are helpful in reducing or hedging the risks associated with the price changes of the underlying assets that may occur in the future. These instruments are popularly known as hedging instruments because of this unique feature they carry.

Operational advantages:

Normally, derivatives have the lower transaction costs when compared to the underlying asset which are similar to it. Another important feature of derivative is that these assets are highly liquid comparatively. Not only this but, derivatives also allow the short selling of the underlying assets.

Market efficiency:

It is usually observed that the trading in derivative market helps its participants to maintain the market efficiency by replicating the payoff of the assets. In this way, the prices of the underlying assets are maintained in equilibrium which helps in reducing or completely avoiding the arbitrage opportunities.

Risk Sharing:

The best feature to praise about the derivatives is that it allows the participants to hedge their risks by transferring it on the other parties. We normally see that the risk of credit default associated with the bonds or similar kind of assets can be hedged through the derivatives instruments like Credit Default Swaps.

Information gathering:

Derivative users are very well predicting the potential change in the prices of underlying assets. This helps the other participants in the financial markets to gather the information about current and future changes in the prices of the underlying assets.

Price discovery and Liquidity:

As discussed above, the derivatives help in discovering the prices of the underlying assets and these contracts are highly liquid in nature. Which is why many financial instrument users can take the benefits associated with these contracts.

Types of derivatives:

The derivatives can be classified as the following types:

1. Forwards
2. Futures
3. Options
4. Swaps

Let us discuss them one by one.

Forwards:

Forwards are the derivative contracts where the buyer and seller enter into an agreement to buy/ sell the underlying asset (either financial assets or commodity) on the pre-determined future date at a pre-determined price. The seller has the obligation to sell the underlying asset on the date of maturity and the buyer has the obligation to buy the underlying asset at a pre-determined price.

Futures:

Futures are the derivative contracts where the buyer and the seller enter into a contract to buy / sell the underlying asset (either financial assets or commodity) on the pre-determined future date at a pre-determined price. The seller has the obligation to sell the underlying asset on the date of maturity and the buyer has the obligation to buy the underlying asset at a pre-determined price. The difference between futures and forward is that the forward contracts are not organized like futures. In forward agreement, the buyer and seller negotiate face to face and there are no set of rules to be followed as in case of futures.

Options:

Options are also derivative contracts where the buyer and seller enter into an agreement to buy / sell the underlying asset (either financial or commodity) on the pre-determined price called as option's Strike price or Exercise price and at a pre-determined future date. Here, the buyer/ seller has an option but not obligation to buy or sell the underlying asset on maturity date.

There are two types of options, viz. Call option & put option.

1. **Call option (Buy option):** This is an option contract where, the buyer has an option either to buy or not to buy the underlying asset.
2. **Put option (Sell Option):** This is an option contract where, the seller has an option but not obligation to sell the underlying asset.

Swaps:

Swaps are the complex form of derivative instrument wherein the buyer and seller interchange their cash flows or liabilities from two different financial instruments for a certain period of time. Usually these financial instruments are carrying interest rates. One is carrying fixed interest rate and the other one is carrying the floating interest rate.

Limitations of the study:

The present article has thrown light only on the theoretical background of the derivatives and it has taken into consideration about variety of other aspects in detail. There is a need to compare between the theoretical aspects with that of the real data through empirical research by questionnaires. The lack of awareness about derivative instruments in the financial markets has bearing a hindrance for the study.

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ಚದುರಂಗರ - ವೈಶಾಖ ಕಾದಂಬರಿಯ ಜೀವನ ನೋಟ

ಡಾ ಬಸವರಾಜ ಕುಂಬಾರ*

*ಕನ್ನಡ ಅಧ್ಯಾಪಕರು, ಬಸವೇಶ್ವರ ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ, ಬಾಗಲಕೋಟೆ.

ಸಾರಾಂಶ: (Abstract)

ಚದುರಂಗರು ಪ್ರಗತಿಶೀಲ ಚಳುವಳಿಯ ಸಂದರ್ಭದಲ್ಲಿ ಕಥೆ, ಕಾದಂಬರಿ, ನಾಟಕಗಳನ್ನು ಬರೆದರಾದರೂ ಕಾದಂಬರಿಕಾರರಾಗಿ ಗುರುತಿಸಿಕೊಂಡವರು. ಶ್ರೀ ಸುಬ್ರಮಣ್ಯರಾಜೇ ಅರಸ್ ಅವರ ನಿಜನಾಮ. ಹುಣಸೂರು ತಾಲೂಕಿನ ಕಲ್ಲಹಳ್ಳಿ ಗ್ರಾಮದಲ್ಲಿ 1916ರ ಜನವರಿ ತಿಂಗಳಲ್ಲಿ ಜನಿಸಿದರು. ಬಿ.ಎ. ಪದವಿ ಪೂರೈಸಿದ ತರುವಾಯ ಪುನಾಕ್ಕೆ ಹೋಗಿ ಕೆಲವು ಕಾಲ ಒಕಾಲತ್ತಗಳನ್ನು ನಡೆಸಿದರು. ಚಲನಚಿತ್ರದ ಮೇಲಿನ ಅಭಿಮಾನಕ್ಕಾಗಿ ಅನಂತರ ಮುಂಬೈಗೆ ಹೋಗಿ 'ಮೋಶನ್ ಪಿಕ್ಚರ್ಸ್' ಎಂಬ ಸಂಸ್ಥೆ ಸೇರಿ ಚಿತ್ರ ವಿಮರ್ಶೆ ಬರೆಯ ತೊಡಗಿದರು. ಉಯ್ಯಾಲೆ, ಹೆಜ್ಜಾಲ, ವೈಶಾಖ, ಸರ್ವಮಂಗಳ ಎಂಬ ಪ್ರಸಿದ್ಧ ಕಾದಂಬರಿಗಳನ್ನು ರಚಿಸಿದ್ದಾರೆ. ಸರ್ವಮಂಗಳ, ಉಯ್ಯಾಲೆ ಕಾದಂಬರಿಗಳು ಚಲನಚಿತ್ರಗಳಾಗಿ ಪ್ರಸಿದ್ಧಿ ಪಡೆದಿವೆ. ವೈಶಾಖ ಕೃತಿಗೆ ೧೯೮೨ರಲ್ಲಿ ಕೇಂದ್ರ ಸಾಹಿತ್ಯ ಅಕಾಡೆಮಿ ಪ್ರಶಸ್ತಿ ದೊರೆತಿದೆ. ನನ್ನ ರಸಿಕ, ಸ್ವಪ್ನ ಸುಂದರಿ, ಬಂಗಾರದ ಗೆಜ್ಜೆ, ಇಣಕು ನೋಟ, ಶವದಮನೆ, ಮೀನಿನ ಹೆಜ್ಜೆ ಇವರ ಕಥಾ ಸಂಕಲನಗಳು. ಇಷ್ಟೇ ಅಲ್ಲದೆ 'ಕುಮಾರರಾಮ', 'ಇಲಿಬೋನು', 'ಬಿಂಬ' ಎಂಬ ನಾಟಕಗಳನ್ನು ಕೂಡ ರಚಿಸಿದ್ದಾರೆ. ೧೯೭೮ರಲ್ಲಿ ಕರ್ನಾಟಕ ಸಾಹಿತ್ಯ ಅಕಾಡೆಮಿ ಪ್ರಶಸ್ತಿ ದೊರೆತಿದೆ. ೧೯೯೪ರಲ್ಲಿ ಮಂಡ್ಯದಲ್ಲಿ ನಡೆದ ಅಖಿಲ ಭಾರತ ಕನ್ನಡ ಸಾಹಿತ್ಯ ಸಮ್ಮೇಳನದ ಸರ್ವಾಧ್ಯಕ್ಷರಾಗಿದ್ದರು.

ಮುಖ್ಯಪದಗಳು: (Keywords) ಚದುರಂಗರ, ವೈಶಾಖ, ಸ್ನೇಹ, ಸೌಹಾರ್ದ, ಕಾದಂಬರಿ, ಸಾಂಪ್ರದಾಯ.

ಪೀಠಿಕೆ

ಚದುರಂಗರವರ ವೈಶಾಖ ಕನ್ನಡದ ಮಹತ್ವ ಪೂರ್ಣ ಪ್ರಾದೇಶಿಕ ಸಾಮಾಜಿಕ ಕಾದಂಬರಿ. ಕಾವೇರಿ ಲಕ್ಷಣ ತೀರ್ಥಗಳ ನಡುವಿನ ಪ್ರದೇಶದ ಗ್ರಾಮ ಜೀವನದ ನುಡಿಗಟ್ಟುಗಳೊಂದಿಗೆ ನಮ್ಮ ಕಣ್ಣಿಗೆ ಕಟ್ಟುವಂತೆ, ಮನಕ್ಕೆ ನಾಟುವಂತೆ ಮೂಡಿ ಬಂದಿದೆ. ಹಳ್ಳಿ ಜೀವನದ ಹತ್ತಾರು ಮುಖಗಳನ್ನು ಚಿತ್ರಿಸುವ ಈ ಕಾದಂಬರಿ, ಶೋಷಿತರ, ದಲಿತರ ದಾರುಣ ಕಥೆ. ಸಾಂಪ್ರದಾಯಿಕ ವ್ಯವಸ್ಥೆಯ ಬರಕ್ಕೆ ಕುಸಿಯುತ್ತಿರುವ, ಸ್ತ್ರೀ ಮತ್ತು ಹರಿಜನರು ಪಡುವ ಪಾಡು ಹೃದಯ ಸ್ಪಷ್ಟವಾಗಿ ಇಲ್ಲಿ ಮೂಡಿಬಂದಿದೆ. ನಾಯಕ ನಾಯಕಿಯರು ತುಳಿತಕ್ಕೆ ಒಳಗಾದ ಶೋಷಿತ ಜನಾಂಗದ ತರುಣ ಮತ್ತು ಒಬ್ಬ ತರುಣಿ ಬ್ರಾಹ್ಮಣ ವಿಧವೆ. ಅವನಿಗೆ ಅವಳಲ್ಲಿ ತುಂಬಾ ಗೌರವ, ವಿಶ್ವಾಸ. ಅವಳಿಗೆ ಅವನಲ್ಲಿ ಸ್ನೇಹ, ಆದರೆ ಯಾವುದೋ ಒಂದು ವಿಷಯಗಳಿಗೆ ಇಲ್ಲಿ ಮತ್ತು ಆ ಕ್ಷಣಗಳ ಅವಧಿಗೆ ಮಾತ್ರ ಕಾಮ ಸೌಹಾರ್ದ ಸಂಬಂಧವನ್ನು ಕಲುಷಿತಗೊಳಿಸಿದ ಹಿನ್ನೆಲೆಯ

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ವಿಷಯ ವಸ್ತು ಒಳಗೊಂಡಿದೆ. ಕಾಮದ ಬೇಗೆಗೆ ಸುಡುತ್ತಿರುವ ಗ್ರಾಮ ಸಮಾಜವನ್ನು ಚಿತ್ರಿಸುವ ಈ ಕಾದಂಬರಿಯ ಶೀರ್ಷಿಕೆಯನ್ನು ಸೂಚಿಸುವ ಹಾಗೆ ವಾತಾವರಣವನ್ನು ಪ್ರತಿನಿಧಿಸುವಂತೆ ಕಾಣುತ್ತದೆ. ಕಾಮದ ಬರತೆಗೆ ಸಿಕ್ಕು ಸಮಾಜಕ್ಕೆ ಸಮಾಜವೇ ಅಭದ್ರಗೊಂಡ ಚಿತ್ರಣ ಕಣ್ಣಿಗೆ ಕಟ್ಟುವಂತೆ ಮೂಡಿ ಬಂದಿದೆ. ಆರ್ಥಿಕ, ಸಾಮಾಜಿಕ, ಧಾರ್ಮಿಕ ಸಂಸ್ಥೆಗಳು, ಸಂಬಂಧಗಳು ಅದಕ್ಕೆ ಧರಮನಹಳ್ಳಿ ಅಧರ್ಮದ ಪಾಳೆಯವಾಗಿ ನೈತಿಕ ಅಧಪಥನದ ಚಿತ್ರಣವನ್ನು ಕೊಡುವಾಗಲು ಜೀವನದ ದರ್ಶನ ಕಾಣುವುದು. ಇಲ್ಲಿನ ಶೋಷಿತರು ದಲಿತರು ತಾವು ಅನುಭವಿಸುವ ಯಾತನೆಯ ದುಸ್ಥಿತಿಗಳಲ್ಲಿಯೂ ತೋರುವ ಗೌರವ, ಘನತೆ, ಆದರ ಮತ್ತು ಉತ್ತಮರು ಅನ್ನಿಸಿಕೊಳ್ಳುವವರಲ್ಲಿ ನಿಜವಾಗಿಯೂ ಒಳ್ಳೆಯತನವನ್ನು ತಮ್ಮ ಆಚಾರ ವಿಚಾರಗಳಲ್ಲಿ ಪ್ರತಿಬಿಂಬಿಸುವುದು ಸಚ್ಚಾರಿತ್ರ್ಯದ ಆಶಾದಾಯಕ ಸಮಾಜದ ರೂಪವು ಇಲ್ಲಿ ಎದ್ದು ಕಾಣುವುದು.

ಸಂಕೀರ್ಣ ಸಮಾಜದ ಚಿತ್ರಣ ಕಟ್ಟಿ ಕೊಡುವಲ್ಲಿ ವೈಶಾಖ ಕಾದಂಬರಿಯ ತಂತ್ರ ವೈಶಿಷ್ಟ್ಯ ಪೂರ್ಣವಾಗಿದೆ. ಈ ಕಾದಂಬರಿಯ ಬಹುತೇಕ ಭಾಗ ಹೊಲೆಯರ ಹೈದ ತರುಣ ಲಕ್ಷನ ದೃಷ್ಟಿ ಸೃಷ್ಟಿಯಲ್ಲಿ, ಪ್ರಜ್ಞಾ ಪ್ರವಾಹದಲ್ಲಿ, ಅಲ್ಲಿನ ಸ್ಥಳೀಯ ಭಾಷೆಯೊಂದಿಗೆ ನಿರೂಪಿಸಲ್ಪಟ್ಟಿದೆ. ಮತ್ತೊಂದು ಭಾಗದಲ್ಲಿ ಎಳೆಯ ಹರೆಯದ ತರುಣ ಬ್ರಾಹ್ಮಣ ವಿಧವೆ ರುಕ್ಕಿನಿಯ ಮತ್ತು ಅಲ್ಲಲ್ಲಿ ಯಾವುದೋ ಒಂದೊಂದು ವಿಷಯಗಳಿಗೆ ಆರೋಪಿಸಲ್ಪಟ್ಟಿದೆ. ಆಯಾ ಕ್ಷಣದ ಸಂದರ್ಭದಲ್ಲಿ ಸಂಯಮವನ್ನು ಕಳೆದುಕೊಳ್ಳುವ ಸ್ವಾಭಾವಿಕವಾಗಿ ನಿಷ್ಠಾವಂತನಾದ ಅವರ ಮಾವ ಕೃಷ್ಣಶಾಸ್ತ್ರಿಗಳ ದೃಷ್ಟಿಯಿಂದ ಪ್ರಜ್ಞಾಪ್ರವಾಹವಾಗಿ ಅದರದ ಭಾಷೆಯಲ್ಲಿ ನಿರೂಪಿಸಲಾಗಿದೆ. ದಲಿತಪ್ರಜ್ಞೆಗೆ ಈ ಸಮಾಜ ಹೇಗೆ ಪ್ರತಿಕ್ರಿಯಿಸಿದೆ, ಅದನ್ನು ಹೇಗೆ ಕಾಣುತ್ತದೆ, ಆ ವರ್ಗದವರು ನೋವನ್ನು ಹೇಗೆ ಉಣ್ಣುತ್ತಾರೆ ಎಂಬ ಸಂಗತಿಯನ್ನು ಧಾರ್ಮಿಕವಾಗಿ, ಸಾಮಾಜಿಕವಾಗಿ ಚಿತ್ರಿಸಲ್ಪಟ್ಟಿದೆ.

ಲೇಖಕರು ಅದಕ್ಕೆ ಪೂರಕವಾದ ತಂತ್ರಗಳನ್ನು ಪ್ರದರ್ಶಿಸುತ್ತಾ ಅನುಭವದ ಸಂಪತ್ತಿಗೆ ಹೆಚ್ಚಿನ ಪ್ರಮಾಣದಲ್ಲಿ ಕಾಣುತ್ತದೆ. ಇಂತಹ ತಂತ್ರಗಳೊಂದಿಗೆ ಚದುರಂಗರು ಸಾಮಾನ್ಯವಾಗಿ ಕಾವ್ಯಗಳನ್ನು ಬಳಸುವ ರೀತಿ ವೈಶಿಷ್ಟ್ಯಪೂರ್ಣವಾಗಿದೆ. ಈ ಕಾದಂಬರಿಯ ಶಿಲ್ಪ ವೈವಿಧ್ಯತೆಯ ಹಲವಾರು ಪ್ರಸಂಗಗಳ ಸಾಂಕೇತಿಕತೆಗೆ, ಬಳಸಲಾದ ಪ್ರತೀಕಗಳು. ಈ ಕಾದಂಬರಿಯ ಮುಖ್ಯ ಉದ್ದೇಶಕ್ಕೆ ಪೂರಕವಾಗಿ, ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಮೂಡುವಂತೆ ಮಾಡುವಲ್ಲಿ ಯಶಸ್ವಿಯಾಗಿದೆ. ಇಲ್ಲಿನ ಕೆಲವು ಘಟನೆಗಳು ಸ್ವತಂತ್ರವಾದ ಕಥೆಗಳಲ್ಲಿ ಆಗುವ ಸಾಧ್ಯತೆಗಳಿವೆ. ಕೆಲವು ಕ್ರಿಯೆಗಳ, ಸಂಗತಿಗಳ, ವರ್ಣನೆಗಳ, ಕಥೆ ಕವನಗಳು ಆಗಬಲ್ಲ ಸಾಧ್ಯತೆಗಳು ಉಂಟು. ಆದರೆ ಎಲ್ಲವೂ ಸುಭದ್ರವಾದ ಸಮಗ್ರ ಶಿಲ್ಪದ ಹಿಡಿತಕ್ಕೆ ಸೇರಿದಂತಿವೆ. ಇಲ್ಲಿನ ಕಥನದ ಗತಿಯು ಏರು ಇಳುವಿನಿಂದ ಕೂಡಿದೆ. ಐಕ್ಯತೆಯ ಸಮಗ್ರ ಶಿಲ್ಪದ ದೃಷ್ಟಿಯು ಕಥೆಯ ಒಡನಾಟದಲ್ಲಿ ಅಡಕವಾಗಿದೆ.

ಕಾದಂಬರಿಯನ್ನು ಸಹಜವಾಗಿ ಗಮನಿಸಿದಾಗ ಪೂರ್ವಭಾಗ ಮತ್ತು ಉತ್ತರ ಭಾಗಗಳಾಗಿ ವಿಂಗಡಿಸಿಕೊಂಡು ಅಧ್ಯಯನಕ್ಕಿಳಿದಾಗ ಮೊದಲ ಭಾಗದಲ್ಲಿ ನಾಟಕೀಯ ಕ್ರಿಯೆಯ ಹಿನ್ನೆಲೆಯನ್ನು ಒದಗಿಸಿದರೆ, ಉತ್ತರಾರ್ಧದಲ್ಲಿ ಅದರ ಪರಿಣಾಮದ ಪರ್ವವಾಗಿ ಚಿತ್ರಿಸುತ್ತಾ ಹೋಗುತ್ತದೆ. ಮೊದಲ ಅಧ್ಯಾಯದಲ್ಲಿ ಕಾದಂಬರಿಯ ಮುಖ್ಯ ಉದ್ದೇಶಗಳನ್ನು ಈ ರೀತಿಯ ಸನ್ನಿವೇಶ ಹುಟ್ಟು ಹಾಕುತ್ತಾರೆ.





“ಓಣೀಲಿ ಸಣ್ಣ ಕಲ್ಲೊಂದ್ನ ವದೀತ ಬತ್ತಾ ಇದ್ದ ಲಕ್ಕನ ತಲೇಲಿ ಎಷ್ಟೋತ್ತಿಂದ ಒಂದೇ ಇಚ್ಛಾ ಚಕ್ರಲುಬಕ್ರಲು ಆಕಿತ್ತು. ಬೊಡ್ಡಿ ಮಕ್ಕಳು ಉದ್ದಕ್ಕೂ ನಮ್ಮ ಲಗ್ಗೆ ಚಂಡು ಮಾಡ್ಯಂಡುಬುಟ್ಟಲ್ಲ ಅಂತ ಕ್ಷಾಮಪದಿಂದ ಕ್ಯಾಕರಿ ಪಕ್ಕದ ಬೇಲಿಗ ಉಗುಳ್ಳ ಪಂಚಾತಿಯೋರು ಮಾಡೋ ನ್ಯಾಯದ ದಾಳ ಉಳ್ಳೋದು ಕೊನೀಕೆ ಉತ್ತಮರ ಕಡೀಕೇಯ..... ತುಸು ಗಟ್ಟಾಗೆ ಗೋಣ್ತು...” (ಪು.ಸಂ.1)

“ಬೆದೆಗೆ ಬಂದಿರೊ ಕಡಸಿಗೆ ಹೋರಿ ಕೊಡಿಸದೆ ಹಾಗೇ ಬಿಟ್ಟರೆ, ಅದಿನ್ನೇನು ಮಾಡುತ್ತೆ? ತನ್ನ ತೀಟಿ ತೀರಿಸಿಕೊಳ್ಳಲಿಕ್ಕೆ, ಸಿಕ್ಕುಸಿಕ್ಕಿದ ಹಸುಗಳ ಮೇಲೆ ಹಾರುತ್ತೆ..... ಮುಖ್ಯ, ಆ ಕಡಸನ್ನ ಸಾಕ್ಷಿರೊ ಜನಕ್ಕೆ ಗ್ಯಾನ ಇರಬೇಕು.....” (ಪು.ಸಂ.3)

ಮೊದಲ ಮಾತು ಕಾದಂಬರಿಯ ತಿರುಳನ್ನು ಚಿತ್ರಿಸುವಂತಿದ್ದರೆ, ಎರಡನೆಯ ಮಾತು ತರುಣ ಯುವಕನ ಜೀವನದಲ್ಲಿ ನಡೆಯಬೇಕಾದ ಪ್ರತಿಯೊಂದು ಘಟನೆಗಳು ನಡೆದು ಹೋಗಬೇಕಾದ ಸಂದರ್ಭ ಚಿತ್ರಿಸಿ, ಒಂದು ವೇಳೆ ನಡೆಯದಿದ್ದರೆ ಯಾವ ರೀತಿ ದುರಂತ ಜರುಗುತ್ತವೆ ಎಂಬುದನ್ನು ಚಿತ್ರಿಸುತ್ತದೆ. ಎರಡನೆಯ ಮಾತನ್ನು ಮಡಿ ಹೆಂಗಸು ಲಕ್ಷ್ಮಮ್ಮ ಆಡಿರುವುದು. ಕಡಸು ತರುಣ ವಿಧವೆಯ ರುಕ್ಕೀಣಿಯ ಮನೆಯದು. ಅದಕ್ಕೆ ಹೋರಿ ಕೊಡಿಸುವ ಸಹಾಯ ಮಾಡುವಂತೆ ರುಕ್ಕೀಣಿ ಕೇಳುವುದು ಲಕ್ಕನನ್ನು ಲಕ್ಕ ಇದಕ್ಕೆ ಒಪ್ಪುತ್ತಾನೆ. ಇಲ್ಲಿ ಎರಡು ಮನಸ್ಸುಗಳ ಮನೋಭಾವದ ಮನೋ ವ್ಯಾಪಾರದ ಚಿತ್ರಣ ಕಾಣುತ್ತೇವೆ. ಈ ಸಂದರ್ಭದಲ್ಲಿ ರುಕ್ಕೀಣಿಯ ಮನಸ್ಸಿಗೆ ನೋವಾಗುವ ಮಾತುಗಳು ಕೇಳಿ ಬರುತ್ತವೆ.

“ಹಾಲು ಕುಡಿಯಬೇಡವೇ ರುಕ್ಕು... ಹಾ.... ಮಾಡುವ ಹಾಗಾಗುತ್ತೋ ಅಂದು ಬಿಡುವುದೇ?” ಎಂದು ಮೊದಲ ಖಂಡದ ಎರಡನೇ ಅಧ್ಯಾಯದಲ್ಲಿ ಬರುವ ಈ ಮಾತು ಅವಳ ಮನಸ್ಸಿಗೆ ನಾಟುತ್ತದೆ. ಈ ಸಮಾಜದ ಕೊಂಕು ನುಡಿಗಳೇ ಈ ಕಾದಂಬರಿಯ ಬೇವದ್ರವ್ಯ. ಗ್ರಾಮ ಸಮಾಜ ವ್ಯವಸ್ಥೆಯ ವಿರುದ್ಧವನ್ನು ಪಂಚಾಯತಿಯ ಕಾರ್ಯ ಚಟುವಟಿಕೆಯ ನ್ಯಾಯಪರತೆ ಕೊರತೆಯ ಅಭಾವನ್ನು ಒತ್ತಿ ಹೇಳಿ, ಹರಿಯದ ಮನಸ್ಸುಗಳ ಲೈಂಗಿಕತೆಯ ಸಹಜ ಕೃಪೆಯನ್ನು ಹತ್ತಿಕ್ಕುವ ಅಪಾಯಗಳನ್ನು ಸೂಚಿಸುತ್ತಾ ಹೋಗುವುದು. ಪ್ರಮುಖ ಪಾತ್ರಧಾರಿಗಳಾಗಿ ಲಕ್ಕ, ರುಕ್ಕೀಣಿ, ಕೃಷ್ಣಶಾಸ್ತ್ರಿ ಹಾಗೂ ಲಕ್ಷ್ಮಮ್ಮ ಈ ಪಾತ್ರಗಳ ಜೊತೆ ಪಂಚಾಯತಿಯಲ್ಲಿ ಅತ್ಯಂತ ಕ್ರಿಯಾಶೀಲ ಸದಸ್ಯನಾದ ನಂಜೇಗೌಡರನ್ನು ವಿವರವಾಗಿ ಚಿತ್ರಿಸುತ್ತ ಸಮಾಜಮುಖಿ ಚಿಂತನೆಯಲ್ಲಿ ತೊಡಗಿಸುತ್ತದೆ.

ಕಾದಂಬರಿಯಲ್ಲಿ ಲಕ್ಷ್ಮಮ್ಮನ ಮುಸುಕು ಹಾಕಿದ ಚುಚ್ಚು ಮಾತುಗಳಲ್ಲಿ ರುಕ್ಕೀಣಿಯನ್ನು ಭೇಡಿಸುತ್ತಲೇ ಇರುವುದು. ಸಾಕ್ಷಾತ್ ಬ್ರಹ್ಮದೇವ ತಾನೇ ಸೃಷ್ಟಿಸಿದ ಮಗಳು ಶಾರದೆಯಲ್ಲಿ ಮೋಹೋಗೊಳ್ಳಲಿಲ್ಲವೇ? ಎಂಬ ತರ್ಕ ಆರಂಭವಾದದ್ದು ಕೃಷ್ಣಶಾಸ್ತ್ರಿಗಳು ಪ್ರಾಯದ ಹೆಣ್ಣು ರುಕ್ಕೀಣಿ ಇಬ್ಬರೇ ಒಟ್ಟಿಗೆ ಇರುವಾಗ ಎಲ್ಲವೂ ಮುಗಿದೇ ಹೋಗಬೇಕು ಎನ್ನುವ ಹಂತವನ್ನು ಮುಟ್ಟಿಬಿಡುತ್ತದೆ.... ಮೊಸರನ್ನು ಕಡಿಯುತ್ತಾ ರುಕ್ಕೀಣಿ “ನನ್ನ ಮಾವಯ್ಯ ದೇವರಂತ ಮನುಷ್ಯ.

ಒಂದೇ ಒಂದು ದಿನವೂ ಸಹ ನನ್ನನ್ನು ಕತ್ತೆತ್ತಿ ನೋಡಿಲ್ಲ. ಇಂತಹ ಪುಣ್ಯಾತ್ಮರ ಚಾರಿತ್ರ್ಯ ವಧೆ ಮಾಡಲಿಕ್ಕೂ ಜನ ಹೇಸಲ್ಲವಲ್ಲ?” ಎಂದು ವ್ಯಥೆ ಪಡುತ್ತಾ.... ನೆಕ್ಕುವ ನಾಯಿಗೆ ಲಿಂಗವೇನು, ಸಾಣಿ ಬಟ್ಟಲೇನು? ಎಂದು ಸಿಡುಕುತನ ತೋರಿ ತನ್ನಲ್ಲಿ ಹೇಳಿಕೊಳ್ಳುವ ಮಾತುಗಳು ಎದೆಗೆ ನಾಟುವಂತಿವೆ. ಮುಂದುವರೆದು ರುಕ್ಕೀಣಿ ನಂಬಲಾರದಂತಹ ಅವಳ ಮೇಲಿನ ಕೃಷ್ಣಶಾಸ್ತ್ರೀಯ ಅತ್ಯಾಚಾರವನ್ನು ಗಾಡಿಯ

ಪ್ರಯಾಣದ ಸಂದರ್ಭದಲ್ಲಿ ನಡೆದು ಹೋದ ರುಕ್ಕಿಣಿಯ ಲೈಂಗಿಕತೆಯ ಉಲ್ಬಣ ಮತ್ತು ಉಪಶಮನ ಮತ್ತು ಸ್ನಾನದ ಪ್ರತ್ಯಾಶೆಯವನ್ನು ನೆಟ್ಟ ನೋಟದಲ್ಲಿ ನಿರೂಪಿಸುತ್ತದೆ. ಕಣ್ಣಿಗೆ ಕಟ್ಟುವಂತೆ ಚಿತ್ರಣ ಮೂಡಿ ಬರುತ್ತದೆ. “ಹಿಂದಿನ ದಿನ ಮಳೆ ಬಿದ್ದ ಮಾರನೇ ದಿನ ಕಾಡಿನಲ್ಲಿ ನಡೆಯೋಕೆ ಯಾವತ್ತೂ ಉಮೇದು” ಆದರೆ ಅವತ್ತು ಲಕ್ಕಂಗೆ ಯಾಕೋ ಬಿಡಾ ಬ್ಯಾಸರ. ಆ ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಯಾವುದು ಮರದ ಮ್ಯಾಗಿಂದ ಒಂದು ಹಕ್ಕಿ ಕೂಗಿದಂತಾಗಿತ್ತು....

“ಉಪ್ಪಲ ಸೆಟ್ಟಿ

ಉಪ್ಪಲ ಸೆಟ್ಟಿ

ನೀ ತರ್ರೆ

ನಾ ಪುರ್ರೆ”



ಈ ಹಾಡಿನ ಹಿಂದಿನ ಕಥೆಯ ಹಕ್ಕಿ ಮತ್ತು ಸರಿ ಹಾಕಿಕೊಂಡಿದ್ದ ಹಕ್ಕಿ ಸೆಟ್ಟಿಗೆ ಊಹಿಸಲು ಅಸಾಧ್ಯವಾಗುವಂತೆ ಕರಿ ಬೆಳೆಸಿಕೊಂಡು ತಪ್ಪಿಸಿಕೊಂಡು ಹಾರಿಹೋಯಿತು ಎಂಬುದು ಒಂದೆಡೆಯಾದರೆ, ಮುಂದೆ ಬರುವ ಲಕ್ಕನ ಇನ್ನೊಂದು ನೆನಪು ಈ ರೀತಿ ಆಗಿದೆ. “ಬಿಮ್ಮನಸೆಯಾದ ಹಂಗಸು ಸತ್ತರೆ ಹೊಟ್ಟೆ ಒಳಗಡೆ ಇರುವ ಇನ್ನೊಂದು ಜೀವವು ಸತ್ತಂತೆ ಅಲ್ಲಾ? ಅದಕ್ಕೆ ಸುಮಾರು ಜಾತಿಯ ಜನ ಮಣ್ಣು ಬಗೆದು ಅಂತಹ ಹಣ ಹೂಳಕ್ಕಿಲ್ಲ ಕಣಪ್ಪ.... ಒಂದು ಪಕ್ಕಸಾ ಹೂತರೆ ಆ ಹಣ ಹೂತ ಆಸುಪಾಸಲ್ಲಿ ಮಳೆಬೆಳೆ ಆಗಕ್ಕಿಲ್ಲಂತೆ ಎಂದು ವಿವರಿಸಿದ್ದು ಅವ್ವ..” ಲಕ್ಕನಿಗೆ ಅವನ ತಾಯಿಯ ವಿವರಣೆಯ ಕೊಡುವುದು ಅಂತಹ ಭೀಮನಸೆಯ ಹಣವನ್ನು ರಣಹದ್ದುಗಳು ಕಿತ್ತು ತಿನ್ನುವ ಘೋರ ದೃಶ್ಯವನ್ನು ಲಕ್ಕ ಕಂಡು ತಾಯಿಗೆ ತಿಳಿಸುತ್ತಾನೆ. ಆಗ ತಾಯಿ ತಾವು ತಪ್ಪಿಸ್ಕನಕ್ಕೆ ಈ ಪಟಿಂಗರು ಊರಿನಲ್ಲಿ ನನ್ನ ಮೇಲೆ ತಪ್ಪು ಹೊರಿಸಿ ತಮಾಷೆ ಮಾಡೋದಕ್ಕೂ ಹೆಸುವರಲ್ಲ.. ಆಗ ಊರಿನಲ್ಲಿ ನನ್ನ ಮೇಲೆ ಮತ್ತೊಂದು ನ್ಯಾಯ ತೂ.. ಈ ಹಾಳು ಜನರ ಸಹವಾಸವೇ ಬೇಡ..” ಎಂಬ ನುಡಿ ಮನುಷ್ಯ ಮನುಷ್ಯನನ್ನು ಕಾಣುವ ರೀತಿಯ ಚಿತ್ರಣವಿದೆ.

ಕಾದಂಬರಿಯ ಕೊನೆಯಲ್ಲಿ ಈಗಾಗಲೇ ಸೂಚಿತವಾಗಿರುವ ರುಕ್ಕಿಣಿಗೆ ತಾನು ಕಂಡಿದ್ದ ಬಿಮ್ಮನಸೆಯ ಗತಿ ಬರಬಾರದೆಂದು ಲಕ್ಕ ಗ್ರಾಮ ಪಂಚಾಯತಿಯ ಮುಂದೆ ನಡೆದು ಬಂದು ಅತ್ಯಾಚಾರಕ್ಕೆ ತನ್ನದೇ ಹೊಣೆ ಎಂದು ಒಪ್ಪಿಕೊಂಡು ಶಿಕ್ಷೆ ಅನುಭವಿಸುವುದು ಮತ್ತು ಊರಿನಿಂದ ತೆರಳುವುದಕ್ಕೆ ತೀರ್ಮಾನಕ್ಕೆ ಬಂದಾಗ ರುಕ್ಕಿಣಿಗೆ ಅವನ ತ್ಯಾಗದಿಂದಲೂ ಯಾವ ಸಹಾಯವು ಆಗದೆ, ರುಕ್ಕಿಣಿಗೆ ಅನಿವಾರ್ಯವಾಗಿ ಬಂದು ಒದಗುವ ಅನಾಥ ಸಾವಿನ ಚಿತ್ರಣ ಅಡಕವಾಗಿದೆ. ಈ ಸಂದರ್ಭದಲ್ಲಿ ಲಕ್ಕನ ಮನಸ್ಸಿನಲ್ಲಿ ಸಮಾಧಾನ ಉಂಟಾಗಲು ಒಂದು ಆನೆ ಮರೆಯು ಹುಟ್ಟಿ ನಿಧಾನವಾಗಿ ನಿಲ್ಲುವುದನ್ನು ಕಲಿಯುವುದರ ಸಂಕೇತದಲ್ಲಿ ಸೂಚಿಸುತ್ತಾ ಅವನ ಅರಳಿದ ಆಶಾಭಾವದಲ್ಲಿ ಈ ರೀತಿ ಮುಕ್ತಾಯಗೊಳ್ಳುತ್ತದೆ.

“ಅವನು ಅವಳಿಗೆ ಈಗ ಚಿಕ್ಕವನಾಗಿದ್ದಾಗ ಊರ ಓಕಳಿ ಹಬ್ಬದಲ್ಲಿ ತಮಟೆ ಬಾರಿಸುತ್ತಾ ಮೇಲೆ ಯಾವುದೋ ದೇವತೆ ನಂಗೆ ಜಗ್ಗನಕ ಜಗ್ಗನಕ ಕುಣಿತ ಊನೋರನ್ನೆಲ್ಲ ದಂಗು ಮಾಡಿದ್ದ ಹೈದ ಲಕ್ಕ ಮೂಡಿದ್ದ!....” ಈ ಕುಸುಮತನಲ್ಲೇ ಲಕ್ಕ ನಡಿತಾ ಇದ್ದ. ಅವನು ನಡೆತಿದ್ದಂಗೆ ಒಂದು ಸೂರ್ಯಕಟ್ಟಿ

ದೂಪದ ಮರದ ಮೇಲೆ ಕುಂತು ಹಾಡುವುದು. ಆಗ ಲಕ್ಷನ ಮನ ನೊಂದು ಕಟ್ಟಿದ ಮೀನಿನಂತಾಗಿತ್ತು. ಈ ಸಂದರ್ಭದಲ್ಲಿ ಉದಾತವಾದ, ಉಚಿತವಾದ ದಲಿತ ಮನೋಸ್ಥಿತಿಯವರನ್ನು ಗೆರೆ ಕೊರೆದು ದುಡಿಸಿಕೊಳ್ಳುವ, ಅದರಿಂದ ಬಿಡುಗಡೆಯಾಗಲು ಹವನಿಸುವ ಮನೋಸ್ಥಿತಿಯೊಂದಿಗೆ ಉನ್ನತಿಯನ್ನು ಉದ್ಧಾರವನ್ನು ಕಂಡು ಕೊಳ್ಳುವುದೆಂಬ ಆಶಯವಿಲ್ಲಿ ಅಭಿವ್ಯಕ್ತವಾಗಿದೆ.

ಕಾದಂಬರಿಯ ಆರಂಭ ಮುಕ್ತಾಯ ಮೊದಲ ಕೊನೆಯು ಕಾವ್ಯಮಯವಾಗಿ, ನಾಟಕೀಯವಾಗಿ, ಸಾಂಕೇತಿಕವಾಗಿ ಹಾಗೂ ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಮೂಡಿ ಬಂದಿದೆ. ಇದರಲ್ಲಿ ಶೈಲಿಯ ಗ್ರಾಮ್ಯ ಕಸುವನ್ನು ಕಾವ್ಯ ಗುಣವನ್ನು ಒಟ್ಟಿಗೆ ಪ್ರದರ್ಶಿಸುವುದು. ಇದರಲ್ಲಿ ಮೊದಲ ಭಾಗ ಯಶಸ್ವಿ ಆದಷ್ಟು ಎರಡನೇ ಭಾಗ ಯಶಸ್ವಿ ಅನ್ನಿಸುವುದಿಲ್ಲ. ನಿರ್ದಿಷ್ಟ ಜಾರಿದ ರುಕ್ಮಿಣಿಯ ಮೇಲೆ ನಿಷ್ಠಾವಂತನಾದ ಮಾವಂದಿರು ಎದುರಿಗೆ ಅವಳು ಕಣ್ಣು ತೆರೆದು ಕಿರುಚಲು ಪ್ರಯತ್ನಿಸಿದರು ಬಿಡದೆ ತಮ್ಮ ಲೈಂಗಿಕ ತೃಪ್ತಿಯನ್ನು ಹಿಂಗಿಸಿಕೊಳ್ಳುವುದು ಅಷ್ಟು ಸಂಭವನೀಯ ಎನಿಸುವುದಿಲ್ಲ. ಅವರ ಪಾತ್ರ ಚಿತ್ರಣದಲ್ಲಿ ಈ ಕ್ಷಣದ ಸೋಲಿಗೆ ಸಾಕಷ್ಟು ಪೂರ್ವ ಸಾಧ್ಯತೆ ಇರುವಂತೆ ಕಾಣುವುದಿಲ್ಲ.

ಆದರೂ ಜಾನಕಿಯ ಮೇಲೆ ಅತ್ಯಾಚಾರ ನಡೆದಾಗ ಅವರು ಗರ್ಭವತಿಯಾದರೆ ಗತಿ ಏನೆಂದು ಆತಂಕ ಪಡುತ್ತಿದ್ದ ರುಕ್ಮಿಣಿ ತನ್ನ ವಿಷಯದಲ್ಲಿ ಈ ಸಾಧ್ಯತೆಯನ್ನು ಚಿಂತಿಸದೇ ಇರುವುದು ಆಶ್ಚರ್ಯಕರವಾಗಿ ಮೂಡಿಬಂದಿದೆ. ಆ ಘಟನೆಯಿಂದ ಉದ್ವಿಕ್ತಳಾದರೂ, ಒಪ್ಪಿದರು ರುಕ್ಮಿಣಿ ಬೆಳಗಿನ ಜಾವದಲ್ಲಿ ಗಾಡಿಯಲ್ಲಿ ಮಳೆಯಲ್ಲಿ ತನ್ನ ತಾಯಿಯಂತೆ ಕಾಣುತ್ತಿದ್ದ ತಾನು ನಿರ್ವಾಜ್ಯ ವಾತ್ಸಲ್ಯ ಆಧಾರಗಳಿಂದ ಕಾಣುತ್ತಿದ್ದ ಲಕ್ಷನನ್ನು ಸೆಳೆದುಕೊಂಡು ಅವನ ಮೇಲೆ ಆಕ್ರಮಣ ಮಾಡಿ ತನ್ನ ಉದ್ರೇಕಕ್ಕೆ ಉಪಶಮನ ಪಡೆದುಕೊಳ್ಳುವುದು. ಅವಳು ಹೀಗೆ ತನ್ನ ಮೇಲೆ ಅತ್ಯಾಚಾರ ನಡೆಸುವಾಗಲು 'ಅವಳ ಕೋಮಲ ಬಾಹುಗಳಿಗೆ ಎಲ್ಲಿ ನೋವಾದಿತೋ' ಎಂದು ಲಕ್ಷ ತನ್ನನ್ನು ಅವಳಿಗೆ ಒಪ್ಪಿಸಿಕೊಳ್ಳುವುದು ಅಷ್ಟು ಸಹಜ ಸಮಂಜಸ ಎನಿಸುವುದಿಲ್ಲ. ಇಂತಹ ಅಪರೂಪದ ಕೃತ್ಯಕ್ಕೆ ಅಪರೂಪದ ಸನ್ನಿವೇಶದಲ್ಲಿಯೂ ಕ್ಷಣಿಕವಾಗಿಯೂ ಅವಳು ತೊಡಗುವುದಕ್ಕೆ ಅವರ ಪಾತ್ರದ ಬೆಳವಣಿಗೆಯಲ್ಲಿಯೂ ಸಾಕಷ್ಟು ಪೂರ್ವಸಿದ್ಧತೆ ಕಾಣ ಸಿಗುವುದಿಲ್ಲ.

ಸೂಪ್ತ ಭಾವನೆಗಳನ್ನು ವಿಸ್ಮಯಕಾರಿಯಾಗಿ ಕರೆಯಬಹುದಾದರೂ ಕೃಷ್ಣಶಾಸ್ತ್ರ ಮತ್ತು ರುಕ್ಮಿಣಿಗೆ ಎಸಗುವ ಅತ್ಯಾಚಾರಗಳು ಪಾತ್ರ ರಚನೆಗೆ ವಸ್ತುವಿನ್ಯಾಸಕ್ಕೂ ಬಿಟ್ಟಿರುವ ಎಡರು ತೊಡರುಗಳ ಅವಿಸ್ಮಾರಗಳಂತೆ ಸೂಕ್ಷ್ಮವಾಗಿ ಮೂಡಿ ಬಂದಿರುವಂತೆ ಕಾಣುತ್ತದೆ. ಇಷ್ಟೆಲ್ಲಾ ರದ್ದಾಂತದ ನಡುವೆ ರುಕ್ಮಿಣಿಯ ವಿಷಯದ ಅತ್ಯಾಚಾರದಲ್ಲಿ ತನ್ನದೇ ಹೊಣೆ ಎಂದು ಲಕ್ಷ ಒಪ್ಪಿಕೊಂಡು ಶಿಕ್ಷೆ ಅನುಭವಿಸುವ ತ್ಯಾಗ ನಿಷ್ಠಲವಾಗಿ ಬ್ರಾಹ್ಮಣ ವರ್ಗ ರುಕ್ಮಿಣಿ ದಲಿತ ವರ್ಗದವನ ಸಂಪರ್ಕ ಮಾಡಿ ಮಹಾಕಡು ಪಾತಕ ಎಸಗಿದಳೆಂದು, ಪಾಪಿಯೆಂದು ಪರಿಗಣಿಸಿ ಅವಳ ಮೇಲೆ ಹಾಕುವ ಶಿಕ್ಷೆಯು ಸುಸಂಗತವೋ ಎಂದು ತರ್ಕ ಹಾಕಬೇಕಾಗುತ್ತದೆ. ಕಾದಂಬರಿಯ ಪ್ರಾರಂಭದಲ್ಲಿ ಲಕ್ಷ ಹೇಳುವ "ಪಂಚಾಯತಿಯವರು ಮಾಡು ನ್ಯಾಯದ ದಾಳ ಉಳ್ಳೋದು ಕೊನೆಗೆ ಉತ್ತಮರ ಕಡೆಯೇ.." ಎಂಬ ನುಡಿ ಸಮಾಜದ ಸ್ಥರ ವಿನ್ಯಾಸದಲ್ಲಿ ಇನ್ನೂ ಹೆಚ್ಚು ರುಜುವಾತ ಆಗುವಂತೆ ಮಾಡಿದೆ.



ಲಕ್ಕ ರುಕ್ಮಿಣಿಯ ಅಕ್ರಮಣ ಅಸಹಾಯಕ ಬಲಿಯಂದು ನಿರ್ಣಯಿಸಿ ಮುಂದೆ ಅವಳು ಹೀಗೆ ಮೇಲಿಂದ ಮೇಲೆ ಅತ್ಯಾಚಾರಕ್ಕೆ ಗುರಿಯಾಗುವಂತೆ ಕ್ರಮಗಳನ್ನು ತೆಗೆದುಕೊಂಡಿದ್ದರೆ ಒಬ್ಬ ಬ್ರಾಹ್ಮಣಿ ಒಬ್ಬ ಹರಿಜನ ಪುರುಷನ ಮೇಲೆ ಅತ್ಯಾಚಾರ ಮಾಡಿ ಕಡೆಗೆ ಅವನೇ ಅವಳ ಮೇಲೆ ಅತ್ಯಾಚಾರ ಮಾಡಿದನೆಂದು ಸಮಾಜ ನಿರ್ಧಾರ ಕೈಗೊಳ್ಳುವುದರಿಂದ ಅದರ ನ್ಯಾಯ ವಿಪರ್ಯಾಸಕ್ಕೆ ಬರುತ್ತಿದ್ದಷ್ಟು ಹೆಚ್ಚು ಹೆಚ್ಚು ಮಹತ್ವ ಬರುತ್ತಿರಲಿಲ್ಲವೆನಿಸುತ್ತದೆ.

ಕಾದಂಬರಿಯ ಕೇಂದ್ರ ಕ್ರಿಯಾ ಯೋಜನೆಯಲ್ಲಿ ಅಪಸ್ವರ ಎತ್ತಿದಂತೆ ಆದರೂ, ಅದನ್ನು ಸಮಗ್ರವಾಗಿ, ಪರಿಣಾಮಕಾರಿಯಾಗಿ, ಅಪೂರ್ವವಾಗಿ, ಪ್ರಾತಿನಿಧಿಕವಾಗಿ ಮೂಡಿಬಂದಿದೆ. ಕಾಮ ಸಾಹಿತ್ಯದಲ್ಲಿ ಸದೃಶಗೊಂಡಿರುವುದು ಇದೇ ಮೊದಲಿನಲ್ಲ. ಆದರೆ ಧರ್ಮಕ್ಕೆ ವಿರುದ್ಧವಾದ ಕಾಮ ಈ ಕಾದಂಬರಿಯಲ್ಲಿ ಸೃಷ್ಟಿಸುವ ಗ್ರಾಮದೊಳಗಿನ ಎಲ್ಲ ವರ್ಗಗಳ, ಎಲ್ಲಾ ಮತಗಳ ಸ್ವರಗಳ ಜೀವನ ಶೈಲಿಯನ್ನು ಆಕ್ರಮಿಸಿ, ಸಂಬಂಧಗಳನ್ನು ಕಲುಷಿತಗೊಳಿಸುತ್ತದೆ. ಸ್ತ್ರೀಯರು ಪತಿಯನ್ನು ಕಳೆದುಕೊಂಡ ಅಥವಾ ತೊರೆದ ಮಹಿಳೆಯರ ಅನೈತಿಕ ಸಂಬಂಧಗಳು ಮತ್ತು ಕೆಲವು ಅವರ ಮೇಲೆ ಒತ್ತಾಯಪೂರ್ವಕವಾಗಿ ಹೊರಿಸಿದ್ದವು, ಹೇರಿದ್ದವು.

ಕೆಲವು ಅವರ ಒಪ್ಪಿಗೆಯಿಂದ ಜರುಗಿದವು. ಇಲ್ಲಿ ಬರುವ ರುಕ್ಮಿಣಿಯ ಎರಡು ಅತ್ಯಾಚಾರ ಸಂದರ್ಭಗಳ ಸುತ್ತ ಒಂದು ಪರಿವೇಶವನ್ನು ಕಟ್ಟಿ, ಅವುಗಳಿಗೂ ರುಕ್ಮಿಣಿಯ ಸಂಬಂಧಗಳಿಗಿರುವ ಸಾಧಕ ಬಾಧಕಗಳ ಸಾದೃಶ ವೈದೃಶಗಳಿಂದ ಘಟನೆ ಸಹಜವಾದದ್ದು ಎಂಬಂತೆ ಚಿತ್ರಿಸಿದ್ದು ಓದುಗರಿಗೆ ಕುತೂಹಲವನ್ನು ಹುಟ್ಟಿಸುತ್ತದೆ. ಇದಕ್ಕೆ ಪ್ರತಿಯಾಗಿ ಬಿಳುವ ಶಿಕ್ಷೆಯ ಆಘಾತ ಎಷ್ಟು ನ್ಯಾಯಯುತವೋ ಅಥವಾ ಅನ್ಯಾಯಯುತವೋ ಎಂಬುದನ್ನು ವಿಶ್ಲೇಷಿಸುತ್ತ ಕ್ರೂರತೆಯ ಮುಖವಾಡಗಳನ್ನು ವೈಶಾಖಿ ಕಾದಂಬರಿ ಚಿತ್ರಿಸಿದೆ.

ಲಕ್ಕನ ನ್ಯಾಯ ಪಂಚಾಯಿತಿಯ ನ್ಯಾಯಾಧೀಶರಂತೆ ವರ್ತಿಸುವ ಪಂಚಾಯಿತಿಯವರು ಮತ್ತು ಅವರ ಮುತುವರ್ಜಿ ವಹಿಸಿದವರೂ ಎಷ್ಟು ಅನರ್ಹರು ಎಂಬುದನ್ನು ವಿಷಾದಪಡಿಸುವುದು. ಇದು ರುಕ್ಮಿಣಿಗೆ ಫ್ಲೇಗ ಆವರಿಸಿದಾಗಲೂ ನಡೆದುಕೊಂಡ ರೀತಿಗೂ ಕಾದಂಬರಿಯು ಸ್ಪಷ್ಟವಾದ ಸಂಬಂಧವನ್ನು ಅಂತರ್ಗತಗೊಳಿಸುತ್ತದೆ.

ವೈಶಾಖಿ ಕಾದಂಬರಿ ಗದ್ಯದ ವೈಭವ. ಇದಕ್ಕೆ ಪೂರಕವೆಂಬಂತೆ ಹಲವಾರು ರಸವತ್ತಾದ ಪ್ರಸಂಗಗಳ ಕಥೆಗಳು ಮೂಡಿ ಬಂದಿವೆ. ಪೂರ್ವ ಭಾಗದಲ್ಲಿ ಬರುವ ಮಾರಮ್ಮನ ಗುಡಿಯ ಇಸ್ಪೀಟ್ ಆಟದ ಪ್ರಸಂಗ, ಗ್ರಾಮಕ್ಕೆ ಫ್ಲೇಗ ರೋಗ ಬಂದಾಗ ಜನರ ವರ್ತನೆಯ ಪ್ರಸಂಗ, ವಿಧವೆ ಗಂಗೆಯನ್ನು ಅವಳ ದಾಯಾದಿ ಅಡುವೈಪ್ಪ ಪಂಚಾಯಿತಿಗೆ ಎಳೆದ ಪ್ರಸಂಗ, ಬೆಟ್ಟಯ್ಯ ಚಿಕ್ಕೇರಿಯ ಆಸ್ತಿಯನ್ನು ನುಂಗಿ ಹಾಕಿದ ಪ್ರಸಂಗ, ತಾಯಿ ವಿಧವೆ ವೆಂಕಟ ಪುರುಷನೊಡನೆ ಕೂಡಿಕೊಂಡಿರುವುದನ್ನು ನೋಡಿ ಮಗ ಆತ್ಮಹತ್ಯೆ ಮಾಡಿಕೊಂಡ ಪ್ರಸಂಗ, ಹೈದನ ಟಿಫಿನ್ ಕ್ಯಾರಿಯರ್ ಕದ್ದ ಟಗರುರಿನ ಪ್ರಸಂಗ, ಲಕ್ಕನು ಮದುವೆಯಾಗಬೇಕಾಗಿದ್ದ ಚೆಲುವಿ ಉದ್ಧರಯ್ಯನ ಜೀತದಾಳಾದ ಪ್ರಸಂಗ ಇಂತಹ ಕಥೆಗಳು ಉಪಕಥೆಗಳ ಮೂಲಕ ಸ್ವಾರಸ್ಯಕರವಾಗಿ ಒಂದೊಂದನ್ನೇ ಒಂದೊಂದನ್ನೇ ಚಿತ್ರಿಸುತ್ತಾ ಬಂದಿದ್ದಾರೆ.

ಕಾದಂಬರಿಯ ಕೇಂದ್ರ ಪಾತ್ರಗಳಾದ ರುಕ್ಮಿಣಿ, ಲಕ್ಷ್ಮನ ಸುತ್ತವೆ ಸುತ್ತುವುದು. ಅದರಲ್ಲೂ ರುಕ್ಮಿಣಿಯ ಮೇಲಿನ ಅತ್ಯಾಚಾರದ ಸುತ್ತ ಕಾದಂಬರಿ ಸ್ತ್ರೀಶೋಷಣೆಯ ಚಿತ್ರಮಾಲೆಯನ್ನು ಚಿತ್ರಿಸುತ್ತಲೇ ಹೋಗುವುದು. ಗಂಡ ಸತ್ತ ಸ್ತ್ರೀಯರಿಗೆ ಗಂಡುಗಳು ಬೀಸುವ ಬಲೆಯಲ್ಲಿ ಸಿಕ್ಕಿ ಹಾಕಿಕೊಂಡ ಹಕ್ಕಿಯ ಹಾಗೆ ವಿಲವಿಲ ಒದ್ದಾಡುವ ರೀತಿ ಸ್ತ್ರೀ ಶೋಷಣೆಯ ಎಳೆಗಳನ್ನು ಬಿಚ್ಚಿಡುತ್ತಾ ಸ್ತ್ರೀ ಸುರಕ್ಷಿತ ಅಲ್ಲ ಎಂಬಂತಿದೆ. ದಲಿತರ ಸ್ಥಿತಿ ಈ ಸಮಾಜದಲ್ಲಿ ಶೋಚನೀಯ. ಇದ್ದ ತುಂಡು ಭೂಮಿಯನ್ನು ಕಳೆದುಕೊಂಡು ಜೀತಕ್ಕೆ ಜೋತು ಬೀಳುವ ಸ್ಥಿತಿ ಚಿತ್ರಣವಿದೆ.

ಮಕ್ಕಳು ಮರಿಗೆ ವಿದ್ಯೆ ಕಲಿಸುವ ಬಯಕೆಯನ್ನು ಬತ್ತಿಸಿಕೊಂಡ ಬಡಪಾಯಿ ಜೀವಗಳು. ಮತಾಂತರದ ಆವಾಂತರವು ದಲಿತರನ್ನು ಬಿಟ್ಟಿರದ ಸನ್ನಿವೇಶಗಳಿವೆ. ಲಕ್ಷ್ಮನ ತಂಗಿ ಗಂಡನಡತೆಗೆ ಹೇಸಿಕೊಂಡು ತವರಿಗೆ ಬಂದಳು. ಕೇಶವಯ್ಯನ ಕಾಮ ಕಥೆಯನ್ನು ದಿಟ್ಟತನದಿಂದ ತಿರಸ್ಕರಿಸಿದ ಧೀರತನವಿಲ್ಲಿದೆ. ಕೊನೆಗೆ ಸೋಲುವ, ಸೋತು ಅವನ ವಶವಾಗುವ ರೀತಿ ವಿಭಿನ್ನ. ಅಲ್ಲಿ ಲಕ್ಷ್ಮನ ತಂಗಿ, ಬ್ರಾಹ್ಮಣ ರುಕ್ಮಿಣಿ ಒಟ್ಟಾರೆ ಹೆಣ್ಣಿನ ಶೋಷಣೆ. ಕೊನೆಗೆ ಸ್ತ್ರೀಶೋಷಣೆಯ ಆವಾಂತರವೇ ಮೂಡಿಬಂದಿದೆ.

ಹರಿಜನ ಕೇರಿಯ ಅನ್ಯಾಯಗಳಿಗೆ ಸಾಕ್ಷಿ ವೈಶಾಖ ಕಾದಂಬರಿ. ಲಕ್ಷ್ಮ ಅನುಭವಿಸಿದ ಅನ್ಯಾಯಗಳೇ ಅದಕ್ಕೆ ಪೂರಕ ಸಾಕ್ಷಿ. ಅನ್ಯಾಯಗಳಿಗೆ ಅವನು ಪ್ರತಿಭಟಿಸದಿರುವುದೇ ಕುತೂಹಲ. ಅವುಗಳನ್ನು ನಿವಾರಿಸಲು ಕ್ರಿಯಾಶೀಲನಾಗದಿರುವುದೇ ಕಾದಂಬರಿಯ ಜೀವಂತಿಕೆ. ಹಿರಿಯರು ಹೇಳಿದಂತೆ ಅಸಹಾಯಕತೆಯನ್ನು ಅವನು ಒಪ್ಪಿ ಸಾಧು ಪ್ರಾಣಿಯಂತೆ ನಡೆದುಕೊಳ್ಳುತ್ತಾನೆ. ಅಸಹಾಯಕತೆಯನ್ನು ಬಿಟ್ಟರೆ ಇನ್ನೆಲ್ಲಾ ವಿಷಯಗಳಲ್ಲಿಯೂ ಲಕ್ಷ್ಮನ ಪಾತ್ರ ಮಾರ್ಗದರ್ಶಿ ಆದರ್ಶ ಪಾತ್ರ. ಕುಲಂಕುಶವಾಗಿ ಇದನ್ನು ಗಮನಿಸಿದಾಗ ಅತಿ ಆದರ್ಶ ಆತಂಕಕ್ಕೆ ಮೂಲ ಎಂದು ತೋರಿದಂತೆ ಕಾಣುತ್ತದೆ.

ಕಾದಂಬರಿಯಲ್ಲಿ ಹರಿಜನರ ಶೋಷಣೆಯೊಂದಿಗೆ ಅವರ ಪರಸ್ಪರ ವಾತ್ಸಲ್ಯಗಳ ಹೃದಯಸ್ಪರ್ಶ ಚಿತ್ರಣವನ್ನು ಕೊಡುವುದು. ಲಕ್ಷ್ಮನ ವಿಷಯದಲ್ಲಿ ಅವನ ತಾಯಿ ತೋರುವ ವಾತ್ಸಲ್ಯ ಕಾದಂಬರಿಯ ಕೊನೆಯ ಭಾಗದಲ್ಲಿ ಮನಮುಟ್ಟುವಂತೆ ಮೂಡಿಬಂದಿದೆ. ಜೀವಕ್ಕಿಂತ ಹೆಚ್ಚು ಪ್ರೀತಿಸುವ ತಂಗಿ ಕೇಶವಯ್ಯನೊಂದಿಗೆ ಅನೈತಿಕ ಸಂಬಂಧ ಬೆಳೆಸಿದ್ದು ಕಂಡು ಲಕ್ಷ್ಮನ ತಂದೆ ಮತ್ತು ಲಕ್ಷ್ಮನ ದೊಡ್ಡಪ್ಪ ಸಂಸಾರ ಚಿತ್ರಣ ವಾಸ್ತವಿಕ ಹಾಗೂ ವೇದ್ಯವಾಗಿ ಕಾಣುತ್ತದೆ.

ಕಾದಂಬರಿಯ ಯಶಸ್ಸಿನ ಸೂತ್ರಗಳಲ್ಲಿ ಸಾಮಾಜಿಕ ಸ್ಥಿತಿಗತಿಗಳ ಚಿತ್ರಣದೊಂದಿಗೆ ಭಾಷಾ ಬಳಕೆಯು ಮಹತ್ವದ ಸ್ಥಾನವನ್ನು ಪಡೆದುಕೊಳ್ಳುವುದು. ಬಳಕೆಯಾಗುವ ಭಾಷೆಯ ಪ್ರಾದೇಶಿಕ ಚೌಕಟ್ಟು ಜನಪದಯ ಅಂಶಗಳು, ನುಡಿಗಟ್ಟುಗಳು, ಗಾದೆ ಮಾತುಗಳು, ಪಡೆನುಡಿಗಳು ಸಂವೇದನಾಶೀಲ ಗುಣಗಳೊಂದಿಗೆ ಪ್ರಾದೇಶಿಕತೆಯ ಮೆರೆಗು ಕೃತಿಗೆ ಮನ್ನಣೆ ದೊರೆಯುವಂತೆ ಗೊತ್ತಿಲ್ಲದೆ ದುಡಿಯುತ್ತವೆ. ಅಂತಹ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯ ಎಲ್ಲಾ ಅಂಶಗಳನ್ನು ವೈಶಾಖ ಕಾದಂಬರಿಯಲ್ಲಿ ಚದುರಂಗರು ಅಚ್ಚುಕಟ್ಟಾಗಿ ಬಳಸಿಕೊಂಡಿದ್ದಾರೆ.

ಮುಖ್ಯವಾಗಿ ಜನಪದ ದಾಟಿಯ ಸಣ್ಣ ಸಣ್ಣ ಪದ್ಯಗಳು ಓದುಗರಿಗೆ ಅಲ್ಲಲ್ಲಿ ರಂಜಕತೆಯೊಂದಿಗೆ ಗೂಡಾರ್ಥದ ಜಾಡನ್ನು ಹಿಡಿದು ತರ್ಕಿಸುವಂತೆ ಚಿಂತನೆಗೆ ಹಚ್ಚುತ್ತವೆ. ಅಂತಹ ಕೆಲವು ಅಂಶಗಳನ್ನು ಈ ಕೆಳಗಿನ ಪದ್ಯಗಳಲ್ಲಿ ಗಮನಿಸಬಹುದು.

ಸಂಪುಟ 4, ಸಂಚಿಕೆ 3, ನವೆಂಬರ್-ಡಿಸೆಂಬರ್, 2022 ISSN: 2582-2284, ಪು.ಸಂ. 13-22.

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ರಾಗಿ ಇಟ್ಟಿನ ಮುದ್ದೆ
ಮಾರಿಗುಡಿ ನಿದ್ಧೆ
ಇದ್ದರೆ ಇದ್ದೆ
ಎದ್ದರೆ ಎದ್ದೆ... (ಪು.ಸಂ.2)
ಎಣ್ಣೆಗೆ ಪುಲ್ಲ,
ಎಡತಿ ಒಲ್ಲ,
ಯಾಕೆ ಒಲ್ಲ ?
ಸಿವನೆ ಬಲ್ಲ ! (ಪು.ಸಂ.12)

ವೊಟ್ಟೆ ತುಂಬ ಅಂಬಳಿ
ಮೈತುಂಬ ಕಂಬಳಿ
ಅನ್ನಬಟ್ಟೆ ಆಸ್ತಿ
ಮಿಕ್ಕಿದ್ದೆಲ್ಲ ಜಾಸ್ತಿ

ಮೀಸೆ ಬಂದರೆ ದೇಸ ಕಾಣಕ್ಕಿಲ್ಲ,
ಮೋಲೆ ಬಂದರೆ ನೆಲ ಕಾಣಕ್ಕಿಲ್ಲ (ಪು.ಸಂ.14)

ಹಳ್ಳಿ ವಾಸ
ನಾನೂ ಸಂತೋಸ
ನನ್ನೆತ್ತೂ ಸಂತೋಸ
ಪ್ಯಾಟೇ ವಾಸ
ಜಂಖಾನ ಹಾಸ
ನನ್ನೆತ್ತೂ ಉಪಾಸ
ನಾನೂ ಉಪಾಸ (ಪು.ಸಂ.125)

ಲಕ್ಕಪ್ಪ ಲಕ್ಕಪ್ಪ ಲೋ ಲೋ ಲೋ
ಎಕ್ಕದ ಗಿಡದಲ್ಲಿ ಲೋ ಲೋ ಲೋ
ಬೆನಕಪ್ಪ ಕುಂತವ್ವೆ ಲೋ ಲೋ ಲೋ
ಕರಿಗಡುಬ ತಿಂತವ್ವೆ ಲೋ ಲೋ ಲೋ (ಪು.ಸಂ.312)



ಉಪಲ ಸೆಟ್ಟಿ

ಉಪಲ ಸೆಟ್ಟಿ

ನೀ ತರೆ

ನಾ ಪುರೈ.... (ಪು.ಸಂ.174, 314, 315)



ವೈಶಾಖ ಕಾದಂಬರಿಯ ಸ್ಥಿತಪ್ರಜ್ಞ ಕೇಂದ್ರ ಪಾತ್ರವೆಂದರೆ ಲಕ್ಕ. ಪ್ರಜ್ಞಾಪ್ರವಾಹ ತಂತ್ರವನ್ನು ಬಳಸುವ ಪ್ರಗತಿಶೀಲ ಕಾದಂಬರಿಕಾರರ ಈ ಕೇಂದ್ರ ಪಾತ್ರವನ್ನು ವಸ್ತುನಿಷ್ಠ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ವಿಶ್ಲೇಷಿಸಿರುವುದನ್ನು ಮುಖ್ಯ ವಸ್ತುನಿಷ್ಠತೆಯಿಂದ ಗಮನಿಸುವಾಗ ಈ ಪಾತ್ರದಲ್ಲಿ ಕೆಲವು ತೊಡಕುಗಳಾಗಿರುವುದು ಕಾಣುತ್ತೇವೆ. ಆ ಪಾತ್ರದೊಂದಿಗೆ ಕಾದಂಬರಿಕಾರರ ತಾದಾತ್ಮಕಧೆಯ ಉಂಟಾದಂತೆ ಕಾಣುತ್ತದೆ. ಅತಿಯೆಂಬಂತೆ ಆಶ್ಚರ್ಯವಾದರೂ ಪ್ರಜ್ಞಾ ಪ್ರವಾಹ ತಂತ್ರ ಅಸಹಜವಾದಂತೆ ಕಂಡಿದೆ. ಉದಾಹರಣೆಗೆ ಬೆಟ್ಟಯ್ಯ ಚಿಕ್ಕೇರಿಯ ಆಸ್ತಿಯನ್ನು ಕಬಳಿಸುವ ಸಂದರ್ಭದಲ್ಲಿ ಲಕ್ಕನು ಹತ್ತಿರದಲ್ಲಿ ಇರುವುದು. ಒಟ್ಟಿನಲ್ಲಿ ಈ ತಂತ್ರ ಯಶಸ್ವಿಯಾಗಿ ವೈಶಾಖ ಕಾದಂಬರಿಯಲ್ಲಿ ಮೂಡಿಬಂದಿದೆ. ಲಕ್ಕ ಕಲ್ಪನಾಜೀವಿ, ಚಿಂತನಾಜೀವಿ ಹೌದು ಅಲ್ಲವೋ ಗೊತ್ತಿಲ್ಲ ಆದರೆ ಭಾವಜೀವಿ ಎನಿಸಿಕೊಳ್ಳುತ್ತಾನೆ.

ಕಲ್ಪನಾ ಶಕ್ತಿಗೆ ಎಷ್ಟೋ ಉದಾಹರಣೆಗಳು ಇಲ್ಲಿವೆ. ದರಮನಹಳ್ಳಿಯೇ ಕಾದಂಬರಿಯ ಕ್ಷೇತ್ರ, ಧರಮನಹಳ್ಳಿಯ ಹತ್ತಿರವೇ ದೋಣರು ನಿರ್ಮಿಸಿದರೆಣ್ಣಲಾದ ಕೋಟೆ, ಪಂಚಾಯತಿಯ ಮುಂದೆ ಪಾಂಡವರ ಶಂಬುವಿದೆ. ಕಾಕತಾಳಿಯ ಎಂಬಂತೆ ಬಹಿಷ್ಕೃತವಾದರೂ ಬಿಡದೆ ಗಂಗವ್ವನನ್ನು ಎಳೆದು ತರುವಂತೆ ಒಮ್ಮೆ ಪಂಚಾಯತಿ ಅಜ್ಞಾಪಿಸುತ್ತದೆ. ಇದು ಪುರಾತನ ಮಹಾಭಾರತಕ್ಕೆ ಆಧುನಿಕ ಮಹಾಭಾರತದ ಪ್ರತಿಬಿಂಬ. ಆದರ್ಶ ಪಾತ್ರವಾಗಿ ಲಕ್ಕ ಕಾಣಿಸಿರುವನು. ಪುರಾತನ ಪರಂಪರೆಗಳು, ನಡೆ-ನುಡಿಗಳು, ಆಚಾರ ವಿಚಾರಗಳು ನಮ್ಮ ಮೇಲೆ ಪ್ರಭಾವ ಬೀರದ ರೀತಿ ಎದ್ದು ಕಾಣುವುದು.

ಇಡೀ ಕಾದಂಬರಿಯನ್ನು ಗಮನಿಸಿದಾಗ ರೂಪಕಗಳನ್ನು, ಅಲಂಕಾರಗಳನ್ನು, ಪ್ರತಿಮೆಗಳನ್ನು ಹಾಗೂ ವರ್ಣನೆಗಳನ್ನು ಕಾಣುತ್ತೇವೆ. ಲಕ್ಕನು ಕಂಡಿರುವ ಬಿಮ್ಮಿಸಿನಿಯ ಭಯಂಕರ ದೃಶ್ಯ ಅವನ ಮೇಲೆ ಗಾಢವಾದ ಪರಿಣಾಮವನ್ನು ಬೀರುತ್ತದೆ. ತನ್ನ ಕಾಯಿಲೆ ಎಂಬಲ್ಲಿಯೂ ತನಗೆ ರೊಟ್ಟಿ ತಂದುಕೊಟ್ಟ ಮರಳುವಾಗ ಸತ್ತ ತಾಯಿಗೆ ಲಕ್ಕ ಮಾಡುವ ಕ್ಷಣ ಸೇವೆ ಸದೃಶ ಚಿತ್ರಣದಂತಿದೆ. ದೇವಜಿ ಮತ್ತು ಅವಳ ಗೆಳತಿಯರು ಬೆಳದಿಂಗಳಲ್ಲಿ ಚಾಪೆ ಹೆಣೆಯುವ ದೃಶ್ಯ ಮತ್ತು ಅವರ ಮಾತುಕತೆ ಆಕರ್ಷಕ ರೂಪದಂತಿದೆ. ಲಕ್ಕನು ಗರುಡಗಂಬದ ದಾಸಯ್ಯನ ಬಳಿ ನೋಡುವ ಮತ್ತೆ ಕಥೆಯಲ್ಲಿ ಆಕಾಶದಲ್ಲಿ ನೋಡುವ ಗರುಡ ಉಪಲಶೆಟ್ಟಿಯಿಂದ ತನ್ನ ಸ್ವಾತಂತ್ರ ಕಲ್ಪನಾತೀತವಾಗಿ ಪಡೆದುಕೊಂಡು ಬಿಡುವ ಸ್ವತಂತ್ರ ಹಕ್ಕಿ.

ನಿಲ್ಲಲು ಮೆಲ್ಲನೆ ಕಲಿಯುವ ಆನೆ ಮರೆಯ, ಹಾವನ್ನೆ ಹಿಂಸಿಸಿಕೊಳ್ಳುವ ನೋಣಗಳ ಸಮೂಹ ಇಂತಹ ಸಂಕೇತಗಳು ಅದಕ್ಕೆ ಸಾಕ್ಷಿ. ಚಕ್ರವ್ಯೂಹಕ್ಕೆ ಸಿಲುಕಿದ ರುಕ್ಕಿಣಿಯ ಉತ್ತಮಿಕೆಯ ಪ್ರತೀಕ. ಕನಸಿನಲ್ಲಿ ಕಾಡುವ ಈ ಸಂದರ್ಭ ತನ್ನೊಳಗೆ ಪಡೆದುಕೊಳ್ಳುತ್ತದೆ. ಸ್ತ್ರೀ ಮತ್ತು ಪುರುಷ ಕೇಂದ್ರಿತ ಕ್ರಿಯಾ ಕೇಂದ್ರ ಪಾತ್ರಗಳ ಮೂಲಕ ಅಭಿಪ್ರಾಯ ಬಿನ್ನತೆಯ ಮಜಲುಗಳನ್ನು ತೆರೆದಿಟ್ಟರು ಅದರ ಕಾವ್ಯಾತ್ಮಿಕವಾದ ಶಿಲ್ಪ, ಗದ್ಯದ ಉಚ್ಚಾಯ ಸ್ಥಿತಿ, ಸಂಕೇತಗಳು ಪ್ರಜ್ಞಾಪ್ರವಾಹ ತಂತ್ರ, ಶೈಲಿ, ಅದು ಸೃಷ್ಟಿಸುವ ಕಾಮದ

ಕುಂಡಲದಂತಿರುವ ಜ್ವಲಂತ ಜೀವಂತ, ಜೀವಲೋಕದ ಪ್ರತಿಬಿಂಬ. ಪ್ರಸಂಗಗಳು, ಪಾತ್ರಗಳ ವೈವಿಧ್ಯತೆಯ ಪ್ರಾಪ್ತಿ, ಹೆಣ್ಣು ಮತ್ತು ಹರಿಜನರ ಬಗ್ಗೆ ಅವರಲ್ಲಿ ಮಿಡಿಯುವ ಅನುಕಂಪ, ಅವರ ಬಗ್ಗೆ ಆಶಾವಾದ ವೈಶಾಖಿ ಕಾದಂಬರಿಯನ್ನು ಕನ್ನಡದ ಶ್ರೇಷ್ಠವಾದ ಕಾದಂಬರಿಗಳ ಸಾಲಿಗೆ ಸೇರಿಸುವಲ್ಲಿ ದುಡಿಸಿಕೊಂಡು ನಿಸ್ಸಂಕೋಚವಾಗಿ ಸೇರಿಸುತ್ತವೆ.

ಅಡಿ ಟಿಪ್ಪಣಿ

1. ವೈಶಾಖಿ ಕಾದಂಬರಿ ಪುಟ ಸಂಖ್ಯೆ 01
2. ವೈಶಾಖಿ ಕಾದಂಬರಿ ಪುಟ ಸಂಖ್ಯೆ 03
3. ವೈಶಾಖಿ ಕಾದಂಬರಿ ಪುಟ ಸಂಖ್ಯೆ 02
4. ವೈಶಾಖಿ ಕಾದಂಬರಿ ಪುಟ ಸಂಖ್ಯೆ 12
5. ವೈಶಾಖಿ ಕಾದಂಬರಿ ಪುಟ ಸಂಖ್ಯೆ 14
6. ವೈಶಾಖಿ ಕಾದಂಬರಿ ಪುಟ ಸಂಖ್ಯೆ 125
7. ವೈಶಾಖಿ ಕಾದಂಬರಿ ಪುಟ ಸಂಖ್ಯೆ 312
8. ವೈಶಾಖಿ ಕಾದಂಬರಿ ಪುಟ ಸಂಖ್ಯೆ 174, 314, 315



Name of the Teacher: Prof M. M. Huddar



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ANALYSIS OF SBI, HDFC AND BDCC BANK MARKETING SERVICES

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ABSTRACT

The banking system is formed when a large number of individuals or companies come together to form a system. They do their job in the economic and financial markets, where they raise funds and lend money. The need for some entities to be in charge of carrying out financial intermediation operations is the key reason and justification for the existence of this industry. It is likely that money would travel from one location to another in this manner, adapting to the uncertainties and deadlines that are part of the financial reality. The need for such entities to be in charge of carrying out financial intermediation operations is the key reason and justification for the sector's existence. In this way, money will travel from one location to another while taking into account those uncertainties and deadlines that are part of the financial reality.

Keywords: SBI, HDFC, BDCC, Banking, Marketing, Services

1. INTRODUCTION

The banking system is formed when a large number of individuals or companies come together to form a system. They do their job in the economic and financial markets, where they raise funds and lend money. The need for some entities to be in charge of carrying out financial intermediation operations is the key reason and justification for the existence of this industry. It is likely that money would travel from one location to another in this manner, adapting to the uncertainties and deadlines that are part of the financial reality. The need for such entities to be in charge of carrying out financial intermediation operations is the key reason and justification for the sector's existence. In this way, money will travel from one location to another while taking into account those uncertainties and deadlines that are part of the financial reality.

2. NEED OF STUDY

The study is being conducted with the aim of identifying and analyzing the various obstacles, constraints, and problems that banking and other financial services in the country face in the current free market climate. In the financial services industry, there has been a significant increase in competition as more and more banking firms compete to attract and retain customers. Customer-centric corporate models have been implemented in the financial services industry. The business models must be considered by the financial services company. Customer-centric, production-centric, market-centric, and fulfillment-centric strategies are used to optimize core competencies.

3. OBJECTIVE OF THE STUDY

The research is being carried out in order to achieve the following essential goals:

1. To investigate the scope of the problems and concerns that arises in the selling of services in general, as well as the marketing of banking services in particular.
2. To investigate SBI, BDCC Bank, and HDFC Bank's creative, dynamic, and competitive banking services.
3. To identify customer satisfaction, research compares SBI, BDCC Bank, and HDFC Bank.
4. To highlight the issues with SBI, BDCC Bank, and HDFC Bank's marketing of banking services.
5. To suggest steps to solve the problems of SBI, BDCC Bank, and HDFC Bank Marketing Services.

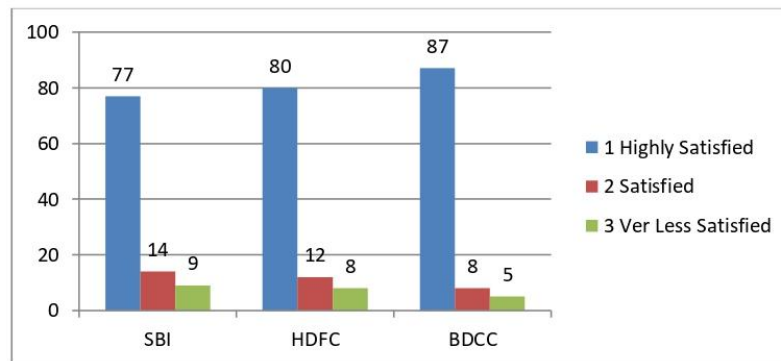
4. DATA ANALYSIS AND INTERPRETATION

It was difficult to compare the three most active banks in Bagalkot District's public, private, and cooperative sectors. The three banks being investigated are public, private, and cooperative. It's important to note that each of the banks is a pioneer in its area. HDFC Bank is the market leader in home loans, while SBI Bank is the market leader in retail banking and BDCC Bank is the market leader in small finance.

1.1 Comparison of Reply to Customer Grievances:

Comparison of Reply to Customer Grievances				
S.No	Responses	SBI	HDFC	BDCC
1	Highly Satisfied	77	80	87
2	Satisfied	14	12	8
3	Very Less Satisfied	9	8	5

(Table 4.1)



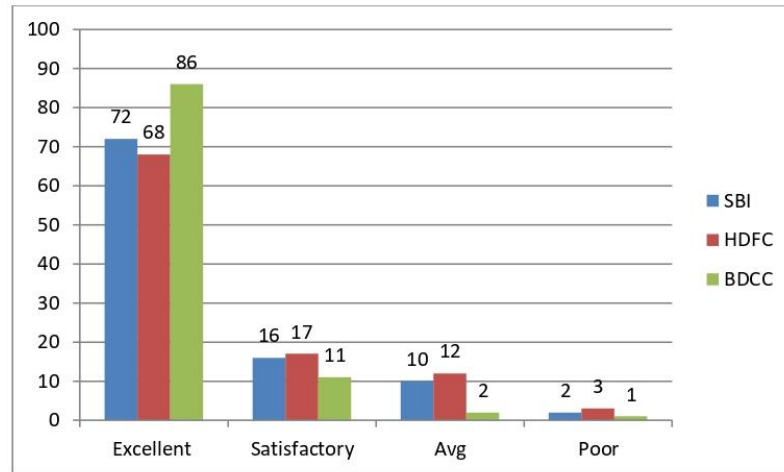
(Graph 4.1)

As previously said, consumer satisfaction cannot be fully investigated without taking into account the resolution of customer complaints. SBI Bank, HDFC Bank, and BDCC Bank have all redressed grievances, according to the table and graph. The aim of the survey was to determine customer satisfaction, and respondents were asked to rate SBI Bank, HDFC Bank, and BDCC Bank in terms of customer complaint responses. In terms of the SBI Bank grievance redressal scheme, 77 percent of respondents said they were very pleased, 14 percent said they were satisfied and just 9% said they were very dissatisfied. In terms of the HDFC Bank grievance redressal system, 80 percent of respondents said they were very pleased, while 12 percent said they were satisfied. Just 8% of respondents said they were very dissatisfied with the HDFC Bank grievance redressal system. 87 percent of respondents said they were very pleased with the BDCC Bank grievance redressal system, while 8% said they were satisfied. Only 5% said they were very dissatisfied with the BDCC Bank grievance redressal system.

1.2 Customer Awareness about Existing Services Provided by SBI, HDFC and BDCC Bank:

Customer Awareness about Existing Services Provided by SBI, HDFC and BDCC Bank				
S.No	Responses	SBI	HDFC	BDCC
1	Excellent	72	68	86
2	Satisfactory	16	17	11
3	Avg	10	12	2
4	Poor	2	3	1

(Table 4.2)



(Graph 4.2)

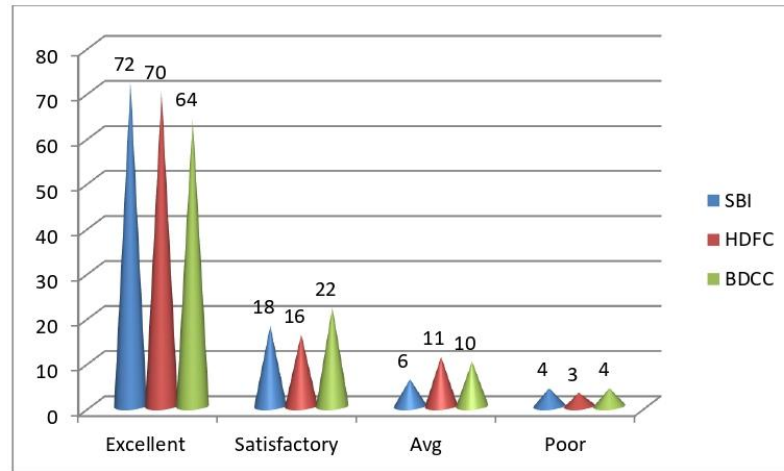
Customers of SBI Bank report that they are generally happy. Around 72 percent of respondents said SBI Bank's existing services are excellent, while only 16 percent said they are satisfactory. SBI Bank Existing Services are rated as average by 10% of respondents, while existing services are rated as bad by just 2% of respondents. Customers of HDFC Bank report that they are generally pleased. Around 68 percent of respondents said HDFC Bank's existing services are excellent, while 17 percent said they are satisfactory. Around 12% of respondents said HDFC Bank's current services are average, while only 3% said they are bad.

Customers of BDCC Bank report that they are generally happy. Around 86 percent of respondents said BDCC Bank's existing services are excellent, while only 11 percent said they are satisfactory. Around 2% of respondents said BDCC Bank's current services are average, while only 1% said they are bad.

1.3 Customer Awareness about Opening Up of New Branches by SBI, HDFC and BDCC Bank:

Customer Awareness about Opening Up of New Branches by SBI, HDFC and BDCC Bank				
S.No	Responses	SBI	HDFC	BDCC
1	Excellent	72	70	64
2	Satisfactory	18	16	22
3	Avg	6	11	10
4	Poor	4	3	4

(Table 4.3)



(Graph 4.3)

The research also tries to figure out how satisfied people are with knowledge about new branch openings. In this regard, the customer responses are mentioned in the table and graph above. SBI Bank's contact with customers is ranked as follows when it comes to the opening of new branches: It was rated as excellent by 72 percent, satisfactory by 18 percent, average by 6 percent, and bad by 4 percent. When it comes to new branch openings, HDFC Bank's customer contact is ranked as follows: 70% thought it was outstanding, 16% thought it was satisfactory, 11% thought it was average, and 3% thought it was poor. When it comes to new branch openings, BDCC Bank's customer contact is ranked as follows: 64 percent thought it was outstanding, 22 percent thought it was satisfactory, 10% thought it was average, and 4% thought it was poor.

5. CONCLUSION

Customers' needs, perceptions, beliefs, and habits will be central to marketing research in financial services. Customer research can assist in identifying and predicting customer desires that can be addressed by product creation or differentiation. Customer satisfaction with personal service and automated service-delivery methods can be tracked through marketing research on banking services, allowing for the identification of areas where service quality can be improved. Internal marketing will also be challenged to use technology to more accurately classify and segment markets and prospects for which a special offer can be made.

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Analysis of Cooperative Banks Financial Status in Bagalkot District

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ABSTRACT

The roots of the Indian cooperative banking drive can be found in agriculture and the related industries. It was the result of the pain and fight of a common person in the 19th century. The first Credit Societies Co-operative Act was introduced in 1904 to protect rural farmers from clutches of moneylenders. In addition, nominal co-operative finance is an ideal and manageable source for the rural population (Subburaj, Samwel Kakuko Lopoyetum & Selvam, 2003). In the early 20th century, the co-operative banks arrived in India as an official attempt to build a new form of institute based on the principles of co-operative organization. These banks were designed to provide temporary and adequate short and long-term institutional lending at fair interest rates as substitutes for money lenders.

Keywords: Cooperative, Bank, Bagalkot, Financial, Analysis

1. Introduction:

The roots of the Indian cooperative banking drive can be found in agriculture and the related industries. It was the result of the pain and fight of a common person in the 19th century. The first Credit Societies Co-operative Act was introduced in 1904 to protect rural farmers from clutches of moneylenders. In addition, nominal co-operative finance is an ideal and manageable source for the rural population (Subburaj, Samwel Kakuko Lopoyetum & Selvam, 2003). In the early 20th century, the co-operative banks arrived in India as an official attempt to build a new form of institute based on the principles of co-operative organization. These banks were designed to provide temporary and adequate short and long-term institutional lending at fair interest rates as substitutes for money lenders.

2. Need of Study:

The process of financial inclusion ensures that the required groups, for example weaker sections and lower income groups have timely access to adequate tax services at a significant cost. In order to meet the banking divide, the cooperative banks play a

dominant part. The aim of this study is to assess the financial performance of selected cooperative banks in the district of Bagalkot.

3. Objective of the Study:

The research is being carried out in order to achieve the following essential goals:

1. To analyze the trends in the fiscal status, performance and growth of co-operative banks in Bagalkot District.
2. To analyze the profile and operational trends of the selected co-operative banks in Bagalkot District.
3. To appraise the financial performance of the co-operative banks with the aid of CAMEL analysis.
4. To examine the management of NPAs and the status of credit risk in co-operative banks along with their performance in Bagalkot.

4. Data Analysis and Interpretation:

Co-operative banks that cater to the needs of the poorer sections of society in urban areas are a powerful tool for financial empowerment and inclusion. Commercial and other roles related to rural development in general, and agricultural development in particular, is performed by urban cooperatives. They are structured and run on cooperative principles, which include goals and operating procedures that set them apart from other organizations. The evolution of cooperatives, therefore, necessitates approaches that are distinct from those used by other forms of businesses.

4.1 Analysis of Selected Cooperative Banks Bank Working Capital:

Cooperative banks rely heavily on their working capital to stay afloat. The profitability of a bank is determined by its working capital, which is determined by the resources available in the cooperative bank.

Indeed, under new competitive pressures, improving overall performance in Urban Cooperative Banks (UCBs) poses serious challenges. Since the UCB's operational efficiency is so important in ensuring a sufficient and timely flow of credit to urban and semi-urban citizens for a variety of purposes, close scrutiny of their output is warranted.

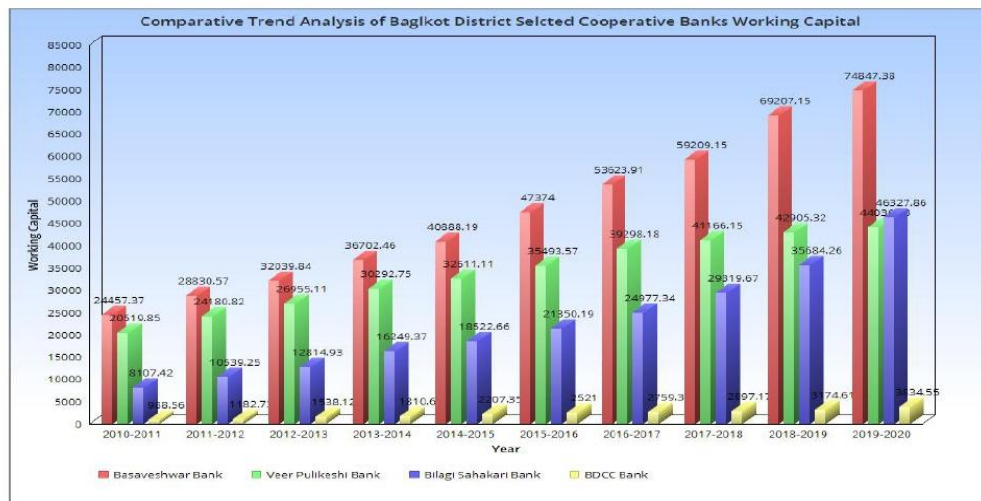
The amount of money required to bridge the gap between disbursements (payments to suppliers) and receipts is known as working capital requirement (payments from customers). The working capital allowance is the sum required to cover the cost of the delay. Businesses' financial resources are often minimal.

Internal (owned funds consisting of share capital plus reserves) and external (borrowed funds consisting of deposits plus borrowings) sources of funds, as well as some other sundry sources, make up the working capital of Urban Cooperative Banks (UCBs).

The analysis of its development would provide a reasonable picture of the bank's resource management success in the long run. The bank's cost of funds is primarily determined by the cost of deposits and borrowings. Many urban banks' Achilles heel is proper fund management.

Comparative Trend Analysis of Baglkot District Selected Cooperative Banks Working Capital (Rs in Crores)				
Years	Basaveshwar Bank	Veer Pulikeshi Bank	Bilagi Sahakari Bank	BDCC Bank
2010-2011	24457.37	20519.85	8107.42	988.56
2011-2012	28830.57	24180.82	10539.25	1182.73
2012-2013	32039.84	26955.11	12814.93	1538.12
2013-2014	36702.46	30292.75	16249.37	1810.6
2014-2015	40888.19	32611.11	18522.66	2207.35
2015-2016	47374	35493.57	21350.19	2521
2016-2017	53623.91	39298.18	24977.34	2759.3
2017-2018	59209.15	41166.15	29319.67	2897.17
2018-2019	69207.15	42905.32	35684.26	3174.61
2019-2020	74847.38	44036.83	46327.86	3834.55

(Table 4.1)



(Graph 4.1)

The graph and table above show the growth of selected cooperative banks. Due to a rise in various operating expenses, the amount of working capital needed by Bagalkot District co-operative banks has increased from 2010-11 to 2019-20. In 2010-11, the working capital requirement of Basaveshwar Bank was 24457.37 lakhs, compared to 20519.85 lakhs for Veer Pulikeshi Bank, 8107.42 lakhs for Bilagi Sahakari Bank, and 988.56 lakhs for BDCC Bank. Working capital requirements in cooperative sector banks have continued to rise in proportion over time as operations have expanded, with Basaveshwar Bank reaching 74847.38 lakhs in 2019-20, Veer Pulikeshi Bank 44036.83, Bilagi Sahakari Bank 46327.86, and BDCC Bank 3834.55.

Over the same 10-year span, the working capital requirements of Basaveshwar Bank Bagalkot have increased more than those of other cooperative banks in the district. Due to a proportionate improvement in its Current Assets and Current Liabilities, it has risen from 24457.37 lakhs in 2010-11 to 74847.38 lakhs in 2019-20. On the other hand, the working capital requirements of Bilagi Sahakari Bank and Veer Pulikeshi Bank have increased significantly over the last ten years.

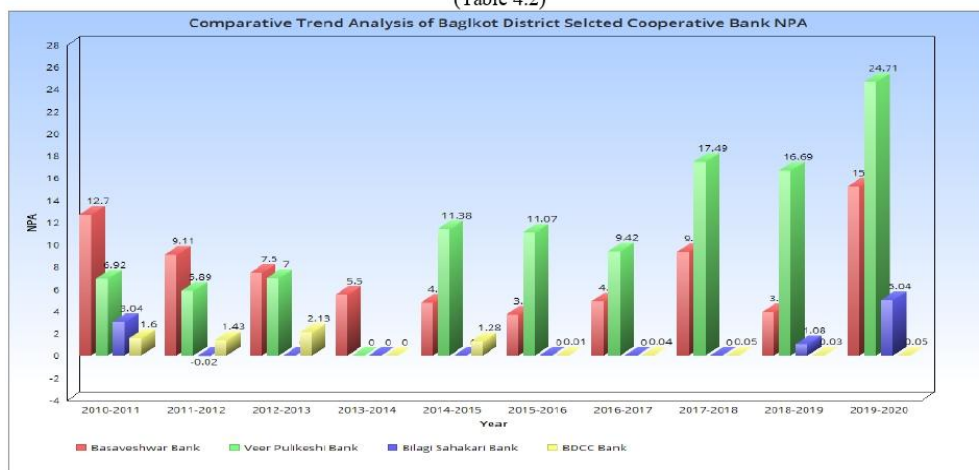
4.2 Analysis of Selected Cooperative Banks – Non Performing Assets:

Cooperative banks have emerged as one of the most powerful economic transformation tools. Due to their priority sector lending in the federal co-operative credit system, however, credit risk is high. Non-performing assets (NPAs) in Central Co-operative Banks' loan portfolios have become inevitable. This investigation looks into the state of nonperforming assets (NPAs) and their effect on financial health, including profitability, liquidity, and solvency. Each level of the federal co-operative credit system suffers when a co-operative creditor defaults. We have all heard or read the term NPA in this day and age. The banking sector is dealing with a high level of nonperforming assets (NPAs), which is causing a downward trend in profitability. Let us attempt to comprehend the NPA process in a straightforward and understandable manner.

The factors that trigger cooperative credit default and those that distinguish defaulters have been established. Researchers and bankers interested in the field of NPA Management in Co-operative Banks will benefit from this study. As a result, net NPA tells you the exact value of non-performing assets after the bank has set aside funds for them. NPAs may also be calculated as a proportion of overall progresses. It allows us to estimate how much of the overall advances is unrecoverable.

Comparative Trend Analysis of Baglkot District Selected Cooperative Bank NPA (Rs in Crores)				
Years	Basaveshwar Bank	Veer Pulikeshi Bank	Bilagi Sahakari Bank	BDCC Bank
2010-2011	12.70%	6.92%	3.04%	1.60%
2011-2012	9.11%	5.89%	-0.02%	1.43%
2012-2013	7.50%	7%	0.38%	2.13%
2013-2014	5.50%	0%	0.29%	0%
2014-2015	4.79%	11.38%	0%	1.28%
2015-2016	3.67%	11.07%	0%	0.01%
2016-2017	4.91%	9.42%	0%	0.04%
2017-2018	9.36%	17.49%	0%	0.05%
2018-2019	3.91%	16.69%	1.08%	0.03%
2019-2020	15.22%	24.71%	5.04%	0.05%

(Table 4.2)



(Graph 4.2)

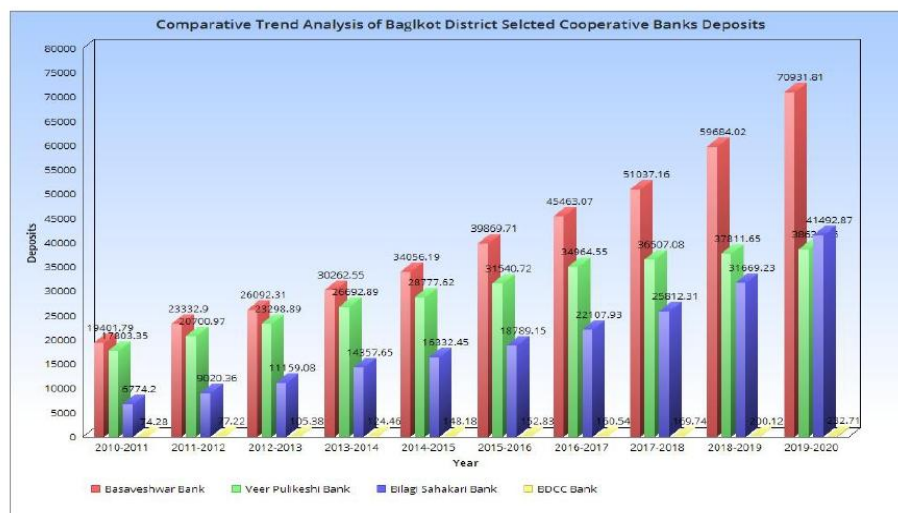
The graph and table above show the non-performing assets of selected cooperative banks. Due to a rise in cooperative members and loan offers, the NPA ratio of Bagalkot District co-operative banks has risen from 2010-11 to 2019-20. In 2010-11, Basaveshwar Bank had an NPA rate of 12.70 percent, compared to 6.92 percent for Veer Pulikeshi Bank, 3.04 percent for Bilagi Sahakari Bank, and 1.60 percent for BDCC Bank. Non-performing assets margins have increased as cooperative banks' operations have expanded and demand for loans has increased, with Basaveshwar Bank reaching 15.22% in 2019-20, Veer Pulikeshi Bank recorded 24.71 percent NPA, Bilagi Sahakari Bank recorded 5.04 percent NPA, and BDCC Bank has recorded 0.05 percent NPA. When above trend analysis of NPA had seen researcher felt that BDCC Bank and Bilagi Sahakari Bank has strong control and consistency over its Non Performing Assets, on the other hand Basaveshwar Bank and Veer Pulikeshi Bank has to concentrate on curbing their Non Performing Assets. The management of non-performing assets (NPAs) starts when a borrower submits a loan application. If the character or income of the borrower is poor, the loan would default. The bank staff should have strong analytical skills and be capable of determining the loan sanction limit for a potential borrower. NPA management cannot be achieved from behind four walls, but it is important to keep up with current events and industry trends. The numerous recovery tools are also extremely important. It is also necessary to be familiar with related actions.

4.3 Growth Analysis of Selected Cooperative Banks Bank Deposits:

Deposit mobilization is an effective method for resource mobilization in two ways. The first is the mobilization of surplus income from savers themselves, which entails encouraging savings by means such as habit thrift, and the second is the efficient use of such savings in economic productive purposes. The performance or failure of an institution's deposit mobilization is determined by the management's sound and responsible business operations. Deposit mobilization is an important aspect of preparation because it eliminates the need for borrowing. The deposit is a key indicator of a credit agency's performance and productivity. The greater the deposit base, the greater the public trust. Retail and commercial banking are organized cooperatively in cooperative banking. In most areas, cooperative banking institutions accept deposits and lend money. The society's goal is to improve its members' economic circumstances, and it seeks to accomplish this by providing facilities for better farming, industry, and living, as well as carrying out work of common economic interest and value to the members. Co-operative banks have a broad variety of financial services and goods, including fixed deposits; however, Co-operative Societies do not have a banking license and are established to promote the economic interests of their members. As a result, cooperative societies can only keep accounts and accept deposits from their members.

Comparative Trend Analysis of Baglkot District Selected Cooperative Banks Deposits (Rs in Crores)				
Years	Basaveshwar Bank	Veer Pulikeshi Bank	Bilagi Sahakari Bank	BDCC Bank
2010-2011	19401.79	17803.35	6774.2	74.28
2011-2012	23332.90	20700.97	9020.36	77.22
2012-2013	26092.31	23298.89	11159.08	105.38
2013-2014	30262.55	26692.89	14357.65	124.46
2014-2015	34056.19	28777.62	16332.45	148.18
2015-2016	39869.71	31540.72	18789.15	152.83
2016-2017	45463.07	34964.55	22107.93	160.54
2017-2018	51037.16	36507.08	25812.31	169.74
2018-2019	59684.02	37811.65	31669.23	200.12
2019-2020	70931.81	38633.66	41492.87	232.71

(Table 4.3)



(Graph 4.3)

The growth of selected cooperative banks is depicted in the graph and table above. The amount of deposits in Bagalkot District cooperative banks has steadily increased from 2010-11 to 2019-20. Basaveshwar Bank had 19401.79 lakhs in deposits in 2010-11, compared to 17803.35 lakhs for Veer Pulikeshi Bank, 6774.2 lakhs for Bilagi Sahakari Bank, and 74.28 lakhs for BDCC Bank. Deposits in cooperative sector banks have continued to grow in proportion, with Basaveshwar Bank touching 70931.81 in 2019-20, Veer Pulikeshi Bank 38633.66, Bilagi Sahakari Bank 41492.87, and BDCC Bank 232.71 in 2019-20. Over the same 10-year stretch, Basaveshwar Bank Bagalkot has gained more deposits than other cooperative banks in the district. From 19401.79 lakhs in 2010-11 to 70931.81 lakhs in 2019-20, it has increased significantly.

5. Conclusion:

Many economic activities are impossible to start without credit. As a result, cooperative banks play a critical role in providing credit to various sectors of the economy for a variety of purposes. In India, cooperative banks are an important part of the banking system. These banks primarily serve rural communities, particularly the agricultural sector. They are the primary source of institutional credit for farmers, small businesses, and the general public.

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A Building Block of

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EFFECTIVE COMMUNICATION *A Building Block of Successful Organizations*

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Abstract

Effective Communication is significant for managers in the organizations so as to perform the basic functions of management, i.e., Planning, Organizing, Leading and Controlling. Communication helps managers to perform their jobs and responsibilities. Communication serves as a foundation for planning. All the essential information must be communicated to the managers who in turn must communicate the plans so as to implement them. Organizing also requires effective communication with others about their job task. Similarly leaders as managers must communicate effectively with their subordinates so as to achieve the team goals. Controlling is not possible without written and oral communication. Managers devote a great part of their time in communication. They generally devote approximately six hours per day in communicating. They spend great time on face to face or telephonic communication with their superiors, subordinates, colleagues, customers or suppliers. Managers also use written Communication in form of letters, reports or memos wherever oral communication is not feasible. Thus, we can say that “**effective communication is a building block of successful organizations**”. In other words, communication acts as organizational blood.

Keywords: *Effective, Communication, Successful organization*

Introduction

Communication is a vital management component to any organization. Whether the purpose is to update employees on new policies, to prepare for a weather disaster, to ensure safety throughout the organization or to listen to the attitudes of employees, effective communication is an integral issue in effective management. To be successful, organizations should have comprehensive policies and strategies for communicating with their constituencies, employees and stakeholders as well as with the community at large. Most HR professionals and organizational leaders agree that linking corporate communication to business strategy is essential to effective and consistent business operations.

Meaning of Communication:

The meaning: The origin of the word “communication” is “communicare” or “communis” which means “to impart”, “to participate”, “to share” or “to make common.” The sense of sharing is inherent in the very origin and meaning of “communication.”

Definitions

“Communication is the sum of all the things one person does when he wants to create understanding in the mind of another. It is a bridge of meaning. It involves a systematic and continuous process of telling, listening and understanding.”—**Louis A. Allen.**

“Communication is the process of passing information and understanding from one person to another.”—**Keith Davis.**

“Communication as any behaviour that results in an exchange of meaning.”—**The American Management Association.**

“Simply stated, communication means the process of passing information and understanding from one person to another. Communication, fundamental and vital to all managerial functions, is the process of imparting ideas and making oneself understood by others.”—**Theo Haimann.**

ELEMENTS OF COMMUNICATION:

The basic elements of communication are:

1. Communicator:

The sender, speaker, issuer or writer-who intends to convey or transmit a message.

2. Communicate:

The receiver for whom the communication is meant. He receives the information, order or message.

3. Message:

The subject matter of communication i.e., the content of the letter, speech, order, information, idea or suggestion.

4. Communication Channel:

The media by which the information and understanding are passed from the sender to the receiver. It serves as link between the communicator and the communicatee i.e., the levels of organization or relationships that exist between different individuals or departments of an organization.

5. Response or Feedback:

The effect, reply or reaction, of the information transmitted, on the communicatee i.e., successful, no communication or miscommunication.

THE PROCESS OF COMMUNICATION:

1. **Sender:** The sender or the communicator is the person who initiates the conversation and has conceptualized the idea that he intends to convey it to others.
2. **Encoding:** The sender begins with the encoding process wherein he uses certain words or non-verbal methods such as symbols, signs, body gestures, etc. to translate the information into a message. The sender's knowledge, skills, perception, background, competencies, etc. has a great impact on the success of the message.
3. **Message:** Once the encoding is finished, the sender gets the message that he intends to convey. The message can be written, oral, symbolic or non-verbal such as body gestures, silence, sighs, sounds, etc. or any other signal that triggers the response of a receiver.
4. **Communication Channel:** The Sender chooses the medium through which he wants to convey his message to the recipient. It must be selected carefully in order to make the message effective and correctly interpreted by the recipient. The choice of medium depends on the interpersonal relationships between the sender and the receiver and also on the urgency of the message being sent. Oral, virtual, written, sound, gesture, etc. are some of the commonly used communication mediums.
5. **Receiver:** The receiver is the person for whom the message is intended or targeted. He tries to comprehend it in the best possible manner such that the communication objective is attained. The degree to which the receiver decodes the message depends on his knowledge of the subject matter, experience, trust and relationship with the sender.
6. **Decoding:** Here, the receiver interprets the sender's message and tries to understand it in the best possible manner. An effective communication occurs only if the receiver understands the message in exactly the same way as it was intended by the sender.
7. **Feedback:** The Feedback is the final step of the process that ensures the receiver has received the message and interpreted it correctly as it was intended by the sender. It increases the effectiveness of the communication as it permits the sender to know the efficacy of his message. The response of the receiver can be verbal or non-verbal.

The Noise shows the barriers in communications. There are chances when the message sent by the sender is not received by the recipient.

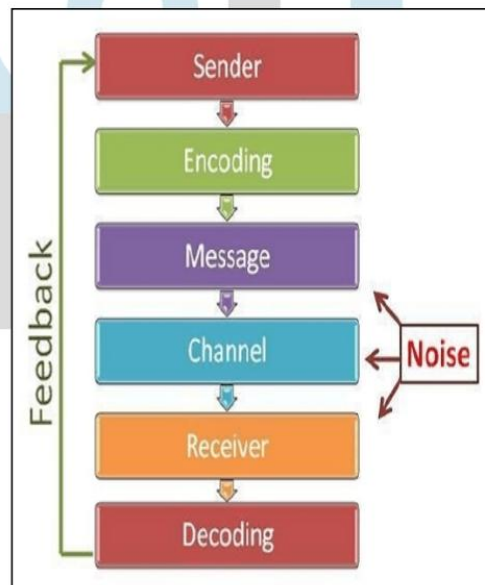


IMAGE SHOWING THE PROCESS OF COMMUNICATION

COMMUNICATION MODELS

Meaning of Model

A model is widely used to depict any idea, thought or a concept in a more simpler way through diagrams, pictorial representations etc. Models go a long way in making the understanding of any concept easy and clear.

Types of Models

Aristotle model of communication
Berlo's model of communication
Shannon and Weaver model of communication
Schramm's model of communication
Helical Model of communication
Westley and MacLean's model of communication

ARISTOTLE MODEL OF COMMUNICATION. According to this model, the speaker plays a key role in communication. He is the one who takes complete charge of the communication. The model says that the speaker communicates in such a way that the listeners get influenced and responds accordingly. The speaker must be very careful about his selection of words and content in this model of communication. He should understand his target audience and then prepare his speech. Voice tone and pitch should also be loud and clear enough for the people to hear and understand the speech properly. Stammering, getting nervous in between of a conversation must be avoided. Voice modulations also play a very important role in creating the desired effect. Blank expressions, confused looks and similar pitch all through the speech make it monotonous and nullify its effect. Aristotle model of communication is the golden rule to excel in public speaking, seminars, and lectures.

BERLO'S MODEL OF COMMUNICATION

While the Aristotle model of communication puts the speaker in the central position and suggests that the speaker is the one who drives the entire communication, the Berlo's model of communication takes into account the emotional aspect of the message. Berlo's model of communication operates on the SMCR model.

In the SMCR model

- S - Stands for **Source**
- M - **Message**
- C - **Channel**
- R - **Receiver**

S - Source

The source in other words also called the sender is the one from whom the thought originates. It is done with the help of communication skills, Attitude, Knowledge, Social System and Culture.

- **Communication Skills**

An individual must possess excellent communication skills to make his communication effective and create an impact among the listeners. The speaker must know where to take pauses, where to repeat the sentences, how to speak a particular sentence, how to pronounce a word and so on

Attitude

A person might be a very good speaker but if he doesn't have the right attitude, he would never emerge as a winner. The sender must have the right attitude to create a long lasting impression on the listeners.

Knowledge

Knowledge is the clarity of the information which the speaker wants to convey to the second party. One must be thorough in what he is speaking with complete in-depth knowledge of the subject.

Social System

Speaker must not ignore the social set up of the place where he is communicating. He must remember the sentiments, cultural beliefs, religious feelings of the second party.

- **Culture**

Culture refers to the cultural background of the community or the listeners where the speaker is communicating or delivering his speech.

M - Message

When an individual converts his thoughts into words, a message is created. **The process is also called as Encoding.**

Any message further comprises of the following elements:

- **Content**

Content is actually the matter or the script of the conversation. It is in simpler words, the backbone of any communication. The content has to be sensible, accurate, crisp, related to the thought to hit the listeners bang on and create an immediate impact.

- **Element**

It has been observed that speech alone cannot bring a difference in the communication. Keep on constantly speaking and the listeners will definitely lose interest after some time. The speech must be coupled with lots of hand movements, gestures, postures, facial expressions, body movements to capture the attention of the listeners and make the speech impressive. Hand movements, gestures, postures, facial expressions, body movements, gestures all come under the elements of the message.

- **Treatment**
Treatment is actually the way one treats his message and is conveys to the listeners. One must understand the importance of the message and must know how to handle it. If a boss wants to fire any of his employees, he has to be authoritative and can't express his message in a casual way. This is referred to as the treatment of the message. One must understand how to present his message so that the message is conveyed in the most accurate form.
- **Structure**
A message cannot be expressed in one go. It has to be properly structured in order to convey the message in the most desired form.
- **Code**
Enter a wrong code and the locks will never open. Enter a wrong password, you will not be able to open your email account. In the same way the code has to be correct in the communication. Your body movements, your language, your expressions, your gestures are actually the codes of the message and have to be accurate otherwise the message gets distorted and the recipient will never be able to decode the correct information.

C - Channel

Channel - Channel actually refers to the medium how the information flows from the sender to the receiver.

How does one know what the other person is speaking ? - Through **Hearing**.

How does one know whether the pasta he has ordered is made in white sauce or not ? - Through **Tasting**.

How does one know that there is a diversion ahead or it's a no parking zone? - Through **Seeing**.

How will an individual come to know that the food is fresh or stale ? How do we find out the fragrance of a perfume ? - Through **Smelling**.

How will you find out whether the milk is hot or not ? - Through **Touching**.

All the **five senses are the channels** which help human beings to communicate with each other.

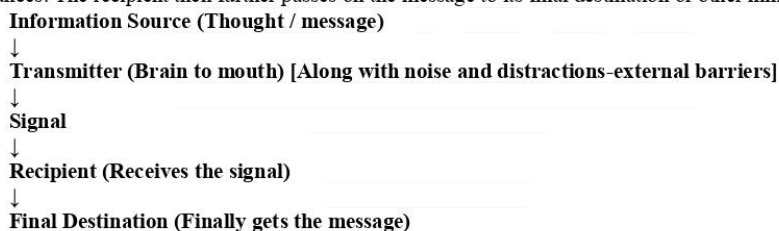
R - Receiver

When the message reaches the receiver, he tries to understand what the listener actually wants to convey and then responds accordingly. This is also called as decoding.

The receiver should be on the same platform as the speaker for smooth flow of information and better understanding of the message. He should possess good communication skills to understand what the speaker is trying to convey. He should have the right attitude to understand the message in a positive way. His knowledge should also be at par with the listener and must know about the subject. He should also be from the same social and cultural background just like the speaker.

SHANNON AND WEAVER MODEL OF COMMUNICATION

Shannon and weaver model simply proposes that a message actually originates from the person who gets the thought or has the information. The sender is also called the Source of information or the Information Source. The information then gets transmitted from the brain to the mouth and comes out as a signal which then reaches the recipient after joining hands with several noises and other disturbances. The recipient then further passes on the message to its final destination or other minds of other individuals.



SCHRAMM'S MODEL OF COMMUNICATION

Wilber Schramm proposed the model of communication in 1954.

Information is of no use unless and until it is carefully put into words and conveyed to others. Encoding plays a very important role because it initiates the process of communication by converting the thought into content. When the information reaches the recipient his prime responsibility is to understand what the speaker intends to convey. Unless and until the second party is able to understand or decode the information what the sender wants to communicate, the message is actually of no use.

Thus encoding and decoding are two most important factors of an effective communication without which information can never flow between two individuals. Schramm's model also revolves around the above principle. According to the Schramm's model, coding and decoding are the two essential processes of an effective communication.

He also emphasizes that the communication is incomplete unless and until the sender receives a feedback from the recipient. Schramm believed that communication is actually a two way process between the first party and the second party.



Receiver

M - Stands for message

Schramm believed that an individual’s knowledge, experience and cultural background also play an important role in communication. Individuals from diverse cultures, religion or background tend to interpret the message in different ways.

To conclude according to this model of communication when a sender passes on the information to the receiver, the receiver must interpret it in the desired form the sender wants and give him the feedback or respond accordingly. Any communication where the sender does not get the feedback, the communication is not complete and thus ineffective.

HELICAL MODEL OF COMMUNICATION

Another very important model of communication is the Helical Model of communication. The **Helical Model of communication** was proposed by *Frank Dance* in 1967 to throw some more light on communication process.

What is a Helix?

A Helix is nothing but a smooth curve just like a spring which if goes upwards also comes downwards.



The helical model of communication was designed by Frank Dance keeping the simple Helix in mind.

According to the **Helical model of communication, the process of communication evolves from the very birth of an individual and continues till the existing moment.** All living entities start communicating from the very first day of their origin. When seeds are planted, they convey the message to the gardener that they need to be watered daily and should be treated well with fertilizers and manure.

When a plant emerges from the seed it also starts communicating its need for water, sunlight, manure and fertilizers, thus supporting the Helical model of communication. The same also applies for animals, birds, fishes and all living creatures.

According to the Helical model as the process of communication moves forward it also comes back and is largely dependant on the past behaviour of the individual.

The model believes that communication process is just like a helix which moves forward as well as comes backward and is dependent on the behaviour patterns of the past definitely with some modifications and changes.

As the child grows up, he does make slight changes in his past body movements or past pronunciation or facial expressions. *He makes certain changes, modifications in his communication and tries to get rid of the communication errors.* An individual will definitely get less nervous in his teenage days as compared to his childhood days, thus a slight change in his behaviour.

Child (Day 1) communication evolves



Communication continues



(Communication depends on past activities)



(Current day) communication continues with modifications

The *Helical model of communication* understands communication in a broader perspective and considers almost all the activities of an individual from day one to till date. It cumulates all the activities occurring in the complete span of an individual that affects the process of communication, which in turn goes forward and also depends on the past activities.

WESTLEY AND MACLEAN’S MODEL OF COMMUNICATION

Yet another achievement in the discipline of communication was the Westley and MacLean’s model of communication proposed in the year 1957

This model considers a strong relation between the signals from the surroundings and the process of communication. According to this model the process of communication begins with receiving messages rather than sending messages.

(Receives message)

Environment-----Sender----then sends message

(Communication starts)

In this model it is not necessary that the signals coming from the surroundings are intentionally sent to start the process of communication. Sometimes events might accidentally occur or the thought can be accidentally received

To conclude this model of communication supports the initiation of communication from receiving messages rather than the sender sending it.

These are the initiatives by great scholars to simplify the process of communication and help in the better understanding of “Communication process”.

Importance of Communication:

Communication is the heart of any organization. Everything you do in the workplace from the results of communication.

1. Increase productivity

An organisation will experience an increased productivity rate if employees communicate effectively within the organisations hierarchy. The simple act of providing adequate and needed information at the right time will save a lot of work time, allowing for more things to be done. Communication is also important to improve employee and employer relations. The idea behind this theory is that employees who relate well to each other will be able to work better as a team. Good teamwork is a recipe for increased productivity. Understanding what needs to be done is another gift of communicating in an organisation as it helps to get work done faster.

2. Motivation

Communication is also a basic tool for motivation, which can improve the morale of the employees in any organization. Having good relations with other members of an organisation is motivating and it boosts the morale of an employee because one is comfortable to share their thoughts, feelings and other ideas without worry. Inappropriate or faulty communication among employees or between manager and subordinates is a major cause of conflict and low morale at work. Nobody wishes to dread a colleague in the workplace. A manager should clarify to employees about what is to be done, how well they are doing and what can be done for better performance to improve their motivation. Recognition, admonition and encouragement communicate a lot to and about the organisation.

3. Create a comfortable work environment

No employee or employer will be comfortable not being able to communicate with his/her subordinates or colleagues. It would cause mental chaos. Man cannot do without communicating, so man must communicate. Communication brings about understanding and understanding births mutual respect and healthy working relationships. Being able to relate comfortably with your colleagues, subordinates and superiors brings about a comfortable work environment. This is crucial to the personal fulfilment of every member of the organization. A comfortable work environment brings about happiness, happiness is motivating, and motivation increases productivity. An increased productivity level will help the company to attain organisational goals at the appointed time. This comfort can also be seen as a sense of security for every employee and employer.

4. Build organizational relationships

Every institution thrives on relationships therefore, it is essential to constantly build relationships to survive. In order to survive, an organisation must build healthy relationships within and outside the organisation. These relationships will play a major role in achieving organisational goals. Relationships are built through communication, communication reveals an employee's likes, dislikes, work ethics, background and their person as a whole. This will determine what and how they are communicated with and to which extent. Communication also reveals the intentions of an employee. All this information can foster a relationship amongst employees which best suit their characters. Peer motivation is also known to be one of the most effective forms of motivation.

5. Effective top-down relations

In an organisation, communication flows in various directions, top-down, bottom-up and vertically. Communication is the tool with which top management relays instructions to the subordinates. Good communication in this chain is key so as to not come off as condescending, rude and just so subordinates understand your wishes. This form of communication is called communication because messages are not close-ended, they allow feedback. If good communication of this flow is practised well, employees will feel part of the conversation.

6. Effective bottom-up relations

Good communication will allow bottom-up communication. In this communication process, the message flows from lower management staff to higher management staff. It is important for higher management to open up to messages from subordinates because this will help them understand work experience in their position. As much as an organisation belongs to someone or a group of people, the subordinates make up the organisation, therefore, it is essential to provide a good working environment and the required resources for them to carry out their daily duties. Messages from lower level management could reveal a lack of motivation, displeasure, need for change or a new solution. Communication is a two-way process and both parties must be involved in the communication process.

7. Avoid conflict

The absence of communication is the presence of misunderstanding and as everyone should know, misunderstandings lead to conflict. It is important to communicate in an organization because understanding is the key to the success of any organisation. Continuous conflict will crash the organisation, there will be zero productivity, no motivation, the organisation will not prosper. This would all eventually lead to the loss of money, time, effort, reputation etc.

8. Decision making

To make decisions in an organisation, numerous stakeholders must discuss. In order to discuss communication must take place. In exchanging ideas and understanding various factors that must be considered before making a decision, communication takes place. This will enable the organisation to make the right decision in achieving company goals.

9. Branding

Every organisation has a brand image and this image is communicated in numerous ways. A brand is also built through communication. An organization communicates its brand through logos, colours, mission, vision, operational style, staff, owners, campaigns and other marketing strategies. A good brand image will attract customers and investors. It will also place the organisation ahead or at par with its competition.

10. Altering individual's attitude

Communication also plays a crucial role in altering individual's attitudes. For instance, a well-informed individual will show a better attitude than a less-informed individual towards their work and the organisation. Organisational communication can be achieved through magazines, journals, meetings and various other forms of oral and written communication help in moulding employee's attitudes. A good attitude is essential for the growth and productivity of any organisation.

STRATEGIES FOR EFFECTIVE COMMUNICATION

1) Clarity of Information:

The communicator must be clear in his mind with the information he wants to communicate. Communication should always be in common and easily understandable language so that it may not be misunderstood by the persons receiving it.

(2) Adequacy of Message:

The message to be communicated should be adequate and complete in all respects since incomplete information turns out to be dangerous from the viewpoint of business. The adequacy of information being transmitted depends upon the intellectual capabilities of parties concerned.

(3) Consistency of Message:

The message to be communicated should not be mutually conflicting rather it should be in line with the overall objectives, policies, programmes and procedures of the organisation. Self-contradictory messages always create chaos and confusion in the organisation which is highly detrimental to the efficient running of the enterprise. If the message is amended from the previous one, the fact should be clearly stated so that the chances of confusion can be reduced.

(4) Feedback:

Feedback is an important method of ensuring effective communication. It refers to the confirmation of the idea communicated whether the message has been understood by the receiver in the same sense in which the sender makes or whether the recipient is agreed or disagreed to the proposal of the communicator, makes it essential on the part of the sender to confirm it from the receiver.

(5) Understanding the Receiver:

Understanding is the main aim of communication. The communication must create proper understanding in the mind of the receiver. Killian advised, "communicate with an awareness of the total physical and human setting in which the information will be received.

(6) Consultation:

It is generally desirable to consult others in planning communication. This will provide additional insight and objectivity to the message. An important advantage of consultation will be that those who have been taken into confidence while planning communication will lend active support.

(7) Determine Medium:

After having decided the subject matter it should be determined as to how best this message is to be communicated. All aspects of oral or written communication must be carefully examined.

(8) Tone and Content:

The communicator must be careful about the language he uses while speaking or writing. His tone, expression and emotion will have a definite impact on the effectiveness or otherwise of what he is trying to communicate.

(9) Timing and Timeliness:

Proper attention should be given to the timing and timeliness of the communication. The same message will be received or responded differently by different individuals and groups at one time and differently by the same individuals and groups at different times.

Even in an emergency one dare not overlook the situational, psychological and technical aspect of timing. Moreover, it is also necessary that information should be given in time as out-of-date information is as bad as or worse than none at all.

(10) Support with Action:

It is highly necessary that the actions of the communicator should support his communication. This is because action speaks louder than words. The most persuasive communication, it should be noted, is not what one says but what one does.

(11) Listening:

A very important aspect of effective communication is that executives and supervisors should be good listeners. It is dangerous to be inattentive or indifferent when others are attempting to communicate.

(12) Environment of Trust and Confidence:

F.E. Fischer has pointed out that 'communication grows best in a climate of trust and confidence'. Every effort should, therefore, be made to win confidence by reporting facts honestly. Employees need to be convinced and feel that the company is truthful and sincere in its contacts.

(13) Keeping the System Always Alive:

The system of communication should be kept open and alive all the year round. It is only by honest attempts that good communication relations can be developed.

Conclusion

Communication is key to the existence of man and therefore, a business venture. Communication is the exchange of texts, signs and symbols between parties to create understanding. There are different types of communication in an organization. It could either be oral or written communication. In an organization, communication is a tool used every day to achieve company goals as it is a tool for socializing, educating and informing stakeholders and shareholders in an organization. There are common communication barriers which affect organizational communication, such as clarity of the message, use of an inappropriate channel, network issues and more. All of this must be deployed to achieve effective communication within an organization. An effective and efficient communication system requires managerial proficiency in delivering and receiving messages. A manager must discover various barriers to communication analyze the reasons for their occurrence and take preventive steps to avoid those barriers. Thus, the primary responsibility of a manager is to develop and maintain an effective communication system in the organization. So, organizational communication refers to the forms and channels of communication among members of

organizations such as corporations, nonprofits or small businesses. Studies have found a strong relationship between the levels of communication in an organization and job performance and satisfaction. Organizational communication can be formal or informal, flow in various directions and make use of various media.

Communication plays a vital role to every business today. Employers who invest time and energy into effective communication often build trust among employees which leads to increased output, productivity and morale. In addition, employees who communicate well with the customers and colleagues are viewed as important assets to an organization. Effective communication helps managers to identify hidden talents in the organization, its benefits are facilitating team building, improving people's attitude, increasing innovation, helping in management, enhancing motivation and increasing loyalty. Thus we can say effective communication is a building block of successful organizations.

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Digital India Program – Initiatives & Progress

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Abstract:

Digitalization has been one of the most important trends in India over the past few years. It has emerged as the second-fastest digital adopter among seventeen major digital economies. Since the launch of the “Digital India” program in 2015 to date, there have been many significant improvements observed in the field of digitalization. Thus, this paper focusses on the concept of Digital India, its programme, recent developments in digital India and future of digital India.

Key Words: Digitalization, Digital India, Initiatives

Introduction:

Digitalization has been one of the most important trends in India over the past few years. It has emerged as the second-fastest digital adopter among seventeen major digital economies. This rapid growth helps propel India to the forefront of digital and technological innovation, particularly leveraging the energies of the country’s young population. Since the launch of the “Digital India” program in 2015 to date, there have been many significant improvements in digital infrastructure, in the digital delivery of public services and financial succor to citizens, and in enhancing digital consciousness and literacy.

Objectives of the study:

1. To study the digital India program launched by Prime Minister Narendra Modi
2. To have an overview on various initiatives taken by the digital India program
3. To analyze the progress of Digital India program – its success
4. To forecast the future of digital India program.

Methodology

The study is primarily dependent on secondary data. The data is collected from various secondary databases like etc. The collected data is modified in the different form as to enable the readers to enhance their knowledge in the topic.

Digital India Program

Digital India is a campaign launched by the Government of India in order to ensure the Government’s services are made available to citizens electronically by improved online infrastructure and by increasing Internet connectivity or making the country digitally empowered in the field of technology.

In simple words, it is the Government of India initiative aiming at improving the online infrastructure and enhancing internet connectivity.

Vision Areas of Digital India

- a) Digital Infrastructure as a core utility to Every Citizen.
- b) Governance & Services on Demand.
- c) Digital Empowerment of Citizens.

Mission of Digital India:

The motto of the Digital India Mission is ‘Power to Empower’. There are three core components to the Digital India initiative. They are digital infrastructure creation, digital delivery of services, and digital literacy.

History of Digital India:

In July 2015, the Indian government launched the ‘Digital India’ initiative to improve online infrastructure and increase internet accessibility among citizens (for example, linking rural areas to high-speed internet networks); thereby, empowering the country to become more digitally advanced.

Objective of Digital India Program:

The Digital India program with its focus on three key vision areas—infrastructure as a utility to every citizen, governance, and services on demand and digital empowerment of citizens—has the potential to provide an incremental 20-30% increase in India’s GDP by 2025.

Now, amid the Covid-19 pandemic, it shows us how important our digital infrastructure is, which has brought the Internet and our entire digital infrastructure to the forefront. Overnight we became dependent on connected devices especially PCs as learning and working moved online with many more applications moving to cloud infrastructure than ever before. India has already made a big leap in digital adoption, as the collective number of internet users in India exceeds the number of internet users in some of the developed countries. Also, digital solutions have not only altered the way we live but also re-engineered our economies and societies. The internet is growing and providing more value propositions to customers and businesses and governments. Having said that the pace of digital infrastructure growth needs to be accelerated to provide connectivity to every single household.

The area in which the Digital India Mission is successful is listed below:

1. In its endeavor towards a Digital Nation, NIC has established a nationwide state-of-the-art ICT infrastructure and services for the Government at all levels, making last-mile delivery of the Government services to the citizens, a reality.
2. Giving stimulus to the Government’s flagship Digital India program for ensuring better digital compliance & check GST evasion, an integrated eWayBill system was launched for movement of consignments across the Country.

3. Under the ambit of Digital India and as the technology partner of the Government, NIC has been at the forefront in empowering India's e-Governance through its technology-driven solutions, and ensures tech-enabled services that reach the unreached.
4. ECounselling is a flagship programme of NIC for end-to-end solution, based on joint seat allocation mechanism, for admission in technical institutes & universities of India, making the process seamless, efficient & transparent.
5. NIC's e-Hospital, an initiative under Digital India is a cloud-based Hospital Management Information System that acts as a one-stop solution to bring hospitals, patients & doctors onto a single platform.
6. eTransport is a Mission Mode Project driven by Ministry of Road Transport and Highways, Government of India & executed by NIC. With the launch of over 100 citizen-centric services, it is contributing greatly towards the country's e-Governance initiative under the Digital India Programme.

Digital India Initiatives

Digital India aims to provide the much needed thrust to the nine pillars of growth areas, namely Broadband Highways, Universal Access to Mobile Connectivity, Public Internet Access Programme, e-Governance: Reforming Government through Technology, e-Kranti - Electronic Delivery of Services, Information for All, Electronics Manufacturing, IT for Jobs and Early Harvest Programmes. Each of these areas is a complex programme in itself and cuts across multiple Ministries and Departments. The Government has taken up many initiatives under the Digital India campaign. Discussed below are few such important initiatives:

DigiLockers – This flagship initiative aims at 'Digital Empowerment' of the citizen by providing access to authentic digital documents to citizen's digital document wallet

e-Hospitals – It is a Hospital Management Information System (HMIS) which is a one-stop solution in connecting patients, hospitals and doctors through a single digital platform. Till February 2021, as many as 420 e-Hospitals had been established under the Digital India campaign

e-Pathshala – Developed by NCERT, e-Pathshala showcases and disseminates all educational e-resources including textbooks, audio, video, periodicals and a variety of other print and non-print materials through the website and mobile app

BHIM – Bharat Interface for Money is an app that makes payment transactions simple, easy and quick using Unified Payments Interface (UPI)

Aadhaar - Aadhaar identity platform is one of the key pillars of 'Digital India', wherein every resident of the country is provided with a unique identity or Aadhaar number. The largest biometrics based identification system in the world, Aadhaar is a strategic policy tool for social and financial inclusion, public sector delivery reforms, managing fiscal budgets, increase convenience and promote hassle-free people-centric governance. It is unique and robust enough to eliminate duplicate or fake identities and may be used as a basis/primary identifier to roll out several Government welfare schemes and programmes for effective service delivery thereby promoting transparency and good governance.

Bharat Broadband Network (BBNL) Bharat Broadband Network Limited is a special purpose vehicle set-up under Companies Act by the Government of India with an authorized capital of Rs. 1000 cr. It has been mandated to create the National Optical Fiber Network (NOFN) in India. A total of around 2,50,000 Gram Panchayats spread over 6,600 Blocks and 641 Districts are to be covered by laying incremental fiber.

Centre For Excellence For Internet Of Things (COE-IT) The Centre of Excellence for IoT was announced as a part of the Digital India Initiative to jump start the IOT ecosystem taking advantage of India's IT strengths and help the country attain a leadership role in the convergent area of hardware and software. The main objective of the center is to create innovative applications and domain capability. Additionally, the center will help build industry capable talent, start-up community and an entrepreneurial ecosystem for IOT.

Common Service Centres (CSCs): CSC scheme is one of the mission mode projects under the Digital India Programme. CSCs are the access points for delivery of essential public utility services, social welfare schemes, healthcare, financial, education and agriculture services, apart from host of B2C services to citizens in rural and remote areas of the country. It is a pan-India network catering to regional, geographic, linguistic and cultural diversity of the country, thus enabling the Government's mandate of a socially, financially and digitally inclusive society.

Cyber Swachhta Kendra: Cyber Swachhta Kendra (Botnet Cleaning and Malware Analysis Centre) is a part of the Government of India's Digital India initiative to create a secure cyber space by detecting botnet infections in India and to notify, enable cleaning and securing systems of end users so as to prevent further infections. It is set up in accordance with the objectives of the 'National Cyber Security Policy', which envisages creating a secure cyber eco system in the country. This centre operates in close coordination and collaboration with Internet Service Providers and Product/Antivirus companies.

Deen Dayal Upadhyaya Gram Jyoti Yojana: One of the flagship programmes of the Power Ministry (MoP), Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY) is designed to provide continuous power supply to the entire rural India. With this scheme, the government had decided to electrify 18,452 unelectrified villages within 1000 days, by May 1, 2018. The DDUGJY can benefit rural households significantly as electricity is extremely vital for growth and development of the country.

Digital Saksharta Abhiyaan (DISHA): The Digital Saksharta Abhiyan or National Digital Literacy Mission (NDLM) Scheme has been formulated to impart IT training to 52.5 lakh persons, including Anganwadi, ASHA workers and authorised ration dealers in all the States/UTs across the country. The initiative aims at training non-IT literate citizens to become IT literate to enable their active and effective participation in the democratic, developmental process, and enhance their livelihood too.

Digisevak- Volunteer Management System (VMS): DigiSevak is an online volunteering platform for interested citizens who want to contribute to the success of Digital India program. Various government department and agencies can create volunteering tasks and volunteers can choose tasks based on their skills and interest areas. The platform provides means for end-to-end

execution of a volunteering task, right from registration of volunteers to creation of tasks, evaluation of tasks and rewards & recognition of contribution by volunteers.

Future of Digital India:

Stepping up investment in digital infrastructure appears to be imperative. It is estimated that India will need US\$35 billion of upfront investment annually to be among the top five global digital economies, with such large spending on digital infrastructure that will also yield faster growth and long-term benefits for the economy. To make this happen, we will require an active financial and strong execution model. Investing in digital infrastructure could imitate the model of the road and bridge infrastructure projects in India which has significantly contributed to the GDP.

But there is a lot of work to be done to make the internet an essential service and accessible for over a billion people in India with the right devices and supporting an entirely new generation of entrepreneurs. The Industrial Revolution was a marathon runner, the digital revolution is turning out to be a race. The internet backbone is the new roads and bridge infrastructure for the digital economy and the future pace of growth depends on how well and how quick we build digital infrastructure. India's 21st century depends on how the government along with private companies can join hands to expand this critical infrastructure.

Conclusion:

Digital India is an umbrella programme that covers multiple Government Ministries and Departments. It weaves together a large number of ideas and thoughts into a single, comprehensive vision so that each of them can be implemented as part of a larger goal. Since its launch in 2015, the Digital India campaign has left its impact in various fields: Around 12000 post office branches in the rural areas have been linked electronically. The Make in India initiative has improved the electronic manufacturing sector in India. Digital India plan could boost GDP up to \$1 trillion by 2025. Healthcare and education sector has also seen a boost. Improvement in online infrastructure will enhance the economy of the country. Digital India is further to be implemented by the entire Government with overall coordination being done by the Department of Electronics and Information Technology (DeitY).

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Atma Nirbhar Bharata “It Is Not Just A Slogan, It Is A Planned Economic Strategy and Vision Of The Country”

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ABSTRACT

Atma Nirbhar Bharat is not just a slogan, it is a planned economic Strategy and Vision of the Country. This is a new scheme of the Government. This paper describes the radical reforms which are included in this scheme. Under this scheme government wants to boost the Indian economic and social system in during and postCovid-19. The main aim of this scheme is producing in the country, distributing or supplying in the country and consuming in the country (self-reliant) and we focused our strength on more production within the country, unless depending on others for everything. This means should not close door to the world, but we compete in the world market. Under the Atma Nirbhar Bharata Project, the Prime Minister announced a special economic package of Rs. 20 Lac crores, this is equivalent to 10% of Indian GDP. The budgeted amount allocated in several sub titles (reforms). Implementation of this project also done through Umbrella concepts of 'Make in India', 'Start up India' and 'Stand up India' etc. The Prime Minister stated that; "This scheme stands on Five pillars, these are- Economy, Infrastructure, System, Vibrant demography and Demand", and he also quoted "Atma nirbhar Bharata is not about being self-contained or being closed to the world, it is about being self-sustaining and self-generating" and pursuing "Policies that promote efficiency equity and resilience". This talk shows that self-reliance to us did not mean shutting out the windows to the world. This paper is an attempt to understand the concept of Indian Government's new project AtmaNirbhar Bharat which means self-reliant the Indian economy.

Key words: AtmaNirbhar, Self-reliant, Five pillars.

Introduction:

It is a new scheme of the government for encouraging local talent and generates new employment for people who are lost their jobs in the COVID-19 Pandemic. 'Atmanirbhar Bharat' Is Hindi phrase, which is used and popularised by Prime Minister of India shree Narendra Modi which means- "Self-reliant India". This scheme introduced on 12th May 2020 by the central Government of India to boost the economic system in the country during and after the Covid-19 Pandemic. Under these circumstances, this term used as an "Umbrella concept" in relation to 'Make in India', 'Start up India' and 'Stand up India' etc. 'Atmanirbhar Bharata' Means "Self-reliance and Self-sufficient India", these two are not just a matter of economics and finance areas, in spite of economic importance Self-sufficiency goes beyond that.

Background:

Because of Covid-19, the country's administrative, social and most importantly economic system had changed and measures such as- lockdown to prevent coronavirus has disrupted the entire system. As a result, production, demand and supply have been stalled in all sectors except the medical. Because of this, not only our country, but also the advanced nations of the world have suffered. A scheme like 'AtmaNirbhar Bharata' is needed to radically revive the declining India's economy. 'AtmaNirbhar Bharata' is not just the latest talk. It was the ambition of the majority of freedom fighters of the India, it was existing in many forms like Self-esteem, Self-reliance and Indigenous campaigns etc. After India become independent it was necessary to revive the economic system, in this case the Political leaders of the time had taken many action plans, their impact has strengthened the Indian economy. Recently lot of major changes happened in the Indian economy for example in 2016 demonetisation, in 2017 tax reforms (GST implementation), etc. for all these reasons the economy has taken a rational turn appropriately serve the Global market and Global competition. In that time the COVID-19 epidemic had troubled not only India but the entire world economy. The whole system of Livelihood was disrupted because of lockdown. All the production, demand and supply stalled. So, that need of such a project was everywhere.

There are many reasons behind starting this scheme:

1. The very first reason is COVID-19, it is an epidemic and the entire world is facing huge trouble. Even the developed countries couldn't stop this virus and as a result, it has directly affected our markets and various industries. So, to improve their performance and to improve our economy the Government of India started this scheme.
2. It is a belief that it is China behind this virus and as a result, many countries stopped their business relationships with China and we realized that most of the Indian products are imported from China itself. We are totally dependent on China in many terms and if we will suddenly stop the import, again it will affect our market. So, for this, our Prime Minister thought to promote local products and also promised to help people to start their small-scale industries, so that in the upcoming years we can stop being dependent on other countries and promote our national products.

- The third reason is, again the COVID-19 virus, many industries were running in loss and as a result, many lost their jobs and it was really shocking for many families. Not only labourers but also other workers lost their job. So, to help them the Government launched this scheme.

The Indian Prime Minister shree Narendra Modi talks about this scheme, he told that “AtmanirbharBharataAbhiyanais not about being self-contained or being closed to the world, it is about being self-sustaining and self-generating” and pursuing “Policies that promote efficiency equity and resilience”. This talk shows that self-reliance to us did not mean shutting out the windows to the world. Some slogans initiated under Atmanirbhar Bharat these are- ‘vocal for local’, ‘local for Global’, ‘Make for world’ and ‘Brain Drain to Brain Gain’. These slogans conclude that not only should products be ‘Made in India’ but the promotion of those products should take place so, as to make those products competitive to global.

Five Pillars of this scheme:

On 12th May 2021 the Prime Minister announced a special economic package of rupees 20 Lac crore (equivalent to 10% of Indian GDP) under the AtmanirbharBharata project, with the aim of making the country independent against the tough competition in the global supply chain and to help in the empowering the poor, labours, migrants who have been adversely affected by COVID-19. Prime Minister during the address to the nation he noted that the ‘AtmanirbharBharata Scheme’ has standing on **Five Pillars**. These are-

- Economy:** - We need an economy that doesn't bring incremental change but makes quantum jumps.
- Infrastructure:** - We need a Infrastructure that will become the identity of modern India.
- System:** - We need a system that is no longer based on the rules and rituals of the past but one that actualises the dreams of the 21st Century. This system needs to be technology based.
- Vibrant demography:** - We are the world's biggest democracy. A Vibrant demography is our strength. It is the source of energy for our efforts to make India self-reliant.
- Demand:** - The cycle of demand and supply in our economy is an asset we need to utilise this powerfully.

Some Measures/Reforms Provided Under Atmanirbhar Bharat Abhiyan:-

AtmaNirbharBharata project includes many reforms to implement. Some of them are described below. -

Reforms for MSME (Micro, Small & Medium Enterprises):

- The Emergency Credit Line Guarantee Scheme (ECLGS) to Businesses or MSMEs from Banks and Non-Banking Financial Companies (NBFCs) up to 20% of the entire outstanding credit as of 29.2.2020.
- Rs. 20,000 crore for Subordinate Debt for Stressed MSMEs. Etc.
- 100% guaranteed by the Government to provide a total liquidity of Rs. 3 lakh crore to more than 45 lakh MSMEs.

Reforms for Agriculture, Fisheries and Food Processing Sectors:

- Rs. 1 lakh crore for Agriculture Infrastructure Fund to farmers for farm-gate infrastructure.
- Rs. 10,000 crore scheme for Formalisation of Micro Food Enterprises (MFE).
- Rs. 20,000 crore for fishermen through Pradhan Mantri Matsya Sampada Yojana (PMMSY).
- Animal Husbandry Infrastructure Development Fund set up for Rs. 15,000 crore
- Promotion of Herbal Cultivation with an outlay of Rs. 4,000 crore.
- Rs 30,000 crore Additional Emergency Working Capital Funding for farmers through NABARD.
- A special drive to give concessional credit to PM-KISAN beneficiaries through the Kisan Credit Cards. Animal Husbandry Farmers and Fishermen are also included in this drive.

A Central law will be formulated to provide -

- Adequate choices to farmer to sell produce at attractive price.
- Barrier frees Inter-State Trade.
- Framework for e-trading of agriculture produces.

Reforms for Employment and Ease of Doing Business:

- Additional allotment of Rs. 40,000 crore for MGNREGS for boosting employment.
- Decriminalisation of the Companies Act, 2013 for ease of doing business.
- Lowering of penalties for all defaults for One-person Companies, Small Companies, Producer Companies and Start-ups. Etc.

Reforms for Poor, Farmers and Migrant Workers:

- Introduction of One Nation One Card. The migrant workers can access the Public Distribution System.
- Rs. 3500 Crore will be spent on this intervention for 2 months.
- Cost will be fully borne by Government of India.
- Provided living facilities to the migrant labours and urban poor at affordable rent under the PMAY (Pradhan Mantri Awas Yojana).
- Rs 40,000 crore increase in allocation for MGNREGS to provide employment boost and rural economy through higher production.

Health Reforms & Initiatives:

Increased investments in Public Health -

- Public Expenditure on Health will be increased.
- Investments in grass root health institutions.
 - Ramp up Health and Wellness Centres in rural and urban areas

Preparing India for any future pandemics –

- ▶ Investments in Public Health and other health reforms to prepare India for future pandemics.
- ▶ Infectious Diseases Hospital Blocks - all districts.
- ▶ Strengthening of lab network and surveillance –
 - Integrated Public Health Labs in all districts & block level Labs & Public Health Unit to manage pandemics.
- ▶ Encouraging Research-National Institutional Platform for One health by ICMR.
- ▶ National Digital Health Mission: Implementation of National Digital Health Blueprint.

Structural Reforms in Defence Sector:

- Enhancing Self Reliance in Defence Production.
- Policy Reforms in Defence Production.
- FDI limit in the defence manufacturing under automatic route will be raised from 49% to 74%.
- Time-bound defence procurement process and faster decision making will be ushered in by :
 - Setting up of a Project Management Unit (PMU) to support contract management;
 - Realistic setting of General Staff Qualitative Requirements (GSQRs) of weapons/platforms;
- 'Make in India' for Self-Reliance in Defence Production:
 - Notify a list of weapons/platforms for ban on import with year wise timelines.
 - Indigenisation of imported spares.
 - Separate budget provisioning for domestic capital procurement.
 - Will help reduce huge Defence import bill.
- Improve autonomy, accountability and efficiency in Ordnance Supplies by Corporatisation of Ordnance Factory Board.

Structural Reforms in Civil Aviation, Power, Social, Space and Atomic energy Sectors:

- Efficient Airspace Management for Civil Aviation
- More World-class Airports through PPP
- India to become a global hub for Aircraft Maintenance, Repair and Overhaul (MRO)
- Tariff Policy Reform in Power Sector; Privatization of Distribution in UTs
- Boosting private sector investment through revamped Viability Gap Funding Scheme in Social Sector
- Boosting private participation in space activities
- Many reforms in Atomic Energy Sector.

Technology Driven Education with Equity post-COVID:

- ▶ PM eVIDYA- A programmes for multi-mode access to digital/online education to be launched immediately; consisting of:
 - DIKSHA for school education in states/UTS: e-content and QR coded Energized Textbooks for all grades (one nation, one digital platform)
 - One earmarked TV channel per class from 1 to 12 (one class, one channel)
 - Extensive use of Radio, Community radio and Podcasts Special e-content for visually and hearing impaired. B
 - Top 100 universities will be permitted to automatically start online courses by 30th May, 2020.
- ▶ Manodarpan-An initiative for psychosocial support of students, teachers and families for mental health and emotional wellbeing to be launched immediately.
- ▶ New National Curriculum and Pedagogical framework for school, early childhood and teachers will be launched: integrated with global and 21st century skill requirements.
- ▶ National Foundational Literacy and Numeracy Mission for ensuring that every child attains Learning levels and outcomes in grade 5 by 2025 will be launched by December 2020.

In Education system many changes came into force like- Classes are in online mode (virtual classes) and syllabus, notes & books are in digital form. Etc.

After the introduced Atmanirbhar Bharata Abhiyan, the extended versions of this scheme also announced by the Ministry of Finance on 12-Oct-2020 and 12-Nov-2020 as Atmanirbhar Bharata Abhiyan-2.0 and Atmanirbhar Bharata Abhiyan-3.0 respectively. Our development indicates the developments of our Nation. So, we should try our best for developing ourselves. The success of any Government's plans actually depends on how they are implemented. So, the Government can only launch a scheme but it is our duty and responsibility to bring it into action effectively.

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NEP- A Bird's Eye View

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Principal,
Basaveshwar Commerce College, Bagalkot

Co-Author: Prof.Smt. Vaishali R. Bendre

Assistant Professor
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Keywords: Cognitive Skills, Digitization, Creativity, Vocational Education, ECCE

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Our PM's vision on education system of our country has been far reaching. The old education Policy was implemented in the year 1986, after a long gap of 36 years the new education policy has been implemented. On August 23, 2020 Karnataka became the pioneer in implementing this NEP. This policy will help nearly two crore+ students to study and learn new and emerging ideas through its curriculum. The distinct features of this NEP is that it has changed the system of 10+2 to 5+3+3+4 curriculum. 3 years of Anganawadi education has also given importance in developing the cognitive skills among toddlers.

Academic streams are having not major changes but the stress has been given to the extra curricular aspects, professional stream in schools/colleges, providing basic education among the poor children and simple mathematical calculations to all the children of our country has been stressed into it. Regional language has been given utmost importance in NEP until 5th grade. Infact, it is made compulsory to teach in mother tongue up to 5th grade. Vocational education will be given to the students starting from grade 6. It is made sure that the complete 360 degree assessment of the child is to be reflected in his/her progress card. There is a special set up in tracking the performance and progress of the child to achieve the learning outcomes.

In Karnataka a panel of experts with former ISRO chief Kasturirangan as the lead was created. They have deeply discussed the issues, pros and cons of implementing NEP on the Indian Education system from school to college and also on the employment opportunities for the qualified people of the state & the country as a whole.

Key features of New Education Policy:

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Cashless India is Future of India Opportunities and hurdles

Prof Kavita J Malaji

Coordinator, PG Department of Commerce
Basaveshwar Commerce College, Bagalkote – 587101.

Abstract:

Most of the people in India started electronic payments for their transactions after demonetization. Every individual from a small merchant to neighboring vegetable vendor is aware and turning from cash to cashless digital payment solutions. A cashless economy is an economy in which all the transactions were done using cards or digital modes. Gradually India is moving from cash to cashless economy. The movement of physical currency is minimal in cashless transactions. Cashless transaction plays an important role in an Indian cashless economy. The use of credit cards/debit cards or the mode of digital payment will definitely minimize the amount of cash that people supposed to carry can reduce the risk and cost which is associated with it. In cashless transactions, payments are made without the use of hard cash. Cashless transaction includes credit/debit cards, cheques, DD, NEFT, RTGS or another form of online payment that removes the need for cash. In this paper, I made an effort to examine the people perception in Bagalkote City towards cashless transactions and the attempt made to identify the hurdles faced by them during their transactions.

Key words: Cashless Transactions, Digital Payments, Perception, hurdles.

Going towards cashless is not only eases one's life but also helps authenticate and formalize the transactions that are done. This helps to curb corruption and the flow of black money, which results in an increase of economic growth. The expenditure incurred in printing and transportation of currency notes is reduced. In a nation like India, cashless transactions are not widespread, and this is due to the technology gap and the lack of proper education. Though these are the matters of concern, the government or the financial institutes need to address them to create a strong cashless economy.

The earliest issuers of coins in the world are the Ancient Indians along with Chinese and Lydians from the Middle East. The first Indian coins were minted in the 6th Century BC, which is close to 3,000 years ago. Over the course of the millennia that have transpired since currency first came into use, the way Indians use money has undergone many transformations. A year of demonetization has shown how there has been a push towards a digital economy, but the love for cash refuses to fade and India's cashless economy has yet to be fully realized.

After demonetization, even traditional banks had begun to incentivize customers to make payments digitally from their own bank accounts. As the natural step forward from here, other players have begun to promote cashless transactions for individuals and businesses alike.

Pradhan Mantri Jan Dhan Yojana:

Launched in 2014, it was one of the biggest financial inclusion initiatives in the world, and hoped to provide banking services to 75 million households in the country by January 26th, 2015. The government overachieved its target by bringing over 125 million households under a range of financial services such as bank accounts, need-based credit accessibility, insurance and pension. A one of its kind national missions on financial inclusion, it played a historical role in folding the under- and unbanked population into the formal financial arena and closing the digital gap. Today we have over 425 million active Jan Dhan accounts. This has been a transformational initiative to bring in the cashless environment in the country enabling people to make payments using their mobile phones in offline (QR code) or online modes (UPI, UD ID).

Bharat Net:

This forms the backbone of an efficient cashless economy dream. Without a robust network infrastructure, payments cannot happen seamlessly. Hailed as the world's largest rural broadband connectivity project, it aims to connect 2.5 lakh gram panchayats and 6 lakh villages through high-speed broadband services at affordable prices laid through 10 lakh kms of optical fibre expansion.

India Post Payments bank:

This has been another instrumental step in spearheading financial inclusion and ensuring banking services are easily available at speed and convenience. Merely two years from the launch of its operations, IPPB in October 2020, had acquired over 3.6 crore customers, clocking over INR 38.5K crore financial transactions through its network of over 136k branches, thus taking banking to the very last mile and transforming payment infrastructure at the grassroot level. The payment bank license has also been extended to eight other big entities such as Idea, Paytm, Reliance Jio etc.

Rupay Card:

Devoid of acquisition or transaction cost as opposed to VISA or Mastercard, and having international acceptance, Rupay has further catalyzed digital payments in India. With the introduction of Rupay contactless, a one-card for all payment systems, it is set to transform the payment landscape across all use cases.

Finally, keeping in pace with the continuous innovation in the digital payment landscape, last week the prime minister launched a cashless and contactless digital payment solution e-RUPI – it could be the first stage of introducing CBDC into the market. This is slated to be a potential disrupter drastically reducing the dependency on currency circulation and digitizing cash transactions.

Opportunities and Hurdles

A paperless economy has its own merits and demerits. However, in the wake of this unprecedented digitalization, the merits certainly trump the challenges. First and foremost, the cost of money printing, storage, and circulation will come down dramatically. Government spends approximately INR 4.15 to print every INR 2000 bank note and INR 2.90 – 3.10 for every 500-rupee note. The savings with paperless currency will be enormous. The security and convenience of transactions would be one of the greatest motivators of a cashless economy. With digital transactions, e-KYC will be mandatory, thus ensuring seamless transactions traceability and arresting tax evasions. Given the money is in the system, fraudulent transactions can be effectively tracked and corrected. NPCI international operations is working along with many countries to implement UPI equivalents. The ease of transactions beyond India would radically improve. Furthermore, a block chain infrastructure on top of this ecosystem will enhance international remittances, cross-border transactions and more securely and transparently.

An increasing worry for many consumers is the data and cybersecurity issues of cashless payments aren't well monitored (by a central bank). In today's environment, cyberthreats from both organized technology-fueled thieves and rogue actors in nation-states are increasing. The risk of overspending too cannot be overlooked. Though digital transactions can track and show your spending history, young people and teenagers may misuse it. Also, according to behavioural financial theorists, the pain of parting with money is felt more intensely in the usage of solid cash. So, one should definitely have a disciplined mentality, if opting to go for cashless transactions.

A cashless society was a utopian dream once, but it is not that anymore. As any developmental process, it has its own advantages and disadvantages. Also, care should be taken to ensure that the cashless economy includes people from every stratum of the society and is not confined to educated users only. As prospective customers in a cashless economy, we should understand the digital process and its features, and adapt to them in a suitable manner.

There are interesting dynamics at play for the future of a cashless economy in India. With an advanced market infrastructure, banking technology infrastructure, and networking infrastructure, India is significantly ahead of most developing countries. It is clear that the Digital India Program has been the lynchpin to a truly cashless society, benefitting the government, businesses, and the end consumers by bringing in convenience, speed, and transparency at a negligible cost. With a continued innovation, a truly cashless economy is imminent and inevitable.

According to Razor pay, digital payment transactions have grown up to 76% for the past 12 months with several first-time digital payment users. As per reports, the Indian digital payments industry is estimated to grow up to US\$700 billion by 2022. In the future, the fintech industry will innovate more dynamic providing safe transaction facilities to develop and promote the digital payment landscape in the country. The country is already advancing in terms of block chain technology, cloud-based payments, crypto currencies, and other payment facilities.

Though India's digital payments market witnessed exceptional growth over the past years after the demonetization in 2016, the COVID-19 pandemic has also fueled the growth and adoption of online transactions. Users have shifted to net banking and other digital payment facilities to avail products including essential goods, groceries, retail, medical supplies, education, and others. On the other hand, the emergence of improved technologies is one of the key factors leading to the growth of the digital payments industry in the country.

Fans of a future "cashless society" are thinking bigger than coexistence – they are imagining a world with a completely new type of digital currency that will replace physical cash altogether. This would allow people to keep digital wallets and financial accounts housed entirely online, and easily accessed on their mobile devices or computers. With the introduction of alternative digital currencies, such as private cryptocurrencies like Bitcoin or Ether, we're starting to see how a digital-only financial system might work in the real world. So, what's the push for a digital currency? A true cashless society would present a massive change in how we conduct business, how we interact with our financial institutions, and how we trade and exchange money overseas.

Conclusion:

Now a day people are getting comfortable with cashless payments, some kinds of negative perceptions are holding back many from adopting the new system. The negative perceptions are like security problems, poor network coverage, and lack of merchant willingness, high transactional costs, lack of users' knowledge on technology, defunct POS machines, delayed reimbursement in case of failed transactions, procedures and financial limits. Convenience in use of cashless transactions and incentive system are the positive signs for the progress of cashless payments in India. Finally, the study concludes that India may not become a cashless economy unless the perception of the people will be rightly addressed by the government and the banking institutions. They should pave the way for the safe and secure mean to cashless transactions.

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MARKETING INFORMATION SYSTEM (MKIS) A Need for Effective Marketing Decisions

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Abstract: Information is like a life-blood of business. Quality of decisions depends on the right type of information. The right information implies the right quality, the right quantity, and the right timing of information. Circulation of needed information is as important as the circulation of blood in human being. Information keeps the organization actively functioning, alive, and connected with internal and external marketing participants. It is a valuable asset for a firm as it is a base to manage other valuable assets. The firm that fails to manage information (i.e., collecting, analyzing, interpreting, storing, and disseminating of information) will definitely fail to attain goals. Information is a basic input to know what is happening and what is going to happen. Besides this, information is also necessary to know strong and weak aspects of competitors and make distribution channel effective. In fact, whatever a manager does is done only with the help of information. He/she cannot take decision on any issue without information. So, marketing information system should be developed in business organization for taking rational and effective decisions. Marketing Information System (MKIS) is a permanent arrangement for provision of regular availability of relevant, reliable, adequate, and timely information for making marketing decisions. Above all Today's market is dynamic and complex and manager has to take appropriate strategic, tactic and operational decisions to cope with the pace of changing marketing environment. An effective information system can entitle an organization with better planning, decision-making at all levels and hence desired results. The paper tries to throw a light on the role of Marketing Information System in effective decision making of marketing.

Keywords: Marketing Information System (MKIS), Dynamic, Strategic, Tactic, Operational Decision making.

Introduction

This is the age of information revolution. Marketing managers need regular information to find out changing wants and needs to customers. Marketing Information System (MKIS) is the mechanism established for providing decision-making data and information to marketing planners or marketers. It delivers a continuous flow of information about marketing activities. It is an integrated system, which helps marketers by providing information-support for marketing decision-making MKIS is an ongoing organizational process that includes the activities such as the collection of information, sorting, analysis, evaluation, and dissemination of information to the marketing decision-makers. It provides needed data on time and accurately by detailed processing and analysis. Marketing information system is a regular process. It never ends. It is very important for a marketing manager. He/she makes plans, programs, policies, strategies etc. with its help. Structured, human activities, machines, technology etc. are included in marketing information system. They are orderly used for taking marketing decisions.

Marion Harper has rightly asserted: "To manage a business well is to manage its future, and to manage the future well is to manage the information."

Objectives of the study

- To study the concept of Marketing Information System
- To know the steps of Marketing Information System
- To highlight the need of Marketing Information System
- To know the role of Marketing Information System in decision making of marketing.

Methodology

The present study is descriptive in nature. Secondary sources of literature have been used for the development of the concept.

Definition: Marketing Information System (MKIS) has been defined as:

Philip Kotler: "A marketing information system is a continuing and interacting system of people, equipment's, and procedures to gather, sort, analyze, evaluate, and distribute the pertinent, timely, and accurate information for use by marketing decision-makers to improve their marketing planning, implementation, and control."

Philip Kotler gives alternative definition, such as: "A marketing information system (MIS) consists of people, equipment's, and procedures to gather, sort, analyze, evaluate, and distribute the needed, timely, and accurate information to marketing decision makers."

Features of Marketing Information System

1. **Continuous System**
Permanent and continuous system of collecting information
2. **Basic Objective**
To provide the right information at the right time to the right people to help them take right decisions
3. **Computer-Based System**
Uses computer, so is up-to-date and accurate
4. **Future-Oriented**
Provides information for solving future problems

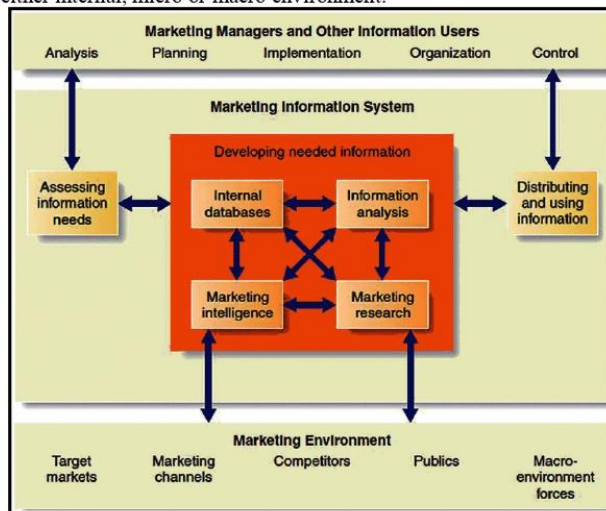
5. **Used by all levels**
Used by all three levels of management
6. **Sources**
Collects information from both internal and external sources
7. **Collects Marketing Information**
Collects information about consumer competition, marketing environment, etc.
8. **Helps in Decision-Making**
Supplies up-to-date and accurate information that helps take quick and right decisions

STEPS OF MARKETING INFORMATION SYSTEM

1. **ASSESSING THE INFORMATION NEEDS**
2. **DEVELOPING THE NEEDED INFORMATION**
3. **ANALYZING THE INFORMATION**
4. **DISTRIBUTING THE INFORMATION**

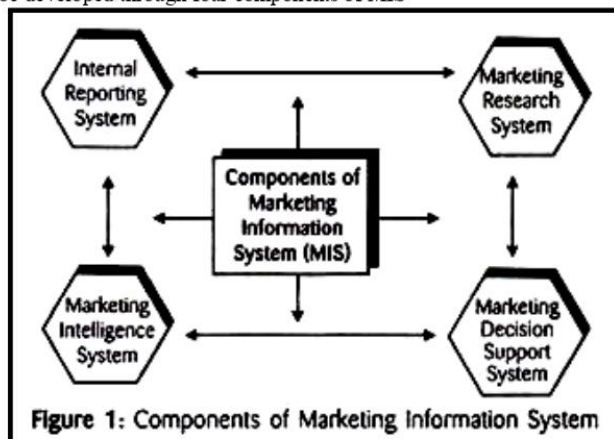
STEP 1. ASSESSING THE INFORMATION NEEDS

The company begins with asking what information the managers and other information users really want. The information might be relating to either internal, micro or macro environment.



STEP 2. DEVELOPING THE NEEDED INFORMATION

The information needed can be developed through four components of MIS



- Internal Records System
- Marketing Intelligence System
- Marketing Research System
- Marketing Decision Support System

Internal Records System

- ❖ Internal records information consists of information gathered from sources within the company to evaluate marketing performance and to detect marketing problems and opportunities.
- ❖ The internal reporting systems enable a company to always be aware of how they are performing as a team and what issues may need addressing.
- ❖ Marketing managers get lots of information from the internal-records of the company. These records provide current information about sales, costs, inventories, cash flows and account receivable and payable. Many companies maintain their computerized internal records
- ❖ The internal records that are of immediate value to marketing decisions are: orders received, stockholdings and sales invoices.
- ❖ Most marketing managers use internal records and reports regularly, especially for making day-to-day planning, implementation and control decisions.
- ❖ Companies organize their information in databases-customer databases, salesperson databases etc.
- ❖ Companies warehouse these data and make them easily accessible to decision makers
- ❖ Companies can mine the data and garner fresh insights into neglected customer segments, recent trends and other useful information.
- ❖ To manage the internal record system, some companies appoint internal MIS committee to deal with all aspects of internal information.
The committee:
 - (1) Attends request for all type of information required by managers,
 - (2) Determines sources of the information and tools needed to collect, evaluate, and analyze information,
 - (3) Deals with presenting, distributing and updating the information,
 - (4) Handles complaints of employees , and
 - (5) Performs all types functions related to information.Internal records system keeps regular circulation of the information throughout the organisation without much expense and efforts. Managers can get the up-to-date information about marketing operations. Once the system is set up properly, it can serve the purpose continually.

Marketing Intelligence System

While internal report system concerns with information available from internal records of organization, the marketing intelligence system supplies the managers with happening data. It provides information about external happenings or external environment.

Marketing intelligence system is:

The set of procedures and sources used by managers to obtain every-day information regularly about pertinent developments in the marketing environment.

It collects information from external sources. It provides information about current marketing-environment and changing conditions in the market. This information can be easily gathered from external sources like magazines, trade journals, commercial press, trade press, census, so on. This information cannot be collected from the Annual Reports of the Trade Association and Chambers of Commerce, Annual Report of Companies, etc.

steps to improve marketing intelligence

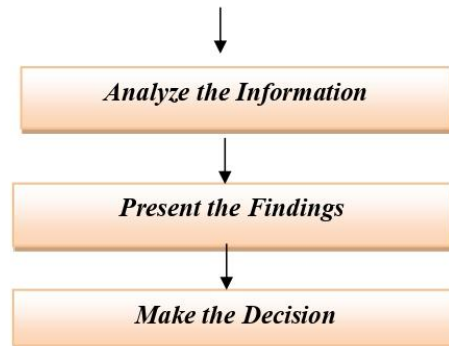
1. Company can train and motivate the sales force to spot and report new developments.
2. Company can motivate intermediaries to pass along important intelligence.
3. Companies can collect competitive intelligence by purchasing competitors products, attending trade shows, collecting competitors ads, reading their published reports, looking up new stories on the internet, talking to employees, dealers distributors, suppliers etc
4. Companies can set up customer advisory panel made up of representative customers.
5. A company can purchase information from outside suppliers
6. Some companies circulate marketing intelligence.
The information which is collected from the external sources cannot be used directly. It must be first evaluated and arranged in a proper order. It can be then used by the marketing manager for taking decisions and making policies about marketing.

Marketing Research System

- Marketing research is the systematic design, collection, analysis and reporting of data and findings relevant to a specific marketing situation facing the company.

Process of Marketing Research





Marketing Decision Support System

M.D.S.S is a coordinated collection of data , systems ,tools and techniques with supporting software and hardware by which an organization gathers and interprets relevant information from business and environment and turns it into a basis for marketing action

Modern MDSS comprises of many statistical tools models and optimization routines such as

Statistical tools: Multiple Regression, Discriminant Analysis, Factor Analysis, Cluster Analysis, Conjoint Analysis, Multi Dimensional Scaling etc.

Models: Markov Process Models, Quilling Models, New Product Pretest Models, Sales Response Models etc.

Optimization routines: Differential Calculus, Mathematical Programming, Statistical Decision Theory, Game Theory, Heuristics etc.

STEP 3. ANALYSING THE MARKETING INFORMATION

The information is analyzed by the managers and decision makers with the MDSS tools and techniques

STEP 4. DISTRIBUTING AND USING MARKETING INFORMATION

Marketing Information System has no value until it is used to make a better marketing decisions does the marketing information system must provider right and adequate information right time to the decision makers.

THE NEED OF MARKETING INFORMATION SYSTEM

- ❖ Competitive pressures require the Organizations to have the ability to compete, to produce, and to market developed products more quickly than before
- ❖ The steady increase in consumer expectations and what they expect of products, in terms of its ability to satisfy their needs, and the consequences of less serious or inaccurate decision taking due to the lack or inaccuracy of the information upon which the decision will be built, and its impact on the organization's success and sustainability.
- ❖ The widespread production and distribution contributed to the emergence of large markets, and their requirements of a large number of intermediaries between producers and final consumers, these intermediaries become a barrier to the flow of data that can guide the development of marketing decisions related to the consumers needs and desires, as a result the widening gap between producers and final consumers reinforce the importance of marketing information system in bridging this gap .
- ❖ Because of the information revolution each organization has more than one source of information, but the problem lies in how to use and manage this information, with the development of computers and other operating data equipment, it has become quick and inexpensive for management to run and analyze vast amounts of marketing data and provide information necessary for effective decisions.

ADVANTAGES OF MARKETING INFORMATION SYSTEM

Market Monitoring

MKIS helps managers to recognize marketing trends. The changing trends may be in respect of prices, product design, packaging, promotion schemes, etc.

Strategy Development

MKIS provides the information necessary to develop marketing strategy. Provides the foundation for the development information system-dependent e-commerce strategies.

Facilitates Marketing Planning and Control

Effective market planning is required in terms of product planning, pricing, promotion and distribution.

Quick supply of information

A firm has to take quick decision for this purpose; it requires fast flow of information which is facilitated by a properly designed MKIS.

Quality of decision-making

In every aspect of marketing, there is a need to make constant and correct decisions. A properly designed marketing information system promptly supplies reliable and relevant information.

Tapping of business opportunities

MKIS makes it possible to tap business opportunities as it can supply required and reliable data.

Provides Marketing Intelligence Marketing intelligence refers to information of the events that are happening in the external environment, i.e., changes in customer tastes, expectations, competitor’s strategies, Govt. policies, international environment, etc. with the help of MKIS specialists, it is possible to collect marketing intelligence which is vital to make effective marketing decisions.

Help managers to recognize change

A firm which is well equipped with MKIS will be able to realize the need to change the line of business.

Integration of Information and Functional Integration

Firms, which are largely decentralized can gather information which is scattered at many centers or departments and integrate it for effective decision making.

Strategy Implementation

MKIS provides support for product launches, enables the coordination of marketing strategies, and is an integral part of sales force automation (SFA), customer relationship management (CRM), and customer service systems implementations.

Builds relationships within the organization

MKIS brings together many different kinds of data, people, equipment, and procedures to help an organization make better decisions.

Convenient Storage

MKIS can organize data collection and store these important data for over several time periods.

Fills up Information Gap

Marketing information system facilitates the companies involved in global retailing and other international trade practices. The purpose is to meet their information needs and being aware of the world-wide scenario.

Competing Over Non-Price Factors

MKIS is used for adopting non-price competition strategies. It facilitates brand image, product customization, product differentiation, public relations, additional services, etc., to retain consumers without any price war.

Demand Creation and Fulfillment

It also provides information on customer requirements. Thus, generating the need for those products which are desired by the consumer's subconscious mind, through marketing research and then meeting such needs in reality.

Saves Cost and Time

Marketing information system targets the problem area and takes desired decisions to avoid the wastage of time, cost and efforts on unnecessary activities.

ESSENTIAL REQUISITES OF A GOOD MKIS

- ❖ **Unified and centralized:**
 - ✓ MKIS must be unified and centralized.
- ❖ **Facilitate decision making:**
 - ✓ MKIS must facilitate decision making.
- ❖ **Quick and accurate information:**
 - ✓ MKIS must provide quick and accurate information.
- ❖ **Economical:**
 - ✓ MKIS must be economical.
- ❖ **Selective:**
 - ✓ MKIS must be selective.
- ❖ **Future-oriented:**
 - ✓ MKIS must be forward looking i.e. future-oriented.
- ❖ **Supply information regularly:**
 - ✓ MKIS must supply information regularly.
- ❖ **Use new techniques:**
 - ✓ MKIS must use new techniques for collecting, analyzing, storing and supplying information

ROLE OF MARKETING INFORMATION SYSTEM IN DECISION-MAKING

Marketing information system consists of people, facilities, and integrated procedures that is used to provide management with accurate and regulated information about the environment and related marketing, which helps decision makers to hunt opportunities and build strategies and marketing plans.

Kotler realizes that marketing information system is a compound network, composed of interrelated-relations between people, machines, and procedures to provide a flow of structured information, relying on the internal and external sources of the institution that directed mainly to the formation of marketing decisions base. Despite the fact, that there are large and variety numbers of marketing information system definitions, but all of them are focused in one sense which is: the marketing information system is a structure composed of personnel, equipment, that ensuring the flow of internal and external information, which allows the spread and control of the organization's external environment, and the rationalization of marketing decisions

Marketing information system represents efforts of the companies to provide pertinent decision-making information to marketing managers on regular basis. Marketing information is the lifeblood of marketing process; marketing decision won't be taken in the absence of marketing information. Marketing decisions are affected by many internal and external environmental variables, so the marketing decision maker needs a great deal of information related to these variables, to predict their directions and their expected effects on the internal activities of the organization and the market, in order to make the rational marketing decisions in an uncertainty environment facing the marketing administration.

All marketing organizations are trying to find out and determine the nature of the markets and their trends needs and changes that occur in these markets, as well as trying to know the competitors, prices, options and other marketing information which is the key to success for any marketing decision.

MKIS provides for an orderly arrangement of the gathered data to provide useful information for further marketing planning and decision making. Marketing information system helps to monitor and evaluate the marketing operations and

programmes. Thus through MKIS, a business can not only have information but also have better evaluation and controls. It regularly keeps an eye on any changing trends in the economic, political, technological and competitive environments. It helps to grab new opportunities and prepare for the upcoming challenges. Marketing Information system assesses the market demand and prospective sales to ensure effective planning of the marketing operations. Thus one can say that it is a useful tool for future decision making involving the strategic, operational and control related decisions.

CONCLUSION

The existence of an adequate information system which would secure data acquisition and analyses, as well as the transformation of the data into useful information is an essential condition for a company to function effectively. Successful companies should be flexible enough to adapt to the changes brought by intensive alternations in business environment. The design of marketing information system has been initiated for this particular purpose. The main task of this application is to improve the efficiency of a company's operations through the implementation of the research process. Marketing information system is the fundamental precondition for the successful realization of the research project, i.e. the means used by producers in order to collect information about the, needs of the consumers.

Marketing information system plays an important role in raising the efficiency of economic performance to the companies in highly competitive markets, through providing the necessary information for the various administrative levels. The success of the marketing process depends to a large extent on the marketing information system and the success in each elements of this system.

Marketing information system has been needed by marketing management for the purpose of identifying, measuring, and forecasting marketing opportunities, besides, analyzing of market segments. The marketing success in the organization depends basically on the availability and the accuracy of marketing information from its multiple sources.

A marketing information system ensures efficient communication within an organization. It provides team members with reliable and valuable information to keep all internal teams informed and focused on specific tasks and goals. This can also help prevent miscommunication by providing everyone with the same access to shared information.

Using Marketing Information System can foster the overall success of the organization. Using well-organized data and analyzing and interpreting it, will make better, strategic, tactic and operational marketing decisions. Thus efficient MKIS helps in taking right decisions at the right time and become a strong foundation for a more efficient business.

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ROLE OF EDUCATIONAL INSTITUTIONS IN PROMOTING ENTREPRENEURSHIP CAPACITIES AMONG THE STUDENTS

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INTRODUCTION

After the introduction of National Education Policy, HEIs are increasingly obliged to redefine their role in the Indian economy. The primary function of HEIs should be to seek to instill a greater entrepreneurial character among students. HEIs should also strive to carefully consider local development needs and support the promotion of entrepreneurial education initiatives, and this should not only be at the tertiary level but as early as the primary school level. Government must fully support such initiatives and promote holistic education at all levels and help to establish entrepreneurial ventures.

The role of Higher Education is clearly to meet the socio-economic needs of the country whilst safeguarding social justice and democratic values. In addition HEIs have an important role to play in regional innovation systems. They serve as knowledge producers, and agents of exchange in a society. The higher education system must therefore provide the requisite research, knowledge and a highly skilled workforce if the nation is to compete in the global arena which is highly dynamic.

It is clear from the available literature that education including entrepreneurship is critical as it contributes to job creation and helps considerably to reduce poverty. Higher Education institutions are regarded as the custodians of knowledge in society and play a very significant role in developing a nation.

Inclination towards entrepreneurship at higher educational institutions can make a very significant contribution in promoting meaningful entrepreneurship, as they could allay the fears of failure of potential entrepreneurs by educating the students about pitfalls and risks to avoid when embarking on a new business venture. Students will thus have a fuller understanding of entrepreneurship as a phenomenon and surely become more competent stakeholders in entrepreneurship at whatever level; investor or employee, manager or entrepreneur.

Research Objectives

- To study the concept of Entrepreneurship and its importance
- To study the role of Educational Institutions in Promoting Entrepreneurship Capacities Among The Students
- To know the development of Entrepreneurship by the government through National Education Policy 2020.

Research Methodology

The present study is descriptive in nature. Secondary source of literature has been used for the development of the concept.

ENTREPRENEURSHIP

The role of entrepreneurship in changing the business landscape has been phenomenal. Entrepreneurial development has led to more employment opportunities, higher standards of living and visible impact. The word 'entrepreneur' has its roots in a French word—*entreprendre*—which means to undertake. Entrepreneurs are the ones who undertake the risk of doing something new.

The meaning of entrepreneurship is rooted in developing and managing a new business venture by taking risks in the corporate world. In other words, it refers to the ability to develop, organize and run a business enterprise to make a profit. In terms of economics, entrepreneurship utilizes land, labor, resources and capital to succeed in an ever-changing and competitive marketplace.

Features of Entrepreneurship

- **Risk-Taking Ability**
The willingness to take risks is the essence of entrepreneurship. An entrepreneur should have the capacity to identify risks, minimize the risks and bear the risks.
- **Creativity and Innovation**
An entrepreneur should be highly innovative to generate new ideas, start a company and earn profits out of it. Things must be done in a more efficient and economical way.

Leadership quality

To be successful, the entrepreneur should have a clear vision of his new venture.

- **Open-Minded**
In a business, every circumstance can be an opportunity and used for the benefit of a company.
- **Flexible**
An entrepreneur should be flexible and open to change according to the situation. To be on the top, a businessperson should be equipped to embrace change in a product and service, as and when needed.
- **Know your Product**

An entrepreneur should know the product offerings and also be aware of the latest trend in the market.

Importance of Entrepreneurship

Entrepreneurial development today has become very significant; in view of its being a key to economic development. The objectives of industrial development, regional growth, and employment generation depend upon entrepreneurial development.

Creation of Employment

Entrepreneurship generates employment. It provides an entry-level job, required for gaining experience and training for unskilled workers.

Innovation

It is the hub of innovations that provides new product ventures, market, technology and quality of goods, etc., and increases the standard of living of people.

Impact on Society and Community Development

A society becomes greater if the employment base is large and diversified. It brings about changes in society and promotes facilities like higher expenditure on education, better sanitation, fewer slums, a higher level of homeownership. Therefore, entrepreneurship assists the country towards a more stable and high quality of community life.

Increase Standard of Living

Entrepreneurship helps to improve the standard of living of a person by increasing the income. The standard of living means, increase in the consumption of various goods and services by a household for a particular period.

Supports research and development

New products and services need to be researched and tested before launching in the market. Therefore, an entrepreneur also dispenses finance for research and development with research institutions and universities. This promotes research, general construction, and development in the economy.

HIGHER EDUCATION

Higher education, post-secondary education, or third level education is an optional final stage of formal learning that occurs after secondary education. Often delivered at universities, colleges, and institutes of technology, higher education is also available through certain college-level institutions, including vocational schools, trade schools, and other career colleges that award academic degrees or professional certifications. Tertiary education at non-degree level is sometimes referred to as further education or continuing education as distinct from higher education.

National Education Policy 2020 proposes a 4-year multi-disciplinary bachelor's degree in an undergraduate programme with multiple exit options. These will include professional and vocational areas and will be implemented as follows

- A certificate after completing 1 year of study
- A diploma after completing 2 years of study
- A Bachelor's degree after completion of a 3-year programme
- A 4-year multidisciplinary Bachelor's degree (the preferred option)

ROLE OF EDUCATIONAL INSTITUTIONS IN

PROMOTING ENTREPRENEURSHIP CAPACITIES AMONG THE STUDENTS

The role of higher education institutions is undergoing a fundamental change to better encourage and support young entrepreneurs. Traditionally, the exposure of students in higher education institutions was limited to their specific domain. Unless domain knowledge is accompanied with knowledge and hands-on experience in the world of business, it is difficult for educational institutions to create large cohorts of entrepreneurs that will succeed in the long run. Business schools are well suited to providing exposure to entrepreneurship given that business and related aspects are part of the curriculum. Such educational institutions must showcase their ability to enhance the major scientific and technical competences required by their students to be competitive in the future. Entrepreneurship is a rapidly developing area of study in India and it is clearly assuming greater prominence in the global business arena. There is much greater demand for entrepreneurship training locally. Consequently, more faculties are required to offer entrepreneurship as a course or at least make it a greater part of existing courses where it does indeed exist. This realization has dawned on Higher Education institutions and has resulted in a noticeable increase in entrepreneurship programmes.

Strategies Adopted By Higher Educational Institutions

Teaching

This is usually the main role for HEI's, by which they prepare graduates capable of carrying out the national and regional development plans and fulfill the market needs. Currently, in addition to the academic content of the curriculum, there is an increased demand by the market to equip students with soft skills abilities such as communication skills, report writing, presentation skills, emotional and social intelligence, etc. Therefore, HEI's are being challenged to produce the well-rounded graduate who has the academic ability combined with the right personality and skill

Research

HEI's facilitate research. Research leads to technological development and technological development leads to Entrepreneurship development.

Academic Programs

Academic programs such as class tests, seminars, team presentations, group discussions, personality development classes, assignments, industrial tours, minor and major projects, guest lectures, instill timeliness, critical thinking, discipline among the students required by the entrepreneurs.

Extra Curricular Activities

Various extracurricular activities such as fests, contests, seminars, conferences, renovate students' perspective regarding risk taking. This leads to cultural change among students impacting creativity, innovation, and entrepreneurial behaviour.

Special EDP Programmes

- Industry Training
- Interaction with businessmen and Industrialists
- Project Management
- Budget Training
- Case studies
- Company Projects

Creating Incubation Centers

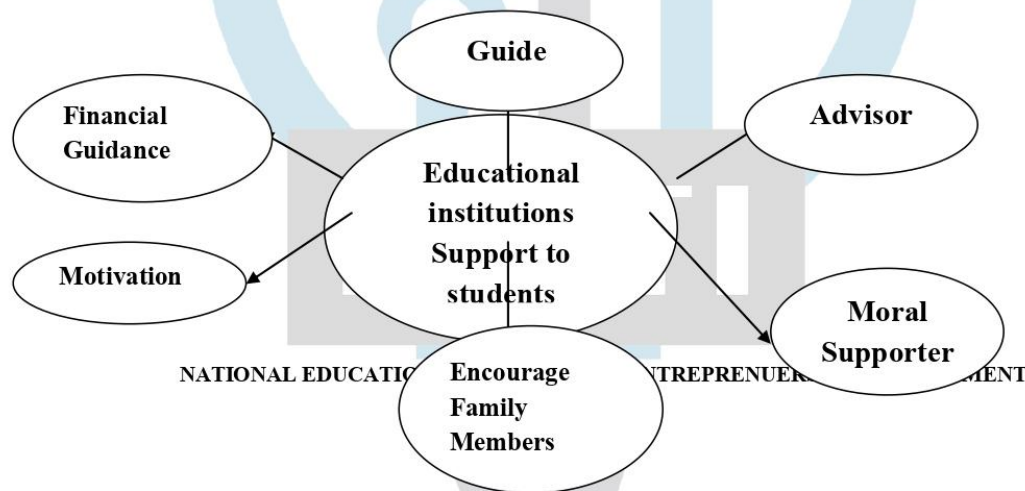
Incubators nurture ideas with high potential for success, and spin them off as businesses. Moreover, they create a stage with a positive atmosphere that promotes creativity and innovation. They act as an umbrella for multidisciplinary projects creating synergy and breakthroughs. Incubators in some cases can be used to exchange ideas and assistance between academia and industry which is the model that is more appropriate for developing economies because of the limited technical and financial resources.

Mentoring

Mentorship is indeed vital, particularly for acquiring knowledge of technical domains and business skills. Institutions can connect students to industry leaders and alumni as mentors, in addition to matching students with appropriate faculty mentors. There is also a recent trend across India for faculty members to collaborate directly with students to create joint startups

Financial Support Schemes

The sustainability of such projects is more important than its creation. Small amount of seed money should be given to the students to motivate them to cover initial establishment which can be collected from Government, NGO's, and public sectors.



Creativity, innovation and entrepreneurship remain at the heart of the Policy. The Ministry of Education has recognized that India lags behind when it comes to research, innovation and entrepreneurship. This lack of creative and critical thinking mainly stems from the fact that the current educational framework does not award such thinking. This has resulted in stagnation of Intellectual properties, local manufacturing and self-sustainability. Creativity leads to innovation and innovation eventually results in the generation of Intellectual Property and further can be taken up to entrepreneurship and startups.

With the introduction of many transformational reforms, the NEP will undoubtedly result in the increased generation of ideas leading to increase in SME and MSMEs in future.

The policy envisions a holistic education by bringing an integration of sciences, social sciences, arts, humanities and sports to actualize multidisciplinary culture in academia. Conceptual understanding, creativity and critical thinking will be the foundation of research and innovation in the new vision. It is aimed at producing revolutionary research and preventing the reproduction of similar works lacking pioneering prospects. The policy also envisions the transformation of India into an equitable and vibrant knowledge society by providing high-quality education to all. The 'demographic dividend' of India can be fully utilized by inspiring and encouraging a considerable number of committed scholars to quality research in various fields. The policy also aims

to build a holistic approach to the preparation of professionals by ensuring broad-based competencies, understanding of the social-human context, a strong ethical compass, in addition to the highest quality professional capacities.

The Policy Aims at

Proliferation of Intellectual Property:

- Establishment of the National Research Foundation (NRF).
- The abolishment of Rote Learning
- Streamlining PhDs and Degrees with Research
- Fueling Research and Innovation in Colleges and Universities
- Education 4.0 and the National Education Technology Forum
- Disruptive Technologies

Preparing a Roadmap for Entrepreneurship

Given the explosive pace of technological development allied with the sheer creativity, the NEP, promotes student entrepreneurs with the exposure to vocational education in partnership with industry and in alignment with the Sustainable Development Goal 4.4 (SDG). Integration of vocational education with educational offerings in all institutions by choosing focus areas based on skills gap analysis and mapping of local opportunities will develop entrepreneurial competencies besides capacities and will go a long way to make vocational education a part of the larger vision of holistic education.

Provide a Framework for 21st Century Learning and Era of Specializations

NEP 2020 will ensure the holistic development of learners with 21st-century skills. These 21st Century skills are

- Critical Thinking
- Creativity
- Collaboration
- Curiosity
- Communication

The new NEP is a means of fulfilling New India, New Expectations, and New Requirements. NEP will bring in a reduction in curriculum content to enhance essential learning and critical thinking. Stress will also be given to removing language barriers in order to achieve better results in learning. Further, as part of a holistic education, the ideas of imaginative and flexible curricular structures enable creative combinations of disciplines for study. NEP provides for rigorous research-based specialization by giving opportunities for multi-disciplinary work including industry; opportunities for internships with local industry/businesses-houses; actively engaging with the practical side of learning, all of which are bound to give impetus to entrepreneurship.

Focus on Technical Education for the Overall Growth and Development

Also, the focus on technical education is decisive for India's overall growth and development, and is well addressed in NEP. The technical sectors like engineering, technology, management, architecture, town planning, pharmacy, hotel management and catering technology continue to demand well-qualified individuals and hence closer collaboration between industry and institutions to drive innovation and research is actively encouraged in NEP.

Soliciting Inputs from National and International Entrepreneurs and Practitioners

Integrating vocational education programs into mainstream education, complementing with a parallel voluntary and more business-focused approach; creating entrepreneurship oriented programs with expanded high-quality opportunities that can make effective use of these qualifications would allow breakthroughs to be brought into NEP and/or implementation in an optimal fashion. Besides, as part of multi-disciplinary education, the focus will be on research & innovation by setting up start-up incubation centers, technology development centers, centers in frontier areas of research, greater industry-academic linkages. These initiatives will go a long way in preserving and promoting entrepreneurial acumen and will also vastly strengthen the existing entrepreneurial sector. The idea of infusing entrepreneurship into education has spurred much enthusiasm in the past few decades. A myriad of effects has been stated to result from this, such as economic growth, job creation and increased societal resilience, but also individual growth, increased engagement and improved equality.

Conclusion

Entrepreneurship contributes to the economic growth of nations. Higher institutions play very significant roles in inculcating entrepreneurial spirits in the graduates through effective implementation of entrepreneurship programmes and courses. Literature supports that entrepreneurship is one of the best economic development strategies to boost a country's economic growth today because it creates lots of job opportunities, stimulates innovative thinking and also acts as a 'stabiliser' for countries and societies. This is largely because new products or services are more likely to be created when more entrepreneurs exist.

Through incubators, higher education institutions in India can provide student entrepreneurs with infrastructure and facilities essential to launching and running their startups, including classroom arrangements, science laboratories, computer facilities, technicians, reference reading materials, and subscriptions to internationally reputed research journals. Teachers also make key contributions, both in facilitating learning and instilling confidence in students about their ability to start businesses and providing mentorship

Entrepreneurship education and incubation (including mentoring) are the key areas in which higher education institutions can contribute directly to the quantity and quality of new startups and indirectly to the Indian economy. Entrepreneurship education through these institutions can help in increasing awareness of entrepreneurship as a viable career option and the support received through incubation can help student entrepreneurs overcome hurdles to starting and growing their businesses. In this way, the role of higher education institutions in India goes beyond just teaching and awarding degrees to more broadly influencing the economic development of the country.

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