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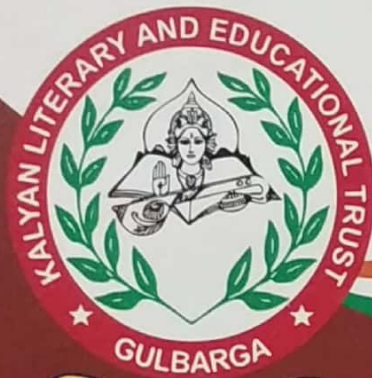
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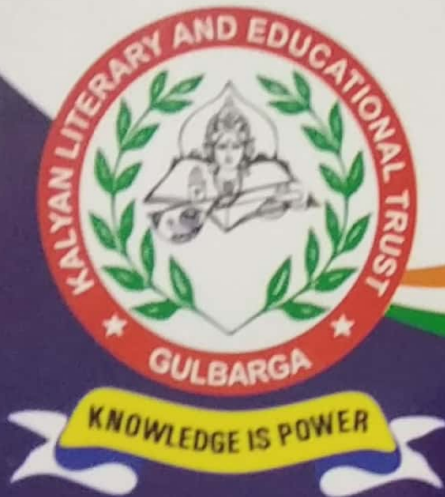
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'ANTARDRUSHTI'

Legacy of Life Accomplishments

Dr. Sannabasanagouda G. Dollegoudar Patil

This is a translation of an article of Parama Pujya Dr. Sharanabasawappa AppaMahadasoha Peethadhipathigalu Sharanabasveshwara Samsthana Kalburagi, which appeared in Dasoha Jnana Ratna Patrike 'ANTARDRUSHTI' section.

The divine life of Lord Mahadasohi Sharanabasaveshwara could be acquainted through his spiritual practices, his way of living and his life that was built on the anvils of compassion, love and care and concern for fellow human beings. The message of his life and several number of his life incidents have given us the glimpses of his great and divine life. Hence, his life has offered exciting material for writers to pen several literary works like dramas, novels, research dissertations, folklores, biographies, Puranas, History, Essays and other forms of literature.

Several works have appeared so far on his Devine life and his message, many more are being published periodically. In a way it is a kind of a process recording the details of his life-history and perspectives of life eternally. The saints, Seers, Shivasharanas and mystics have been providing the cultural legacy to the posterity. As the teacher bestows upon his taught all his mystic wealth that is at his disposal, which is a replica of his own; similarly in Indian context such a cultural legacy has been continued from time immemorial.

The tradition initiated by Lord Mahadasohi Sharanabasava with such a lofty objective is always in the process of discharging its set actions and activities. Aadi Doddappa Sharana realising the moment of merging of Sharanabasava's soul with the cosmic soul, which was fast approaching, was greatly grieved and the contemporary people also were greatly shocked and stunned leading to the befall of a pal of gloom.

Addressing Lord Sharanabasaveshwara Sri Doddappa Sharana said that he was the voice of the millennium and an era and told him that he was a symbol of benevolence

Dr. Sannabasanagouda G. Dollegoudar Patil, Principal, Sharanabasaveshwar College of Commerce, Kalaburgi

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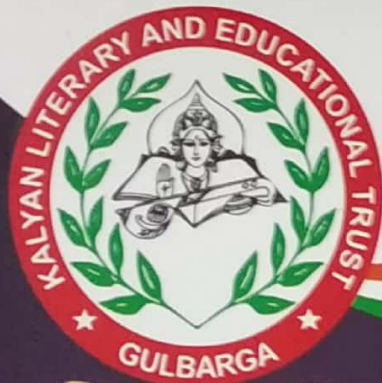
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Passage of Criticism From G S Shivarudrappa's Vimarseya Poorva Paschima

Dr. Sannabasanagouda G. Dollegoudar Patil

Can anybody keep quite without responding to one's own surroundings? Perhaps, the answer would be no, nobody would be happy unless he or she shares it with someone or the other. People wish to share their opinions, communicate it with each other, when considered from this angle, all those who engage in such activities are critics. Criticism, in general sense, is broad-based; it can also be a criticism, if someone, who has a passion for food and a taste for eating, makes remarks such as- this food does not taste well; it is too sour; this curry is too salty; it is really mouth-watering stuff...etc. This is a kind of a commentary on the art of determining the parameters of tastes. A healthy tongue knows a perfect composition of tasty food, and it also knows whether the food tastes well or spurious or distasteful. Similarly, a healthy mind, and a mind that is rich with experiences can make judgment of different stages of life and also its different faces. It is also able to determine which is right and which is not, which is beautiful and which is not. The mind can also make evaluation of something that pleases it with a right combination of several features. When we speak with regard to literature, which is a definition of life, what holds good while discussing about literature, also applies to discussing about a healthy mind and a tongue that knows the true taste. They also come under the same preview of criticism.

Criticism is an honest effort of a talented scholar with a keen sense of perception and a benevolent heart, a critic relies on a given work of art and meditates over it, and thus he makes a catalogue of its merits and demerits. After its due evaluation, the critic makes right judgment. Criticism is always a bi-product of literature, which is found commonly in abundance in a particular country or a language. Criticism follows literature, wherever there is literature, criticism is there. So literature is always first and its criticism follows next. Criticism becomes essential to find out the beauties deeply embedded in literature that are found in abundance. Where is the need of criticism, if there is no literature found in abundance? It is only after the rich growth of literature; the criticism follows it, for making its evaluation and bringing out its distinguished qualities.

There are different stages like - in the first stage, we see a profuse growth of literature,

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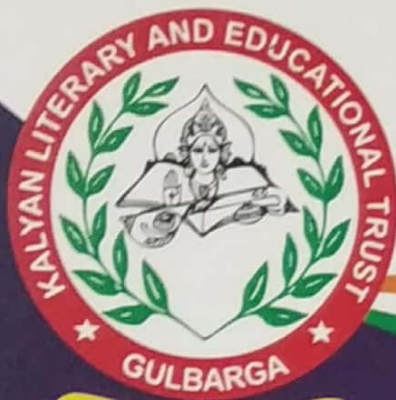
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The Element of Indianness in Indian English Poetry



Dr. S. G. Dollegoudar

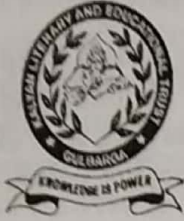
Abstract

Indian English poetry is greatly dominated by the element of Indianness, the poetry shows the dominant figure of India in every facet of its composition. Indianness, that way, cannot be concretely shown, but it can be felt when we go through Indian poems. Indianness is an integral part of most of the poets, and it has been expressed with great ease and authenticity, the idioms, the images, the poets experience, language and myths together lend a great amount of authenticity to the element of Indianness. The present paper written jointly makes an attempt to present the element of Indianness traced out in Indian English poetry. One thing that is very common in all the Indian writers is their concentrated efforts to touch upon the finer sensibility of Indian culture and ethos.

Key words- Indianness, Language, Music, Form, Meaning, Style, Imagery, Inner Meaning, Mode, Attitude and Vision, culture

The present paper written jointly makes an attempt to present the element of Indianness traced out in Indian English poetry. In this paper we have not gone into technical aspects of how the element of Indianness is used in prose and poetry, rather an honest attempt is made to trace it out across the Indian English poetry and present it in a nutshell including its meaning, definition for our understanding. There has been a considerable debate over a period of time on the element of Indianness in Indian English literature. In fact, Indian English is growing at a rapid speed as there are new writers emerging from almost every part of the country. Prof. Shrinivas Iyengar says Indian writing in English is a novel experiment and all the writers aim at 'to be Indian in thought and feeling and emotion and experience, yet also to court the graces and submit to the discipline of English for expression.' It is another aspect whether all of them can stand on the same pedestal. The composite culture of India has given a further impetus to the growing Indian English literature. No doubt there are quite a few of them very promising. Owing to a bulk of literature being produced every year by several numbers of writers, it has become increasingly difficult to record their contribution and present systematically and chronologically in the present history of Indian English by the historians. There are brilliant writers from north, south, east and west. One thing that is very common in all of them is their concentrated efforts to touch upon the finer sensibility of Indian culture and ethos. It is also moulding our culture as it is being moulded by the same. Here both life and literature are the winners, as each of them have been benefited from the other. They are complimentary to each other. The rich hoard of literature pro-

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Tryst with Mahadasoha

Dr.S.G.Dollegoudar

Mrs. Shakuntala B

In this paper a textual analysis is made by me on the book *Appaji's Tryst with Mahadasoha*. No religion is greater than service, service to humanity is service to God. The cardinal principle of Dasoha philosophy is rendering of Mahadasoha, 'Dasa-Aham', which literally means 'I am the servant'. This is the unique and unparallel contribution made by Veerashaiva mystics of the eleventh and twelfth century of Karnataka to the realm of mysticism. Here the initiate becomes the lowest of the lowly, breaking the barriers of caste and creed, rank and position, so that with absolute abolition of ego, he or she becomes identified with every living being—a condition of universalization of oneself and of cosmic at-hominess. In Dasoha the onus is entirely on doing, on action, on one's total involvement in compassion. It was again in the eighteenth century that Poojya Shri Sharanabasaweshwara and Poojya Shri Doddappa Appa further expounded Maha Dasoha. According to Dr. Sharanabasawappa Appa, Dasoha is extended to the field of education, it, just being a mere means to livelihood, must be harnessed to the service of man in the true spirit of Kayaka and Dasoha. Dr. Sharanabasawappa Appa institutionalizes the Dasoha Philosophy in the vision of the Sangha that endeavors to attain excellence in service as reflected in these words. "No Religion is greater than service and service to humanity is service to God". Here education is offered to the students, to overcome many challenges. Students are made to think Independently, Write Independently, Speak Independently, Live Independently to face the challenges in the life to serve, not only his family, but also the whole Nation – Mankind. "Teaching and learning for the sake of livelihood is an ordinary life. Teaching and learning not only for the sake of livelihood but also for the welfare of others is a good cultured life. Teaching and learning not only for the sake of livelihood but for the sake of the welfare of humanity, thinking that serving humanity is serving God, is Kayaka and Dasoha philosophy of Education". Appaji opines that culture gives while vulture snatches. Thus culture is humane and vulture is barbarous.

Madam Judith Kroll of United States of America, and Dr.L.Basawaraju, the noted Kannada scholar, felt that the English-speaking world ought to be benefited by the spiritual message of sutras, hence they translated them into English. Further there are number of articles written in kannada on each Dasoha Sutra by eminent writers, speakers,

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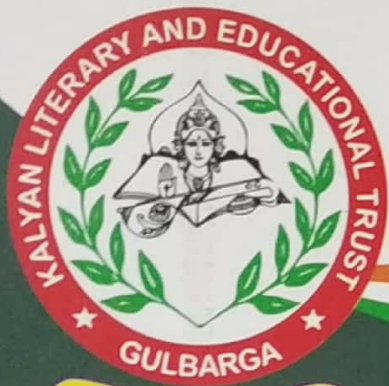
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RELIGION IS ONE BUT NAMES ARE MANY

Dr. Sannabasanagouda G. Dollegoudar Patil

This is a translation of an article of Parama Pujya Dr. Sharanabasawappa Appa Mahadasoha Peethadhipathigalu

Sharanabasveshwara Samsthana Kalburagi, which appeared in DasohaJnana Ratna Patrike

There are several religions in the world. Each religion might be having a sub-name or names of its own. Similarly, Veerashaivism too has several names. We can cite the names like Veerashiva, Lingayath, Banajiga, Reddy Lingayath, Ganiga Lingayath etc. When I was heading the Veerashaiva Mahasabha, as its President, I made efforts to bring all of them under one umbrella and unite them. I also tried to address them, as 'Lingadaris'.

I do not have a definite answer for questions like "Who was responsible in conceiving the idea of the art of Cooking?" In the formative days man used to live by consuming the roots and herbs. Later on, he began to have his permanent habitation in a single place and also learnt the art of growing crops and eating baked/steamed foods. Thus, the art of cooking was evolved naturally. Similarly, the Veerashaivism/Lingayathism has no its own founder. It has been ever expanding and growing along with the human being. When we look at the religion of Veerashaivism/Lingayathism against this background, it also grew up naturally and further without the help of an individual. Therefore it is not a religion founded by an individual. There is a greater scope for change in those religions that have evolved naturally in course of time. The religions are not stagnant waters, rather they are like running rivers eternally, and they are subject to change every day.

The famous thinker Lenin says in his book, "There is no any distinction among Shaivas living in Southern India, there is an equality that is deeply rooted." We can

Dr. Sannabasanagouda G. Dollegoudar Patil, Principal, Sharanabasaveshwar College of Commerce, Kalaburgi

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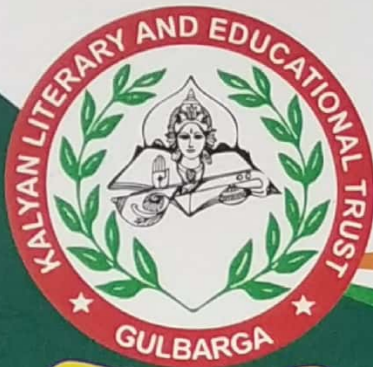
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THE SPIRIT ABOUNDING

Dr. Sannabasanagouda G. Dollegoudar Patil

*When Independence Movement was toddling
Revered Appaji was ambling,
When tricolor was fluttering
He was blinking.
When darkness was dawning,
Yet light was beaming upon him,
When things were falling apart
He was the center of gravity.*

*When Appa Doddappa battled lone
Joined him he alone.
with joy boundless
valiant, and young at heart
and rushed he to the call of duty.*

*Doddappa Appa, absorbed in missions many
was rooted in service and service rooted in him.
Initiated he, Appaji into ordain of Mahadasoha
Infused into him the spirit abounding.
Lo! Dasoha became nucleus of his life.
Then after, there is no look back.*

*When glimpses are cast, richer they are in the company of Appaji
What a sight!
A perfect replica of all that is beautiful
Oh! Could it be a God's design?*

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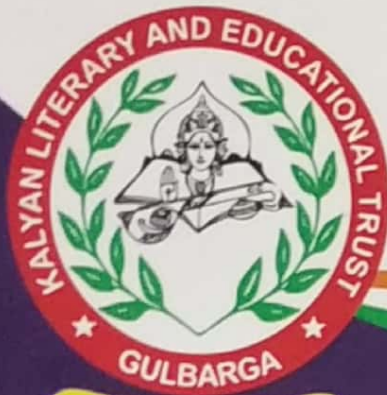
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SCHEME OF COMPOSITION OF SUNYA SAMPADANE

Dr. Sannabasanagouda G. Dollegoudar

Principal
Sharanabasavehswar College of Arts, Gulbaraga, Karnataka

Efforts are made to give meaning to the true existence of human life, especially by the Veerashaiva mystics which is very well reflected in *Sunya Sampadane*- the book that all the Veerashaivas love reverentially and hold to their chest and practice its tenets. *Sunya Sampadane*, being the quintessence of Veerashaivism, is the beckoning light for the scholars. It throws light on exciting mysterious lives of many Veerashaiva Sharanas. *Sunya Sampadane* is the great work of spirituality, which unravels the path of Karma, Jnana and Bhakti.

In all there are 21 lessons in *Sunya Sampadane* compiled by Goluru Siddaveerannodeya. In the first lesson, we come across the meeting between Allamprabhu and his Guru Animishayogi and grace bestowed upon Allamprabhu by his teacher. In case of the other three *Sunya Sampadanas* compiled by other three writers, this sequence is being followed. But there are some differences among the compilers of *Sunya Sampadanas* with regard to the life history of Allamprabhu, and necessary changes have been made by them as deemed to be fit for their scheme of compilation. Siddaveerannodeya has introduced a new episode of Guggayya, which was not included in the earlier *Sunya Sampadanas*.

When we look at all the four compilations, we learn from them some differences in the introduction of the episodes. For instance in the first *Sunya Sampadane* composed by Shivaganaprasadi Mahadevayya, we come across the Sampadane of Muktayakka soon after the episode of Animishayogi. Later on, Siddharama's episode continues. After exchange of dialogues between Allamprabhu and Siddharama, Allamprabhu takes Siddharama to Kalyana. Till the episode of Marulashankaradeva the sequence followed by Siddavirannodeya continues here. So Siddavirannodeya has followed the sequence followed by Shivaganaprasadi, another compiler. After the Sampadane of Marulashankaradeva, there is some difference in the series of Vachanas and scenes in both these Sampadanes.

But Gummalapurada Siddalingayathi has faithfully followed the sequence of Shivaganaprasadi. But Siddavirannodeya has made in this context a drastic change. The Basaveshwara Sampadane and Prabhudevara Poojasthithi are the two divisions made by Siddavirannodeya, which appear more or less together soon after Marulashankaradeva's Sampadane in Shivaganaprasadi's compilations. Then the episode of Madiwalayya and Siddharama come respectively. Though there are many

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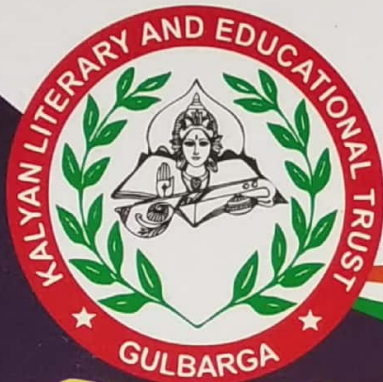
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Passage of Criticism From G S Shivarudrappa's Vimarseya Poorva Paschima

Dr. Sannabasanagouda G. Dollegoudar Patil

Can anybody keep quite without responding to one's own surroundings? Perhaps, the answer would be no, nobody would be happy unless he or she shares it with someone or the other. People wish to share their opinions, communicate it with each other, when considered from this angle, all those who engage in such activities are critics. Criticism, in general sense, is broad-based; it can also be a criticism, if someone, who has a passion for food and a taste for eating, makes remarks such as- this food does not taste well; it is too sour; this curry is too salty; it is really mouth-watering stuff...etc. This is a kind of a commentary on the art of determining the parameters of tastes. A healthy tongue knows a perfect composition of tasty food, and it also knows whether the food tastes well or spurious or distasteful. Similarly, a healthy mind, and a mind that is rich with experiences can make judgment of different stages of life and also its different faces. It is also able to determine which is right and which is not, which is beautiful and which is not. The mind can also make evaluation of something that pleases it with a right combination of several features. When we speak with regard to literature, which is a definition of life, what holds good while discussing about literature, also applies to discussing about a healthy mind and a tongue that knows the true taste. They also come under the same preview of criticism.

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SPIRITUAL AUSTERITY OF LALLADEVI AND AKKAMAHADEVI

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Head, Dept. of English, Smt. V. G. Women's college, Gulbarga
&

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Lalleshwari and Akkamahadevi being two polestars of Indian horizon of mysticism, hailing one from north and the other from the south command our respect with reverence, and stand out as the most outstanding personalities in the socio-religious and mystical history of India. The mystics truly dominate the scene across the country through centuries like a great magnetic power. Their life, deeds and teachings have been a great source of inspiration to millions of people in Northern and Southern India for the last several hundred years, and have not only influenced but also moulded our lives.

The Kashmir mystic Lalladevi was known by different names like Lallamma, Lallayogeshwari, Lalleshwari (1320–1392), and she was also known as Lalla, Lal Ded or “Lal Arifa” In-fact she was a Sufi saint. She is the creator of the mystic poetry called vatsun or Vakhs, literally it means ‘speech’. Known as Lal Vakhs, her verses are the earliest compositions in the Kashmiri language and are an important part in history of Kashmiri literature. Lalleshwari and her mystic poetry continue to have a profound impact on the psyche of Kashmiri common man. “She left home at twenty-four to take sanyas (renunciation) and become a disciple of the Shaivite guru Siddha Srikantha (Sed Bayu). She continued the mystic tradition of Shaivism in Kashmir, which was known as Trika before 1900. Lalleshwari was born in Pandrethan (ancient Puranadhithana) some four and a half miles to the southeast of Srinagar in a Kashmiri Pandit family.”¹

She was the follower of the then contemporary sect of Kashmir Shaivism. Those who do not know her directly but know her through her speeches. This fact is well known in Kashmir. Lalladevi possessed a unique personality; she always walked by casting away her dress and had renounced the worldly life. She had enjoyed enough freedom by practicing spirituality and mysticism. The second most important and distinct character that she possessed was that she tried for the amity among the two communities of Hinduism and Islamism. She could accomplish it by her mystic power, these two distinct characteristics of hers, made her look different from the devotional poets of the contemporary society. “One story recounts how, when Sheikh Nooruddin Noorani (Nund Rishi) was born, he wouldn't feed from his mother. After three days, Lal Ded arrived and fed him herself. She said to the baby that, since he hadn't been ashamed to be born, why should he be ashamed to drink from his mother's breast?”²

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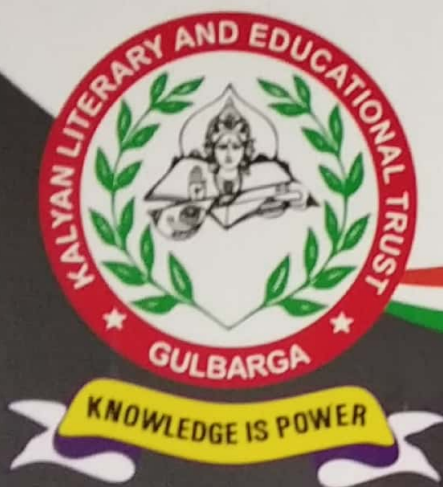
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SHADY IDEAS FOR ISLANDERS

Dr .Sannabasanagouda G. Dollegoudar Patil

Prof. Shakuntala B.

ABSTRACT

In this paper we have made an attempt to give perhaps some of the hitherto untrodden paths of thoughts. The present study is purely based on library references and literature available on island tourism and tourism in general. Though, some scanty references are made to statistical data, and some ideas perhaps appear to be quite unfamiliar and impracticable to readers, as they are mostly fictional and inferential in nature. Today, Islands across the world are undergoing the multi-pronged developmental phases. Creation of adequate infrastructure in islands for tourists is high on priority across the globe by most of the governments. Modernisation of the tranquil locations and not spoiling their natural ambience, and retaining their scenic beauty in islands along with economic empowerment of the people of island are subjected to the scrutiny in the present paper. As most of Indian islands have a very fragile environment inhabited by traditional society, pulling their life with a marginal economy. Obviously they depend upon mainland for all their major needs. The government of India has undertaken several developmental activities in most of the islands including Andaman and Nicobar and Lakshadweep, these islands are harvesting the fruits of such developments, especially in tourism. The present paper, in a small way, is just an attempt to draw some of the contours for island's developments.

KEYWORDS

Tourism, economy, island, development, multipronged strategy, culture, environment

INTRODUCTION:

Tourism can be defined as an act of travel for the purpose of recreation, and the provision of services for this act. It is a service industry, comprising a number of tangible

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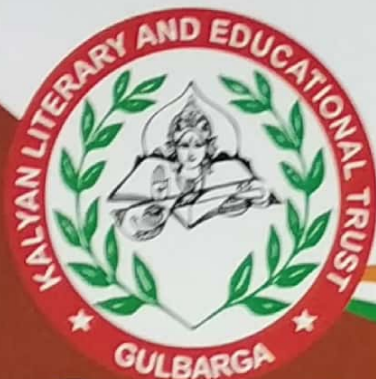
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Charting of Benchmarking

Dr. Sannabasanagouda G. Dollegoudar Patil
Prof. Shakuntala B.

“What good is an idea if it remains an idea? Try. Experiment. Iterate. Fail. Try again. Change the world” - Simon Sinek

“Whatever education a university or institutes of higher education imparts, it must achieve the global level of benchmarking given the vastness and diversity of global village we live in today” – Narendra Modi

Introduction: In this paper an endeavor is made to take a panoramic view of benchmarking and is reflected upon the concept of benchmarking in general. Efforts are also made to apply it in our day today life, from an individual's life at micro level to an institution at macro level. It should be borne in our mind that excellence knows no degrees of comparison. Excellence is something that stands apart from the rest where ever it springs from. Subjectively speaking it cannot be measured by any yardstick. Excellence is tangible by its net results accomplished, but it can be sovereign and serve act as a model for others to emulate. It is said that philosophically man has been evolved through different processes and stages and has reached the present stage from what he was several thousand years ago. Similarly no institution or an individual is born with a benchmarking status, as benchmarking is a process carried on consciously to construe oneself or build an organization over a period of time. In the process both an individual and an institution thrive consciously to refine from their ruggedness, to upgrade and disseminate the best embedded in them so that it can be recognized as a benchmarking.

Coming to the meaning and scope of benchmarking, it is expressed in general as “an ongoing, systematic process for measuring and comparing the work processes of one organization to those of another, by bringing an external focus to internal activities, functions, or operations (Kempner 1993). The goal of benchmarking is to provide key personnel, in charge of processes, with an external standard for measuring the quality and cost of internal activities, and to help identify where opportunities for improvement may reside. Benchmarking is analogous to the human learning process, and it has been described as a method of teaching an institution how to improve (Leibfried & McNair

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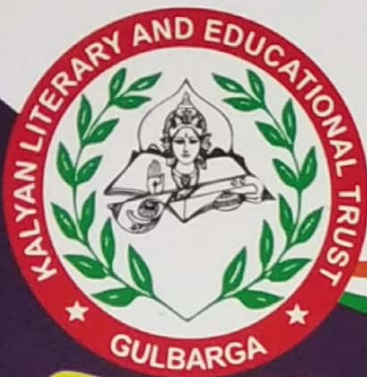
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Passage of Criticism From G S Shivarudrappa's Vimarseya Poorva Paschima

Dr. Sannabasanagouda G. Dollegoudar Patil

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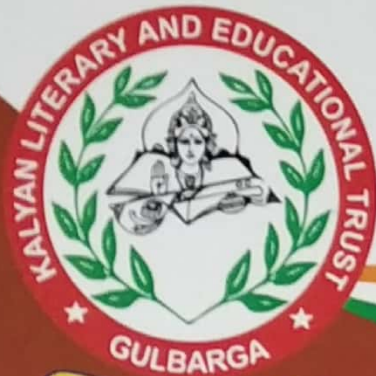
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Varnashramaas after Vachana Movement

Dr .Sannabasanagouda G. Dollegoudar,

The history of India is quite fascinating as it has a fusion of many cultures, and thus it is a boiling pot of many religions too. India is inhabited by people of many religions and faiths. Among them Aryans and Dravidians are the two mainstream communities that were very predominant in the early period on the Indian subcontinent. It is also believed that originally Dravidians inhabited the northern part of India, but after the advent of the Aryans they were forced to flee from north and settle down in south India. In south India the Dravidian languages like Kannada, Tamil, Telugu and Malayalam are very prominent. It is being estimated that nearly 28% of the Dravidians live in the states like Karnataka, Andhra Pradesh, Tamil Nadu and Kerala, where as the majority of the Aryans comprising the remaining 72% live in northern India. The difference in the origin of these languages is the reason of the different south and north Indian accents. However we have scanty information available about the Dravidian people in India, who used to reside in the country before the Aryans invaded the northern India from Iran and southern Russia.

The word Aryans means noble or noble one, it is also a name given to the northern India where the Indo Aryan culture was based. "Initially the term was used as a national name to designate those who worshipped the Vedic deities especially Indra and followed Vedic culture (e.g. performance of sacrifice Yajna)." Further, let us see the background of Aryans and their culture in brief "The term "Aryan" came to be used as the term for the newly-discovered Indo-European languages, and, by extension, the original speakers of those languages. In the 19th century, "language" was considered a property of "ethnicity", and thus the speakers of the Indo-Iranian or Indo-European languages came to be called the "Aryan race", as contradistinguished from what came to be called the "Semitic race". By the late 19th century, among some people, the notions of an "Aryan race" became closely linked to Nordicism, which posited Northern European racial superiority over all other peoples.

On the other hand Dravidians are native speakers of many of the Dravidian languages of south Asia. "There are around 220 million native speakers of Dravidian

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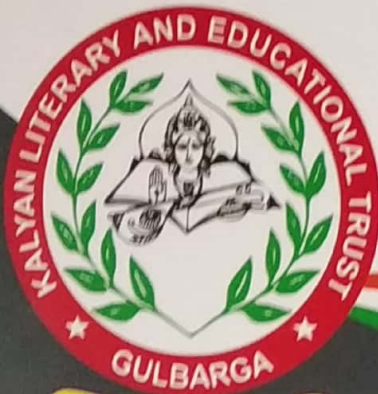
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SHADY IDEAS FOR ISLANDERS

Dr .Sannabasanagouda G. Dollegoudar Patil

Prof. Shakuntala B.



ABSTRACT

In this paper we have made an attempt to give perhaps some of the hitherto un-trodden paths of thoughts. The present study is purely based on library references and literature available on island tourism and tourism in general. Though, some scanty references are made to statistical data, and some ideas perhaps appear to be quite unfamiliar and impracticable to readers, as they are mostly fictional and inferential in nature. Today, Islands across the world are undergoing the multi-pronged developmental phases. Creation of adequate infrastructure in islands for tourists is high on priority across the globe by most of the governments. Modernisation of the tranquil locations and not spoiling their natural ambience, and retaining their scenic beauty in islands along with economic empowerment of the people of island are subjected to the scrutiny in the present paper. As most of Indian islands have a very fragile environment inhabited by traditional society, pulling their life with a marginal economy. Obviously they depend upon mainland for all their major needs. The government of India has undertaken several developmental activities in most of the islands including Andaman and Nicobar and Lakshadweep, these islands are harvesting the fruits of such developments, especially in tourism. The present paper, in a small way, is just an attempt to draw some of the contours for island's developments.

KEYWORDS

Tourism, economy, island, development, multipronged strategy, culture, environment

INTRODUCTION:

Tourism can be defined as an act of travel for the purpose of recreation, and the provision of services for this act. It is a service industry, comprising a number of tangible

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GLIMPSES OF FEMINISM IN KAMALA DAS'S POEM. AN INTRODUCTION

Prof. Shakuntala B.

Dr. S. G. Dollegoudar

Kamala Das wrote with her pen name MadhaviKutty and established her name in the annals of Indian Writing in English. She was also known as Kamala Surayya, she was a bilingual writer as she wrote in Malayalam and English with equal command and ease with sufficient mastery over them. She is known as a confessional writer in Indian Writing in English. She established her name by writing short stories and autobiography in her home state Kerala.

She wrote with a great fervour and passion on the theme she touched upon, she wrote without any guilt on feminine issues especially sex. She profoundly expresses her sense of anger and restlessness that is deeply embedded in her personality caused on account of the prevailing conditions in the society that she lived in. she is a non-compromising person, she is in a hurry to expose the weaknesses that are well engraved in society for long and tries to show them being mercilessly operated upon herself. She is dubbed as a poetess always bordering upon themes like sex and constant oppression on women, however, it cannot be altogether wished away in the garb of decency and decorum. She has eminently expressed such themes in her poetry which has been rarely attempted by any writer in Indian context that too being a woman. This aspect needs to be probed into, that has been daringly depicted by Das. Those who brand her as a poet of sensuality and

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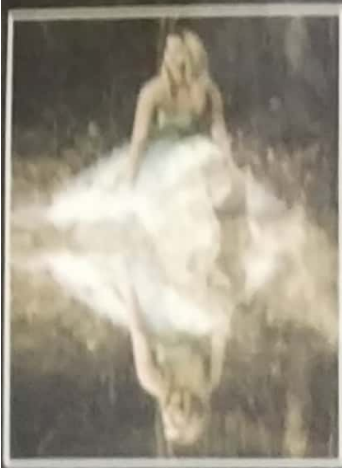
THE OLD PLAY HOUSE OF KAMALA DAS: A FEMINISTIC PERSPECTIVE

✦ Prof. Shakuntala. B.

✦ Dr. S. G. Dollegoudar (Patil)

This joint paper makes an attempt to study Kamala Das's *The Old Play House* in the perspective of feminism. It would be apt to know in brief what feminism is and what First Wave Feminism is and what Second Wave Feminism is. Its brief understanding would serve us better in estimating Kamala Das's poetry. First of all let us know feminism, "Feminism is a range of political movements, ideologies and social movements that share a common goal: to define, establish, and achieve equal political, economic, cultural, personal, and social rights for women.[1][2] This includes seeking to establish equal opportunities for women in education and employment. A feminist advocates or supports the rights and equality of women.[3] Feminist movements have campaigned and continue to campaign for women's rights, including the right to vote, to hold public office, to work, to earn fair wages or equal pay, to own property, to receive education, to enter contracts, to have equal rights within marriage, and to have maternity leave. Feminists have also worked to promote bodily autonomy and integrity, and to protect women and girls from rape, sexual harassment, and domestic violence.[4]" Now let us know first wave and second wave feminism, "First Wave Feminism: Men's Treatment of Women In this early stage of feminist criticism, critics consider male novelists' demeaning treatment or marginalisation of female characters. First wave feminist criticism includes books like *Marry Ellman's Thinking About Women* (1968) *Kate Millet's Sexual*

Prof. Shakuntala. B is Associate Professor at Smt. V G College for Women affiliated to Karnataka State Women's University, Vijaypur, Karnataka. Also, she has done extensive research on twelfth century Kannada literature.



TO A PASSER-BY



The numb street environing me ululates,
Long, lean in profound bereft, mourning majestic
A woman passed, in rhythmic swing
Elevating appeal and flouncing.

Agile and noble, with her statuesque limb,
Me, I drank ensnaring as an extravagant
From her penetrating eyes,
livid sky from where tornado springs
The tenderness that fascinates
and the pleasure which murders.

A sudden lighting –subsequently the night!
Fugitive beauty,
Of whose glance made me revive sudden
Shan't I see again in the eternity?

Somewhere else, far away from the mundane world!
Too late! Never perhaps!
As I ignore, from where you flee, you don't know
Where I go,
O you, whom I adored, O you who knew it!

- Charles Baudelaire
- Translated by Arka Bhattacharya
Lecturer, Savitri Girls College, Kolkata

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Dr. D.T. ANGADI
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The Mystical Concurrence of Meerabai and Akka Mahadevi

Prof. Shakuntala B

Head, Dept. of English
Smt. V. G. College for Women, Gulbarga

Dr. S. G. Dollegoudar

Principal
Sharanbasaweshwar College of Commerce, Gulbarga

In this joint paper efforts are made to study and contrast the two mystic personalities that of Meerabai and Akkamahadevi. It also studies their gradual progress towards mystic attainments. It further traces their childhood, teens, youth, marital life and attainment of supreme bliss, though not exhaustively but in a nutshell.

It is astonishing to see striking features and similarities between two mystics hailing from two different centuries, one from twelfth and another from fifteenth. These two mystics are none other than Akkamahadevi and Meerabai. Both are like two polestars, one hails from southern and another from northern part of India. Both of them were great mystics and established their dominant presence in the socio-cultural and mystical arenas of their times. Both were lady mystics, having similarities in their life in many respects. They were inclined towards mysticism and showed their signs from their early childhood. Both were rebellious in nature and broke the traditional bondages. It is quite interesting to know that Akkamahadevi married a king called Kaushika though unwillingly, whereas Meerabai, a princess, married a king. Both of them left their husbands of this mortal world and decided to wed with their loved celestial ones. They wanted to marry with the eternal ones not the



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NEELALOCHANE AND GANGAMBIKE: SPIRITUALITY EMBEDDED CELESTIAL WIVES

Prof. Shakuntala B. & Dr. S. G. Dollegoudar Patil

You have to grow from the inside out. None can teach you, none can make you spiritual. There is no other teacher but your own soul- Swami Viveknanda

India's living cultural heritage was shaped by centuries of adaptation, re-creation and co-existence. The intangible cultural heritage of India finds expression in the ideas, practices, beliefs and values shared by communities across long stretches of time, and form part of the collective memory of the nation. Presently the world is passing through a critical phase India is not an exception to it. The ever growing population and the ever increasing needs of mankind have together mystified the world. The people are aghast and a confused lot, their gradual inclination towards materialistic life has rendered their life to drift towards a life of vacuum. A life that is not substantial may not be worth living. A

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NAAC and Content Writing

***Prof. Shakuntala B.**

****Dr .Sannabasanagouda G. Dollegoudar**

Introduction:

India is passing through a paradigm shift in its higher education scenario after the advent of NAAC. The number of colleges has gone up to nearly 40,000 and number of Universities has gone up nearly to 800. The Indian system of higher education is the third largest in the world that is after USA and China. Catering to the needs of millions of students, it offers education in all streams leading to micro specializations after information technology permeated through higher education by offering diversified programmes in Indian higher education. As we all know NAAC is the autonomous national agency to asses and accredit the colleges and the universities across the country, it has indeed made a yeoman service to higher education and is greatly responsible for infusing quality and excellence in higher education through its own mechanism, which was never expected to befall a situation of this kind in Indian higher education. Of late Accreditation of any institution has become a matter of institutional reputation and academic standing and also a matter of institutional prestige. The saga of NAAC began with Prof. G. Ramareddy who was the founder chair person of the NAAC. The rest is the history as we all know.

Objectives of NAAC: Fundamentally NAAC aims at infusing quality and excellence in higher education, grading institutions of higher education and their programmes, stimulating academic

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Translation: Theory in Practice

**A Festschrift
In Honour of Emeritus Professor
Dr C. R. Yaravintelimath**

**Editor :
Dr Mallikarjun Patil**



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Decoding the Nuances of Translation

Dr Sannabasanagouda G. Dollegoudar
Principal, Sharanbasaveshwar College of Science
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Introduction: When we read the history of translation, we come across the definition of translation as - "It expresses the meaning of speech or writing in a different language" (Oxford Advanced Learner's Dictionary). Speaking on translation another scholar has said that behind the surface structure is the deep structure, the meaning. It is the meaning that serves as a base for translation from one language into another language. Though it serves as a base, a structure is more than its foundation. It is at this stage that the foundation becomes the source text, and the structure becomes the target text.

The literary translation always passes through the stage of metamorphosis. Primarily it is important to select the original work to be translated, and then to search for a translator. The next stage is the process of translation of the selected text into the target language. The last stage of translation is the introduction of the translation work into a new literary world and the reception of this translated text by the new readers. When we think of translation we are bound to confront with questions like - what is a source text, and how do we translate it? And ultimately what is a translation? These are some aspects of translation which need to be considered for our study.

When a writer writes a work and publishes it, it is not considered a source text. It becomes a source text only when we take it up for translation. The source text is a finished product, formulated at the early stage of literary translation, and then

This festschrift in honour of Dr C. R. Yaravintelimath offers an eclectic set of essays on translation theory and practice. Translation holds a central place in literary traditions of major Indian languages. Many of them have their origin in iconic translations of Sanskrit classics like the *Mahabharata* and the *Ramayana*. Considering the centrality of the question of translation to our culture, history, literature and the contemporary society, the volume offered as the festschrift to a dedicated teacher of literature is most befitting the purpose. I am sure it will bring to its scholarly readers a wide-spectrum of ideas, concepts, experience and response and provide a stimulus for the much needed further work in the already rapidly developing field.

G. N. Devy

Prof. C. R. Yeravintelimath is a reputed scholar, a popular teacher of English, and a successful translator. Appropriately, the festschrift to honour him is on translation –theory and practice. The 43 essays in this collection are written by such well-known scholar-translators as Dr. G. S. Amur, Dr. Vaidya, and Dr. G. N. Devy. This collection is notable for its varied concerns and views on the bilingual activity called 'Translation,' focused on translating from Indian languages into English. The essays in the collection deal with the special problems the translator faces while translating different forms of writing like poetry, fiction, science texts, and oral epics. It is a major text every Indian translator needs to have on his table, and I heartily congratulate both Prof. Yeravintelimath and the editor, Dr. Mallikarjun Patil, on successfully completing a challenging project.

Dr C. N. Ramachandran

This volume of essays in honour of Prof. C. R. Yaravintelimath is a fitting tribute to his work in different fields such as literary theory and translation. It contains essays by major practioners and theoreticians in the area of translation such as Prof G.S. Amur, Prof C.N. Ramachandran, Prof Chandrashekhar Patil, Prof C.N. Srinath and Prof G. N. Devy. The essays are on a wide ranging number of topics from colonial translation practices to analysis of translated texts from Indian languages. The volume should be of interest to all students and scholars.

Dr Rajendra Chenni

Mallikarjun Patil, the editor of the book, is a senior Professor of English and former Registrar, Karnatak University, Dharwad. He is a well-known academician and creative writer in both Kannada and English. His novel *Under the Mango Tree* (2009) is made into a film and prescribed as a textbook for university students.



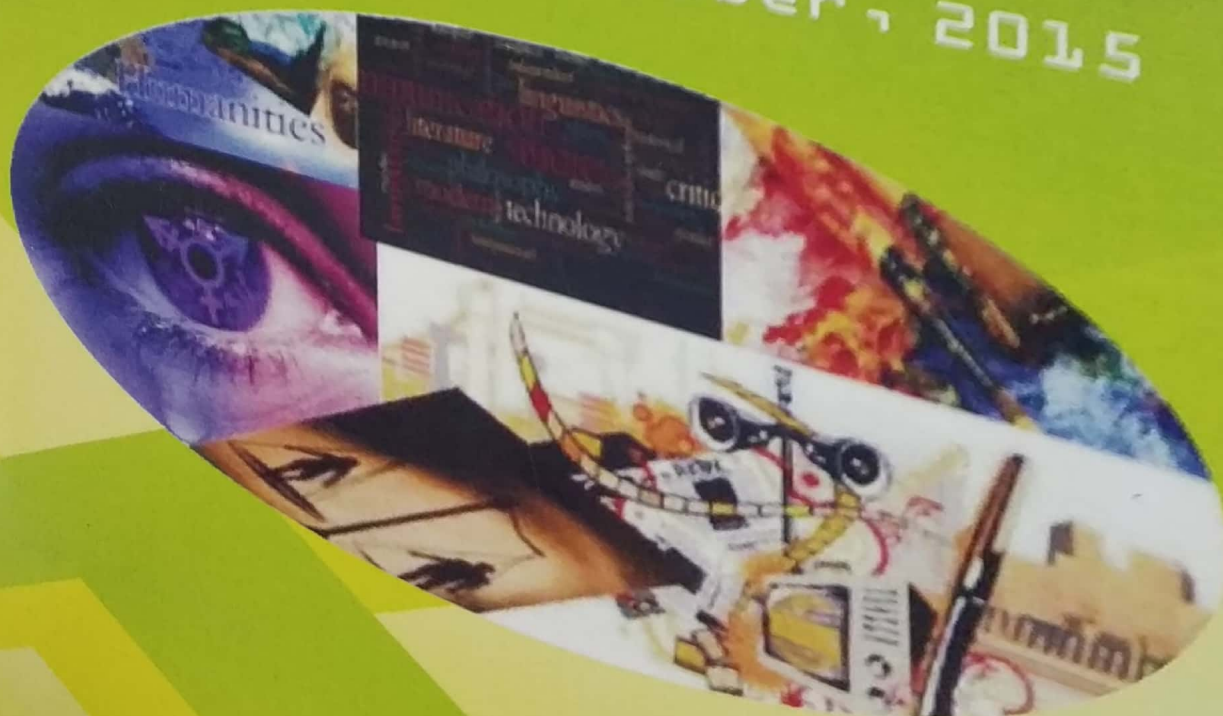
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A CREDIBLE CELESTIAL MARRIAGE

Dr. S. G. Dollegoudar (Patil)

Principal
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The northern part of Karnataka has given a finest contribution to the world in the form of Akka, the mystic, and a distinguished woman saint. Akkamahadevi a brilliant medieval Kannada poet, rebel, as well as mystic, was a prominent figure of the Veerashaiva Bhakti movement of the 12th century Karnataka. Her Vachanas in Kannada, a form of didactic poetry are considered her greatest contribution to Kannada Bhakti literature. She was a born mystic, and was locked in an eternal wedlock with the Divine Lord. Her family was highly critical of her unorthodox behavior and this led Mahadevi to renounce her worldly life. Mahadevi left her marriage and place of birth to live the life of a wandering mendicant. Mahadevi is said to have worn only long tresses. She felt clothes were a needless adornment for one seeking the Lord. She hailed from Udutadi, now in Shivamogga district of Karnataka state. She had undergone in her life some severe examinations in order to testify her merit of mysticism. She was a woman of stunning prettiness and steadfast character. Being enamored by her ethereal beauty, Kaushika the local king decided to marry her. But when she put a condition that he should be a devotee of Shiva, it was rejected by him; hence the marriage could not materialize. In fact there are different versions related to this issue. She had already wedded to the Lord in her heart of hearts, and was completely incarnated by His presence in herself. She almost became an alter ego of God. The spirit of God pervaded in her life and activities. She always longed for a union with Him. But the world fails to understand the spiritual yearnings of this lady and mystery of her soul. Her love was divine and a celestial one, worthy of God's grace.

The Vachanas composed by her are neatly woven in the Sunyasampadane in a dialogue form. She seems to have had a wonderful interactive mystical session with Allamaprabhu and other Sharanas at Anubhavamantapa. The questions raised by Allamaprabhu relating to the life, body, soul, God, spirituality and mysticism were eminently answered by her, they satisfied Allamaprabhu and other enlightened Sharanas assembled at Anubhavamantapa. She, making God her spouse, rejecting mortal Kaushika, gave least importance to the awareness of the body and the need to cover it from the public. The most common charges leveled against Akkamahadevi in Anubhavamantapa are with regard to- leaving Uduthade casting off her

garb, rejection of Kaushika as her worldly husband and her initiation into the fold of Anubhavamantapa. When the discussion begins with regard to her Sampadane /earning of void with Allamaprabhu, the kind of answers she gives, the way she debates, the arguments she employs, the flashes of mysticism she radiates, the severe examination she undergoes, the stunning repartee she gives, the victory she attains- are all so beautifully and logically depicted that we are all enthralled to witness such a debate of celestial nature happening right on this earth. It is one of the most famous scenes emanating the very quintessence of Veerashaiva philosophy. We can quote some of the dialogues that were exchanged between Allamaprabhu and Akkamahadevi. When Prabhudeva asked her how she could attach to the form of body, life and mind, attain union with the formless Parabhrama, she replies that there is no harm in housing the Formless in the formed being. The body's passions are indeed dangerous, but when we understand the nature of flesh and eliminate its passions, it leads us to the zenith we cherish and aim at. The body emptied of its early qualities loses its identity, which is true in case of mind, life, senses and so on. Then alone they are fit for the Lord's habitation. Akka's concept of Chenna Mallikarjuna changed from that of the Puranic Shiva to the formless Divine -the one who pervaded her soul. She saw the Absolute in everything.

The mystic aura of Akka is so profound and inexplicable that it is very difficult to give an expression to it. Union with God is like a drop of water falling into wine taking on the taste and colour of the wine (Suso 1d953). Here the mystic Akka loses her form becomes formless the moment she merges totally in Mallikarjuna. This state of Akka having oneness with God, is being termed differently in different religions. Christians call it Illumination or Union, Islamism calls it Irfan, Buddhism calls it Nirvana, Jainism calls it Moksha and Hinduism calls it Samadhi.

The male dominated world has pronounced that attaining self-realization is the ultimate aim of life, by treading the path of spiritualism one has to give up or win over the Maya (illusion) like women, money and land. Dr. V. Kamamma says in this context "Akka a feminine jewel chose the path of spiritualism to seek bliss and discarded the temporary worldly pleasure of family life, even when she was at the peak of her youth coupled with beauty. She even renounced her wealth for such a sacred objective of life. At such a tender and young age she had in her personality the confluence of devotion, knowledge, and renunciation. That is why her contemporary spiritualists honoured her by calling Akka." 1

Dr. B. N. Gaikwad is working as an Assistant Professor and Chair, Department of English at N. G. Acharya and D. K. Marathe College (University of Mumbai) Mumbai, Maharashtra with teaching experience of 16 years. He has been active in college administration as Vice Principal of the college for last two years.

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He has co-authored two books: Business Communication and Professional Communication Skills the study material of IDOL, University of Mumbai. Dr. Gaikwad is Ph.D. supervisor in different universities and presently 06 Research scholars are pursuing Ph.D. under his guidance. The ambit of his interest includes Indian Writing in English, British Literature, Dalit Literature and African American Literature.

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(Book- IV)

Guest Editor
Prof. P. Kannan

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ELUCIDATION OF A WORK OF ART

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In this joint paper an effort is made to analyze some of the critical cannons used by G S Shivarudrappa in his critical work of Kannada entitled – Vimarshya Poorva Paschima. Criticism is indeed an outcome of the study of literature, which is packed with rich experiences of life. The different principles of criticism are revealed to the critic by seeking answers to various questions that he confronts in the study of literature. The principles of criticism are also the results and the outcome of the aesthetic pleasures that he gets by reading the literary texts, and also the analysis or examination he makes about their chief characteristics and defects. Therefore, the principles of criticism are the results of the study of literary works made with special interests. But, these principles are not brought or borrowed from outside to measure the outcome of literary merits of the works. As the experiences of the reader grew over a period of time with the study of literary works, the methods of observations and interpretation also expanded, and also obviously changed leading to change in the principles of criticism. The influences and the consequences of the fundamental understanding of the poetry and the poets of action as per the different ages or times, led to the limiting of the power of criticism. When you look at the history of western criticism, it was not confirmed till the seventeenth century that the power of 'imagination' – a relative power, which was not endowed with the poet. Since the time of Aristotle till the seventeenth century it was considered that the poet was merely an Imitator. The strong reason for this kind of perception was, it was a firmly believed that the poet was only capable of imitating and was not able to create. Eventually this was also the chief reason. Then it was believed in philosophy that the human mind was not capable of creating anything. Further, it was a theory that was prevalent among them very strongly considering that the mind could perceive anything. By the turn of the eighteenth century all these emotions reached a stage of upside

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ETHICAL AND EFFICIENT LEADERSHIP QUALITIES IN INSTITUTIONAL DEVELOPMENT



B.P. Madhumathi

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What Goes into Making a Leader and Toxic Employees?

Dr. Sannabasanagouda G. Dollegoudar (Patil)
Principal Sharanabasavehswar College of Arts, Kalaburagi.

Introduction

In this paper, presented at Sri Sarvajna College of Education, Bangalore in the National Seminar, on Ethical and Efficient Leadership Qualities in Institutional Development, attempts are made to study about the leadership traits built on the bedrock of ethical values. All those who are at the helm of affairs be it Directors, Principals, CEO's, Corporate Tycoons, Heads of Depts. and Teachers, have to deal with their workers, associates and employees. No doubt that most of the employees are productive, yet a few do not fall in this category, balancing all activities and taking all together is the seminal task of a leader. A leader is someone others look for and at him for all their needs. Perseverance should prevail in his personality just as it did miracles in the personality Nelson Mandela.

Leadership is mostly misconstrued to be a title or a designation. But that is not the case, It's about impact, influence and inspiration that a leader can cast on his fellow colleagues or workers. The impact not only involves getting results but also deeply delves into it, further to say, 'influence' is something about spreading the passion the leader has for the work, and he has to inspire team-mates and all those working in the organization/college. Truly speaking, leaders are considered to be the change agents and they steer the ship in new directions to achieve greater heights. The exceptional leader is always thinking three steps ahead. A leader tries to master the environment with the goal of avoiding problems before they arise. A leader stimulates his followers to pursue the organization's vision with improved energy and enthusiasm.

It is a natural phenomenon that it is everyone's dream and everybody's wish to rule from an office that is built and set-up on a corporate line, draw an adequate salary, command envious respect and appreciation from the peers. Perhaps the most important skill a leader needs is, to be able to think strategically. Leadership is all about having a vision of where one wants to be and work to achieve that vision. The outstanding

Ethical and Efficient Leadership Qualities in Institutional Development

B.P. Madhumathi

Teachers are the pioneers in the transmission of knowledge, skills and values. Bringing about the quality among teachers is significantly associated with the development of the institution and the quality of education in general.

In this developmental process, codes of ethics and leadership qualities for the teachers in numerous disciplines have taken on significant position in recent years. Establishing a code of ethics and developing efficient leadership qualities is now the call of the hour. The code of ethics must encompass not only those professional behaviors essential to the organization but also personal behaviors because of their potential impact on one's leadership capacity. The personal code of ethics must reflect the person's world view, which is essential in determining the core values such as wisdom, vision, character, communication, service, work ethics, learning and commitment.

In the modern age, ethical and efficient leaders are an enabling force, helping people and organization to perform and develop so that the needs and aims of the organization are achieved. Effective leadership does not necessarily require great technical or intellectual capacity but requires attitudes and behaviors which characterizes and relates to humanity.

Keeping these considerations, the publication titled "Ethical and Efficient Leadership Qualities in Institutional Development" is brought as a knowledge source shared by many in a unique way.

Contents: Technical Sessions; Qualitative Leadership among Leaders; Ethics in Leadership and Education; Organizational Culture and Teacher Education; Strategic Planning for Institutional Development and its Best Practices; Institutional Heads and Sustainable Development on Organisational Climate; Development, Integration and Deployment of Technology in Development of Leadership Qualities.

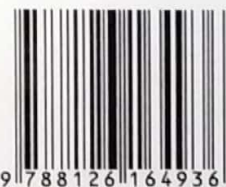
Dr. B.P. Madhumathi, principal Sri Sarvajna College of Education, Bangalore is a highly experienced teacher educator who has served this discipline as a principal for nearly 15 years and successfully rendering service till date. She had been an Academic Council member of Bangalore University and is the Chairperson for Curriculum construction of Content cum Pedagogy of Teaching Commerce and Language across the Curriculum for two year B.Ed. course. She is a member of various bodies in the Department of Education, Bangalore University, Bangalore. She is a dynamic, focused and motivating leader who believes in perfection.

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Can English and Regional Languages be Juxtaposed in Indian Context?

Dr. S. G. Dollegoudar (Patil)

Dr.S.G.Dollegoudar (Patil) is working as Principal, Sharanabasaveshwar College of Arts, Gulbarga. His areas of interest include Twelfth Century Kannada Literature. He has published widely in areas such as Communicative English, Business Communication, Translation Studies, and Modern Poetry.

Introduction: In the recent past, the Government Karnataka has tried to introduce Kannada as a medium of instruction up to Vth standard compulsorily. But there are many protests against this move by the public and some organizations, some have favored this move. Even the Government has gone to Supreme Court after receiving the set-back in the lower courts. In this paper a bird's eye view is given foregrounding the frictions and undeclared mute wars and the intra-linguistic rivalries that are identified by a close examination. This paper also includes some musings over survival tracks and points of intersection between Kannada and English. English indeed has made an undeclared linguistic colonization and has rendered us helpless to love it, use it, and ride over it, and finally reap its fruits. Today, English is a language of profit, empowerment and wealth; we are left with no option but to accept its supremacy and hegemony at regional and international level, considering its practical utility and purpose, if not at the emotional level. Since the days of Macaulay, it has entered into the arena of international relations and education sector.

Here, an effort is made to depict in Indian context, the deep impact of English after liberalization, privatization, and globalization. The dominant presence of English and the fondness to use it, its extensive application in the KPO and BPO fields, including trade, business, diplomacy, science, technology, internet, civil aviation and space-technology, it indeed has rendered us a great service. English

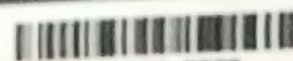
Who am I?
Nothing
But the silence in each pause
The untraveled road
With no footprints
No leads
The heartbeat of an infant
Fast and restless
The breeze by the sea shore
Salty yet incomplete
The broken bridge Between lust and love
The wrinkle
Holding an unsaid story
The attic With tin trunks
Of creaky secrets
The saliva And it's sticky truth
The goose bumps
And it's reasons

I am her, she
Anything but 'it'
The disregarded axiom
Misinterpreted mathematics
Less understood grammar
The under-estimated woman.

-- Poornima Laxmeshwar



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ಪರಮ ಪೂಜ್ಯ ಡಾ|| ಶರಣಬಸವಪ್ಪ ಅಪ್ಪಾ

ವಿರಚಿತ

“ಮಹಾದಾಸೋಹ ಸೂತ್ರಗಳು”

ಒಂದು ಚಿಂತನೆ



ಪ್ರಧಾನ ಸಂಪಾದಕರು
ಡಾ|| ಶಿವರಾಜಶಾಸ್ತ್ರಿ ಹೇರೂರ

ಸಂಪಾದಕರು
ಡಾ|| ಸಾಹಿತ್ಯದೇವಿ ಕಾಳಗಿ
ಪ್ರೊ|| ನಾನಾಸಾಹೇಬ ಹೆಚ್ಚಡವ

ಪ್ರಕಾಶಕರು

ಶರಣಬಸವ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ

01

ಕರ್ತನೇ ಭುವಿಗೆ ಬಂದು ನಿಂತು ಅಂಗವಾದ

ಹನ್ನೆರಡನೇ ಶತಮಾನದಿಂದ ಇಲ್ಲಿಯವರೆಗೆ ಸಾವಿರಾರು ವಚನಕಾರರು ಈ ನಾಡಿನಲ್ಲಿ ಆಗಿ ಹೋಗಿದ್ದಾರೆ. ಆದರೆ ಸೂತ್ರ ಮಾದರಿಯಲ್ಲಿ ಸೂತ್ರ ರಚಿಸಿದವರು ಪೂಜ್ಯರು ಮೊದಲಿಗರು.

ಸೂತ್ರ ಹೀಗಿದೆ.-

ಕರ್ತನೇ ಭುವಿಗೆ ಬಂದು ನಿಂತು ಲಿಂಗವಾದ, ಚಲಿಸಿ ಜಂಗಮವಾದ, ಅರಿದು
ಗುರುವಾದ ಇಂಥ ಗುರು-ಲಿಂಗ-ಜಂಗಮವ ತ್ರಿಕಾಲದಲರ್ಚಿಸಿ-ಅರ್ಪಿಸಿ-
ಅನುಭವಿಸುವ ಶಿವಾನುಭವವೇ ಸಮಸ್ತಿರೂಪತಾಳಿ ಅನುಭವ
ಮಂಟಪದತಿರುಳಾಗಿತ್ತಯ್ಯ
ನಿನ್ನೆಯದು ಇತಿಹಾಸವಾಗಿತ್ತು-ಇಂದಿನದು ಅನುಭವವಾಗಿತ್ತು
ಮುಂದಿನದು ಆಶಾಭಾವ ತಾಳಿತ್ತು
ಅಂದಂದಿಗೆ ಶಿವನ ಅನುಭವಿಸುವ ಅನುಭವವೇ
ಶಿವಾನುಭವವಾಗುವುದಯ್ಯ
ಅಪೌರುಷವಾಣಿ ಗ್ರಂಥ ಪ್ರಮಾಣವಾಯಿತ್ತು-ಪ್ರವಾದಿ ಪುರುಷಂಗೆ
ಗ್ರಂಥ ಆದಾರವಲ್ಲವಯ್ಯ-ಶಿವಾನುಭವವಾಣಿಗೆ
-ಮಹಾ ಜೀವನವೇ ಪ್ರಮಾಣವಯ್ಯ
ಅದು ಕಾರಣ ಜೀವನದಿ ನಿರಂತರ ಶಿವಾನುಭವವೇ ಪರುಷವಯ್ಯ
ಮಹಾದಾಸೋಹಿ ಶರಣಬಸವ.

ಈ ಸೂತ್ರ ಸಾಹಿತ್ಯ ಬಹುಷ್ಯ ಮನುಕುಲಕ್ಕೆ ಅದ್ಭುತ ಸಂದೇಶ ಕೊಡುತ್ತದೆ. ಪೂಜ್ಯರು, ನಮ್ಮ ಈ ನಿತ್ಯ ಜೀವನದಲ್ಲಿ ಇದ್ದುಕೊಂಡೆ ಶಿವನ ಕಾರುಣ್ಯವನ್ನು ಹೇಗೆ ಪಡೆಯಬೇಕು. ಶಿವಾನುಭವ ಹೇಗೆ ಮಾಡಬೇಕು ಎಂದು ದಾರಿ ತೋರಿಸಿದ್ದಾರೆ. ಸೂತ್ರ ಅಂದರೆ ಕೀಲಿ ಕೈ ಎನ್ನಲಾಗುತ್ತದೆ. ಅನುಭವ ಸಾಹಿತ್ಯ ಒಂದು ಕೀಲಿ ಕಾಯಿ ಎಂದು ತಿಳಿದರೆ, ಸೂತ್ರ ಅನುಭವ ಸಾಹಿತ್ಯವನ್ನು ಅರ್ಥ ಮಾಡಿಕೊಳ್ಳಲಿಕ್ಕೆ ಸರಳ ದಾರಿ ಎಂದು ಸೂತ್ರದಿಂದ ತಿಳಿದುಕೊಳ್ಳಬಹುದು. ಮಹಾದಾಸೋಹ ಸೂತ್ರಗಳು ವಚನ ಸಾಹಿತ್ಯವನ್ನು ಸಮೃದ್ಧಗೊಳಿಸಿವೆ. ಹನ್ನೆರಡನೇ ಶತಮಾನದಲ್ಲಿ ಶರಣರೆಲ್ಲ ಒಂದೆಡೆ ಕುಳಿತುಕೊಂಡು ತಮ್ಮ ಅನುಭವ ಹಂಚಿಕೊಳ್ಳುತ್ತಿದ್ದರು. ಹನ್ನೆರಡನೇ ಶತಮಾನದಲ್ಲಿ ಬಸವಣ್ಣನವರು ಸ್ಥಾಪಿಸಿದ ಅನುಭವ ಮಂಟಪದಲ್ಲಿ

ಪೂಜ್ಯ ಡಾ|| ಶರಣಬಸವಪ್ಪ ಅಹ್ಲಾಜಿಯವರ ಶಿವಜೀವನ ಮತ್ತು ಸಾಧನೆ ಕುರಿತು

ಶರಣ

ಸಾಧನೆ

(ಕವನ ಸಂಕಲನ)



ಸಂಪಾದಕರು :

ಡಾ. ಅರುಣಕುಮಾರ ಲಗಶೆಟ್ಟಿ

ಸಹ ಪ್ರಾಧ್ಯಾಪಕರು

ಅಪ್ಪಾ ತಾಂತ್ರಿಕ ಮಹಾವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ

28. ದಾಸೋಹಮೂರ್ತಿ ಶರಣಬಸವಪ್ಪ ಅಪ್ಪ

29. ಶರಣೋತ್ಸವ

30. ಕಲಬುರಗಿ ಕಲಶ ಡಾ|| ಶರಣಬಸವಪ್ಪ ಅಪ್ಪ

31. ಮಹಾದಾಸೋಹ ಮನೆಯ ಮಗನಾಗಿ

32. ಜ್ಞಾನ ದಾಸೋಹಿ

33. ಪೂಜ್ಯ ಅಪ್ಪಾಜಿ

34. ಕರುನಾಡ ಕಣ್ಣಿ

35. ಶತಮಾನದ ಮಹಾನಾಯಕ ಡಾ. ಅಪ್ಪ

36. ಧನ್ಯತೆಯ ಅಪ್ಪ

37. ಜ್ಯೋತಿ

38. ಎಂಟನೆಯ ಅಧಿಪತಿ

39. ಪೂಜ್ಯ ಅಪ್ಪಾಜಿ :

ದಾಸೋಹ ತವನಿಧಿ

40. ಓದು - ಬರಹ

41. ಅಪ್ಪಾಜಿಗೆ ನಮನ

42. ಕಲ್ಪತರು

43. ಜ್ಞಾನದಾಸೋಹ

44. ಅಪ್ಪನವರ ಸಾಧನೆ

45. ಶರಣಬಸವಪ್ಪ ಅಪ್ಪ ಅವರ ಹೆಸರಿನ

ಅಕ್ಷರಗಳ ನುಡಿಮುತ್ತುಗಳು

46. ಸಂತೃಪ್ತಿ ಜೀವನ

47. ಕಾಯಕವೇ ಮಹಾದಾಸೋಹ

48. ಶಿಕ್ಷಣದ ಕಂಪು

49. ಶಿಕ್ಷಣ ಕ್ರಾಂತಿಕಾರಕ

50. ಯಜಮಾನ

51. ಅಪ್ಪ

52. ಕಾಯಕ ಯೋಗಿ

53. ಶಿಕ್ಷಣ ಪರ್ವತಾರೋಹಿ

54. ಜ್ಞಾನದಾಶ್ರಯದಾತ

55. ಅರಳು ಮಲ್ಲಿಗೆ ಪುರುಷ

ಡಾ. ಸೋಮಶಂಕರ್ಯ್ಯ ವಿಶ್ವನಾಥಮಠ

ಶ್ರೀಮತಿ ಛಾಯಾ ವಿ. ಭರತನೂರ

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ಶ್ರೀ ವಿಠಲ್ ಪಾಟೀಲ

ಶ್ರೀ ರಾಚಯ್ಯ ಎಸ್. ಮಠಪತಿ

ಶ್ರೀಮತಿ ರಾಜಲಕ್ಷ್ಮೀ ಸಿ.ಬಿ.

ಶ್ರೀ ಮಲ್ಲಿಕಾರ್ಜುನ ಕಾಡಾದೆ

ಗಿರಿಜಾ ವಿ. ಮಾಲಿಪಾಟೀಲ

ಶ್ರೀಮತಿ ಪ್ರೀತಿ ಎಸ್. ಕರಿಕಲ್

ಡಾ|| ಸಣ್ಣಬಸನಗೌಡ ಜಿ. ಡೊಳ್ಳೆಗೌಡ

ಡಾ|| ಅರುಣಕುಮಾರ ಲಗಶೆಟ್ಟಿ

ಶ್ರೀಮತಿ ಪುಟ್ಟಮಣಿ ದೇವಿದಾಸ

ಶ್ರೀಮತಿ ಭಾಗ್ಯಮ್ಮ

ಡಾ|| ಅರುಣಕುಮಾರ ಲಗಶೆಟ್ಟಿ

ಶ್ರೀಮತಿ ಸುಮಂಗಲಾ ಸಿ. ಶಿರೂರಮಠ

ಕು. ಜಗದೇವಿ ಕೋಲ್ಕುಂದಾ

ಶ್ರೀಮತಿ ನಾಗಮ್ಮ ಎಚ್. ಖೇಮಜಿ

ಶ್ರೀಮತಿ ನಾಗಮ್ಮ ಎಚ್. ಖೇಮಜಿ

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ಶ್ರೀ ಮಲ್ಲಿಕಾರ್ಜುನ ಕಾಡಾದೆ

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ಶ್ರೀಮತಿ ಸುರೇಖಾ ಖೇಣಿ

ಶ್ರೀ ರಾಚಯ್ಯ ಎಸ್. ಮಠಪತಿ

ಶ್ರೀ ಪ್ರಸಾದ ಜಿ.ಕೆ.

ಜಯಶ್ರೀ ಶಿವಾನಂದ ಹಿರಮಠ

ಶ್ರೀಮತಿ ರಾಜೇಶ್ವರಿ ಬಸವರಾಜ

39. ಪೂಜ್ಯ ಅಪ್ಪಾಜಿ : ದಾಸೋಹ ತವನಿಧಿ

ನಿಲ್ಲಿರಲ್ಲಿ ಬಂದರಲ್ಲಿ
ದಾಸೋಹದ ತವನಿಧಿ.

ನೀವಾಗ್ಗೆ ಸವಿದಿರಿ
ಇನ್ನೆಷ್ಟೋ ಜನ ಸವಿದರಲ್ಲಿ?
ದಾಸೋಹದ ಆ ತವನಿಧಿ.

ಜೀವಾಮೃತ ಆಡಗಿತಲ್ಲಿ
ಹೊದಿಸಿದ ಹೊದಕೆ ದಾಸೋಹದಿ,
ಎಂಟರಿಂದ ಅರಳಿದರಲ್ಲಿ
ಸಪ್ತರಿಷಿಗಳ ಮಾನಸ ಸರೋವರದಲ್ಲಿ.
ಮಿಂದು ಎದ್ದು ಬೆಂದರಲ್ಲಿ
ಭವದ ಭವಣಿಯ ಹರಿದರಲ್ಲಿ.

ನಡೆದಿರಿ ತಾವು
ದಾಸೋಹದ ಪಥದಿ
ನಡೆಯಿತು ದಾಸೋಹ
ತಾವು ನಡೆದ ಪಥದಿ.

ತಾವು ಆದಿರಿ ದಾಸೋಹದ ತವನಿಧಿ
ಹಂಚಿದಿರದನು ತಾವು ನಲಿನಲಿದಿ,
ಬೆಂಗಾವಲಾಯ್ತು ತಮಗದು
ವರದಾನವಾಯ್ತು ನಮಗದು.

ನಿಂತರೆ ತಾವು
ಚಲಿಸಿದರೆ ತಾವು
ಆಸೀನಾದರೆ ತಾವು
ಒಲಿದಿತ್ತು ಅದು ತಮಗೆ,

ಹರಿಸಿದಿರಿ ತಾವು ಹಲವರಿಗೆ
ಮರಿಸಿದಿರಿ ಸಂಕಷ್ಟ ಹಲವರಿಗೆ,
ಕರಗಿಸಿದಿರವರ ಕಣ್ಣೀರ
ವಿಭೂತಿ ಪಡೆದ ಧನ್ಯರ.

ಕಡಲಾಚೆಯಿಂದ ಬಂದರು
ಕಾಲ್‌ನಡಿಗೆಯಿಂದ ಬಂದರು
ಕೈಗಡಿಯಾರ ನೋಡದೆ ಬಂದರು,
ಅರಸಿ ತಮ್ಮ ಸಂಗವ
ವರಿಸಿ ತಮ್ಮ ತತ್ವವ
ಶರಣ ಬಸವರ ಸಂಗವ.

ನಡೆದರಾದರು ಮೈಲು ಹಲವು
ಅರಿಯದೆ ಇನ್ನೂ ದಣಿವು
ಮುಟ್ಟಿದರವರು ದೈವ ಮಂದಿರ.
ಸುತ್ತಿದವರು ಸುತ್ತಿಸುತ್ತ
ಶರಣರವರನು ಹರಸುತ್ತ

ಧನ್ಯರಾದರು ಧರೆಯ
ಮುತ್ತುತಾ, ಮೈಮರೆದು
ದೀರ್ಘದಂಡ ಹೊಡೆಯುತಾ,
ಧನ್ಯರಾದರು ಅವರು
ಧನ್ಯರಾದರು ಅವರೆಲ್ಲರೂ
ಧನ್ಯರಾದೆವು ನಾವೆಲ್ಲರೂ.
ಇದುವೆ ತವನಿಧಿಯು
ತಂದ ಅನನ್ಯ
ಅನರ್ಘ್ಯ.

ಡಾ|| ಸಣ್ಣಬಸನಗೌಡ ಜಿ. ಡೊಳ್ಳೆಗೌಡ
ಪ್ರಾಂಶುಪಾಲರು
ಶರಣಬಸವೇಶ್ವರ ಕಲಾ ಮಹಾವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ

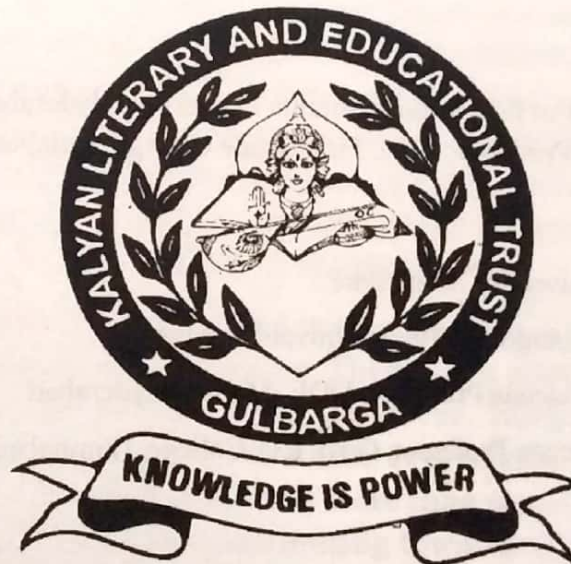
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Financial Inclusion and Socio-Economic Development

Introduction

India is a country of villages containing more than 6 lakh villages and 68 percent (83 crore) of its population lives in these villages. It has no or meagre access to banking services.¹ Even after 68 years of independence the people are not able to meet the daily consumption needs of food. There is acute scarcity of shelter, clothing, education, health facilities, sanitation etc. The development of a country is impossible without bringing them into the main stream of growth. Financial inclusion is an important weapon to uplift this mass populace towards the pinnacle of better standard of living and economic development.

Dr. Dasharath Mehtry

At present, the notion of financial inclusion is merely having an account and accumulating the savings of the common people. But internationally, the concept is viewed differently in a broader perspective. **Financial inclusion** or inclusive financing means the delivery of loan at affordable costs to disadvantaged people and low-income segments of the society. 'Financial Inclusion' should offer access to a range of financial services including savings, withdrawal, long and short term credit, insurance, investments, pensions, mortgages, money transfers, incentives, subsidies, financial literacy, debit and credit card facilities etc., at a minimum cost. Then only the deprived people will be able to access the facilities and become the part of economic development and contribute towards the economic growth.

Review of Literature

Many researchers have studied and published articles on Financial Inclusion in which valid suggestions are put forth. A review of the relevant literature is presented here:

- ❖ Sri. Y. V. Reddy the Former Governor, Reserve Bank of India in the annual policy statement presented in April 2005 had expressed deep concern on the exclusion of vast sections of the population from the formal financial system. The RBI insisted on the banks with a view to achieving greater financial inclusion to make available a basic "no-frills" banking account².

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- ❖ Nobel laureate Mohammad Yunus founder of Bangladesh's Grameen Bank has said that microfinance in India had been slow as the population was not covered by the formal banking system was huge. He stressed on giving microfinance banking licence to NGOs engaged in micro-credit which would bring positive changes. A legal framework has to be created for the financial institutions meant for poor and a dedicated and specialised microfinance regulatory authority is also essential³.
- ❖ According to H.K. Pradhan, professor of finance and economics at Xavier School of Management, Jamshedpur, considering the World Bank data, noted that only 35% of Indians have an account with a formal financial institution. This is 42% in the case of men and 27% for women. Only 8% have debit cards and 2% credit cards. It shows 65% of Indians are out of the institutional financing orbit⁴.
- ❖ The Global Financial Inclusion database suggests that only 26% of female adults in India have an account with a formal financial institution compared to 44% of male adults (World Bank 2014). A Reserve Bank of India report indicates that women's credit outstanding from commercial banks, accounts for only 5% of all credit outstanding (RBI 2013)⁵
- ❖ Credit Rating agency CRISIL, has a financial inclusion index called the Inclusive. The all-India Inclusive score is 40.1 (which mean that about 40% of the country has access to formal banking services). There are wide variations — from 62.2% in the southern region to 28.6% in the eastern region⁶.
- ❖ As observed by Dr. Yunus, Financial inclusion can empower even the poorest person and bring about a dramatic change in his fate. Basic ingredient of overcoming poverty is packed inside each poor person. All we need to do is to help this person to unleash this energy and creativity.... Only place in the world where poverty will exist will be in the museums and no longer in human society." With combined efforts of all the stake holders, viz., policy makers, regulators, banks, NGOs, MFIs and other similar entities, this can be made possible⁷.

Present Position

The review of literature scanned above illustrates that the access to banking facilities to the deprived sections of the community is too far. The H. K. Pradhan study shows that only 35% of Indians have an account with a formal financial institution. This is 42% in the case of men and 27% for women. The people who are away from the blanket of financial inclusion mainly comprises landless labourers, marginal farmers, self employed people, urban slum dwellers, migrants, women, senior citizens, socially excluded groups etc.

The various reasons for financial exclusion are lack of awareness, low income, illiteracy, social exclusion, lack of bank branches, branch timings, lengthy procedures, inappropriate products, attitudes of the bank staff etc, are common reasons for exclusion.

This state of affairs reveals that there is an urgent need to bring this excluded mass to the main stream by providing access to financial services, namely Banking Savings &

Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner to achieve the goal of inclusive growth.

As a part of inclusive growth The Reserve Bank of India permitted commercial banks to make use of the services of Non-Governmental Organizations, Self-Help Groups, Micro-Finance Institutions, Non-Banking Financial Institutions and other civil society organizations as intermediaries for providing financial and banking services. These intermediaries could be used as business facilitators or business correspondents by commercial banks.

Reserve Bank of India's vision for 2020 is to open nearly 600 million new customers' accounts and channelize various services to them. The UPA government headed by Dr. Manmohan Singh aimed at providing one bank account to all adults of the age of 18 years at the end of 2016 as a part of inclusive growth. However, lack of vision of the stake holders, illiteracy, low income, low savings and lack of bank branches in rural areas continue to be a roadblock to financial inclusion in the country and there is inadequate legal and financial structure.

As a campaign of Financial Inclusion on 15th August, 2014 India's Independence Day, Prime Minister Sri. Narendra Modi announced a national mission of financial inclusion called the Pradhan Mantri's Jan-Dhan Yojana, by 13 January 2016 over 20 Crore bank accounts were opened and Rs.30,108.45 Crore were deposited in these accounts. It was not just the opening of accounts that persuaded people to the base camp set up by the public sector banks. Every account holder will get a RuPay debit card, launched by the Reserve Bank of India, accident insurance cover of Rs.1,00,000, life insurance coverage of Rs. 30,000 for those opening accounts before January 26. No minimum balance required, easy transfer of money across India, beneficiaries of government schemes will get direct benefit transfer in these accounts, access to Pension and an overdraft facility of Rs. 5,000 is also available⁸.

Financial Inclusion and Agriculture

Financial inclusion should take into account the risk elements experienced by farmers with appropriate backward and forward linkages. The financial inclusion enables the farmers to get the government subsidies for fertilizer, agricultural equipment, irrigation etc., directly to their account. It enables the farmer to get the benefits of crop insurance in case of crop failure due to the vagaries of nature. This year farmers received Rs.500/ hectare in the drought hit area by the Karnataka government. When farmer sells his produce in far off market place or on-line trading he directly gets payments in his account so that he can safely move to home. It helps the farmer's to use the money as and when required. They get the debit and credit card facility by opening the account. The overdraft facility given in the PMJDY and Kisan Credit Card facility helps the farmer to purchase the agricultural inputs at the time of sowing season when they badly need the money. The SHG groups of farmers will provide an opportunity to get direct benefit to undertake group project for starting agro based activities.

Financial Inclusion and Land Less Labourers

Financial Inclusion idea, instituted in April 2005, monitors access to basic banking services to unbanked masses, especially, the labor class that badly needed the financial support from the various stake holders for their escalation. As Dr. Younus rightly put forward 'Financial inclusion can empower even the poorest person and bring about a dramatic change in his fate. At first step they need the financial literacy to utilize the services at optimum level. It also helps them to save the hard-earned excess money in their account to utilize it for the future needs, like children's education, marriage and other purposes. The Tendulkar committee report submitted to government suggests that an individual needs Rs. 27/day (Rs. 32 in C Rangarajan Committee report)⁹ in rural area for their livelihood and in MGNREGA the minimum wage per day is Rs. 224 in Karnataka¹⁰, so they can save the hard-earned excess money in their account contributing on their part for inclusive growth.

Financial Inclusion and Weaker Section of the Community

Financial inclusion is the key driver for the socio-economic development of the weaker sections of the community. Weaker sections of the community especially, the Scheduled Caste and Scheduled Tribe people need the support from the government. Financial inclusion helps them to get the benefits from the government under different schemes such as old age pension, widow pension, disability pension, scholarships for their children, etc., directly to their account. The SHG-Bank linkage program and expansion in the micro finance movement may result in formal financial network for millions of poor people. The individual and group loan for SHGs help to get the credit facility to undertake petty business, loan for animal husbandry, sheep breeding, poultry farming etc. Credit facilities at subsidized rate of interest and other incentives will encourage them to move forward.

Financial Inclusion and Women Empowerment

The premise 'Planet 50-50 by 2030: Stand it Up for Gender Equality' the Current year theme of International Women Day,¹¹ to become reality there is need for true commitment by the side of men is in giving equal space for women. And that is possible by Financial empowerment which will herald Social and Political Empowerment. Financial inclusion enables them to undertake self employment activities like food processing, catering, beauty parlors, browsing centers, ladies corners, readymade garments, cloth stores etc., it also develops the habit of small savings and in turn they also avail the credit facilities from the banks. Through SHGs they can undertake petty business collectively. It becomes the additional source of income for them to meet their desired long term goals.

Financial inclusion and Urban Poor

Greater part of the people residing in the unrecognized colonies, slum areas, construction workers, EWS colonies, colonies on the outskirts of the cities, village extensions within city limits, labour colonies do not have access to formal financing facilities.

Financial inclusion will act like a boon to a large number of people to come into the main stream. Financial inclusion helps to find the beneficiaries for various government schemes like, housing facilities, credit facilities at subsidized rate, free health insurance and various social security measures. The financial inclusion enables a large number of shadow vendors like vegetables, fruits, chats, ice-creams etc., in small towns and cities to get credit facilities. It will also help them save on daily basis through recurring deposits. It also enables the construction workers in large cities to get their wages through their savings account enabling them to save their hard earned money and use it judiciously; otherwise they unnecessarily spend their money in redundant and harmful habits like regular gambling, betting, consumption of cheap alcohol etc., which will jeopardize their economic and health condition.

Conclusion

The story of revolution in mobile expansion clearly proves that, people will voluntarily come forward to utilise the services if they are provided at affordable cost at their door step. It also shows that what is essential in any growth and expansion is awareness rising about the product. Financial inclusion is a huge long term people project. It requires concerted, dedicated, continuous team efforts, and passionate involvement by all stake holders. It requires a major mindset change in every individual involved – the political leadership, bureaucrats, financial institutions, regulators, NGOs/SHGs, the private sector and the community leaders. It can be achieved by creating awareness at all levels through Financial Literacy Centres, Business facilitators, Business Correspondents, Agents, Media etc. At the same time utmost use of information technology in its full extent is emphasized to accelerate the process of financial inclusion.

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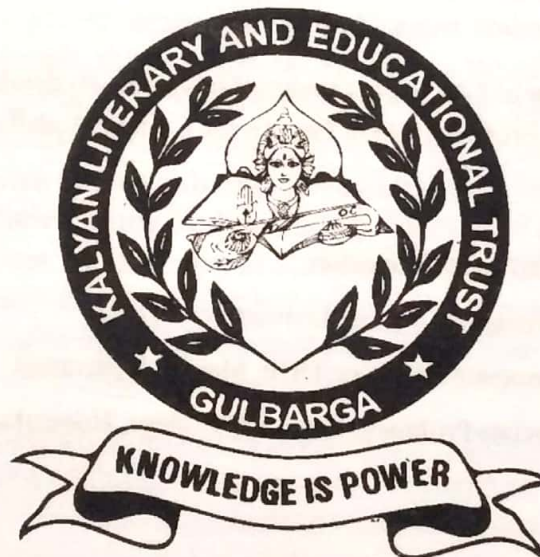
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ECONOMIC DOCTRINE OF DR. B R AMBEDKAR - AN ANALYSIS

Dr. Dasharath Mehtry

Introduction

Dr. B. R. Ambedkar is a great humanitarian and harbinger of social reforms. People call him as architect of Indian constitution, leader of downtrodden, great philosopher and by many more names. But, apart from this basically he is an economist. Ambedkar began his career as an economist, by getting double doctorate degree in economics, one from Columbia University in the United States and another from the London School of Economics. Economic ideas of Dr. B R Ambedkar are still relevant to the present scenario. The economic views of Ambedkar covers the concepts of the problem of rupee, the water and power policy, labour rights, land holdings, social security measures to the downtrodden, formation of central bank, etc.

Dr. B R Ambedkar has made great contributions to the major economic debates during those days. Ambedkar's first 42-page research article entitled 'Administration and Finance of the East India Company' submitted to Columbia University in 1915 for the award of Master of Economics degree offers a historical explanation of the administration and finances of the East India Company and brings out economic and legal implications which are against the interest of Indians. In this dissertation Ambedkar criticises the East India Company policy of utilising Indian revenue to the war expenses fought by them in other countries without the prior permission from the parliament. Another important work of Ambedkar was his Ph.D thesis submitted to Columbia University USA in 1917 entitled 'Provincial Finance in British India' and was published in the book form in 1925. It covers the concept of Centre-State Financial Relations in British India during the period between 1833 to 1921. His analysis on public finance was highly praised in all over the world.

Another doctoral thesis entitled 'The Problem of Rupee: Its Origin and Its Solution' was submitted to London School of Economics for the award of D.Sc. degree in economics in 1921. Later it was published in the book form in 1923. And its second edition was published in 1947. This book was on the History of Indian Currency and Banking System.

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Economic Doctrine of Dr. B. R. Ambedkar - An Analysis
This book made him a great economist of that period and shows his aptitude in modelling economic policy.

Vision of Dr. Ambedkar on Various Facets of Economy

On Land Holding:

Dr. B R Ambedkar is in favour of collective farming. In his view the unequal distribution of land holding and cultivation of land by tenant with uncertain tenures and unfair rents is not going to solve the problem of landless labourers and marginal farmers. It leads to unequal distribution of income and wealth and increases the gap between haves and have-nots. The only radical solution to this problem is nationalisation of land and collective farming or cooperative farming. He also suggested the model of collective farming:

1. The state should nationalise the whole agriculture land and divide the land so acquired into farms of standard size and let out the farms for cultivation to group of families of the village as tenants. It is the responsibility of the state to supply necessary capital and other inputs. The cultivation of land should be as a collective farm, it should be cultivated in accordance with rules and directions issued by the government. The tenants should share the leftover produce among themselves in the manner prescribed after the payment of charges levied on the farm;
2. The land should be let out to villages without any distinction of caste or creed and in such a manner that there should be no landlord, no tenant, and no landless labourer.
3. It should be the obligation of the State to finance the cultivation of the collective farms by way of supply of water, animals, manure, seeds, and other inputs in order to increase the agricultural output.
4. The State should be entitled, to levy the charges on the produce of the farm like land revenue, a portion to pay the debenture holders; from land acquired, a portion to pay for the use of capital goods supplied.
5. He also suggested the penalties against tenants, who break the conditions of tenancy by wilfully neglecting to make the best use of the means of cultivation offered by the State or otherwise work prejudicially to the scheme of the collective farming³.

The views of Ambedkar on land holding are very reasonable to create the socialistic pattern of society and to bridge the gap between haves and have-nots. But it was not implemented by the government or any other agencies as assumed by Dr. Ambedkar, as a result till now we are seeing the huge gap between rich and poor. Especially in rural India bottom 40 percent of people possess only 5 percent of the rural assets, while top 8 percent of households possess 46 percent of total rural assets.

On Water and Power

'No one has deliberated that a boy who was denied to drink a glass of water in his class will prepare the water policy for the country'. If there is any person who played prominent role in introducing Multi Purpose River Valley Projects in India, the person was none other than innovatory Dr. Babasaheb Ambedkar. Dr. Babasaheb Ambedkar was the architect of Multi Purpose River Valley Projects and Large Dam Technologies in India. The Multi-purpose river valley projects fulfil multiple objectives Dr. Babasaheb Ambedkar has outlined many River valley projects in India such as Damodar Valley Project which is the first multipurpose river valley project in India, Bhakra-Nangal Dam, Some River Valley project, Hirakud Dam which is the longest dam in India.

In Ambedkar's opinion, the multipurpose river valley projects not only deal with the problem caused by floods, it fulfils multiple purposes. It should provide for irrigation, electricity and navigation.

A major initiative was taken by Dr. Babasaheb when he was member in-charge of irrigation and power during 1942-46 to take concrete steps to see that the Bhakra Nangal Dam project should be taken up on priority. An expert from the United States Bureau of Reclamation in 1944 was invited, who after examining the feasibility report recommended that the dam site was suitable for the construction of a dam with maximum reservoir level at 487.68m and suggested further exploration for foundation and abutments. This work was carried out during 1945-46, while Dr. Babasaheb was the Member of Irrigation of the Viceroy's Council¹.

Dr. Ambedkar's views on water use are of many folds. By constructing multipurpose river valley projects Ambedkar wanted to achieve multiple objectives such as flood control, power generation, navigation, fisheries, drinking water, tourism etc., along with irrigation by a single project. But after independence also the Indian government has not taken concrete steps to foster the process of multipurpose river valley projects in India as a result still 64 percent of our cultivable land is depend on rainfall that is very uncertain, irregular and scares leading to low productivity in Indian agriculture.

On Labour Rights

Dr. Ambedkar is regarded as the harbinger of downtrodden. As a Labour leader and Labour Member of the Viceroy's Executive Council between 1942 and 1946, Dr. Babasaheb framed many laws for labours in India. One of the major contributions of Ambedkar towards the labour class is reduction of working hours to 8 hours from 12 hours, on the 7th session of Indian Labour Conference in New Delhi, on 27th November, 1942. He introduced the idea of 8 hour work per day from 12 hours and become the beam for workers in India

According to Ambedkar the shorter hours would lead to greater employment opportunities and increased productivity. He also suggested that the reduction in hours should not be accompanied by any reduction in basic wages or dearness allowances unless there was a fall in prices.

Dr. Ambedkar has also organised Tripartite Labour Conference to bring the Government, Employer and Employee together to fix the procedure in solving on labour problems, establishment of employment exchanges and labour welfare programmes.

Dr. Ambedkar also framed many laws for women labour welfare in India such as Mines Maternity Benefit Act, Women labour welfare fund, Women and child labour protection act, maternity benefit for women labour, equal pay for equal work irrespective of the sex etc. He said that women shall be paid same wages as men.

Another major contribution of Dr. Ambedkar towards labour is Compulsory Recognition of Trade Unions. On 8 November, 1943 he brought the Indian Trade Unions (Amendment) Bill for compulsory recognition of trade unions. The Bill had compelled an employer to recognise a trade union⁵.

On Problem of Rupee

Dr. Ambedkar analysed very thoroughly the problem of Indian currency from 1800 to 1920 in his book entitled 'The Problem of Rupee: Its Origin and Its Solution' by considering various aspects like, from a double standard to silver standard, the silver standard and the dislocation of its Parity, the silver standard and the evils of its instability, towards gold standard, from gold standard to a gold exchange standard, stability of the exchange standard and a return to the gold standard.

At that time there was a big debate all over the world on merits and demerits of Gold Standard and Gold Exchange Standard. Dr. Ambedkar is in favour of Gold Standard and he sharply differed with the idea of J M Keynes of Gold Exchange Standard. In his opinion gold exchange standard gives greater liberty to the issuer of money to manipulate the supply of money leading to the instability in the value of currency. He has made detailed analysis on the problem of fluctuations in the value of rupee.

There was always a clash between the British administration and Indian business people over the value of rupee. The Ambedkar argued that to help the British exporters the government kept the exchange rate overvalued to sell more goods in India. The British government appointed Royal Commission to look after the matter of exchange rate between the rupee and pound. It tries to consider two distinct questions i.e., whether the rate of exchange should be stabilize or leave it to the market forces and What should be the ratio at which it should be stabilize.

B R Ambedkar vigorously recommended that the purchasing power of the rupee should be stabilised and that it should be the foremost motto of central bank of the country. The fluctuation in the purchasing power of the rupee leads to devaluation along with increase in inflation, which ultimately affects the common man in the country.

The British government wanted to maintain the existing rate of exchange that is favourable for British exporters. But Ambedkar is in favour of limited devaluation of the rupee, which helps both the competing groups. In view of Ambedkar a too sharp devaluation will harm the common people that lead to high inflation and reduce the real

wages of the earning class'. Ambedkar said that a limited devaluation would help the business class as well as the earning class and the interests of these two groups should be balanced.

Since its inception the money is creating one or the other problem in the economy. In the earlier days people hoard the good money to eliminate the bad money under gold standard. And now people accumulated the black money by adopting unethical economic activities. Hence, it is necessary that the authorities should take necessary steps to solve the problem of rupee. The present government has demonetised the high value currency to curtail the black money and to eliminate the counterfeit notes that is becoming threat to the countries sovereignty. But the act of demonetisation has partially failed to achieve its goal, it has not stopped the terrorist activities in the country and accumulation of black money.

On Central Bank

After the First World War to respond to the economic troubles that arises in the world and in India the British government has appointed Royal Commission on Indian Currency and Finance. The commission recommended the setting up of Central Bank of India. The formation of Central Bank of India was conceptualised as per the guidelines, working style and outlook presented by Dr. B R Ambedkar in his book titled 'The Problem of Rupee-its origin and its solution'. According to Dr. Ambedkar to look after the monetary aspect country needs the central bank, especially the facet of value of rupee. The suggestions given by Dr. Ambedkar to The Royal Commission on Indian Currency and Finance, on the formation of central bank should take away the governments control on minting the currency, because, the government may misuse its power to issue more currency than its necessity. He advocated for the constitution of a central bank to issue and manages currency rather than vesting control for its management and supply in the government's hands.

When we see the thoughts of Dr. Ambedkar with reference to present scenario we feel embracing. The present government is snatching the autonomy of the central bank by appointing a committee to take a decision on monetary policy. The central bank has become the puppet of central government during the act of demonetisation. The government has not conveyed a single message to the board of director of central bank before taking such a historic decision of demonetisation that is the highest decision making body as far as monetary aspect is concerned.

Concluding Remarks

Dr. Babasaheb Ambedkar as an economist highlighted his views on several aspects of economics. His views on land holding are very noble but in practice it is not so easy. Because, people affection towards the property, stops them to give away their land to the government or to any other agency for collective farming. This system was in existence in United Russia and China but it has failed to achieve

its goal due to lack of individual responsibility, people's attitude towards the collective work and sharing of the produce. The projects of Multipurpose River Valley are need of the hour to reduce the dependence of agriculture on rainfall. But due to scarcity of capital, irregularities in implementation and lack of will from the government these are not executed. The projects like linkage of river from North to South and East to West, The Ganga-Kaveri Yojana are getting spoiled since, 1975. The Kings and Moghal emperors instead of constructing Forts, Palaces and Monuments would have constructed the dams to rivers the whole country would be under irrigation. The views Dr. Ambedkar on Rupee, labour rights and formation of central bank are paramount.

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ಅಪನಗದಿಕರಣದ 100 ದಿನಗಳು

ಡಾ|| ದಶರಥ ಮೇತ್ರ

ಅರ್ಥಶಾಸ್ತ್ರ ಉಪನ್ಯಾಸಕರು

ಗೋದುತ್ತಾಯಿ ದೊಡ್ಡಪ್ಪ ಅಪ್ಪ ಕಲಾ ಮತ್ತು ವಾಣಿಜ್ಯ ಮಹಿಳಾ ಮಹಾವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ

ಸ್ವತಂತ್ರ ಭಾರತದ ಇತಿಹಾಸದಲ್ಲಿ ಸರ್ಕಾರಗಳು ತೆಗೆದುಕೊಂಡ ಅನೇಕ ನಿರ್ಣಯಗಳಲ್ಲಿ ಪ್ರಸ್ತುತ ಸರ್ಕಾರವು ತೆಗೆದುಕೊಂಡ ಅಪನಗದಿಕರಣದ ನಿರ್ಣಯವು ಒಂದು ಪ್ರಮುಖ ಮೈಲುಗಲ್ಲಾಗಿದೆ. ದಿನಾಂಕ 8ನೇ ನವೆಂಬರ್ 2016ರ ರಾತ್ರಿ 8 ಗಂಟೆಗೆ ಪ್ರಧಾನಿಯವರು ರಾಷ್ಟ್ರವನ್ನುದ್ದೇಶಿಸಿ ಮಾಡಿದ ತಮ್ಮ ಭಾಷಣದಲ್ಲಿ ಅಪನಗದಿಕರಣದ ಉದ್ದೇಶಗಳನ್ನು ವಿವರಿಸುತ್ತಾ ಪ್ರಮುಖವಾಗಿ ಮೂರು ವಿಷಯಗಳನ್ನು ಪ್ರಸ್ತಾಪಿಸಿದ್ದಾರೆ. ಅವುಗಳೆಂದರೆ ರಾಷ್ಟ್ರದಲ್ಲಿ ಕಷ್ಟ ಹಣದ ಪ್ರಮಾಣವನ್ನು ಕಡಿಮೆ ಮಾಡುವುದು, ಉಗ್ರವಾದಿ ಚಟುವಟಿಕೆಗಳಿಗೆ ಸಹಾಯಕವಾಗುತ್ತಿರುವ ನಕಲಿ ನೋಟುಗಳನ್ನು ಚಲಾವಣೆಯಿಂದ ಹೊರ ತಳ್ಳುವುದು ಮತ್ತು ಭ್ರಷ್ಟಾಚಾರವನ್ನು ನಿಯಂತ್ರಿಸುವುದು.

ಅಪನಗದಿಕರಣದ ಈ 100 ದಿನಗಳಲ್ಲಿ ಎಷ್ಟರ ಮಟ್ಟಿಗೆ ಈ ಮೇಲಿನ ಉದ್ದೇಶಗಳನ್ನು ಈಡೇರಿಸಲಾಗಿದೆ ಮತ್ತು ಅಪನಗದಿಕರಣದ ಕ್ರಮದಿಂದ ಅರ್ಥವ್ಯವಸ್ಥೆಯ ಮೇಲೆ ಆಗಿರುವ ಧನಾತ್ಮಕ ಮತ್ತು ಋಣಾತ್ಮಕ ಪರಿಣಾಮಗಳೇನು ಎನ್ನುವುದನ್ನು ಕುರಿತು ಈ ಲೇಖನದಲ್ಲಿ ಚರ್ಚಿಸಲಾಗಿದೆ.

ಅಪನಗದಿಕರಣವು ಅರ್ಥವ್ಯವಸ್ಥೆಯ ಮೇಲೆ ಬೀರಿರುವ ಧನಾತ್ಮಕ ಅಂಶಗಳನ್ನು ಪರಿಶೀಲಿಸಿದಾಗ ಮೊಟ್ಟ ಮೊದಲನೆಯದಾಗಿ ಕಂಡು ಬರುವುದು ಬ್ಯಾಂಕುಗಳಿಗೆ ಹರಿದು ಬಂದಿರುವ ಹಣದ ಹೊಳೆ. ಅಪನಗದಿಕರಣದಿಂದಾಗಿ ಹಾಸಿಗೆಯ ಕೆಳಗಡೆ, ಪಾತ್ರೆಗಳಲ್ಲಿ, ಮನೆಯ ಗೋಡೆಗಳಲ್ಲಿ ಲಾಕರ್‌ಗಳಲ್ಲಿ ಗುಡಿ ಗುಂಡಾರಗಳಲ್ಲಿ ಅನುಪಯುಕ್ತವಾಗಿ ಬಿದ್ದಂತಹ ಕೋಟಿಗಟ್ಟಲೆ ಹಣ ಬ್ಯಾಂಕುಗಳಿಗೆ ಹರಿದು ಬಂದಿದೆ. ಇದರಿಂದ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಬಂಡವಾಳದ ಶೇಖರಣೆ ಹೆಚ್ಚಾಗಿ ಮುಂದೆ ಬರುವ ದಿನಗಳಲ್ಲಿ ಬ್ಯಾಂಕುಗಳು ಈ ಹಣವನ್ನು ಉತ್ಪಾದಕ ಚಟುವಟಿಕೆಗಳಿಗಾಗಿ ಉದ್ದಿಮೆದಾರರಿಗೆ ಹೆಚ್ಚಿನ ಸಾಲ ಕೊಡಲು ಬಳಸಬಹುದಾಗಿದೆ. ಕೆಲವು ತಜ್ಞರ ಪ್ರಕಾರ ಮುಂಬರುವ ದಿನಗಳಲ್ಲಿ ಬಡ್ಡಿ ದರವು ಕಡಿಮೆಯಾಗಿ ಅದು ಶೇ 7% ರಷ್ಟಾಗಬಹುದು ಎಂದು ಅಂದಾಜಿಸಲಾಗಿದೆ.

ಅಪನಗದಿಕರಣವು ಅರ್ಥವ್ಯವಸ್ಥೆಯ ಮೇಲೆ ಮಾಡಿಸಿದ ಮತ್ತೊಂದು ಪರಿಣಾಮವೆಂದರೆ ರಿಯಲ್ ಎಸ್ಟೇಟ್ ವ್ಯವಹಾರದ ಮೇಲೆ. ಬ್ರಹ್ಮಕೋರರು ತಾವು ಅನ್ವೇಷಿಸಿದ ಗಳಿಸಿದ ಕಷ್ಟ ಹಣ ಹೆಚ್ಚಾಗಿ ಬಳಸುವುದು ಅಸ್ತಿತ್ವವನ್ನು ಖಂಡಿಸಲು ಮತ್ತು ದೆಣ್ಣೆ ಬಂಗಾರದ ಖಂಡಿಯಲ್ಲಿ ಒಂದು ಅಂದಾಜಿನ ಪ್ರಕಾರ ಈ ಉದ್ದೇಶಕ್ಕಾಗಿ ಬಳಕೆಯಾಗುವ ಹಣದಲ್ಲಿ ಶೇ 40% ರಷ್ಟು ಹಣವು ಕಷ್ಟ ಹಣವೇ ಆಗಿರುತ್ತದೆ. ಆದರೆ ಇನ್ನು ಮುಂದೆ ಈ ಉದ್ದೇಶಕ್ಕಾಗಿ ಕಷ್ಟ ಹಣದ ಬಳಕೆ ಕಡಿಮೆಯಾಗಬಹುದು. ಏಕೆಂದರೆ ಪ್ರಸ್ತುತ ಸರಕಾರವು 3ಲಕ್ಷಕ್ಕಿಂತ ಹೆಚ್ಚಿನ ನಗದು ಹಣದ ವ್ಯವಹಾರದ ಮೇಲೆ ನಿರ್ಬಂಧ ವಿಧಿಸಿದೆ. ಇದರ ಪರಿಣಾಮವಾಗಿ ಮುಂಬರುವ ದಿನಗಳಲ್ಲಿ ಅಸ್ತಿಗಳ ಬೆಲೆಗಳು ಕುಸಿಯಬಹುದು ಹಾಗಾಗಿ ಮಧ್ಯಮ ವರ್ಗದ ಜನರು ಸಹ ತಮ್ಮ ಸ್ವಂತ ಕನಸಿನ ಮನೆಯನ್ನು ಹೊಂದಬಹುದಾಗಿದೆ.

ಅಪನಗದಿಕರಣವು ಹಣದುಬ್ಬರವನ್ನು ನಿಯಂತ್ರಿಸುವ ಒಂದು ಪ್ರಮುಖ ಸಾಧನ. ವಿಶ್ವದಲ್ಲಿ ಅನೇಕ ರಾಷ್ಟ್ರಗಳು ಹಣದುಬ್ಬರವನ್ನು ಕಡಿಮೆ ಮಾಡಲು ಈ ಕ್ರಮವನ್ನು ಅನುಸರಿಸಿದ ಉದಾಹರಣೆಗಳಿವೆ. ಅಪನಗದಿಕರಣದಿಂದ ಅರ್ಥವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಹಣದ ಚಲಾವಣೆ ಕಡಿಮೆಯಾಗುವುದರಿಂದ ವಸ್ತುಗಳಿಗೆ ಬೇಡಿಕೆ ಕಡಿಮೆಯಾಗಿ ಅವುಗಳ ಬೆಲೆಗಳು ಕಡಿಮೆಯಾಗುತ್ತವೆ. ಇದರಿಂದ ಹಣದುಬ್ಬರವು ತಹಬದಿಗೆ ಬರುತ್ತದೆ. ಕಳೆದ 100 ದಿನಗಳಲ್ಲಿ ಕೆಲವು ವಸ್ತುಗಳ ಬೆಲೆಗಳು ಕಡಿಮೆಯಾಗಿರುವುದನ್ನು ಕಾಣಬಹುದು.

ಅಪನಗದಿಕರಣವು ಅರ್ಥವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಹಣದ ಚಲಾವಣೆಯನ್ನು ಕಡಿಮೆ ಮಾಡಿ ಹಣ ರಹಿತ ಅರ್ಥವ್ಯವಸ್ಥೆಗೆ ಕಾರಣಭೂತವಾಗಿದೆ. ಅಂದರೆ ಜನರು ಇನ್ನು ಮುಂದೆ ತಮ್ಮ ಎಲ್ಲ ವ್ಯವಹಾರಗಳಿಗಾಗಿ ನಗದು ಹಣದ ಬದಲಾಗಿ ಡೆಬಿಟ್ ಕಾರ್ಡ್, ಕ್ರೆಡಿಟ್ ಕಾರ್ಡ್, ಮೊಬಾಯಿಲ್ ಬ್ಯಾಂಕಿಂಗ್, ಇಂಟರ್ನೆಟ್ ಬ್ಯಾಂಕಿಂಗ್, ಪೇಮೆಂಟ್ ಬ್ಯಾಂಕಿಂಗ್ ಮುಂತಾದವುಗಳನ್ನು ಬಳಸುವುದಾಗಿದೆ. ಇದರಿಂದ ಜನರ ಎಲ್ಲ ವ್ಯವಹಾರಗಳು ಬ್ಯಾಂಕುಗಳ ಮುಖಾಂತರವೇ ನಡೆಯುವುದರಿಂದ ಅವರ ಎಲ್ಲ ವ್ಯವಹಾರಗಳ ಮೇಲೆ ಸರಕಾರ ನಿಗಾ ಇಡಬಹುದಾಗಿದೆ. ಇದು ತೆರಿಗೆ ಗಳಿಕೆ ಕಡಿವಾಣ ಹಾಕುತ್ತದೆ. ಅಲ್ಲದೆ ಜುಲೈ 1, 2017 ರಿಂದ ಸರಕಾರವು GST ತೆರಿಗೆಯನ್ನು ಜಾರಿಗೊಳಿಸಲಿದ್ದು, ತೆರಿಗೆ ತಪ್ಪಿಸುವುದು ದುಸ್ತರವಾಗುತ್ತದೆ. ಇದರಿಂದ ಕಷ್ಟ ಹಣದ ಬಳವಣಿಗೆಗೆ ಕಡಿವಾಣ ಬಿದ್ದು ಸರಕಾರದ ತೆರಿಗೆ ಹಣದ ಸಂಗ್ರಹ ಹೆಚ್ಚಾಗುತ್ತದೆ.

ಆದರೆ ಹಣರಹಿತ ಅರ್ಥವ್ಯವಸ್ಥೆಯ ಅಂಶವನ್ನು ವಿಮರ್ಶಾತ್ಮಕವಾಗಿ ಅವಲೋಕಿಸಿದಾಗ ಕರ್ನಾಟಕದ ಕೇವಲ 1/6 ಭಾಗದಷ್ಟು ಜನಸಂಖ್ಯೆ ಹೊಂದಿರುವ, ಶೇ 100 ರಷ್ಟು ಸಾಕ್ಷರತೆ ಹೊಂದಿರುವ ಸ್ವೀಡನ್, ಸ್ವಿಟ್ಜರ್ಲ್ಯಾಂಡ್ ನಂತಹ ಮುಂದುವರೆದ ಚಿಕ್ಕ ರಾಷ್ಟ್ರಗಳ ಜೊತೆ 130 ಕೋಟಿ ಜನಸಂಖ್ಯೆ ಹೊಂದಿರುವ ಭಾರತದಂತಹ ಹಿಂದಿಳಿದ ರಾಷ್ಟ್ರದ ಹೋಲಿಕೆ ಅಷ್ಟೊಂದು ಸಮಂಜಸವಲ್ಲ. ಏಕೆಂದರೆ ಅದಕ್ಕೆ ಬೇಕಾಗಿರುವ ಮೂಲಭೂತ ಸೌಲಭ್ಯಗಳ ಕೊರತೆ (ಬ್ಯಾಂಕುಗಳು, ಎಟಿಎಂಗಳು, POS ಮಶೀನುಗಳು, ಮಾಹಿತಿ ತಂತ್ರಜ್ಞಾನ, ಇಂಟರ್ನೆಟ್, ಔಟ್ ಬ್ಯಾಂಡ್ ಸೌಲಭ್ಯ) ಜೊತೆಗೆ ಜನರ ತಾಂತ್ರಿಕ ಸಾಕ್ಷರತೆ, ವ್ಯವಹಾರಿಕ ಸಾಕ್ಷರತೆ (Financial Literary) ಯ ಕೊರತೆ, Online ವ್ಯವಹಾರದಲ್ಲಿ ನಡೆಯುವ ಪಾಸವರ್ಡ್‌ಗಳ ಕಳವು ಹಾಗೂ ಬ್ಯಾಂಕುಗಳು ವಿಧಿಸಲು ಉದ್ದೇಶಿಸಿರುವ ವರ್ಗಾವಣೆಯ ಶುಲ್ಕ ಇತ್ಯಾದಿಗಳು ಹಣ ರಹಿತ ಅರ್ಥವ್ಯವಸ್ಥೆಯನ್ನು ಸಮೀಪ ಭವಿಷ್ಯದಲ್ಲಿ ಯು.ಎಸ್.ನಲ್ಲಿರುವಂತೆ ಅಷ್ಟೊಂದು ಸುಲಭವೆನಲ್ಲ.



ಅಪನಗದಿಕರಣದ ಉದ್ದೇಶಗಳಲ್ಲಿ ಮತ್ತೊಂದು ಪ್ರಮುಖ ಉದ್ದೇಶ ರಾಷ್ಟ್ರದಲ್ಲಿ ಚಲಾವಣೆಯಲ್ಲಿರುವ ನಕಲಿ ನೋಟುಗಳ ಹಾವಳಿಯನ್ನು ಕಡಿಮೆಮಾಡಿ ಉಗ್ರವಾದ ಚಟುವಟಿಕೆಗಳಿಗೆ ಕಡಿವಾಣ ಹಾಕುವುದು. ಅಪನಗದಿಕರಣದ ಅಸ್ತವ್ಯ ಅರ್ಥವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಚಲಾವಣೆಯಲ್ಲಿರುವ ಸುಮಾರು 430 ಕೋಟಿ ರೂಪಾಯಿಗಳಷ್ಟು ನಕಲಿ ನೋಟುಗಳನ್ನು ಯಶಸ್ವಿಯಾಗಿ ಅರ್ಥವ್ಯವಸ್ಥೆಯಿಂದ ಕಿತ್ತೊಗೆದಿದೆ. ಇದರಿಂದ ರಾಷ್ಟ್ರದಲ್ಲಿ ನೆಕ್ಲೆಟ್ ಚಟುವಟಿಕೆಗಳು ಕಡಿಮೆಯಾಗಿವೆ. ಇದು ಪಾಕಿಸ್ತಾನದ ಎರಡು ಭಾರತ ನಡಸಿದ ಇನ್ನೊಂದು ಸರ್ಜಿಸ್ ಸ್ವಾಯಿತ್ ಎಂದು ಹೇಳಬಹುದು.

ಆದರೆ ಇದು ಕೇವಲ ತಾತ್ಕಾಲಿಕ ಪರಿಹಾರ ಮಾತ್ರ ಏಕೆಂದರೆ ವಿಮಾನಗಳನ್ನು ಹೈಜಾಕ್ ಮಾಡಿ ಅಮೆರಿಕಾದ ವಾಣಿಜ್ಯ ಕಟ್ಟಡವನ್ನೇ ಧ್ವಂಸಗೊಳಿಸಿದ ಉಗ್ರವಾದಿಗಳು ಹೊಸ ರೂ. 500 ಹಾಗೂ ರೂ. 2000 ಮುಖಬೆಲೆಯ ನಕಲಿ ನೋಟುಗಳನ್ನು ಮುದ್ರಿಸಿ ಚಲಾವಣೆಗೆ ತರುವುದು ಅಲ್ಲಗಳೆಯುವಂತಿಲ್ಲ. ಹಾಗಾದಾಗ ಉಗ್ರವಾದಿತ್ವ ಮತ್ತು ಅಪನಗದಿಕರಣಕ್ಕೂ ಯಾವುದೇ ಸಂಬಂಧವಿಲ್ಲದಂತಾಗುತ್ತದೆ. ಆದ್ದರಿಂದ ಸರಕಾರವು ಉಗ್ರವಾದದ ನಿಯಂತ್ರಣಕ್ಕೆ ಬೇರೆ ಕ್ರಮಗಳನ್ನು ಮಾಡಿಕೊಳ್ಳಬೇಕಾಗುತ್ತದೆ.

ಕಷ್ಟ ಹಣವನ್ನು ಅರ್ಥವ್ಯವಸ್ಥೆಯಿಂದ ಕಿತ್ತೊಗೆಯುವ ಒಂದು ಪ್ರಮುಖ ಅಸ್ತ್ರವಾಗಿ ಅಪನಗದಿಕರಣವನ್ನು ಬಳಸಲಾಗಿದೆ. ಒಂದು ಅಂದಾಜಿನ ಪ್ರಕಾರ ಅರ್ಥವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಚಲಾವಣೆಯಲ್ಲಿದ್ದ ರೂ. 500 ಹಾಗೂ ರೂ. 1000 ಮುಖ ಬೆಲೆಯ 15 ಲಕ್ಷ ಕೋಟಿ ರೂಪಾಯಿಗಳಲ್ಲಿ ಸುಮಾರು 2 ರಿಂದ 3 ಲಕ್ಷ ಕೋಟಿ ರೂಪಾಯಿಗಳಷ್ಟು ಹಣ, ಕಷ್ಟ ಹಣದ ರೂಪದಲ್ಲಿವೆ ಎಂದು ಅಂದಾಜಿಸಲಾಗಿತ್ತು. ಆದರೆ ಇದುವರೆಗೆ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಜಮಾ ಆಗಿರುವ (ರೂ. 500 ಹಾಗೂ ರೂ. 1000) ಅಧಿಕ ಮುಖ ಬೆಲೆಯ ನೋಟುಗಳ ಪ್ರಮಾಣ ಸುಮಾರು ಶೇಕಡ 96-97% ಎಂದು ಅಂದಾಜಿಸಲಾಗಿದೆ. ಇದು ನಂಬುವುದಾದರೆ ರಾಷ್ಟ್ರದಲ್ಲಿ ಕಷ್ಟ ಹಣವೇ ಇದ್ದಿಲ್ಲವೇನೋ ಎನ್ನುವ ಅಭಿಪ್ರಾಯ ಒಂದೆಡೆಯಾದರೆ, ಕಷ್ಟ ಹಣ ಇದ್ದವರು ಯಾವುದೋ ಒಂದು ರೂಪದಲ್ಲಿ ಅದನ್ನು ಬಿಳಿ ಹಣವನ್ನಾಗಿ ಪರಿವರ್ತಿಸಿಕೊಳ್ಳುವಲ್ಲಿ ಯಶಸ್ವಿಯಾಗಿರುತ್ತಾರೆ ಎನ್ನುವುದು ಇನ್ನೊಂದು ತರ್ಕವಾಗಿದೆ. ಹಾಗಾದಾಗ 50 ದಿವಸಗಳವರೆಗೆ ಸಾಮಾನ್ಯ ಜನರು ಅನುಭವಿಸಿದ ನೋವಿಗೆ ಯಾವುದೇ ಅರ್ಥವಿಲ್ಲದಂತಾಗುತ್ತದೆ. ಆದ್ದರಿಂದ ಸರಕಾರವು ಅದಷ್ಟು ಬೇಗನೆ ಕಷ್ಟ ಹಣದ ಬಗ್ಗೆ ಅಂಕಿ ಅಂಶಗಳನ್ನು ಹೊರಡಿಸಿ, ತಪ್ಪಿತಸ್ತರ ಎಂದರೆ ಕ್ರಮ ಜರುಗಿಸಿ ಜನರ ವಿಶ್ವಾಸಗಳಿಸಿಕೊಳ್ಳಬೇಕಾಗಿದೆ.

ಉಪಸಂಗ್ರಹ :

ಅಪನಗದಿಕರಣದ ದೀರ್ಘಕಾಲಿಕ ಪರಿಣಾಮಗಳನ್ನು ಊಹಿಸಿದಾಗ ಎರಡು ರೀತಿಯ ಪರಿಣಾಮಗಳು ಕಂಡು ಬರುತ್ತವೆ. ಒಂದು, ಇದು ಹಣದ ಬಗ್ಗೆ ಜನರ ಮಾನಸಿಕ ಆಲೋಚನೆಯನ್ನು ಶಾಶ್ವತವಾಗಿ ಬದಲಾಯಿಸಿ ಬಿಟ್ಟಿದೆ. ಇನ್ನು ಮುಂದೆ ಸಾಮಾನ್ಯ ಜನರು ಹಣವನ್ನು ನಗದು ರೂಪದಲ್ಲಿ ಮನೆಯಲ್ಲಿ ಇಟ್ಟುಕೊಳ್ಳುವುದರ ಬದಲಾಗಿ ಹೆಚ್ಚಾಗಿ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ತೇವಣಿ ರೂಪದಲ್ಲಿ ಇಡಲು ಬಯಸುತ್ತಾರೆ. ಇದರಿಂದ ಅವರ ಉಳಿತಾಯ ಮನೋವೃತ್ತಿ ಹೆಚ್ಚಾಗುತ್ತದೆ. ಅಲ್ಲದೆ ಅನವಶ್ಯಕವಾಗಿ ಮನೆಯಲ್ಲಿ ಬೀಳುತ್ತಿದ್ದ ಹಣ ಉತ್ಪಾದಕ ಚಟುವಟಿಕೆಗಳಿಗೆ ಹೆಚ್ಚಾಗುತ್ತದೆ.



ಲಭ್ಯವಾಗುತ್ತದೆ. ಅಲ್ಲದೆ ಸರ್ಕಾರವು 15 ಲಕ್ಷಕ್ಕಿಂತ ಹೆಚ್ಚಿನ ಹಣ ನಗದು ರೂಪದಲ್ಲಿ ಇಟ್ಟುಕೊಳ್ಳುವುದು ಅಪರಾಧ ಎಂದು ಘೋಷಿಸಲು ಹೋರಟೆ ಹಾಗಾಗಿ ಇದು ಜನರು ನಗದು ಹಣ ಇಟ್ಟುಕೊಳ್ಳುವುದು ತಪ್ಪಿಸುತ್ತದೆ.

ಇನ್ನೊಂದು ದೃಷ್ಟಿಕೋನದಿಂದ ನೋಡಿದಾಗ ಶ್ರೀಮಂತ ವ್ಯಕ್ತಿಗಳು ಅನೈತಿಕವಾಗಿ ಗಳಿಸಿದ ಹಣವನ್ನು ಮನೆಯಲ್ಲಿ ಇಡುವುದು ಅಥವಾ ಆಸ್ತಿಗಳಲ್ಲಿ ತೊಡಗಿಸುವುದರ ಬದಲಾಗಿ ಅಂತರಾಷ್ಟ್ರೀಯ ಮಾರುಕಟ್ಟೆಗಳಲ್ಲಿ ಅಥವಾ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ತೊಡಗಿಸಬಹುದು ಹೀಗಾದಾಗ ರಾಷ್ಟ್ರದ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ಬಳಕೆಯಾಗುತ್ತಿದ್ದ ಆ ಪ್ರಮಾಣದ ಹಣ ಶಾಶ್ವತವಾಗಿ ರಾಷ್ಟ್ರದ ಅಭಿವೃದ್ಧಿಗೆ ಲಭ್ಯವಾಗದೆ ಇರಬಹುದು.

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Dr.B.R.Ambedkar thoughts on Soci- Economic Conditions in India



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greater influence in house hold negotiations may allow her to secure more resources for her children.

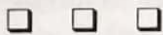
➤ India is a developing country and facing a problem of high population, family planning is very important concept, educated mothers averaging fewer children, can concentrate more attention on each child.

Conclusion:-

Higher education is one of the most important means of empowering women with the knowledge, skill and self confidence necessary to participate fully in the development process. "Empowerment means moving from a weak position to exercise a power. Higher education of the women is the most powerful tool of change the women position in the society and very much helpful for taking right decision and becoming stronger part of the economy. Higher education also brings education in inequalities and functions as a means of improving their status within the family.

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The Problem of Rupee: Now and Then-With Reference to Dr. B R Ambedkar's views on Rupee

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Prior to the discovery of money, the barter system was in use to exchange goods for goods. It has been used by the people during ancient period to exchange goods and services for other goods and services that they will not produce. During those days the desires of the people are limited and they were self-reliant. But as civilisation advanced the desires of the people have increased, resulting in an increase in dependency on others. Hence, the system of exchange of goods for goods became difficult to follow due to some inbuilt difficulties like, co-incidence of wants, measurement of value of the goods, indivisibility of certain goods, difficulties in storing the value of goods and the problems of deferred payment. This necessitated the invention of a new thing to act as medium of exchange and that was the money.

During the earlier stages people used different modes of money such as stone axe, animal skins, salt, weapons, livestock and sacks of cereal grain. Sometimes merely attractive items such as cowry shells or beads were exchanged for more useful commodities. After that precious metal like iron, copper, bronze, silver and gold coins were used as money. Later on, the paper currency was introduced in all most all the countries as a medium of exchange to solve the problems of earlier modes of currencies. In this paper I tried to highlight the views of Dr. B R Ambedkar related to the different forms of money such as gold standard, silver standard, Gold Exchange Standard and Paper Currencies Standard and their values, causes and impact of changes in

the value. Dr. Ambedkar's views on the problem of rupee, suggestion on formation of Central Bank of India, change of currency from time to time, concept of demonetisation from the angle of Ambedkar and present government are also analysed in this paper.

Dr. B. R. Ambedkar, people call him as social reformer, architect of Indian constitution, leader of downtrodden, great philosopher and by many more names. But, apart from this basically he is an economist. Ambedkar began his career as an economist, by getting double doctorate degree in economics one from Columbia University in the United States and another from the London School of Economics.

Dr. B R Ambedkar has made great contributions to the major economic debates during those days. Ambedkar's first 42-page research article entitled 'Administration and Finance of the East India Company' submitted as the dissertation for award of MA Economics degree to Columbia University in 19152. This exposition offers a historical explanation of the administration and finances of the East India Company and brings out economic and legal implications which are against the interest of Indians. In this dissertation Ambedkar criticises the East India Company policy of utilising Indian revenue to the war expenses fought by them in other countries without the prior permission from the parliament. Another important work of Ambedkar was his Ph.D thesis submitted to Columbia University USA in 1917 entitled 'Provincial Finance in British India' and was published in the book form in 1925. It covers the concept of Centre-State Financial Relationship in British India during the period between 1833 to 19213. His analysis on public finance was highly praised in all over the world.

The provision made in the constitution relating to appointment of Finance Commissions for every five years in India is based on the idea suggested by the Dr. Ambedkar. It has got international recognition during those days, especially by the economist of public finance that suggested the permanent solution to the issues relating to the centre-state relations with regard to revenue sharing.

Another doctoral thesis entitled 'The

problem of Rupee: Its Origin and Its Solution' was submitted to London School of Economics in 1921 for the award of D.Sc. degree in economics in 1921. Later it was published in the book form in 1923. And its second edition was published in 19474. This book was on the History of Indian Currency and Banking System. This book made him a great economist of that period and shows his aptitude in modelling economic policy. He analysed very thoroughly the problem of Indian currency from 1800 to 1920 by considering various aspects like, from a double standard to silver standard, the silver standard and the dislocation of its Parity, the silver standard and the evils of its instability, towards gold standard, from gold standard to a gold exchange standard, stability of the exchange standard and a return to the gold standard.

At this juncture we get clarified the concept of Gold Standard and Gold Exchange Standard. A gold standard is a monetary system in which the standard economic unit of account is based on a fixed quantity of gold. Under gold standard a country's currency may be gold coin, silver coin, metal coin or paper money has a value directly linked to gold. With the gold standard, countries agreed to convert paper money into a fixed amount of gold. A country that uses the gold standard sets a fixed price for gold and buys and sells gold at that price⁵.

On the other hand the Gold Exchange Standard is a monetary system under which the value of a country's currency is kept at parity with another currency that is based on the gold standard. At that time there was a big debate all over the world on merits and demerits of Gold Standard and Gold Exchange Standard. Dr. Ambedkar is in favour of Gold Standard and he sharply differed with the idea of J M Keynes of Gold Exchange Standard. In his opinion gold exchange standard gives greater liberty to the issuer of money to manipulate the supply of money leading to the instability in the value of currency. He has made detailed analysis on the problem of fluctuations in the value of rupee.

There was always a clash between the British administration and Indian business people over the value of rupee. The Ambedkar argued that

to help the British exporters the government kept the exchange rate overvalued to sell more goods in India. The British government appointed Royal Commission to look after the matter of exchange rate between the rupee and pound. It tries to consider two distinct questions i.e., whether the rate of exchange should be stabilize or leave it to the market forces and what should be the ratio at which it should be stabilize.

B R Ambedkar vigorously recommended that the purchasing power of the rupee should be stabilised and that it should be the foremost motto of central bank of the country. The fluctuation in the purchasing power of the rupee leads to devaluation along with increase in inflation, which ultimately affects the common man in the country. The British government wanted to maintain the existing rate of exchange that is favourable for British exporters. But Ambedkar is in favour of limited devaluation of the rupee, which helps both the competing groups. In view of Ambedkar a too sharp devaluation will harm the common people that lead to high inflation and reduce the real wages of the earning class. Ambedkar said that a limited devaluation would help the business class as well as the earning class and the interests of these two groups should be balanced.

After the first World War to respond to the economic troubles that arises in the world and in India the British government has appointed Royal Commission on Indian Currency and Finance. The commission recommended the setting up of Central Bank of India. The formation of Central Bank of India was conceptualised as per the guidelines, working style and outlook presented by Dr. B R Ambedkar in his book titled 'The Problem of Rupee—its origin and its solution'⁷. According to Dr. Ambedkar to look after the monetary aspect country needs the central bank, especially the facet of value of rupee. The suggestions given by Dr. Ambedkar to The Royal Commission on Indian Currency and Finance, on the formation of central bank should take away the governments control on minting the currency, because, the government may misuse its power to issue more currency than its necessity. He advocated for the constitution of a central bank to issue and manages currency rather than vesting control for its management and supply

in the government's hands.

Since its inception the money is creating one or the other problem in the economy. In the earlier days people hoard the good money to eliminate the bad money under gold standard. And now people accumulated the black money by adopting unethical economic activities. Hence, it is necessary; the authorities should take necessary steps to solve the problem of rupee. The present government has demonetised the high value currency to curtail the black money and to eliminate the counterfeit notes that is becoming threat to the countries sovereignty. But at what extent it has solved the problem black money and terrorism is yet to know.

Prakash Ambedkar the grandson of Dr. B R Ambedkar said the idea of Demonetisation of the present government is in accordance with the what Ambedkar has propounded way back in 1923 in his book titled 'Problem of Rupee: its origin and its solution'. According to him Ambedkar recommended the replacement of currency for every 10 years to end the menace of hoarding of rupee and checking inflation⁸.

The study by Shridhar Prabhru and Vinutha Mallia highlights that the idea of Demonetisation is not of Dr. B. R. Ambedkar. He never talked about the demonetisation of rupee. According to them there is no mention of demonetisation of rupee by replacing currency every ten years. In his work, The Problem of the Rupee: Its Origin and Its Solution, which was claimed by Prakash Ambedkar⁹.

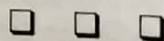
At this point in time, we can only say that the mention of demonetisation in Ambedkar's work may or may not appear, but he documented the history of legislative and administrative actions in demonetising the two metal currencies i.e., gold and silver which had prevailed in the past. Dr. Ambedkar study concentrates on the problem of rupee and its value. Ambedkar is in favour of limited devaluation of the rupee, which helps both the competing groups i.e., business class as well as the working class. The too steep devaluation of rupee may leads to inflation and that would reduce the real wages of the earning class.

The Ambedkar's idea behind the devaluation of rupee is to enhance the export from

India and to curtail the imports from England and he has suggested the currency replacement from time to time to stop the hoarding of good money against bad money and for circular flow of money in an open economy that would serve the welfare of the poorest sections of the society.

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Dr B R Ambedkar and Women Empowerment

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Abstract

The "empowerment and advancement of Women can be attained by giving the right to freedom of thought, conscience, religion and belief, thus contributing to the moral, ethical, spiritual and intellectual needs of women and men, individually or in community with others and thereby guaranteeing them the possibility of realizing their full potential in society and shaping their lives in accordance with their own aspirations." Dr. Babasaheb Ambedkar was a path-maker of all the women irrespective of religion, caste, creed, gender and brought a new trend for uprising the women through his thoughts and beliefs. Along with women all the people of India should be proud for the tremendous and everlasting steps for the empowerment of women in Indian society carried by Dr. Babasaheb Ambedkar.

KEYWORDS

Men, Women, Empowerment, freedom, moral, guaranteeing, Dr B R Ambedkar, potential, society.

Introduction :

For centuries women were not treated equal to men in many ways. They were not allowed to own property, they did not have a share in the property of their parents, they had no voting rights, they had no freedom to choose their work or job and so on. Now that we have come out of those dark days of oppression of women there is a need for strong movement to fight for the rights of women and to ensure that they get all the rights.



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Special Issue

VIABILITY OF CASHLESS ECONOMY IN CONTEMPORARY INDIA

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Abstract

Among all inventions of human being the invention of money is of great importance. Now we can't imagine the economy without the existence of money. But, the same money is responsible for the birth of several problems like, corruption, bribery, inequality, inflation, robbery, terrorism and other unethical economic activities. To come out from these problems the government has demonetised the high value currency on 8th of November 2016 and emphasised to introduce cashless economy. The objective behind the cashless economy is to erase the corruption, condense the tax evasion, to stop the under invoice of production and over invoice of cost, and to monitor all transactions made by the people. Apart from benefiting the government it is also going to benefit common public. It saves the time and money of the people, helps them to move freely without keeping larger money in their pockets with the threat of losing it. The government has initiated the idea of financial inclusion through Jan Dhan Yojana. RBI has issued the licences to some private players to start payment banks, to enable the people to make payment for their purchases and for several kinds of services. These initiatives help to move towards cashless economy.

The implementation of cashless economy in India under present scenario is of a great challenge. The economy with existence of vast unorganised sector, majority living in villages, lack of financial literacy, technical know-how, infrastructural facilities like band-width, access to internet, cost of internet services, bank branches in rural area, supply of POS machines to small shop keepers, transactions charges, availability of smart phones, fear of password hacking, wrong transaction to unknown accounts, etc. would become hurdles in going for cashless.

Keywords: *1. To consider the purpose for going cashless, 2. To analyse the modes of cashless transactions, 3. To assess the extent of cashless transactions in the world, 4. To gauge the feasibility of cashless economy in India, 5. To put forward necessary recommendation.*

Introduction

Before the invention of money, the system of barter has been used by the people for centuries to exchange goods for goods. People used this system to exchange goods and services for other goods and services that they didn't produce, to satisfy their wants. During those days the people were self-reliant with limited wants. But as civilisation proceeded the desires of the people have increased, resulting in an increase in dependency on others. Hence, the system of barter became difficult to follow due to some inherent difficulties like, double co-incidence of wants, measurement of value of the things, indivisibility of certain goods, difficulties in storing of goods and the problems of deferred payment. This necessitated the invention of a new thing to act as medium of exchange and that was the money.

Among all inventions of human being the invention of money is of great importance. Now we can't imagine the economy without the existence of money. But, the same money is responsible for the birth of several problems like, corruption, bribery, inequality, inflation, robbery, terrorism, poverty and becoming the mother of all unethical economic activities. Hence, to come out from these problems the government has demonetised the high value currency on 8th of November 2016 and emphasised to introduce cashless economy. Under this background the present paper concentrates on the above keywords.

The Purpose

The government is trying hard to expand cashless economy with an intention to curtail unethical economic activities in the country. The government's objectives behind the cashless economy is to erase the corruption, curb the black money, condense the tax evasion, stop the under invoice of production and over invoice of cost, and to monitor all transactions made by the people. It also helps to cut out the large costs involved in printing and transporting huge amounts of paper money, simplifies logistics, along with protection from counterfeiting of notes that became the big threat to countries security. Apart from benefiting the government it is also going to benefit common public in larger way. It saves the time and money of the people that they need to use up for going physically and queuing up at banks. It also helps the people to move freely from one place to another place without keeping larger amount in their pockets with the threat of losing it and theft. It gives the freedom to transact whenever and wherever you want especially at the time of emergencies. It helps the people getting small discount offered by banks and companies on digital payments. Another plus point is that you can pay the exact

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amount without worrying about not having the change or getting it back from commercial establishments. "If all transactions are on record, it will be very easy for people to keep track of their spending. It will also help while filing income tax returns and, in case of a scrutiny, people will find it easy to explain their spends" says Manoj Nagpal, CEO, Outlook Asia Capital¹.

The Modes

For promotion of cashless economy the government is taking several steps to promote digital transaction. At first instance government has initiated the idea of financial inclusion through Jan Dhan Yojana. In total 28.02 crore accounts were opened at the end of 15th March 2017 under this scheme and 21.95 crore RuPay debit card were issued to the account holder to start cashless transaction². RBI has issued the licences to some private players to start payment banks. The Paytm, m-Pesa, Oxigen, FreeCharge, Mobikwik, Jio Money, Airtel Money, Ola Money etc., were started their payment banking operations. This enabled the people to make payment for their online purchases and for several kinds of services like, Air, Train, Movie ticket booking, Bill payment, Tax payment, insurance premiums, loan payments etc. Almost all commercial banks have developed their own Apps to extend the facility of Mobile Banking along with prior services of internet banking, debit card, credit card, cheques and demand drafts. Banks have fastened the installation of ATMs during the last two years; it is almost doubled and issued debit cards to all account holders freely. Some banks have also installed Cash Deposit Machines, Passbook Printing Machines to provide better service to their customers and it also helped the banks to reduce their staff burden. Banks have also taken the steps to increase the use of POS machines in commercial establishments and at petrol station for enabling the people to go cashless. Government has developed its own mobile App called BHIM to enable the people to make the payment for online purchases and services directly from their accounts without any charges. Another revolutionary digital payment system developed by the government is UPI (Unified Payment Interface) for sending and receiving the money instantly to your account. One need not to give their bank account details for the fund transfer through the UPI payment system. UPI is one of the most advanced methods among all the digital payments and it is as easy as sending an SMS. Every user of the UPI apps must have a unique ID. This unique ID is called as the Virtual Payment Address (VPA)³. It is just like an e-mail id. One just remembers this id and mention while doing the transactions.

The Extent

When we go to assess the extent of cashless economy in the world with the advancement in technology during the decade of 90's and after words the cashless transactions become popular in developed countries. The few developed countries achieved remarkable growth in cashless transactions. Over 90% of consumer payments are made through cashless in advanced countries like Sweden, Norway, Belgium, France, Canada and over 80% transactions are made via-cashless in USA, UK, Australia, and Netherland⁴. Where as in India just 20 to 22% of consumer transactions are made through cashless modes. The study conducted by Google and Boston Consulting Group shows that India's digital payments industry will grow to \$500 billion by 2020, and will account for 15 per cent of the country's GDP and it will be ten times higher than the present volume of transactions. The study says more than 50 per cent of India's internet users will use digital payments by the year 2020, and the top 100 million users will drive 70 per cent of the gross merchandise value (GMV) for these payments. According to the report, India's non-cash contribution in the consumer payments segment will double to 40 per cent by the year 2020⁵.

Presently, 116 crore mobiles subscribers are there in India and out of that 34 crore (29%) subscribers' use smart phones, and by 2020 it may go up to 52%.⁶ These revolutions in the use of smart phone stimulate the cashless transaction and reduce the physical use of money. It was estimated that by the year 2025 the extent of cashless transaction in India may go up to 60-65%.⁷

The Feasibility

The implementation of cashless economy in an underdeveloped country like, India, under present scenario is of a great challenge. The economy with existence of vast unorganised sector, predominance of agriculture, majority living in villages, lack of functional literacy of majority people, lack of financial literacy, technical know-how, infrastructural facilities like, broad band, band-width, access to internet, cost of internet services, number of bank branches in rural area, supply of POS machines to small shop keepers, transaction charges, availability of smart phones, fear of password hacking, wrong transaction to unknown accounts, fail to remember the password etc, would become hurdles in going for cashless.

When we critically analyse the issue of cashless economy, comparison of India with that of Sweden, Switzerland, Norway which have more than 90 percent of their economy as cashless is not reasonable. Because, these are the developed countries and are far ahead of India in all respects. The size of population in these countries is too meagre. For example, the population of Sweden is just 1/6th part of Karnataka's population, with 100 percent literacy, having per capital income of more than

46,000 dollars⁸. Where as ours is an underdeveloped country of more than 130 crores population having all features of underdevelopment like, mass poverty, illiteracy, unorganised sector, predominance of agriculture, rural background etc., hence it is highly unscientific to compare it with these countries.

The issues of financial literacy and technical know-how are two important aspects for effective implementation of the programme of cashless economy. But in a country like India where, 26 percent of people are educationally illiterate, however, we look at functional literacy, beyond the ability of putting a signature on paper, study by Osama Manzar shows close to 40% of our people are functionally illiterate⁹. As per the survey by S&P more than 70 percent Indians fare badly in financial literacy and close to 76% Indian adults do not adequately understand key financial concepts. As far as computer literacy is concerned only 6.5 percent of people are familiar with computers and internet penetration in India through smart phones and computers which stands at 30 percent of the population¹⁰. Hence, it is a very difficult task for the economy to go cashless in near future. Some other issues involved in going cashless are infrastructural facilities available in the country. Broadband penetration in the country is just 7 percent as per the TRAI Chairperson R S Sharma¹¹. Bandwidth, net connectivity, cost of internet services are the matter of concern. The government needs to do a lot of work in this field to go for cashless.

Another threat involved in cashless transactions is password hacking. The password hackers are very smart; with a small clue they can extract the details of account and smartly take out the money from other's account. In the month of September 2016 nearly 32 lakh bank debit card passwords of prominent banks were hacked by the hackers. The State Bank of India, Axis Bank, HDFC, Yes Bank, and ICICI are the worst hit banks in this incident. It is the big threat to the digital economy¹². And another matter of concern in online transfer is wrong transfer of money to unknown person. Any mistake in entering the account number leads to transfer of money to unknown account. The news published in Deccan Herald on 8th Dec. 2016 wherein a customer in Baglkot purchased a TV from an electronic shop and used the mobile banking facility to transfer the money¹³. But, unfortunately, he entered the account number wrongly by a digit, and the money credited to unknown women's account who is no more and her nominee stays in the US. Under such circumstances who will bear the responsibility?

The banks are preparing themselves to introduce transaction charges and some of them have already imposed. The countries major bank SBI is planning to introduce minimum balance penalties, if this happens the poor people who depend on their monthly salaries hardly have the surplus over their income, need to pay heavy penalties for fault of others.

Conclusion

The effective implementation of cashless economy in the present scenario is an exigent task. All round effort are needed by the government and different stakeholders and the people at great extent. For its successful implementation government need to take several measures. The government should undertake the mass awareness programme on the line of Swatch Bharat Abhiyan to convince the people about the benefits of cashless transactions and orient them about the technical aspects involved in digital transaction by organising financial literacy and technical literacy programmes. Another important aspect is, the government must restrict the banks and payment banks not to impose any transaction charges on digital payments. It will discourage the people and commercial establishments to do cashless transactions. The banks and other agencies provide large kind of incentives and cash backs to the people for digital transaction. The government must build infrastructural facilities like extension of broad band facilities, Wi-Fi facilities in more places, internet at affordable cost, accessibility without internet, etc., that will stimulate the growth of cashless transactions. Government should give assurance to the people that their money is safe and confiscate the fear of password hacking and losing of the money from the mind of the people by taking standard security measures and stern punishment to the hackers. Then only the all efforts towards cashless economy will give fruitful results.

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ISSUES AND CHALLENGES IN IMPLEMENTATION OF ARTICLE 371 (J) IN HYDERABAD KARNATAKA REGION



Editors

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Seminar Proceeding

One Day Regional Level Seminar for Students

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Socio-Economic Status of People in India-
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Socio-Economic Status of People in India- An Overview

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Introduction

Every individual wants to live healthy and happy life and it is the ultimate goal of all human efforts. There is a direct relation between the level of income and quality of life. When people are able to get modest level of income they can lead a comfortable life. The definitive objective of economic development is to increase the standard of living of the people and to achieve the welfare of the society. All efforts made by the government to develop the economy and to increase the per capita income of the people leads to increase in standard of living of the people. Increasing standard of living of the people is nothing but increasing the choices of the people to lead a happy life. When we put more choices in front of them and made it affordable, than we say that the standard of living of the people has increased. The quality of life of the people in developed countries is very high compared to underdeveloped countries. It is very low in underdeveloped countries due to low level of income, low purchasing power and lack of availability of goods and services.

The access to safe drinking water, required amount of calorie intake of food, better housing condition, availability of health facilities, higher life expectancy, low infant mortality and maternal mortality rate, reduced poverty, high level of literacy, access to health insurance, social security measures etc., are the important indicators of quality of life of people.

The government spending on social overheads increases the people access towards these facilities and contributes to the economic development of a country. It is confirmed in developed countries that the increase in literacy and health conditions of the people impacted positively on the growth of their economy. Investing in human capital by way of providing education, training, skill development, vocational education, sanitation, immunisation programmes and provision of health care facilities enhances the productivity of workforce and welfare of the masses.

This paper assesses the living conditions of the people in India and the important factors that influence on their living standards.

Objectives

1. To assess the living conditions of the people.
2. To explain the important indicators that depicts the socio- economic status.
3. To emphasize the government effort in uplifting the socio-economic status of the people.

Methodology

The is paper is based on secondary data and bring out the role of government in uplifting the quality of life of the people.

Indicators of Socio-Economic status of People in India:

Education:

In recent years the education, medicines, health facilities are considered as basic minimum needs of the human being along with food, shelter and clothing. People who are underprivileged of these facilities are living their life in deprived state. In the gurukul system of education, the Brahmins and Kshatriya has got the privilege of getting education. The down trodden people were deprived of this provision. After independence, the constitution has provided equal opportunities in getting education for all sections of the community. It has resolved to provide elementary education for everyone. Article 45 of the constitution highlights the government's responsibility to provide free and compulsory education for all children till the age of 14 years.

The D. S. Kothari Commission constituted in 1966 has emphasised the critical relationship between education and economic growth. It has also stated that during the next 20 years, expenditure on education shall be stepped upto 6 percent of GDP¹. But it was not implemented by any of the government's till today. The present government has spent just 3 percent of its GDP for providing educational facilities in 2015-16.

The government is making all round efforts to universalize the education to get rid of illiteracy altogether and to increase the Gross Enrolment Ratio to 100 percent at elementary level. Upto certain extent it has achieved, but the dropout rate is very high. At primary level (from I to IV) the dropout rate is 4.3 percent and it is 17.86 percent at

secondary level (X). It shows that 18 percent of children are moving away from the education till they reach the higher secondary².

Along with the higher dropout rate, another important facet of concern in case of elementary education is the quality of education. The quality of education imparted in the elementary level of education is declining. According to Annual Status of Education Report 2014 there is a sharp decline in the quality of education imparted to the children in elementary education. The number of children in standard V who can read a textbook of standard II in government and private schools is 42.2 and 62.5 percent respectively, and the percentage of children who can do division in standard V is 20.7 and 39.3 percent in government and private schools respectively in 2014³.

The quality of education determines the quality of human capital and its productive capacity that leads to growth of the country. As reported in 'India Today' on 25 Jan 2016, In 2015, over 1,50,000 engineering students who completed their graduation from 650 colleges are unemployable. There is a major skill gap in the country, as 80 per cent of the engineering graduates are "unemployable". "Engineering has become the de-facto graduate degree for a large chunk of students today. However, along with improving the education standards, it is typical that we evolve our undergraduate programmes to make them more jobs centric," said Aspiring Minds CTO Varun Aggarwal⁴.

When, this is the fate of engineering graduates, where does the students of general degree stand? Our system of education is producing only degrees and not the skills. It is not inculcating the necessary skills among the students that make the students to stand on their own legs after completion of the degree. Instead of teaching 'A' for Apple, we ask the student to tell the words that starts with 'A'. Then only we can get alternative results and develop the creative thinking among the students.

Health:

Living happy and healthy life is every one's desire. But due to miserable living conditions and lack of knowledge about healthy life skills people suffer badly with several diseases. It is the primary duty of the government to provide health facilities to all its citizens. The government is also trying to provide health facilities at affordable

prices to its citizens. But due to the scarcity of funds and corrupt system the delivery of efficient health facilities are not reaching the needy people.

One of the key objectives of the proposed Karnataka government's KPME (Karnatak Private Medical Establishments Act) Bill is to provide accessible, affordable and equitable quality health care to all people, especially to the marginalised and vulnerable sections of the society. Because of heavy charges imposed by the private medical establishments on several kinds of treatments, poor people can't afford to get these facilities. It is also arguable that the government is spending crores of rupees to provide medical education to the students. Especially, for those who got the medical seats under government quota in government, private aided and private colleges. Hence, they are more responsible to offer services at affordable prices and serve the society.

One of the most important health indicators of quality of life of the people in the country is **Infant Mortality Rate and Maternal Mortality Rate**. *Infant mortality rate refers to the number of children lose their life per 1000 live births before celebrating their first birthday*. The infant mortality rate is very high in India compared to other developing countries. It was 57 per 1000 live birth in 2005-06 and declined to 41 per 1000 in 2015-16. The neonatal mortality rate is also high in the country. Out of all the infants who die in India, 70 percent die in the first month. The main cause of this is low birth weight. Babies with low birth weight are more prone to dying in the first few days of life⁵. Women who get pregnancy are too thin and who do not gain enough weight during pregnancy are far more likely to have low birth weight babies. From the demographic and health surveys it was revealed that 42.2 percent of Indian women are underweight at the beginning of pregnancy. They are not only thin but they also do not gain enough weight during pregnancy. Women in India gain only about 7 kg weight during pregnancy. Which is substantially less than the 12.5 to 18 kg gain that the WHO recommendations for underweight women⁶.

As per the World Bank data the maternal mortality rate in India is at 174 per 1,00,000 live births which is a significant decline from the 215 that was reported in 2010. In absolute numbers nearly, 45,000 mothers die due to causes related to childbirth every year that accounts for 17 percent of such deaths globally⁷.

When we see the reports published in news papers about the Gorakhpur incident where in 61 children lost their lives within 72 hours in BRD Medical College Hospital in Gorakhpur due to shortage of oxygen and mismanagement. As of 2 September 2017, 1,317 children have died at the hospital in 2017. Not only in Gorakhpur in other parts of the country, the situation is not different. In Gulbarga district alone 522 children especially new born and 70 mothers have lost their life in just 7 months from April to October 2017. Out of these 20 maternal deaths and 300 infants lost their lives in District General Hospital, Gulbarga in the same period due to shortage of medical staff and other facilities. This shows the sad state of health facilities available in the country⁸.

The causes for under weight of women are, lack of nutritional intake, absolute poverty, male dominated society, poor maternal health, dieting, beauty consciousness to maintain zero figure, lack of government support, sharing of food nutrients given by the government by other family members, improper utilisation of cash payments given by the government, lack of awareness about the schemes, lack of medical facilities at affordable price at convenient places etc., are responsible factors for underweight of pregnant women and high IMR and MMR.

Sanitation and Hygiene:

The living conditions of people are closely associated with the housing amenities, sanitation, health and hygiene and the living environment. One of the major causes for people's ill health is unhealthy living conditions. Due to lack of proper drainage system, consumption of contaminated drinking water, open defecation, non maintenance of public utilities, improper disposal of solid and liquid wastes etc., makes the living more miserable.

In recent years as the government is spending crores to create awareness about the use of toilets in the houses to avoid open defecation. Under Swachh Bharath Mission over 50 million pit toilets have been built in the last three years, but it has not reached upto the mark. As per the report published in economic survey 2015-2016 the extent of open defecation in India is comparatively more than its neighbouring countries. The percentage of people going out for open defecation is 61.3 percent in rural India whereas it is only 21.4 percent in Pakistan, 1.8 percent in Bangladesh and

0 percent in Sri Lanka⁹. However, the per capita GNP is more in India than Pakistan and Bangladesh. By observing this we can say that the goal to be achieved is still far away. It is not only the matter of construction of toilets, but steps also needed to be taken to change the mindset of the people towards the use of house toilets.

The open drainage system, throwing of garbage at road side are polluting the environment and becoming the prime places for mosquito breeding. This is creating the health hazards by spreading diseases like dengue, malaria, typhoid, chikangunia etc. There is no proper arrangement for lifting the garbage by the municipal corporations and its disposal. Clean drinking water is another basic minimum need to lead healthy life. But people are unable to get pure drinking water, they consume contaminated water, especially in rainy season and the rain and drain water mixes with tap water and become unfit for drinking. This leads to maximum number of water borne diseases. The government of Karnataka has established RO water plants in several villages to provide safe drinking water to people. In some villages water contains fluoride and arsenic this causes health problems among villagers. The RO water plant helps to overcome these problems. But as observed the many water plant established are not working properly. In some villages they have established but not yet started and in some other cases the local private water suppliers intentionally troubled the working of the units to continue their own business. As we seen in the railway stations the RO units are installed to provide safe drinking water at one rupee per bottle to commuters, but local water vendors intentionally made the unit not to work properly. Hence the government effort to provide safe water is going in the vein and people are suffering.

Poverty and Food Security:

Poverty is a great assault on humanity-Nelson Mandela, the poor is one who don't know from where the next meal is coming. The person who is unable to feed his empty stomach by two times in a day is treated as poor. Suresh Tendulkar committee considered the cost of living as a parameter to measure the poverty line. According to this committee the person who spent less than 27 rupees in rural area and 33 rupees in urban area is treated as poor and the people living below poverty line comes around 22 percent in India¹⁰. But this criteria to fix the poor person is criticised by many

experts and media saying that the amount fixed to determine poverty is too less. Because from 33 rupees an individual is unable to get a meal in a day, so how far this amount is feasible to fix the poverty line. The C Rangarajan Committee in 2011-12 raised these limits to 32 rupees in Rural area and 47 rupees at urban area and measured the extent of people living below poverty line is 30 percent. The person to live a healthy life essentially needs 2400 calories of food intake every day in rural area and 2100 calories in urban area. But this money is not sufficient to get this much calorie food and to get clothing and shelter.

Even after 70 years of independence we are unable to provide food security to the poor. But it doesn't mean that the country has not made any achievement. The food grain production which was just 50.8 million tonnes in the year 1950-51 has rose to 273.38 million tonnes in 2016-17¹¹. But at the same time the population has also increased too many fold. It has increased to 134 crores in 2017 from just 36 crores in 1950-51. This has created the food problem in the country. To come out from this the government has introduced the food security bill to provide food security to all the people.

Inequality:

Unequal distribution of income and wealth is the common feature in India. All efforts made by the government to bring economic equality in the society are not giving fruitful results. The gap between haves and have-nots is becoming wider and wider day by day. In rural India Bottom 40 percent of people possess only 5 percent of rural assets and top 8 percent of people possess 46 percent of rural assets. In the recent study by global agency Oxfam 'An Economy for the 99 percent' said the top 10 giant global firms wealth is equal to 180 poor countries wealth combined together in the world. In India the richest 1 percent own 58 percent of the total wealth of the country. The wealth of 57 Indian billionaires (at 248 billion dollar) is higher than the 70 percent (at 216 billion dollar) of the country's 130 crores population¹². This kind of inequality will lead to an increase in crime and insecurity, divisiveness, disappointment in the society and leads to anti-social activities like, terrorism and robbery. This economic inequality also leads to social inequality and the poor people are denied in getting any kind of opportunities and suffer badly.

Conclusion:

The socio-economic status of the people in India is still vulnerable even after 70 years of independence. All efforts made by the government and other agencies are not brought desirable results due to one or the other reasons. The problems of poverty, inequality, indebtedness, social boycott, are still remaining in the society. When we see the ground reality the infants and children's are losing their life due to malnutrition and lack of health facilities. The parents are selling their children due to weak bearing capacity. It is the primary duty of the government to provide nutritious food, free education, housing, and health facilities to the poor people, because maximum percentage of their income goes to these needs and make them to live healthy and comfortable life.

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ಕಾರ್ಲ್ ಮಾರ್ಕ್ಸ್ ಮತ್ತು ಸಾಮಾಜಿಕ ನ್ಯಾಯ

ಡಾ. ದಶರಥ ಪುತ್ರೇ

ಅರ್ಥಶಾಸ್ತ್ರ ಉಪನ್ಯಾಸಕರು

ಗೋದಾಂತಾಯ ದೊಡ್ಡಪ್ಪ ಅಸ್ತ ಕಲಾ ಮತ್ತು ವಾಣಿಜ್ಯ ಮಹಿಳಾ ಮಹಾವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ

ಶೋಷಣೆ, ನೋಂದಾವನೆ, ಸಮಾಜದಲ್ಲಿ ತುಳಿತಕ್ಕೆ ಒಳಗಾದವರ ಪರವಾಗಿ ಧ್ವನಿ ಎತ್ತಿದ ಅನೇಕ ಜಾಗತಿಕ ಕ್ರಾಂತಿ ಮರುಪರಲ್ಲಿ ಏಶಾತ್ಯ ಚಿಂತಕರಾದ ಕಾರ್ಲ್ ಮಾರ್ಕ್ಸರವರು ಒಬ್ಬರು. ತತ್ವಶಾಸ್ತ್ರ, ಸಮತಾವಾದ, ರಾಜಕೀಯ ಅರ್ಥಶಾಸ್ತ್ರ ಹಾಗೂ ವಿಜ್ಞಾನಗಳಲ್ಲಿ ಪಾಂಡಿತ್ಯವನ್ನು ಗಳಿಸಿದ ಕಾರ್ಲ್ ಮಾರ್ಕ್ಸ್ ಅನೇಕ ಚಿಂತನೆಗಳನ್ನು ಬಳಸಿಕೊಂಡು ಜಗತ್ತಿಗೆ ಬೋಧಿಸಿ ಬಡಜನರ ಅದರಲ್ಲೂ ಕಾರ್ಮಿಕ ಸಮುದಾಯದ ಎಳೆಗಳಿಗೆ ತಮ್ಮ ಇಡೀ ಜೀವನವನ್ನು ಮುಡಿಪಾಗಿಟ್ಟ ವ್ಯಕ್ತಿ. ಇವರ ವೈಯಕ್ತಿಕ ಬದುಕು ಬಹಳ ಕಷ್ಟದಿಂದ ಕೂಡಿದ್ದರೂ ಅವರ ಚಿಂತನೆಗಳು ಮಾತ್ರ ಕಷ್ಟದ ಕಡಲೆಗಳನ್ನು ಗಟ್ಟಿಯಾಗಿದ್ದವು. ಅವುಗಳನ್ನು ಆರಗಿಸಿಕೊಳ್ಳಲು ಬಂಡವಾಳ ಶಾಹಿಗಳಿಗೆ ಸಾಧ್ಯವಾಗಲಿಲ್ಲ.

ಕಾರ್ಲ್ ಮಾರ್ಕ್ಸರವರು 1818 ರಲ್ಲಿ ಜರ್ಮನಿಯ ಟ್ರಿಯಿಯಲ್ಲಿ ಜನಿಸಿದರು. ಇವರ ತಂದೆ ಹೆನ್ರಿಚ್ ಮಾರ್ಕ್ಸ್ ವಕೀಲರಾಗಿದ್ದರು. ಸಾಮಾನ್ಯ ವರ್ಗದ ಯಹೂದಿ ಕುಟುಂಬಕ್ಕೆ ಸೇರಿದವರಾಗಿದ್ದರು. ಅಂದಿನ ಕಾಲದಲ್ಲಿ ಯಹೂದಿ ವಿರೋಧಿ ಪಾಶಾವರಣದಲ್ಲಿ ಜೀವಿಸುವುದು ದುಸ್ವಭಾವದಿಂದ ಹೆನ್ರಿಚ್ ರವರು ಪ್ರೋಟೆಸ್ಟಂಟ್ ಪಂಥಕ್ಕೆ ಮತಾಂತರ ಗೊಂಡರು.

ಬಾನ್ ಮತ್ತು ಬರ್ಲಿನ್ ವಿಶ್ವವಿದ್ಯಾಲಯಗಳಲ್ಲಿ ಅಧ್ಯಯನ ನಡೆಸಿ ತತ್ವಶಾಸ್ತ್ರದಲ್ಲಿ ಡಾಕ್ಟರೇಟ್ ಪದವಿಯನ್ನು ಪಡೆದರು. ಇತಿಹಾಸ ಮತ್ತು ವಿಜ್ಞಾನ ವಿಷಯಗಳಲ್ಲಿ ಹೆಚ್ಚಿನ ಆಸಕ್ತಿಯನ್ನು ಹೊಂದಿದವರಾಗಿದ್ದರು. ಸಾಮಾನ್ಯ ಯುವಕರ ಹಾಗೆ ಇವರು ಎರಡು ವಿಷಯಗಳಲ್ಲಿ ಆಸಕ್ತಿಯನ್ನು ಹೊಂದಿದರು. ಒಂದು ಪ್ರೇಮ ಹಾಗೂ ಇನ್ನೊಂದು ತತ್ವಜ್ಞಾನಿ ಹೆಗಲ್‌ನ ವಿಚಾರಧಾರೆ. ಶ್ರೀಮಂತ ಮನುಷ್ಯನಿಗೆ ಸೇರಿದ 'ಬಾಲ್‌ಕ್ಲೆನ್' ಎಂಬ ಹುಡುಗಿಯನ್ನು ಪ್ರೀತಿಸಿ ಅವಳ ಮನೆಯವರ ವಿರೋಧದ ನಡವಳಿಯು 7 ವರ್ಷಗಳವರೆಗೆ ಮುಂದುವರಿಯಿತು.

ಮಾರ್ಕ್ಸರವರಿಗೆ ವಿಶ್ವವಿದ್ಯಾಲಯದ ಶಿಕ್ಷಕರಾಗಿಯೂ ಆಕಾಂಕ್ಷೆ ಆದರೆ ಇವರ ಕ್ರಾಂತಿಕಾರಿ ವಿಚಾರ ಗಳಿಂದಾಗಿ ಅದು ಇಡೀರಲ್ಲಿ ಹಾಗಾಗಿ ಇವರು ತಮ್ಮ ವಿಚಾರಧಾರೆಗಳನ್ನು ಜನರಿಗೆ ತಲುಪಿಸಲು ಕೊಲೊನೇನನಲ್ಲಿ ಒಂದು ಪತ್ರಿಕೆಯ ಸಂಪಾದಕರಾದರು. ಸಂಪ್ರದಾಯ ವಿರೋಧಿ ವಿಚಾರಗಳನ್ನು ಪ್ರಚಾರ ಮಾಡುತ್ತಿದ್ದ ಪತ್ರಿಕೆಯ ಮೇಲೆ ಸರಕಾರದ ಕಂಗ್ರೆಸ್ಸು ಬಿದ್ದು ಮಾರ್ಕ್ಸರವರನ್ನು ಗಡಿಪಾರು ಮಾಡಲಾಯಿತು. ಕೊಲೊನೇನಿನಿಂದ ಮಾರ್ಕ್ಸರವರು ಫ್ರಾನ್ಸ್‌ನ



ರಾಜಧಾನಿ ಪ್ಯಾರಿಸ್‌ಗೆ ಬಂದು ಮತ್ತೊಂದು ಪತ್ರಿಕೆಯನ್ನು ಪ್ರಾರಂಭಿಸಿದರು. ಇದೇ ಸಂದರ್ಭದಲ್ಲಿ ಸಮಾನ ಮನಸ್ಸು ಭೇಟಿಕೆ ಎಂಜೆಲ್ ಅವರನ್ನು ಸಂಧಿಸಿದರು. ಸುಮಾರು 40 ವರ್ಷಗಳ ಕಾಲ ಒಂದೇ ಮದುವೆಗೊಳಿಸಿ ಅವರಿಬ್ಬರ ಗೆಳೆತನ ಇತಿಹಾಸದಲ್ಲಿ ಅಜರಾಮರವಾಯಿತು. ಗೆಳೆಯ ಎಂಜೆಲ್‌ನ ಜೊತೆಗೂಡಿ 'ದಿ ಹೋಲಿ ಫ್ಯಾಮಿಲಿ' ಎಂಬ ಗ್ರಂಥವನ್ನು ಪ್ರಕಟಿಸಿದ್ದರು. ಇದು ವೈಜ್ಞಾನಿಕ ಸಮತಾವಾದದ ಬೆಳವಣಿಗೆಗೆ ಮೊದಲನೆಯ ಮೈಲಿಗಲ್ಲಾಯಿತು. ಸಮತಾವಾದದ ಸ್ಥಾಪನೆಗೆ ಕ್ರಾಂತಿಯು ಅಗತ್ಯ ಮತ್ತು ಅನಿವಾರ್ಯ ಎಂದು ಹೇಳಿ, ಅದರ ಸಾಧನೆಗೆ ಕಾರ್ಮಿಕ ವರ್ಗದವರು ಮಾತ್ರ ಸಮರ್ಥರಾದವರು ಎಂದು ಸಾರಿದರು. ಕಾರ್ಮಿಕರನ್ನು ಪ್ರೇರೇಪಿಸಿ ಬಂಡವಾಳವಾರದ ವಿರುದ್ಧ ಹೋರಾಟಲು ಆ ವರ್ಗಕ್ಕೆ ಸಿಂಹಾಂತದ ತಹಳದಿಯನ್ನು ಒದಗಿಸಿದರು.

1848 ರಲ್ಲಿ 'ಕಮುನಿಸ್ಟ್ ಮ್ಯಾನಿಫೆಸ್ಟೋ' ಎಂಬ ಗ್ರಂಥವನ್ನು ಪ್ರಕಟಿಸಿ ಕಾರ್ಮಿಕರ ಹೋರಾಟಕ್ಕೆ ಒಂದು ತಾತ್ವಿಕ ತಳಹದಿಯನ್ನು ಹಾಕಿದರು. ಇದು ಚರಿತ್ರೆಯ ಬೆಳವಣಿಗೆ, ವರ್ಗಗಳ ನಡುವಿನ ಕಲಹ, ಸಮತಾ ಸಮಾಜದ ರಚನೆ, ಬಂಡವಾಳ ಶಾಹಿಯ ವ್ಯವಸ್ಥೆಗಳು ಮೊದಲಾದವುಗಳನ್ನು ವಿವರಿಸುತ್ತದೆ.

ಮಾರ್ಕ್ಸರವರು ಕಾರ್ಮಿಕರಿಗೆ ನೀಡಿದ ಸಂದೇಶವೆಂದರೆ "ಕಾರ್ಮಿಕರೇ ತಮ್ಮ ಬಳಿ ಕಳೆದುಕೊಳ್ಳಲು ತಮ್ಮ ಸಂಕೋಲೆಗಳಲ್ಲಿದ್ದೇ ಬೇರೆನೂ ಇಲ್ಲ. ಆದರೆ ಗೆಲ್ಲಲು ಇಡಿ ಜಗತ್ತೆ ಇದೆ" ಎಂದು ಕರೆ ಕೊಟ್ಟರು.

ಕಾರ್ಮಿಕರನ್ನು ಮಾನುಷಿಕವಾಗಿ ಹೋರಾಟಕ್ಕೆ ಸಿದ್ಧಗೊಳಿಸುವುದು ಸಿದ್ಧಾಂತವನ್ನು ಬೆಳೆಸುವುದರಷ್ಟೆ ಮುಖ್ಯವೆಂದು ಮಾರ್ಕ್ಸರವರು ತಿಳಿಸಿಕೊಂಡಿದ್ದರು. ಕಾರ್ಮಿಕರ ಹೋರಾಟಕ್ಕೆ ಒಂದು ತಾತ್ವಿಕ ತಳಹದಿಯನ್ನು ನೀಡಿ, ಅವರ ಹೋರಾಟವು ನಿಟ್ಟಿತ ಗುರಿ ತಲುಪುವಲ್ಲಿ ಕ್ರಮ ಕೈಕೊಂಡರು. ಇದರ ಯಶಸ್ವಿಗಾಗಿ 1947 ರಲ್ಲಿ 'ಕಮುನಿಸ್ಟ್ ಲೀಗ್' ಸ್ಥಾಪಿಸಿ 1964 ರಲ್ಲಿ 'ಅಂತಾರಾಷ್ಟ್ರೀಯ ದುಡಿಮೆಗಾರರ ಸಂಘ'ವನ್ನು ಸ್ಥಾಪಿಸಿದರು.

ಅಧಿಕ ಮೌಲ್ಯ ಸಿದ್ಧಾಂತ (Surplus value)

ಕಾರ್ಲ್ ಮಾರ್ಕ್ಸರವರು ಅಧಿಕ ಮೌಲ್ಯ ಸಿದ್ಧಾಂತವನ್ನು ತಾವು 1876 ರಲ್ಲಿ ಪ್ರಕಟಿಸಿದ 'ದಾಸ್ ಕ್ಯಾಪಿಟಲ್' ಎಂಬ ಗ್ರಂಥದಲ್ಲಿ ವಿಶ್ಲೇಷಿಸಿದ್ದಾರೆ. ಅವರೇ ಹೇಳುವಂತೆ ಈ ಕೃತಿಯ ರಚನೆಯು ತನ್ನ ಇಡೀ ಜೀವನದ ಸುಖ, ಸಂತೋಷ, ಆರೋಗ್ಯವನ್ನು ಕಳೆದು ಕೊಂಡಿತು ಎಂದು ಉಲ್ಲೇಖಿಸಿದ್ದಾರೆ.

ಈ ಗ್ರಂಥವು ಅರ್ಥಶಾಸ್ತ್ರದಲ್ಲಿ ಒಂದು ಹೊಸ ಅಧ್ಯಾಯವನ್ನು ಪ್ರಾರಂಭಿಸಿತು. ಇದು ಬಂಡವಾಳ ಶಾಹಿಯ ಕುಸಿತ ಮತ್ತು ಸಮತಾವಾದದ ಸ್ಥಾಪನೆಯ ಅನಿವಾರ್ಯತೆಯನ್ನು ವ್ಯಕ್ತಪಡಿಸುತ್ತದೆ.

ಶ್ರಮಜೀವಿಯು ತನ್ನ ದುಡಿಮೆ ಶಕ್ತಿಯನ್ನು ಉತ್ಪಾದನಾ ಸಲಕರಣೆಗಳ ಮಾಲಿಕರಿಗೆ ಮಾರುತ್ತಾನೆ. ಶ್ರಮಜೀವಿಯು ದಿನದ ಒಂದು ಭಾಗದ ಕಾಲವನ್ನು 1/4 ತನ್ನ ಜೀವನ ನಿರ್ವಹಣೆಗಾಗಿ ಗಳಿಸಲು ವಿನಿಯೋಗಿಸಿದರೆ ಉಳಿದ 3/4 ಭಾಗದ ಕಾಲದಲ್ಲಿ ಯಾವುದೇ



ಪ್ರತಿಭಾವಿಲ್ಲದ ಬಂಡವಾಳ ಶಾಹಗಾಗಿ ದುಡಿಯುತ್ತಾನೆ. ಇದೇ ಬಂಡವಾಳ ಶಾಹಿಯ ಅರ್ಥವೆಂದು ಅರ್ಥವಾ ಅಧಿಕ ಮೌಲ್ಯ ಎಂದು ಮಾರ್ಕ್ಸರವರು ಪ್ರತಿಪಾದಿಸಿದ್ದಾರೆ. ಜೊತೆಗೆ ಬಂಡವಾಳ ಶಾಹಿಯ ಮೋಸದ ಕೃತ್ಯಗಳನ್ನು ಬಯಲಿಗಳೆಂದು ಕಾರ್ಮಿಕರ ಕಣ್ಣನ್ನು ತೆರೆಸಿದರು.

ಬಂಡವಾಳಶಾಹಿಗಳು ಮೂರು ರೀತಿಯಲ್ಲಿ ಕಾರ್ಮಿಕರನ್ನು ತೊಡಗಿಸಿಕೊಂಡು ಅಭವ ದರವನ್ನು ಹೆಚ್ಚಿಸಿಕೊಳ್ಳುತ್ತಾರೆ ಎಂದು ಮಾರ್ಕ್ಸರವರು ಹೇಳಿದ್ದಾರೆ.

1. ಕೆಲಸದ ಅವಧಿಯನ್ನು ಹೆಚ್ಚಿಸಿಕೊಳ್ಳುವುದರ ಮೂಲಕ
2. ಜೀವನಾಧಾರ ಕೂಲಿಗಿಂತಲೂ ಕಡಿಮೆ ಕೂಲಿಯನ್ನು ನೀಡುವುದರ ಮೂಲಕ
3. ಶ್ರಮಿಕರ ದಕ್ಷತೆ ಮತ್ತು ಉತ್ಪಾದಕತೆಯನ್ನು ಹೆಚ್ಚಿಸುವುದರ ಮೂಲಕ. ಈ ಮೂರರಲ್ಲಿ ಪ್ರಾರಂಭದ ಎರಡು ಕ್ರಮಗಳು ಒಳ್ಳೆಯ ಕ್ರಮಗಳಲ್ಲ. ಇವುಗಳ ಜಾರಿಯಿಂದ ಕಾರ್ಮಿಕರ ಸುಲಿಗೆ, ಕೋಷಣೆ ಹೆಚ್ಚಾಗಿ ಸಂಕಷ್ಟಗಳು ಹೆಚ್ಚಾಗುತ್ತವೆ ಎಂದು ಮಾರ್ಕ್ಸರವರು ಹೇಳಿದ್ದಾರೆ.

ಶ್ರಮ ಮೌಲ್ಯ ಸಿದ್ಧಾಂತ (Labour theory of value)

ಮಾರ್ಕ್ಸ ರವರ ಪ್ರಕಾರ ಶ್ರಮದ ಉತ್ಪನ್ನಕ್ಕೆ ಮೌಲ್ಯವಿರುತ್ತದೆ. ಶ್ರಮವು ವಸ್ತುವಿನ ಮೌಲ್ಯಕ್ಕೆ ಏಕಮಾತ್ರ ಕಾರಣವಾಗಿದೆ. ವಸ್ತುವಿನ ಮೌಲ್ಯವು ಶ್ರಮದಿಂದ ಸೃಷ್ಟಿಸಲ್ಪಡುತ್ತದೆ. ಅಂದರೆ ಮಾರ್ಕ್ಸರವರ ಪ್ರಕಾರ ಉತ್ಪಾದನಾ ಪ್ರಕ್ರಿಯೆಯಲ್ಲಿ ಇತರ ಉತ್ಪಾದನಾಂಗಗಳಾದ ಭೂಮಿ ಮತ್ತು ಬಂಡವಾಳಗಳಿಗೆ ಯಾವುದೇ ಮೌಲ್ಯವಿಲ್ಲ. ಅವರು ಭಾವಿಸಿದಂತೆ ಭೂಮಿಯು ನಿರ್ಗರ್ಭವಾದ ಕೊಡುಗೆಯಾಗಿದೆ. ಹಾಗಾಗಿ ಕೇವಲ ಶ್ರಮ ಮಾತ್ರ ವಸ್ತುವಿನ ಮೌಲ್ಯದ ಹೆಚ್ಚಳಕ್ಕೆ ಕಾರಣೀಭೂತವಾಗಿದೆ. ಶ್ರಮವೇ ಸಂಪತ್ತಿನ ಮೂಲವೆಂದು ಕರೆಯಲಾಗಿದೆ.

ಶ್ರಮವು ಸಮಯದಿಂದ ಅಳೆಯಲ್ಪಡುತ್ತದೆಂದು ಮಾರ್ಕ್ಸರವರು ಅಭಿಪ್ರಾಯ ಪಟ್ಟಿದ್ದಾರೆ. ಎಲ್ಲ ರೀತಿಯ ವಸ್ತುಗಳ ಉತ್ಪಾದನೆಗೆ ಒಂದೇ ರೀತಿಯ ಶ್ರಮ ಬೇಕಾಗುವುದಿಲ್ಲ ಬೇರೆ, ಬೇರೆ ವಸ್ತುಗಳ ಉತ್ಪಾದನೆಗೆ ವಿವಿಧ ಅವಧಿಯ ಶ್ರಮ ಬೇಕಾಗುತ್ತದೆ. ಉದಾ:-ಒಂದು ಕುರ್ಚಿಯನ್ನು ತಯಾರಿಸಲು ಒಬ್ಬ ಶ್ರಮಿಕನಿಗೆ 2 ದಿವಸ ಬೇಕಾದರೆ, ಒಂದು ಮಂಚವನ್ನು ತಯಾರಿಸಲು 4 ದಿವಸ ಬೇಕಾಗುತ್ತದೆ. ಹಾಗಾಗಿ ಅವೆರಡರ ಬೆಲೆಗಳು ಒಂದೇ ರೀತಿ ಇರುವುದಿಲ್ಲ. ಮಂಚದ ಬೆಲೆಯು ಕುರ್ಚಿಯದ್ದು ಕುರ್ಚಿಯ ಬೆಲೆ ಕಡಿಮೆ ಇರುತ್ತದೆ.

ಮಾರ್ಕ್ಸರವರು ಮೌಲ್ಯ ಸಿದ್ಧಾಂತವನ್ನು ವಿವರಿಸುತ್ತಾ ಪ್ರತಿಯೊಂದು ವಸ್ತುವಿಗೂ ಎರಡು ವಿಧದ ಮೌಲ್ಯ ವಿರುತ್ತವೆ ಎಂದು ಹೇಳಿದ್ದಾರೆ. ಅವುಗಳೆಂದರೆ ಉಪಯುಕ್ತತೆಯ ಮೌಲ್ಯ ಮತ್ತು ವಿನಿಮಯದ ಮೌಲ್ಯ. ಒಂದು ವಸ್ತುವು ತನ್ನ ಭೌತಿಕ ಗುಣಗಳಿಂದಾಗಿ ಉಪಯುಕ್ತತೆ ಮೌಲ್ಯವನ್ನು ಹೊಂದಿರುತ್ತದೆ. ಉದಾ:- ನೀರು, ಗಾಳಿ. ಆದರೆ ವಿನಿಮಯ ಮೌಲ್ಯವು ಅವಸ್ತುವಿನ ಉತ್ಪಾದನೆಯ ಮೇಲೆ ವ್ಯಕ್ತವಾದ ಅರ್ಥದ ಸಾಮಾಜಿಕ ಶ್ರಮದಿಂದ ಉಂಟಾಗುತ್ತದೆ. ಉದಾ:- ಕಟ್ಟಿಗೆಯಿಂದ ಮಾಡಲಾದ ಕುರ್ಚಿ, ಮಂಚ.

ಗಾಳಿ, ನೀರು ಸೈಸಿಗೀಕವಾಗಿ ಉಪಯುಕ್ತತೆ ಮೌಲ್ಯವನ್ನು ಹೊಂದಿವೆ ಆದರೆ ಅವುಗಳಿಗೆ ಯಾವುದೇ ವಿನಿಮಯ ಮೌಲ್ಯವಿಲ್ಲ. ಆದರೆ ವಜ್ರಕ್ಕೆ ಉಪಯುಕ್ತತಾ ಮೌಲ್ಯ ಇಲ್ಲದ ಇದ್ದರೂ ಅದರ



ವಿನಿಮಯ ಮೌಲ್ಯ ಅತೀ ಹೆಚ್ಚಾಗಿದೆ ಮತ್ತು ಇದು ಅದರ ಮೇಲೆ ಮಾಡಲಾದ ಶ್ರಮದಿಂದ ಅಳೆಯಲ್ಪಡುತ್ತದೆ. ಶ್ರಮವು ವಸ್ತುವಿನ ವಿನಿಮಯ ಮೌಲ್ಯವನ್ನು ಹೆಚ್ಚಿಸುತ್ತದೆ ಎಂದು ಅಭಿಪ್ರಾಯ ಪಟ್ಟಿದ್ದಾರೆ.

ಬಂಡವಾಳ ಶೇಖರಣೆಯ ಸಿದ್ಧಾಂತ (Theory of capital accumulation)

ಕೈಗಾರಿಕಾ ಕ್ರಾಂತಿಯ ಪೂರ್ವದಲ್ಲಿ ಬಂಡವಾಳ ಕೇವಲ ಒಂದು ಉತ್ಪಾದನಾಂಗವಾಗಿತ್ತು. ಆದರೆ ನಂತರ ಅದನ್ನು ಕೋಷಣೆಯ ಸಾಧನವನ್ನಾಗಿ ಬಳಸಲಾಯಿತು ಎಂದು ಮಾರ್ಕ್ಸರವರು ಅಭಿಪ್ರಾಯ ಪಟ್ಟಿದ್ದಾರೆ. ಅದೊಂದು ಭೇಕರ ಅನಾಹುತವನ್ನುಂಟುಮಾಡುವ ಉತ್ಪಾದನಾಂಗವಾಗಿದೆ ಎಂದು ಮಾರ್ಕ್ಸರವರು ಪ್ರತಿಪಾದಿಸಿದ್ದಾರೆ. ಸಾಧ್ಯವಿರುವ ಎಲ್ಲಾ ಮಾರ್ಗಗಳನ್ನು ಉಪಯೋಗಿಸಿಕೊಂಡು ಅಧಿಕ ಮೌಲ್ಯವನ್ನು ಹೆಚ್ಚಿಸಬೇಕೆಂಬ ಬಂಡವಾಳಶಾಹಿಗಳ ದುರಾಸೆಯಿಂದಾಗಿ ಕಾರ್ಮಿಕ ವರ್ಗದ ಗೌರವ ನಿಷ್ಪ್ರವೇಶಾಯಿತು ಎಂದು ಮಾರ್ಕ್ಸರವರು ಪ್ರತಿಪಾದಿಸುತ್ತಾರೆ.

ಅಧಿಕ ಮೌಲ್ಯ ಹೆಚ್ಚಾದಂತೆಲ್ಲಾ ಬಂಡವಾಳ ಹೆಚ್ಚು ಹೆಚ್ಚು ಸಂಗ್ರಹವಾಗುತ್ತಾ ಹೋಗುತ್ತದೆ. ಬಂಡವಾಳ ಸಂಗ್ರಹಣೆಯಿಂದ ಉತ್ಪಾದನೆ ಹೆಚ್ಚಾಗುತ್ತದೆ. ಬೃಹತ್ ಪ್ರಮಾಣದ ಉತ್ಪಾದನೆಯಿಂದ ಹೈಮೋಟಿ ಹೆಚ್ಚಾಗುತ್ತದೆ. ಹೈಮೋಟಿ ಹೆಚ್ಚಾದ ಹಾಗೆ ಸಣ್ಣ ಉತ್ಪಾದಕರು ನಶಿಸಿಕೊಳ್ಳುತ್ತಾರೆ. ಹಾಗಾಗಿ ಕೇವಲ ದೊಡ್ಡ ಪ್ರಮಾಣದ ಉತ್ಪಾದಕರು ಮಾತ್ರ ಉಳಿಯುತ್ತಾರೆ. ದೊಡ್ಡ ಪ್ರಮಾಣದ ಬಂಡವಾಳ ಶಾಹಿಗಳು ಸಣ್ಣವರನ್ನು ನುಂಗಿಬಿಡುತ್ತಾರೆ ತರುವಾಯ ಒಬ್ಬ ಬಂಡವಾಳ ಶಾಹಿ ಅನೇಕರನ್ನು ಕೊಲ್ಲುತ್ತಾನೆ.

ಬಂಡವಾಳ ಶೇಖರಣೆಯಿಂದ ಕೂಡು ಬಂಡವಾಳ ಸಂಸ್ಥೆಗಳು ಬೃಹತ್ತಾಣದಲ್ಲಿ ಬೆಳೆಯುತ್ತವೆ ಇದರಿಂದ ಎಕನಾಮ್ಸ್ ಸಂಘಟನೆಗಳು ಉದಯವಾಗಿ ಕಾರ್ಮಿಕ ವರ್ಗದವರೂ ಅಧಿಕವಾಗುತ್ತವೆ ಎಂದು ಮಾರ್ಕ್ಸ ಅವರು ಪ್ರತಿಪಾದಿಸಿದ್ದಾರೆ.

ಉಪಸಂಹಾರ:-

ಕಾರ್ಲ್ ಮಾರ್ಕ್ಸರವರ ಅನೇಕ ವಿಚಾರಗಳು ಇಂದಿಗೂ ಸಹ ಪ್ರಸ್ತುತವೆನಿಸುತ್ತವೆ. ಏಕೆಂದರೆ: ಜಾಗತಿಕ ಸಂಸ್ಥೆ Oxfam ನ ಇತ್ತೀಚಿನ ವರದಿಯ ಪ್ರಕಾರ ಜಗತ್ತಿನ ಹತ್ತು ದೈತ್ಯ ಕಂಪನಿಗಳ ಒಟ್ಟು ಮೌಲ್ಯವು 180 ಕಡಿಮೆ ಆದಾಯ ರಾಷ್ಟ್ರಗಳ ಒಟ್ಟು ಸಂಪತ್ತಿಗೆ ಸಮನಾಗಿದೆ. ಅದೇ ರೀತಿ ಭಾರತದಲ್ಲಿ ಕೇವಲ 57 ಜನ ದೊಡ್ಡ ಉದ್ಯಮಿದಾರರ ಒಟ್ಟು ಮೌಲ್ಯವು ರಾಷ್ಟ್ರದ 70% ಜನರ ಆದಾಯದ ಮೌಲ್ಯಕ್ಕೆ ಸಮನಾಗಿದೆ. ಇದು ಬಂಡವಾಳದ ಶೇಖರಣೆ ಅಲ್ಲದ ಮತ್ತೆನು ಅಲ್ಲ. ಆದರೆ ಅಧಿಕ ಮೌಲ್ಯದ ಉತ್ಪಾದನೆಗೆ ಕೇವಲ ಕಾರ್ಮಿಕರ ಮಾತ್ರ ಕಾರಣಿಕರ್ತರು ಎಂಬ ಮಾರ್ಕ್ಸರವರ ವಿಚಾರಧಾರೆ ಪ್ರಚಲಿತ ಪರಿಸ್ಥಿತಿಗೆ ಅಷ್ಟೊಂದು ಸಮಂಜಸವಲ್ಲ. ಏಕೆಂದರೆ ಇಂದಿನ ದಿನಗಳಲ್ಲಿ ತಂತ್ರಜ್ಞಾನದ ಬೆಳವಣಿಗೆಯಿಂದಾಗಿ ಕಾರ್ಮಿಕರಂತೆ ಕೈಗಾರಿಕೆಗಳು ಪ್ರಾರಂಭವಾಗುತ್ತಿರುವುದರಿಂದ ಅರ್ಭದ ಗಳಿಕೆಯಲ್ಲಿ ಕಾರ್ಮಿಕರ ಪಾತ್ರ ಬಹಳ ಗೌಣವಾಗಿದೆ.



ಆಕರ ಗ್ರಂಥಗಳು:

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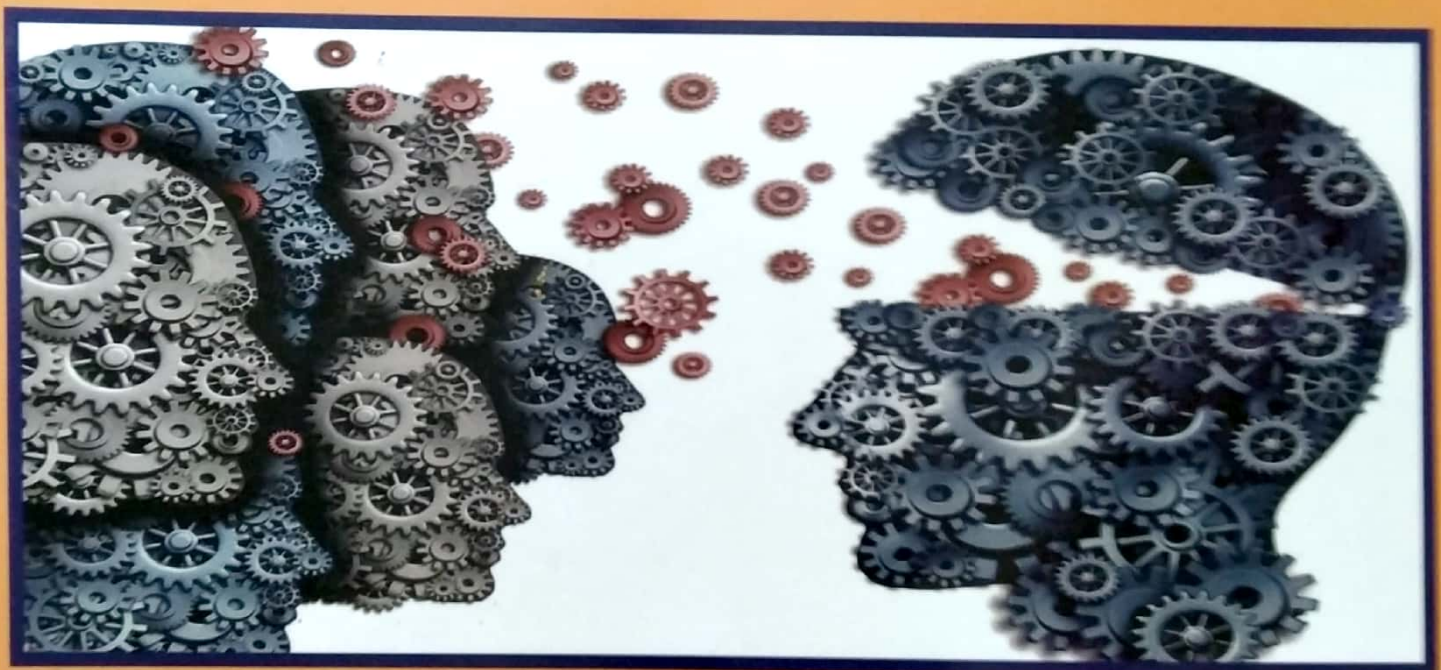
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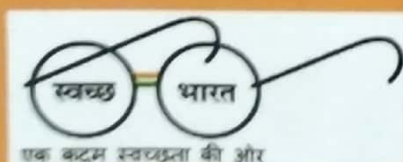
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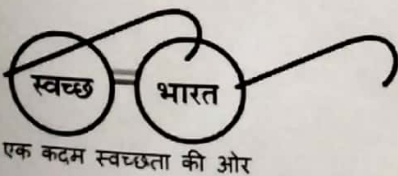
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Challenges of Start-ups under Changing Business Ecosystem

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ABSTRACT

At present we are living in information technology era. Revolutionary changes are taking place in the information technology industry. This revolution in IT industry has brought radical changes in other sectors of the economy. This has created an environment of ease of doing business, enabling manufacturing and service sector to grow at faster rate. It has made entrepreneurs to expand their business to leaps and bounds with effective monitoring. This ease of doing business has enabled the millennial to give concrete shape to their ideas. The easy availability of fund in the economy through different modes such as Venture capital, Angel investment, Seed funding, Private equity etc. has poured the water in the system to realise the dreams of millennial. This has made young entrepreneurs to become job givers than job seekers. As a result numbers of start-up companies are emerging in the country taking India into 3rd place after USA and UK among the top start-up countries¹. On the other side, the over enthusiasm of millennial in setting up of start ups by fixing unrealistic expectation are resulting in rise of certain challenges. They are facing difficulties in mitigating these challenges. This is pushing the start-ups towards the debt trap, leading to demise of the firm. Under this background this paper analyses the present ecosystem of start-ups in the country and pivotal challenges faced by them.

1. INTRODUCTION

Massive changes are taking place in Indian business ecosystem with the advancement in science and technology. Technological advancement has transformed the industrialisation process from manufacturing oriented to service oriented. The service industry is growing faster than expected by contributing more than 58 percent to the GDP². Along with banking, insurance, transport and communication the IT services and ITES like BPO and Call centres are at peak. The new entrant in this sector is Start-ups. Technological advancement has enabled the millennial to undertake independent business activities instead of queuing up for jobs in others firms. The millennial are interested more in becoming job creators than the job seekers. The start-up business in India is moving steps forward especially after the introduction of the start-up policy by the government on 16 January, 2016³. This facilitated the ease of doing business by providing the facilities like online registration, tax rebates up to 3 years, self certification compliance, and easy supply of credit facilities etc. Along with this supportive policies by the state governments also speed up the growth process by constructing favourable policies for their

healthy ecosystem prevails in the country. According to NASSCOM report in 2017 over 1000 start ups are added, taking the total to 5200 posting India as a 3rd largest base for start ups in the world⁴. At present 3-4 startup companies are taking birth daily, adding 800 to 1000 companies annually in the country. If this trend continues, by 2020 there would be 11,500 start-ups in the country employing over 2.5 lakh people⁵. Some of the successful start up companies in India are Flipkart, Paytm, MekeMytrip, shopclues, ola cabs, Oyo Rooms, Zomato, Myntira, Id fresh foods etc. The ID fresh foods is founded in 2005 by 6th failed student, later graduated from IIM Bangalore, P C Mustafa. The firm which was started in Bangalore with just Rs. 25000 initial investment turned to more than 100 crores turn over company now. It sells nearly 50,000 KG of idly and Dosa, batter daily and 'just heat' Parotas and chapatis. Now the firm has expanded its business to Chennai, Pune, Mumbai, Delhi, Hyderabad and Dubai. In future it plans to expand its business to some other countries⁶.

4. CHALLENGES OF THE START-UPS

Start-up companies are facing so many challenges under present ecosystem in the country. Some of the challenges are born one within the structure of the company and some other are due to changes in ecosystem.

Weak Business Model:

One of the major internal factors responsible for poor performance of start-ups is lack of basic knowledge about the business tactics by the millennial. They behave like a master of all, after getting a degree, without having any practical experience. The millennial are too optimistic about the success of their business. Most of the times their expectations are too high and unrealistic. This over confidence itself becomes the initial cause for failure of the business. Without knowing the depth of the well, they move forward with weak business model. After facing the reality they come to know the practical difficulties. Finally they fail to achieve their objectives and unable to survive.

Impracticable Innovations:

One of the key aspect of start-ups is innovation. Every start-up emerges with innovative idea. According to well know economist Joseph Schumpeter profit is the

reward for innovation. Profit arises only in dynamic society. Hence firms must keep on changing with innovative idea to sustain in long run. But before introducing any new idea it must be tested from all angles. Most of the millennial are over enthusiastic on their ideas, with high expectation. Most of the times these expectations are seem realistic, but in real sense they are merely unrealistic. The real waxing of the firm starts, when the idea was implemented practically. In order to succeed in a competitive world, start-ups need to have realistic approach than the unrealistic expectation keeping in view its strength and weaknesses. The Bangalore based start-up called 'Dazo' backed up by Google, Amazon, Commonfloor began as an internet kitchen with reliable partners serving in few localities in Bangalore. But failed due to dependent on many restaurant partners whose food quality and delivery efficiency were beyond its control and closed down within a year of establishment⁷.

Capital Administration:

Financial management is very difficult task for start-ups. Business needs money to make money. Capital is the life blood of all business activities and the start-up are not apart from this fact. They have to invest from their own at the initial stages. Millennial who have sound idea find it very difficult to make it into reality due to lack of finance. If their business idea is having the sign of non survival nature the financiers will not come forward to finance them. Then the very objective of the business will collapse. Start-ups requires financial backups from big investors, especially at initial stages of development. But they face challenges in getting finance from reasonable sources. Most of the start ups in India are shutting down their shutters because; they are unable to raise the sufficient fund to manage their business. Especially, at the times of cash crunch start-ups find it very difficult to manage their resources. This affects their future plans and pushes the firm towards sickness. The start-ups like Cardback, Finomena, HotelsAroundYou etc., are closed down in 2017 due to their inability to raise the fund. According to NASSCOM Report around 25 percent of Indian start-ups closed down in 2017 due to failure in raising fund on follow-on funding rounds⁸.

Weak Partners Groups:

Start-ups often start as a partnership company by millennial groups. For long term success of the

company pooling of resources and ideas of likeminded individuals is necessary. It requires strong bondages between the partners in many aspects like ideology, attitude, cultural background, chemistry etc. The domination by one or two member of the group in decision making by keeping others at backdoor gives the space for conflict between them. They have to create effective decision making system for facing the greatest challenges and getting fruitful results. But real test of partner group appears when company fails to attain its objectives and suffers from the losses. The difference of opinion among the partners especially, on key issues may lead to split in the partners and leaving the firm on the route of division.

Marketing Hiccup:

Marketing the product is another major challenge faced by many start-ups. The advancement in information technology industry enabled most of small companies to reach their potential customers very easily. Presently they don't need mediators like whole sellers and retailers to reach the customers. Online marketing made the firms to reach customers anywhere in the world very easily. But stem competition in every field challenged the start-ups in finding the market. In 2017 the prime reason for start-ups shutdown is demand constraints for their products.

In modern way of business the customer is the king, one of the great challenge the start-ups is facing today is gaining the customers trust. They need some loyal customers who support the company in expansion of business. In recent day the social media is playing an important role in business expansion. Company which utilises social media effectively to reach the nerve centre of customers may be able to succeed. The review of the customers towards the product plays an important role in bringing the new customers into the company's network. When the company fails to satisfy the consumers demand it is unable to survive. The e-commerce start-up 'Overcart' shutdown its services in last year because of low product quality, the dissatisfied consumers and failure to address customer complaints⁹.

Some start ups are facing the challenge in surveying and assessing the extent of market. Wrong assessment of potential market leads to demand constraint of the product in future days. Some models are very innovative, pre-testing of model is not possible. The

applicability of the model comes to know only after it enters into practical field. In such circumstances accurate assessment is not possible. Finally, the company unable to survive and shuts down the doors. The start up named 'Roder' which was launched in 2014 to provide intercity cab service and one-way service at half the price and closed its operation in 2017 due to low repeat rate of outstation travel¹⁰.

Lack of Sustainability:

Timing and unsupportive ecosystem are also responsible for the failure of start-ups in India. Before establishing the start up one could see whether this kind of models are operative under the prevailing ecosystem and timing is favourable to introduce that kind of model at present scenario are to be taken into consideration. Otherwise unsupportive ecosystem and wrong timing may lead to failure of the business.

The very purpose of all kinds of business is to remain in the business in the long run and maximise the profit. Along with profit maximisation the short term objective of the start-ups is sales maximisation. At the initial stages of establishment the firm wanted to create large network of customers without bothering about the profit. When firm fixes the sales maximisation objective it satisfies with minimum level of profit at the stage where its marginal revenue is equals to zero or negative. Once its network of customer expands at desired level and is able to retain the existing customers than it think of profit maximisation.

5. SUGGESTIVE MEASURES

Start-ups are good choice for millennial to realise their dreams of becoming an entrepreneur. Especially, for those who doesn't belong to business community. The present ecosystem provides essential inputs to the business. More importantly, the capital which is readily available in the market, for those whose business model has the strength and survival nature in the long run. But business itself is a risky job. Risks are common in business. Entrepreneurs have to face several kinds of challenges in running the business. They have to take appropriate decisions under uncertain conditions. Especially, on the matters of raising fund, marketing of product, managing resources etc. Otherwise they lose the battle and go out of the competition. The Government has to take

the steps to inculcate necessary skills among the millennial by organising orientation programmes, workshops and training programmes by establishing more incubation centres. This act will help the millennial to face the challenges with courage and run the firm successfully.

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**CORPORATE RESTRUCTURING IN INDIA: A STUDY WITH
SPECIAL REFERENCE TO SELECT CORPORATE
RESTRUCTURING INITIATIVES IN BANKING SECTOR**

*Synopsis of the Ph.D Thesis
to be Submitted to Gulbarga University, Kalaburagi*

By

SUNANDA VANJERKHEDE

Under the Guidance of

Dr. RAJNALKAR LAXMAN

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MERGERS AND ACQUISITIONS - A STUDY ON INDIAN BANKING SYSTEM

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ABSTRACT

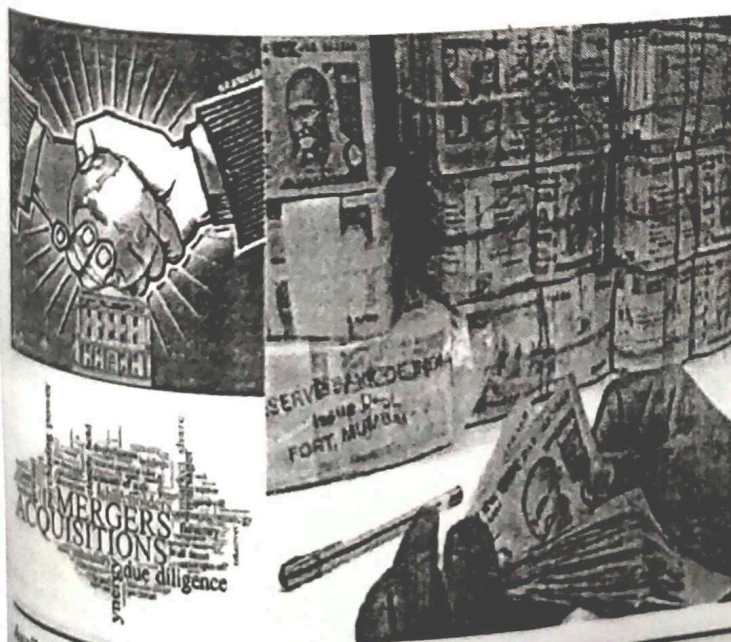
Merger and Acquisition is the only way for gaining competitive advantage domestically and internationally and as such the whole range of industries are looking to strategic acquisitions within India and abroad. In order to attain the economies of scale and also to combat the unhealthy competition within the sector, Consolidation of Indian banking sector through mergers and acquisitions on commercial considerations and business strategies is the essential pre-requisite. Today, the banking industry is considered among the rapidly growing industries in India. It has transformed itself from a sluggish business entity to a dynamic industry. The growth rate in this sector is remarkable and therefore, it has become the most preferred banking destinations for international

investors. In the last two decades, there has been paradigm shift in Indian banking industry. A relatively new dimension in the Indian banking industry is accelerated through mergers. In this article, a case of state bank of India, the first leading bank in India, is considered. It has acquired several banks to give way to the concept of purposeful banking sub serving the growing and diversified financial needs of planned economic development. The state bank of India was destined to act as the pacesetter in this respect and lead the Indian banking system into the exciting field of national development. Hence, this article aims to study the growth of state bank of India through mergers and acquisitions.

KEYWORDS: Mergers, Acquisitions, Banking Industry, Economic Development.

INTRODUCTION:

The international banking scenario has shown major changes in the past few years in terms of mergers and acquisitions. Deregulation, through dismantling of interest rate controls, removal of barriers between banks and other financial intermediaries and lowering of entry barriers has been the main driver. It has led to disintermediation, investors demanding higher returns, price competition, reduced margins, falling spreads and competition across geographies forcing banks to look for new ways to boost revenues. Consolidation has been a significant strategic tool for this and has



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Mergers in Banking Sector in India: Pre and Post-Merger Performance Analysis

Rajnalker Laxman & Sunanda Vanjerkhede

Abstract:

In banking sector, Mergers and Acquisitions have become very popular all over the world in the recent times due to globalization, liberalization, technological developments and intensely competitive business environment. Mergers and Acquisitions are a big part of corporate finance world. This process is extensively used for restructuring the business organization. In India, the concept of mergers and acquisitions was initiated by the government bodies. Since 1991, the Indian economic reform has opened up a whole lot of challenges both in the domestic and international spheres. The present paper is an attempt to study the impact of mergers on the profitability of State Bank of India and to evaluate the financial performance of the bank during the pre-merger and post-merger period. Finally, the study indicates that the merger events have positive impact on the acquiring bank.

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Key Words: Mergers and Acquisitions, Financial Performance, Ratio Analysis and Profitability.

Introduction:

Consolidation has become a worldwide phenomenon and it has been an important strategic tool driven by motives of economies of scale, geographical diversification, cross-border expansion and market share concentration. There has been a paradigm shift in banking industry in the last two decades and today, the banking industry is considered among rapidly growing industries in India. Mergers and Acquisitions on commercial considerations and business strategies have accelerated a new dimension in Indian banking. India is slowly moving from regime of 'large number of small banks' to 'small number of large banks'.

RBI guidelines on mergers and amalgamations of Banks:

Consolidation is important to improve competitiveness among banks and also to ensure financial stability in the economy. With a view to encourage consolidation and to facilitate merger and acquisition in banking sector RBI issues suitable guidelines from time to time. Following are the guidelines announced by RBI on merger and amalgamations in May 2005:

The draft scheme of amalgamation must be approved individually by two-thirds of the total strength of the total members of board of directors of each of two banking companies.

The members of board of directors approving the draft scheme need to be the signatories of the Deed of Covenants.

The draft scheme of amalgamation must be approved by the shareholders of each of banking company by a resolution passed by a majority in number representing two-thirds in value of shareholders, present in person or by proxy at a meeting called for the purpose.

The swap ratio must be determined by the competent and experienced independent valuers and such ratio be indicated

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