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Sustainable Development in Tribal Areas

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Introduction

Sustainable Tribal Development is a transdisciplinary approach to understand the socio-ecological system and intervene to enhance the competency of the community and build the social, natural and financial capital to pursue livelihood, food security and well-being which leads to improve the Human Development. Tribal population traditionally has their habitation in and around the forest mosaic landscape and there has been a symbiotic relationship between the tribal community and their surrounding natural ecosystems. The degradation of the natural ecosystems not only shrank the livelihood opportunities these communities but has also affected their food and nutrition security as well as disrupted their community institutions.

Objectives

Tribal development has been a critical area of enquiry across a number of disciplines. One of the broad research interests stands out being a critique of tribal development that univocally interrogates the approach, perspective, strategy adopted in national development agenda for the tribes. Essentially with their respective analytical sophistication, theoretical soundness and empirical grounding bring in deeper critical insights into an understanding of tribal development within macro framework of national development perspective that reflects 'not tribe-specific' development, rather a development around the tribes. There is interest in equitable, participatory, inclusive and sustainable tribal development from human rights perspective. Tribal have been divided into several tribal belts in India on the basis of physical characters and other aspects of life. They live in forest hills and naturally

isolated regions but some are in contact with people of modern culture either by migrating to cities for work, developmental projects if carried out in their area, people going to study their living and now government trying to bring them in purview of inclusive development. In the course of acculturation, they have also been cheated by many so called civilized people who grabbed their land in lieu of providing assistance. They have to a great extent retained their traditions and customs as socially distinct communities in contrast to their counterparts. Tribal have attracted more and more scholars to study them. In developing societies tribal people have specific local knowledge as a result of close interaction with natural and physical environments and cultural adaptation being eco-friendlier and more sustainable instead of encouraging tribal farmers to adopt input intensive agriculture the state departments should advocate the cultivation of crops organically. Sustainable practices have been followed by them then coming in contact with modern civilization had adopted unsustainable capital-intensive practices in agriculture leading to problems of indebtedness. The present approach by government, non-government organizations, research institutes again are teaching and reviving sustainable organic practices to tribal people for increasing their incomes. Tribal welfare is the concern for inclusive growth.

Holistic Sustainable Tribal Development

Holistic Sustainable Tribal Development is a Transdisciplinary approach to understand the Socio-Ecological System and intervene to enhance the competency of the community and build the social, natural and financial capital to pursue livelihood, food security and well-being which leads to improve the Human Development Index (HDI). IBRAD pursues



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8th International Conference on "Economic Growth and Sustainable Development: Emerging Trends"
November 29 & 30, 2023, Mysuru, India

**Growth and Instability Analysis of Pepper with Reference to
Production and Price**

Ganaraja K

Rakesh T S

Nagaraj Poojari

Abstract

Black pepper, the most traded spice in the world is native to South India. Though Pepper is popularly known as black gold, it does not provide value of gold to its cultivators because of several persisting problems. Market imperfections, illegal imports, ineffective implementation of minimum import duty, lack of institutional support etc are some of the problems faced by pepper growers. Production of pepper has become unremunerative due to depressed prices in the domestic and/or global markets coupled with increasing input costs. In this context, the study has focused on trends in area, production and yield of pepper, seasonal effect of price and also impact of production of pepper on its prices to diagnose reasons for price fluctuations. The main objective of the study is to examine trends in area, production and productivity in major pepper producing states and monthly price variations of pepper in India. The study relies on time series data. The data on area, production, productivity and monthly average price of pepper have been collected from Spices Board of India. In order to study the behaviour of prices of pepper in different months, seasonal effect has been constructed. In order to study the interrelationship between price of pepper with its production and different months, correlation technique has been employed. Regression analysis is being undertaken to know the present and future price trends of pepper. The time-series analysis of the monthly average prices of pepper is attempted from 2018-19 to 2022-23.

The study suggests that the pepper growers need not be panic even though the market price appears to be decreasing as the unit change in month brings about a small change in price. The study also suggests that, if the government could provide enough institutional support to stabilise the market prices, the pepper growers would certainly consider their crop as black gold.

Keywords: Agriculture, Black Pepper, Price Fluctuation, Area, Production, Productivity.

Introduction

The prices of agricultural produce are important for farmers as these determine their incomes. The movements of agricultural prices over the last many years' reveals two major features: rising trend and many fluctuations. It is well known that agricultural prices have a tendency to display wider fluctuations. Deficiency in supply relative to demand and increase in per-capita income are the causes for increase in

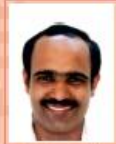


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INDIA STEPS AHEAD
INDIGENOUS PRACTICES IN
HIGHER EDUCATION IN



INDIGENOUS PRACTICES IN HIGHER EDUCATION IN INDIA STEPS AHEAD

Dr. A. Jayakumar Shetty | Dr. Ganaraja K. | Prof. Ramesh Salian



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INDIGENOUS PRACTICES IN HIGHER EDUCATION IN INDIA: STEPS AHEAD

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TECHNOLOGY IN HIGHER EDUCATION IN INDIA: A CRITICAL ANALYSIS

Deekshith S, Bhavya Rai & Ganaraja K

Abstract:

Technology has become an integral part of higher education in India, providing both opportunities and challenges for students, teachers, and institutions. This paper critically analyses the impact of technology on higher education in India and reviews the existing literature on the benefits and limitations of technology integration. The paper also explores the challenges faced by educational institutions in adopting technology and offers recommendations for enhancing the use of technology in higher education, with a growing number of institutions adopting digital learning tools, online courses, and e-learning platforms. This has been driven by a number of factors, including the increasing demand for higher education, the need for greater accessibility and flexibility in learning, and the growing importance of digital skills in the workforce. The use of technology in higher education in India has several potential benefits, including increased access to education, improved learning outcomes, and enhanced student engagement. For example, online courses and e-learning platforms can provide students with the flexibility to learn at their own pace and from anywhere, while digital tools such as interactive simulations and



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AN ECONOMIC IMPACT OF JANAUSHADHI ON THE
GENERAL PUBLIC: A STUDY IN BELTHANGADY TALUK

**AN ECONOMIC IMPACT OF JANAUSHADHI ON THE
GENERAL PUBLIC: A STUDY IN BELTHANGADY
TALUK**

Abstract

Indian health sector (public) comprises of 18% of all outpatient treatment and 44% of all inpatient care. In India, people of middle and high class tend to use public healthcare less frequently than people with lower standards of living. The public health care system was initially created to give everyone access to healthcare, regardless of caste or socioeconomic position. In order to provide health care services to the underprivileged population by providing medicines at significantly reduced rates, the central government launched the Jan Aushadhi Scheme. In this regard, the current study is an effort to analyse the economic impact of the programme. The area of the present study is the Maladi village in the Belthangady taluk of the Dakshina Kannada District. Both primary and secondary data are used in the study.

Keywords: PMBJP (Pradhan Mantri Bhartiya Janaushadhi Pariyojana), CAGR (Compound Annual Growth Rate), Pharmaceutical, US Food and Drug Administration (USFDA).

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PERFORMANCE EVALUATION OF BASAVA

HOUSING SCHEME: A STUDY IN BELTHANGADY TALUK

PERFORMANCE EVALUATION OF BASAVA HOUSING SCHEME: A STUDY IN BELTHANGADY TALUK

Abstract

Housing is a basic requirement of human beings and very important need for every citizen. Adequate shelter for each and every household is a fundamental prerequisite for a healthy living in any society. From a social point of view, Housing not only provides economic security but also provides status in the society. Good quality of house leads increases physical, mental and psychological strength along with standard of living. A house also protects a poor household from the vagaries of nature, in the absence of which they are forced to take to streets and live in open. In this regard the Government of India and the State government provide housing schemes to Indian citizens so that it allows the middle and lower income group to have their own houses, which they are unable to do so due to their financial status. The present study attempts to evaluate the performance of Basava Housing Scheme and also intends to offer policy suggestions according to findings found during the study.

The current study is confined to Navoor Village, Belthangady Taluk of Karnataka State. The study goes on with both primary and secondary data. Primary data were collected through structured questionnaire and one to one interaction. The secondary data had been collected from various research papers, magazines, articles, various journals, and is also based on the published, unpublished and electronic referred sources.

Keywords: Housing, Empowerment, Basava Housing Scheme (BHS) Rajiv Gandhi Housing Corporation Limited (RGHCL)

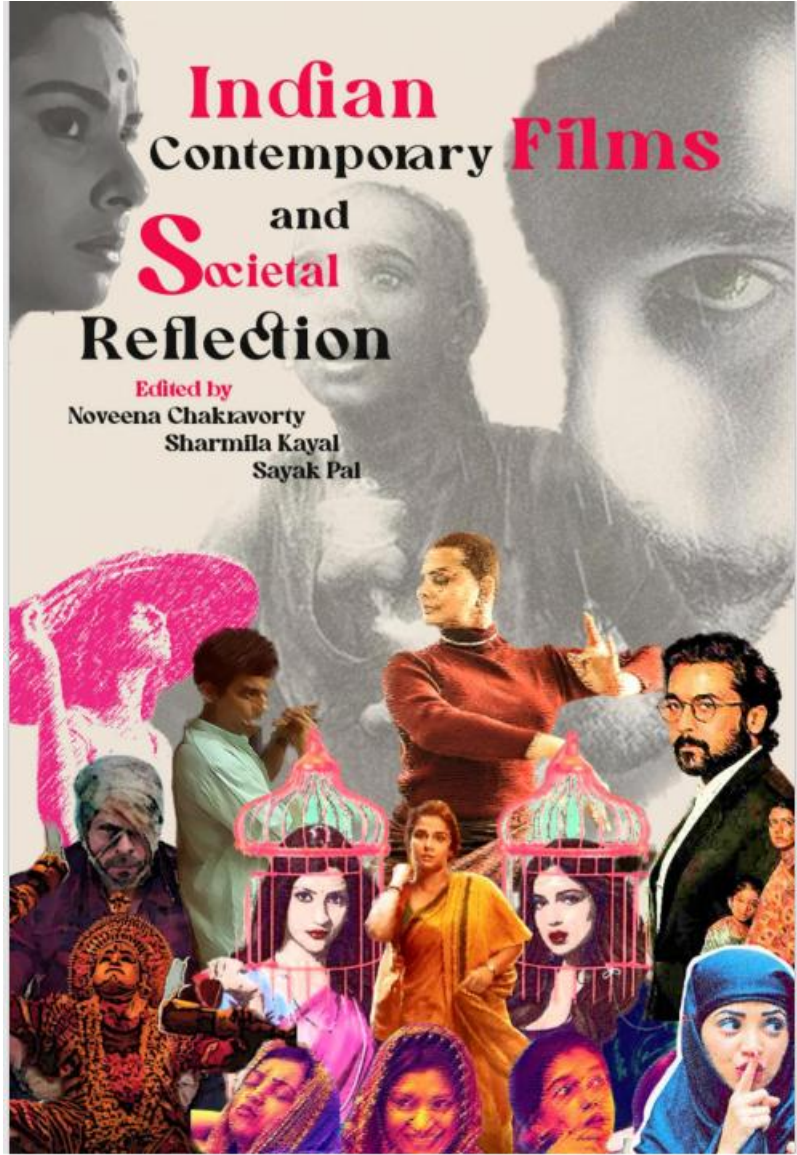
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CHAPTER - 10

**To Explore the factors influencing the
Acceptance of Audiences towards
OTT and Regional Content**

Samhita S. Mysora, Senior Production Associate, Sri Dharmasthala Manjunatheshwara College (Autonomous), Ujire, Karnataka, India

Sunil Kumar, Assistant Professor, Department of Journalism and Mass Communication, Sri Dharmasthala Manjunatheshwara College (Autonomous), Ujire, Karnataka, India

Abstract

In our rapidly evolving world characterized by modern ideas and instant communication, Over-the-Top (OTT) platforms have experienced exponential growth, extending their influence globally. India witnessed the advent of its first OTT platform, BigFlix, in 2008, marking a significant milestone for Reliance Entertainment. Since then, a plethora of OTT platforms have emerged, fundamentally reshaping audience preferences and behaviors. This research endeavors to delve into the widespread acceptance of OTT platforms among individuals, exploring their language preferences in the process. Additionally, it seeks to analyze the profound impact of OTT platforms in fostering a multilingual audience base for regional content. The study also seeks to illuminate the various challenges and obstacles encountered by viewers, including but not limited to cultural and language barriers.

To conduct this comprehensive investigation, we have adopted a mixed-method research approach, combining qualitative interviews and quantitative surveys for primary data collection. This approach allows to gather a diverse range of insights and perspectives, resulting in a well-rounded and thorough understanding of the subject matter. By exploring these facets, the study aims to contribute valuable insights into the dynamic landscape of OTT platforms. This research will provide a deeper comprehension of the evolving media consumption in the digital age.

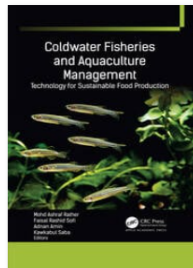
Keywords: Over-the-Top (OTT), Multilingual Audience, Contemporary.

Introduction

Over-the-Top (OTT) is a diverse medium for streaming both audio and video content via the internet, eliminating the need for satellite television or local cable networks. OTT platforms have created a huge demand in the



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Chapter

Bacterial Diseases of Finfish Prevalent in Coldwater Aquaculture

By *Priyanka Ashwath, Ramya Premanath, Rajeshwari Vittal, Deekshit, Prarthana Aithal, Feroz A. Shah, Akhila Dharnappa Sannejal*

Book [Coldwater Fisheries and Aquaculture Management](#)

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Review on inorganic ion exchange membranes for diverse applications

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3.1 Introduction

Rapid developments in membrane science over the past few decades have brought tremendous changes in several separation applications and clean energy resources and, therefore it is having immense significance in the industrial sector and public health [1–7]. Various types of membranes have been developed by different groups and were used in diverse commercial separation techniques, including ion exchange, pervaporation, nanofiltration, ultrafiltration, microfiltration, reverse osmosis, and electrodialysis (ED) [8–14]. Among the various methods of separation processes, ion exchange membrane (IEM) method is more advanced and energy-efficient. IEMs generally carry anionic and or cationic charged groups. Separation processes using IEMs have more advantages with respect to other techniques by considering their environmentally friendly nature and affordability [15,16].

IEMs are widely used for the separation or concentration of pharmaceutical products and also for the food items that contain ionic species. IEMs are also found to be useful in the manufacture of basic chemical products [15]. IEM-based separation techniques play a major role in water treatment for removal of ionic species from aqueous solutions. Nowadays, IEMs play a vital role in energy conversion processes, its storage, and also in electrochemical synthesis [17]. Many other applications of IEMs such as in redox flow battery are not yet studied properly and are in the early stages of their development. The technical feasibility of the IEMs in various commercial processes varies considerably [18].

ED is a common process that works by using IEMs used for desalination of seawater on industrial scale. The same process is also useful for the separation of a number of



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Enzyme Biotechnology for Environmental Sustainability

Progress in Biochemistry and Biotechnology

2024, Pages 439-463



Chapter 17 - Role of algae and its enzymes in the bioremediation of pollutants

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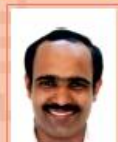


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INDIA STEPS AHEAD INDIGENOUS PRACTICES IN HIGHER EDUCATION IN



INDIGENOUS PRACTICES IN HIGHER EDUCATION IN INDIA STEPS AHEAD

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**SAVINGS AND INVESTMENT PATTERN OF SALARIED CLASS
PEOPLE WITH SPECIAL REFERENCE TO DAKSHINA KANNADA
DISTRICT**

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Abstract

This research paper presents a comprehensive analysis of the savings and investment patterns among salaried class individuals residing in Dakshina Kannada district, Karnataka, India. The study aims to understand the financial behaviors, preferences, and factors influencing savings and investment decisions in this specific geographic and demographic context. The research employs a mixed-methods approach, combining both quantitative and qualitative research methodologies. Primary data was collected through structured surveys and in-depth interviews conducted among a diverse sample of salaried individuals, including government employees, private sector workers, and professionals, residing in various urban and rural areas of Dakshina Kannada district. The findings of this research indicate that the savings and investment patterns among the salaried class in Dakshina Kannada district are influenced by a multitude of factors, including income levels, financial literacy, risk tolerance, family structure, and cultural beliefs. The study identifies the predominant forms of savings, such as savings accounts, fixed deposits, and recurring deposits, as well as the most popular investment avenues, including mutual funds, stocks, real estate, and traditional gold investments.

Furthermore, the research sheds light on the challenges and barriers faced by salaried individuals in Dakshina Kannada district when it comes to saving and investing, including



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CHALLENGES FACING INDIAN MICRO, SMALL, AND MEDIUM-SIZED ENTERPRISES IN THE CONTEXT OF GLOBALISATION

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ABSTRACT:

This paper aims to comprehensively analyze the challenges confronting Indian Micro, Small, and Medium-sized Enterprises (MSMEs) in the era of globalization. Globalization has redefined the dynamics of international trade, creating both opportunities and challenges for businesses. In the Indian context, MSMEs play a critical role in the economy. However, they face formidable challenges as they attempt to integrate and compete in the global market. This paper explores key challenges, including competition, access to finance, technological advancements, quality standards, infrastructure limitations, and workforce development, and suggests potential strategies to navigate these challenges effectively.

(Key words: MSM- GDP-Employment- Role and Factors)

INTRODUCTION:

In today's interconnected world, the phenomenon of globalization has dramatically reshaped the economic landscape, offering boundless opportunities for businesses to expand their horizons and tap into international markets. However, this global shift is not without its complexities, especially for the lifeblood of India's industrial sector – its Micro, Small, and Medium-sized Enterprises (MSMEs). This paper delves into the multifaceted challenges that confront Indian MSMEs as they navigate the turbulent waters of globalization, examining how these enterprises strive to adapt, thrive, and remain competitive in an increasingly globalized economy.



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Research Paper

Resilience, Sense of Humor and Marital Satisfaction among Married Young Adults Across Gender

Ms. Reshmi V R^{1*}, Ms. Ashwini S Shetty²

ABSTRACT

The present study was undertaken to study the resilience, sense of humor and marital satisfaction among married young adults across gender. Resilience scale, Sense of humour Questionnaire 6 (SHQ-6 Reversed in 2015), ENRICH (Evaluation and Nurturing Relationship Issues, Communication and Happiness) Marital Satisfaction Scale were administered to a sample of 60 married young adults (30 males and 30 females) between the age of 24-35. The samples were collected by using purposive sampling method. Multivariate analysis of variance (MANOVA) and Pearson product moment correlation were used for statistical analysis with the help of SPSS version 22. The findings of the study reveals that there was no significant relationship between resilience, sense of humor and marital satisfaction among married young. The study also found that there was no significant difference in resilience, sense of humor and marital satisfaction among married young adults across gender.

Keywords: Resilience, Sense of Humor, Marital Satisfaction, Married Young Adults

Marriage is a significant human bond that can fulfill the physical, emotional, and societal needs of partners. Marriage is a legally recognized union between two people, typically involving a ceremony or ritual, which establishes a permanent and exclusive commitment to each other. It is a social institution that serves as a foundation for forming families and building communities.

Marriage can provide emotional and physical intimacy, companionship, support, and a sense of security for partners. It also carries legal, financial, and social implications, such as inheritance rights, joint property ownership, tax benefits, and societal expectations. The stability of a relationship could be a reason why getting married has a positive impact on the mental health of young adults. However, if the relationship is unstable, it may hide the negative impact that marriage can have on their mental health. Marriage is a complex and dynamic relationship that involves two individuals coming together to build a life together (Maria J. kefalas, 2011).

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Research Paper

Achievement Motivation and Sleep Quality among Young Adults Across Gender

Akshay Mohan^{1*}, Maheshbabu. N.²

ABSTRACT

Achievement motivation and sleep quality are both important factors that can significantly affect the overall well-being of young adults. The present study aims to find out whether there is any relationship between Achievement Motivation and Sleep Quality among Young adults and Significant difference in Achievement Motivation and Sleep Quality across Gender. Deo-Mohan Achievement motivation (n-Ach) scale and Pittsburgh Sleep Quality Index (PSQI) were circulated among the sample of 80 Young Adults consisting both male and female by using purposive sampling method, obtained data was analyzed through Pearson's product moment correlation, 't' test with the help of SPSS version 22 and it was found that there is no significant relationship between Achievement Motivation and Sleep Quality among Young adults. The study also found that there is no significant difference in Achievement Motivation among Young adults across Gender and there is a significant difference in Sleep Quality among Young adults across Gender. Overall, these findings suggest that while there may not be a direct relationship between Achievement Motivation and Sleep Quality among Young adults, there may be other factors that influence these two variables differently. Furthermore, the study highlights the importance of considering gender differences when examining sleep quality in young adults.

Keywords: Achievement Motivation, Sleep Quality, Young adults

Young adults are a critical population in research as they represent a transitional phase between adolescence and adulthood. This age group, typically defined as individuals between the ages of 18 and 25, is characterized by rapid changes in physical, cognitive, emotional, and social development. From a research perspective, young adults are a fascinating population to study because they are at a critical point in their lives where they are making important decisions about education, career, relationships, and lifestyle choices that can have long-lasting impacts on their health and well-being.

Given their unique developmental stage, young adults are often the focus of research studies in various fields, including psychology, sociology, public health, and education. Researchers are interested in understanding the factors that influence young adults' behaviours and decisions related to their health, including substance use, sexual health, and physical

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Research Paper

Work Life Balance and Subjective Well Being among Working Professionals across Gender

Sandra P J^{1*}, Ashwini H²

ABSTRACT

The concept of work life balance has become increasingly important in today's fast paced and demanding work environment. Achieving work life balance has been shown to have a positive impact on subjective well-being, or an individual's overall evaluation of their life satisfaction and happiness. The present study aims to find out whether there is a relationship between work life balance and subjective well-being among working professionals and significant difference in work life balance and subjective well-being across gender. Work life balance scale and subjective well-being inventory were circulated among the samples of 100 working professionals consisting of both male and female by using Convenience sampling method, obtained data was analysed using Pearson coefficient of correlation and independent t test. With the help of SPSS version 22 and it was found that there is no significant relationship between work life balance and subjective well-being among working professionals. The study also found that there is no significant difference in work life balance and subjective well-being across Gender. The study concludes the need for effective interventions and support policies to help working professionals to improve work life balance and subjective well-being.

Keywords: *Work life balance, Subjective well-being, Working professionals*

Working adults' social and family lives have been significantly hampered by shifting work patterns over time. With the restricted 24 h' time asset accessible in a day, working grown-ups might be faced with many difficulties, including cut off times to meet targets, monetary commitments, and squeezing family obligations. The degree of involvement in their work, family, and social lives may be impacted by these circumstances, which may result in role conflict. A few researchers recommend that greater levels of popularity from family exercises make it hard to adjust work and everyday life. This phenomenon has been attributed in part to an increase in the number of women working and men taking on more housework, such as taking care of children and household chores. The evidence also suggests that men's time spent doing housework has increased over time, and that female labour force participation has also increased over time. Failure to achieve a "balance" between these domains may have an adverse effect on the health of

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Applications Of Robotics

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Abstract:

Over the lifetime of human history, emergence of certain new technologies has globally transformed life. One such technological revolution is the concept of robots and more specifically the field of robotics. The modern world is built on robotics. It has the potential to bridge the gaps between electronic communication and corporeal systems. The researcher aims to discuss the numerous applications of robotics in various areas. At present, Japan is considered as the global leader in robotics. But as the pace of innovations rapidly increases, it is anticipated that robots will not only become more common in daily life but will play pivotal roles in our existence. The applications discussed in this paper are not only possible but exist in real time. The paper also proposes few applications which are fully hypothetical but have the potential to become mainstream in the near future.

Keywords: Robotics, Daily Life, Future Applications



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Stakeholders perception on Institutional Social Responsibility: A Study of Higher Educational Institutions

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Data Security and Protection

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Abstract

Greater the dependency on computers and other digital devices, greater is the potential risk of data theft and loss. Databases are one of the important valuable assets of any organisation. The present paper analyzes the concept of data protection, breach of data security, significance of data protection, and ways to safeguarding the data. The protection laws prevailing in India and need of implementing a comprehensive legal backup is discussed in the present paper.

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COMPARATIVE STUDY OF QUALITY OF LIFE AMONGST DEGREE AND ENGINEERING STUDENTS

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Dr. Sudheer K.V

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Abstract

Quality of Life may be defined as the individual's perception of personal well-being within their socio-cultural context. In general, one's quality of life is defined by Psychological, Physical, Social and Environmental well-being. This study aims to compare the quality of life between degree and engineering students. The researchers wish to detect any differences between the two categories and any other variations between them. This is accomplished by the use of the WHOQOL-BREF (1996) scale developed by the World Health Organization. The researchers hypothesize that there is no significant difference between the students with respect to quality of life. The sample size being considered is a total of 60 students with 30 degree and 30 engineering students. The statistical analysis carried out shall provide a better conclusion.

Keywords: Quality of Life, Well-being, Students

INTRODUCTION

The WHO defines Quality of Life as an individual's perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards, and concerns. Considerable agreement exists that quality of life is multidimensional. Coverage may be categorised within five dimensions: physical wellbeing, material wellbeing, social wellbeing, emotional wellbeing, and development and activity. (Felce, D. J., & Perry, J; 1995). The general consensus is that Quality of Life is a vital aspect of psychology and research due to its status as a concept utilized in multiple fields such as medicine, sociology, economics and so on.

The university years are a time when students experiment with adult roles, get ready for the working world, and more fully idealize their values (Özmaden, 2019). Students generally step into adulthood and all its challenges at this stage of life. Thus, measuring the Quality of Life of students will assist in better education systems that accommodate students from all walks of life. University life comes with various stress agents and depression which can decrease quality of life. As a society concerned about health and future generations, we need to investigate and eliminate precipitating and predisposing factors of stress which consequently leads to depression and reduced quality of life (Bastaminia et al., 2016).

Therefore, measuring the Quality of Life is not only a necessary but rather a vital aspect of research since it reveals many facets of student life that may go unnoticed. The demographic chosen for this study are students pursuing Degree and Engineering courses. Despite the students being of the same age their Quality of Life shows major differences as seen in the study. Many sociodemographic, academic, and behavioural variables are associated with university students' Quality of Life. The present findings underscore the need to direct further initiatives toward identifying and overcoming barriers to increased QOL for university students. (Ramón-Arhués et al.; 2022)

Significance of the Study:

Quality of Life is an essential aspect of social wellness and must be considered in education and policy since it can make the difference on a socio-economic level across the general population. It can also assist in tailoring and improving the efficacy of educational institutions by considering the needs of all students.



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CHALLENGES FACING INDIAN MICRO, SMALL, AND MEDIUM-SIZED ENTERPRISES IN THE CONTEXT OF GLOBALISATION

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This paper aims to comprehensively analyze the challenges confronting Indian Micro, Small, and Medium-sized Enterprises (MSMEs) in the era of globalization. Globalization has redefined the dynamics of international trade, creating both opportunities and challenges for businesses. In the Indian context, MSMEs play a critical role in the economy. However, they face formidable challenges as they attempt to integrate and compete in the global market. This paper explores key challenges, including competition, access to finance, technological advancements, quality standards, infrastructure limitations, and workforce development, and suggests potential strategies to navigate these challenges effectively.

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India's MSME sector is a vibrant and dynamic force, contributing significantly to the country's economic growth, employment generation, and overall industrial development. Comprising a vast network of enterprises, ranging from small family-owned businesses to emerging startups, MSMEs form the backbone of India's industrial ecosystem. They play a pivotal role in fostering innovation, decentralizing economic activity, and empowering local communities.

The advent of globalization has redefined the dynamics of global trade and commerce, reshaping the way nations engage and businesses operate. In this era of interconnected markets and borderless trade, micro, small, and medium-sized enterprises (MSMEs) in India find themselves at the nexus of tremendous opportunities and daunting challenges. Globalization offers the promise of broader market access, technological advancements, and international collaborations, yet simultaneously imposes a set of hurdles that MSMEs must surmount to thrive in the global arena.

This paper delves into the multifaceted challenges that Indian MSMEs grapple with as they navigate the complexities of globalization. From increased competition and access to finance



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नरेंद्र कोहली के रामचरित्र आधारित उपन्यासों में जीवन मूल्य

- डॉ. मल्लिकार्जुन एन

सहायक प्राध्यापक एवं हिंदी विभागाध्यक्ष
श्री धर्मस्थल मंजुनाथेश्वर स्वायत्त महाविद्यालय,
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आधुनिक युग गद्य का युग है। सही मायने में उपन्यास को आधुनिक युग का महाकाव्य कहा जाता है। उपन्यासों में मानव-जीवन और मानव-मूल्य प्रस्तुत किया जाता है। वर्तमान युगचेतना इतनी संघर्षमय और असाधारण हो गई है, जिसके परिणामस्वरूप उसकी अभिव्यक्ति के लिए उपन्यास ही उचित माध्यम है। उपन्यास में जीवन की व्यापक झाँकी देखने को मिलती है, साथ ही साथ हमें शिक्षा भी मिलती है। उपन्यास सम्पूर्ण जीवन का यथार्थ चित्रण करता है।

नरेंद्र कोहली का कृतित्व इतना समृद्ध है कि निःसंदेह समकालीन उपन्यासकारों में उनका स्थान एक श्रेष्ठ रचनाकार के रूप में लिया जा सकता है। नरेंद्र कोहली आज हिंदी साहित्य जगत में – उपन्यासकार, कहानीकार, व्यंग्यकार, आलोचक, समीक्षक, नाटककार एवं विचारक के रूप में पहचाने जाते हैं। नरेंद्र कोहली को बचपन से ही लेखन में रुचि थी। वे छठी कक्षा से लेखन कार्य आरम्भ किया है और आज भी लिख रहे हैं। नरेंद्र



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ಮರುಕಥನೀಕರಣ - ಕನ್ನಡ ಮಹಿಳಾ ಕಾವ್ಯ

ಡಾ.ಬೋಜಮ್ಮ ಕೆ.ಎಸ್

ಸಾರಾಂಶ

ಆಧುನಿಕ ಮಹಿಳಾ ಸಾಹಿತ್ಯ ಕುರಿತು ಮಾತನಾಡುವಾಗ ಮಹಿಳೆಯ ಸಾಂಸ್ಕೃತಿಕ, ಸಾಮಾಜಿಕ ಪರಂಪರೆ ಮಹತ್ವದ್ದಾಗುತ್ತದೆ. ನಮ್ಮ ಸಂಸ್ಕೃತಿ ಎಂದರೆ ಅದು ಪುರುಷ ಸಂಸ್ಕೃತಿಯೇ; ಪುರುಷನಿಂದ ನಿರ್ಮಿತವಾಗಿ ಸ್ತ್ರೀ ಪುರುಷರಿಬ್ಬರೂ ಪಾಲಿಸಿಕೊಂಡು ಬಂದಂಥದ್ದು. "ನಮ್ಮ ಪುರಾಣ ಪುಣ್ಯಕೆಗಳಲ್ಲಿ, ಮಹಾಕಾವ್ಯಗಳಲ್ಲಿ ಮಹಾರಾಜರ ಕಥೆಗಳು ದಾಖಲಾಗಿವೆಯೇ ಹೊರತು ಮಹಿಳೆಯರ ಕಥೆಗಳಲ್ಲ. ಇಲ್ಲಿ ಮಹಿಳೆಯರು ಭೋಗವಸ್ತುಗಳಾಗಿ ಅಲಂಕಾರ ಸಾಮಗ್ರಿಗಳಾಗಿ, ಸೇವಕ ವರ್ಗದವರಾಗಿ ಮಾತ್ರವೇ ಪ್ರಸ್ತಾಪಗೊಂಡಿದ್ದಾರೆ. ಕುಟುಂಬ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ತಾಯಿ, ಹೆಂಡತಿ ಮಗಳು ಎಂಬ ಸ್ಥಿರ ಮಾದರಿ ಪಾತ್ರಗಳಾಗಿ, ಪುರುಷ ಬದುಕಿನ ಪರಿಕರಗಳಾಗಿ ಕಾಣಿಸಿದ್ದಾರೆ. ಪಿತೃ ಸಂಸ್ಕೃತಿಯ ನಿರಂತರತೆಯ ಕಾವಲುಗಾರರಾಗಿ, ಪಾತಿವ್ರತ್ಯ, ಮಾತೃತ್ವಗಳನ್ನು ಅಪಾಹಿಸಿಕೊಂಡು ಪರಿಪಾಲಿಸುವ ವಾಹಕಗಳಾಗಿ ದುಡಿದಿದ್ದಾರೆ. ಇಷ್ಟಾದರೂ ಇವರಾರಿಗೂ ಸ್ವಂತದ ಚಹರೆಗಳಿಲ್ಲ ಮರುಪರಿಶೀಲಿತ ಚರಿತ್ರೆಯಲ್ಲಿ ಮಹಿಳೆಗೆ ಯಾವ ಅಸ್ತಿತ್ವವೂ ಇಲ್ಲ"(ಹೆಣ್ಣು ಬರೆಹದ ಒಳಬಂಡಾಯ - 2010,-88).

ಪುರಾಣದಲ್ಲಿ, ಚರಿತ್ರೆಯಲ್ಲಿ ಅವಜ್ಞೆಗೊಳಗಾದ ಸ್ತ್ರೀ ಪಾತ್ರಗಳನ್ನು ಆಧುನಿಕ ಕನ್ನಡ ಸಾಹಿತ್ಯದ ಮಹಿಳಾ ಸಾಹಿತ್ಯಗಳು ತಮ್ಮ ಬರಹಗಳಲ್ಲಿ ಬಳಸಿಕೊಂಡರು. ಆಧುನಿಕ ಸಮಾಜದಲ್ಲಿ ಹಲವಾರು ಬದಲಾವಣೆಗೆ ಸುಂದಿಸುತ್ತಾ ಪುರಾಣ ಇತಿಹಾಸಗಳನ್ನು ಹೊಸ ಎಚ್ಚರದೊಂದಿಗೆ ಜಪ್ತಾಗಿಸಿಕೊಳ್ಳಬೇಕೆಂದು ಆಸೆ ಕಂಡಿರುವ ಮಹಿಳಾ ಇತಿಹಾಸಗಳು ಬಿಂಬಿಸಿದ ಪಾರಂಪರಿಕ ಮೌಲ್ಯಪದ್ಧತಿಯನ್ನು ತೀವ್ರವಾಗಿ ವಿರೋಧಿಸಿದ್ದಾರೆ. ಪೌರಾಣಿಕ ಪಾತ್ರಗಳಾದ ಸೀತೆ, ಸಾವಿತ್ರಿ, ಶಕುಂತಲೆ, ಮಾಧವಿ, ದಮಯಂತಿ ಮೊದಲಾದವರು ಸಹಿಸಿದ ನೋವು, ಅಪಮಾನಗಳು ವೈದವೀಕರಿಸಲ್ಪಟ್ಟು ಅವರು ಬಿಂಬಿಸಿದ ಸೇವೆ, ತ್ಯಾಗ, ತಾಳ್ಮೆ, ವಿಧೇಯತೆ, ಪಾತಿವ್ರತ್ಯ ಮೌಲ್ಯಗಳು ಮಹಿಳೆಯರ ಆದರ್ಶಗುಣಗಳೆಂದು ಪರಿಗಣಿಸಲ್ಪಟ್ಟವೆ. ಈ ಮೌಲ್ಯಗಳೆಲ್ಲ ಶತಶತಮಾನಗಳವರೆಗೆ ಪ್ರಶಾಂತವಾಗಿ ಸ್ವೀಕರಿಸಲ್ಪಟ್ಟವೆ. ಆದರೆ ಇಂತಹ ಸ್ವೀಕೃತ ಮಾದರಿಗಳನ್ನು ಸ್ತ್ರೀ ಕುಲಕ್ಕೆ ಶಾಪವಾಗಿದೆ ಎಂದು ಆ ಮೌಲ್ಯಗಳನ್ನು ನಿರಾಕರಿಸಿದ್ದಾರೆ. "ಬದುಕಿನೊಂದಿಗೆ ತಾದಾತ್ಮ್ಯ ಹೊಂದುವುದರ ಜೊತೆಗೆ ಬದುಕನ್ನು ಬಗೆಯುವ ಕ್ರಿಯೆಯಲ್ಲಿ ತೊಡಗಿದ ಮಹಿಳೆ ತನ್ನ ದುರಂತದ ಕೋಷ್ಠೆಯ ಬೀಜಗಳನ್ನು ನಮ್ಮ ಪರಂಪರೆಯಲ್ಲಿ ಗುರುತಿಸಿದಳು. ಹಲವಾರು ವರ್ಷಗಳ ಒಳಗಿಂದ, ತಪ್ಪು ಭಾವನೆಗಳಿಗೆ ಕಾರಣ ತಿಳಿದ ಕೊಡಲೇ ಸ್ಫೋಟಿಸಿದಳು, ಅರ್ಭಟಿಸಿದಳು, ಅದಕ್ಕೆ ಅವಳು ಬೆಳೆಸಿಕೊಂಡದ್ದು ಪರಂಪರಾಗತವಾದ ಆದರ್ಶ ಮತ್ತು ಸ್ತ್ರೀ ಮಾದರಿಗಳನ್ನು. ಆ ಮಾದರಿಗಳು ಈ ಕಾಲಕ್ಕೆ ಅಪ್ರಸ್ತುತವಾಗಿವೆ ಮತ್ತು ಸ್ವೀಕೃತವಾಗಿವೆ ಅಥವಾ ಶಾಪವಾಗಿವೆ ಎಂಬ ಅರಿವು ಮೂಡಿತು. ಪುರಾಣ ಭಂಜನೆಯಿಂದ ಅಭಿವೃದ್ಧಿ ಸಮರ್ಥವಾಯಿತು"(ಕನ್ನಡ ಸಾಹಿತ್ಯ ಮತ್ತು ಸ್ತ್ರೀವಾದಿ ಚಿಂತನೆ-2006,ಪುಟ-66).

"ಮರುಕಥನೀಕರಣ ಕನ್ನಡ ಸಾಹಿತ್ಯದ ಒಂದು ಅರಿಮೆ ವ್ಯಾಪಾರ. ಆಧುನಿಕ ಮಹಿಳಾ ಕಾವ್ಯದಲ್ಲಿ ಪುರಾಣದ ಅನೇಕ ಪಾತ್ರಗಳು ಮರುಕಥನಕ್ಕೆ ಒಳಗಾಗಿವೆ" (ಮಹಿಳೆ ಚರಿತ್ರೆ-ಪುರಾಣ-2014,ಪುಟ-25). ಪುರಾಣ ಕಥನವನ್ನು ಯಥಾವತ್ತಾಗಿ ಪದ್ಯವಾಗಿ ಮರುಕಥಿಸುವ ಒಗೆಯನ್ನು ಸುಸಂಧಾ ಬೆಳಗಾಂಕರ ಅವರ 'ಕಾಲ್ಪಲಿ' ಕವನದಲ್ಲಿ ಗುರುತಿಸಬಹುದು.

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AN EXPLORATORY STUDY ON IMPACT OF SELF HELP GROUP (SHG) ON ECONOMIC EMPOWERMENT OF RURAL WOMEN

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Ms. Supriya Shivadasan Padmavathi**
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ABSTRACT

As per Indian culture, women are treated and greeted as equivalent to Goddess. There is a famous sloka in Sanskrit "Yatra nāryastu pūjyante ramante tatra devatāḥ | Yatra itāstu na pūjyante sarvāstatrāphalā kriyāḥ ||" means where women are honored, divinity blossoms there. With this view if we look into our country's progression, we will end up with dissatisfaction because the most ubiquitous and enduring type of inequality in society continues to be gender disparity, discrimination in enjoying the fundamental rights, lack of empowerment, etc. Such issues can be dealt with if the women in the country work at par with men for economic development. The evolution of microfinance has brought a drastic change in this outlook and helped the economy to overcome the issues and challenges of empowerment. Microfinance, through its successful model of Self Help Group (SHG), has reached every nook and corner of the country to address the issues of empowerment, specially and particularly focusing on women empowerment. SHG model of microfinance has succeeded in its goal of reaching the grass root level for empowering the women, which in turn, helps the economic progression. Economic empowerment of women brings financial stability and change in the standard of living of people, particularly in rural areas. SHGs serve as an effective tool for economic empowerment of women through various capacity building training programmes, thus focusing on skill enhancement for income creation through self-employability. This paper tries to evaluate the impact of SHGs towards the economic empowerment of women. The result and discussion of the study reveals that membership in SHGs has helped women, especially vulnerable women to gain empowerment.

KEYWORDS: Women, Economic Empowerment, Self Help Group (SHG), Economic Development.

Introduction

Women are tend to be more powerful and dedicated when it comes to manage her family with all sorts of care and affections. When we speak about gender and sacrifice, women are always in the limelight to sacrifice everything for the betterment of her family and society. She always priorities each and every aspect of her life, whereas she always tries to keep her needs and dreams at least priority.

Intervention of microfinance has changed the outlook of women and her perception towards herself. Various studies have proved that through the SHG models of microfinance, women can join hands with men for economic progression. Empowerment is the only mantra for motivating women towards understanding her worth. SHGs, especially in rural areas, are playing a major role in bringing empowerment among women. Economic empowerment of women will help her to build her status in the society. Hence this will help women, access to income generating activity, employment creation, creditworthiness, asset creation, literacy, knowledge and skill development.

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A Study on Effectiveness of Financial Literacy Programmes towards Women Empowerment

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Abstract

Financial Literacy is one of the key strategies for financial progression of an economy. Standard of living of the people in an economy indicates its strong financial system. Financial literacy helps individuals make more assertive and efficient decisions in the monetary context of their lives. This concept holds much more importance when it comes to women empowerment. Financial literacy plays a major role in women economic empowerment by enhancing their financial management capabilities. Nations economic development agenda highlights women as agents of change, and designs various schemes and programmes to empower them. One such initiative is financial literacy programmes for rural empowerment. The various financial literacy programmes are tailor-made focusing on connecting women to formal financial services, employability, entrepreneurship creation, economic security, skill enhancement and throughout empowerment of women in the country. This study highlights and evaluate the efficiency of financial literacy centers towards the enhancement of financial knowledge and management skills among women of Belthangady taluk, Dakshina Kannada district, Karnataka.

Keywords: Financial Literacy, Women, Empowerment, Literacy Programmes, Economic development.

1 Introduction

Recently the government of India has launched NILP ("New India Literacy Programme") a new centrally sponsored financial literacy programme to be implemented with financial outlay of Rs. 1037.90 crore out of which Rs. 700.00 crore is Central share and Rs. 337.90 crore is State share from FYs 2022-23 to 2026-27. The aim of various programmes focusing on financial literacy is to educate people especially those who are financially excluded, on the basic concept of income, expenditure, borrowings, savings, investment, financial risk, financial management etc. Financial literacy is considered as the initial move towards financial inclusion. Effective financial decision helps to improve the economic status of rural women. Financial literacy programmes through SHGs and various financial literacy centers has helped the women to gain financial knowledge for better standard of living. Recent development in financial sector has made it mandatory for the people to possess financial knowledge for financial wellbeing.

1.1 Statement of the Problem

When discussion about gender and the concept of saving take place, it can be observe that women are more rigorous towards saving. But the fact is that women have less exploration towards financial literacy when compared to men. Thus various literacy programmes focusing on women financial empowerment would help women to gain financial literacy for bringing a transmission in their financial behavior. Hence this study aims to evaluate the role of various financial literacy programmes for women empowerment.

2 Review of Literature

Anjali Devi (2016) remarked that financial literacy is highly influenced by the area of living of the people, Singh and Kumar (2017) concluded that demography profile of women have a greater impact on financial literacy. Jaya kumara (2019) discusses the role of banks and policy makers towards financial inclusion. Thomas Asha E. (2020).concluded in his paper that financial literacy plays a positive impact on financial inclusion among the rural women. Kumari Sunita & Sondhi Jyoti(2021) recommended that women should be empowered to exercise the financial knowledge they gain.

3 Scope of the Study

The study is confined to Belthangady Taluk only. The financial literacy level of rural women of Belthangady Taluk who have participated in financial literacy programmes conducted by Amulya literacy center



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FINANCIAL LITERACY AMONG YOUNGSTERS: A STUDY WITH SPECIAL REFERENCE TO BELTHANGADY TALUK

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Abstract

A strong financial system indicates healthy economic growth. Financial literacy is a stepping stone for financial inclusion. For the successful implementation of various schemes of financial inclusion, financial literacy is the primary stage. Literacy merely reflects knowledge and skill through education, whereas financial literacy indicates the skill and knowledge to manage the financial activities in everyday life. The Indian education system through its well defined curriculum tries to build the overall personality of the individual and helps to enhance peoples access to current and upcoming changes in the economy. In this era of digitalisation, the education system should put more emphasis towards financial literacy. Financial literacy opens up a world of possibilities for young minds by empowering their financial



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CONTRIBUTIONS OF INDIAN ARTISTS IN THE INDIAN FREEDOM STRUGGLE

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Abstracts-

We have studied about the freedom fighters and writers who gave a significant contributions to the Indian freedom struggle since our childhood. But we can see many artists who made their contributions to the freedom struggle in their own way. Their arts encouraged common people to the freedom movement much. Many were punished by the Britishers due to their significant work in the field of freedom movement. In this article there is a small explanation on these great people and their contributions.

Introduction-

INC was established in 1885. After this Indians started to fight against the Britishers systematically. In the beginning only few educated started to fight. But in the later stages mass participation became possible. Here the spread of the ideology and the unity of the people against the British Raj was very essential. So many writers, religious leaders, speakers, heads of some groups and many others struggled a lot. Likely artists also played a significant role in this. Let us study about few artists and few citations by which we can come to know on their contributions.

Key words-

Freedom Struggle, Art, Painting, Sculpture, Unity, Indian forms

Objectives-

1. To understand about the role of artists in Indian freedom movement.
2. To understand how it became possible to spread the thought against the Britishers and to develop nationality feeling among the common people.
3. To know about the people who worked for the sake of independence by using their great talents.

Contents

Here let us discuss regarding few leaders who gave their contributions to the freedom struggle by using their great talent in art.

Ramkinkar Baij, often when he used to return home, drew paintings of the freedom fighters he saw there. Devi Prasad Roy Choudhary was an Indian sculptor from Bengal, remembered for his sculptures inspired by the Indian freedom struggle. He has frozen and immortalised some of the core moments of Indian history. At the Shabid Samarak (Martyrs Memorial) in Patna, one can find Roy Chowdhury's sculpture of the students who lost their life during the Indian freedom struggle. The 'Gyarah Murti' in Delhi is a tribute to Gandhi and his ideals of nonviolence.

Prodosh Das Gupta formed the Calcutta Group which believed in an art that was universal in character and free from older values. The authenticity of Indian culture and Indian philosophy deeply inspired him, and along with the Calcutta group, he incorporated this very fabric of India into his sculptures and other artistic creations. Gopal Ghose, under the leadership of Prodosh Gupta, also created art, inspired and rooted in Indian aesthetics and philosophy. During the 1940s, the artist transformed his style of art a little and produced sketches of the infamous man-made famine of 1943 in Bengal.



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Nirode Mazumdar led the modernist art movement during the 1940s. He created a series of paintings inspired by the widespread famine, one of which was titled 'Anath' (1944), which depicted homeless and starving children. Paritosh Sen found his creative energies inspired by recollections of a past world and the attempts to comprehend the present. Apart from paintings, his caricatures reflected strong underlying socio-political shades. Somnath Hore was a sculptor and printmaker, born in 1921. The subject of his art was dominated by the sufferings of the man. He extensively covered the horrific consequences of the 1943 famine, World War II, and the Japanese bombings on Bengal. The weeping mothers, starved children, dead animals, isolated village streets, etc., were spotlighted in his socially realistic paintings of pre-partition India. Chittaprosod Bhattacharya's best work was his visual reportages on the Bengal famine in 1943-1944. He documented the British imposed famine through sketches, texts and linocuts. This Revolutionary popular art was a means

ಸಹಜ ಮಾನವನ ಅಸಹಜ ವರ್ತನೆ

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ಪ್ರಕಟಣೆ : ೨೦೧೭

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- ಅನಿರ್ದಿಷ್ಟ ವ್ಯಕ್ತಿಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ.
- ಯಾವುದೇ ವ್ಯಕ್ತಿಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ.

1. **Wiederholung** (Repetition) ist ein zentraler Mechanismus der Gedächtnisbildung. Durch das Wiederholen von Informationen wird das Gedächtnis gestärkt und die Wahrscheinlichkeit, sie später abrufen zu können, erhöht.

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ಪರಿಗ್ರಹಣೆ : ಇಲ್ಲಿ ಕೆಲವು ಭಾರತ ಸರ್ಕಾರದ ಪಾಲಿನ ಎರಡು ಮಾರ್ಗದ ಹಕ್ಕು, DISCOUNT, ಮತ್ತು ಹಕ್ಕು 2016 ರ ಕ್ಷೀರ ಭಂಡಿ ಎಂಬ ಹಕ್ಕುಗಳನ್ನು ಸಿದ್ಧ ಮಾಡುವುದು, 1994ನೇನು ಪರಿಗ್ರಹಣೆಯ ನಡುವೆ ಹಕ್ಕುಗಳ ನಡುವಿನಂತಿದೆ.

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ಚೌಟರ ಅರಮನೆ ಮೂಡುಬಿದಿರೆ

- ಡಾ. ಸಂತಿ ಕುಮಾರ್

ಪ್ರಾಚೀನ ತುಳುನಾಡಿನ ಐತಿಹಾಸಿಕ, ಸಾಂಸ್ಕೃತಿಕ ಕೇಂದ್ರಗಳ ಪೈಕಿ ಮೂಡುಬಿದಿರೆಗೊಂದು ವಿಶಿಷ್ಟ ಸ್ಥಾನವಿದೆ. 'ತುಳುದೇಶಕ್ಕೆ ವಿಶಿಷ್ಟಮಪ್ಪ ನಗರವಾಗಿ' 'ಜಿನಧರ್ಮದಾಗರವಾಗಿ' 'ಧರೆಯೊಳಗಂ ಪ್ರಸಿದ್ಧಿ ಪಡೆದೊಪ್ಪುವ' ನಗರವಾಗಿ ವೈಭವದ ಉತ್ತುಂಗಕ್ಕೇರಿದ ಮೂಡುಬಿದಿರೆಯು ಅವಿಭಜಿತ ದಕ್ಷಿಣಕನ್ನಡ ಜಿಲ್ಲೆಯ, ಕರಾವಳಿ ಕರ್ನಾಟಕದ ಇತಿಹಾಸ, ಸಂಸ್ಕೃತಿ, ಸಾಹಿತ್ಯ, ಕಲೆ, ವಾಸ್ತುಶಿಲ್ಪಗಳಿಗೆತ್ತರ ಕೊಡುಗೆ ಅಪಾರವಾದದ್ದು. ಇಲ್ಲಿ ಕಂಡುಬರುವ ನೂರಾರು ಶಿಲಾಶಾಸನಗಳು, ದೇವಾಲಯಗಳು, ಬಸದಿಗಳು, ಕೆರೆಗಳು, ನಿಶಿಧಿಗಳು, ಅರಮನೆ, ಸಮಾಧಿಗಳು ಹಾಗೂ ಅನೇಕ ಸ್ಮಾರಕಗಳು ಈ ನಗರದ ಸಾಂಸ್ಕೃತಿಕ ಸಮೃದ್ಧಿಯ ಕಥೆಯನ್ನು ನಮ್ಮ ಮುಂದೆ ತೆರೆದಿಡುತ್ತವೆ.

ಮೂಡುಬಿದಿರೆಯಲ್ಲಿರುವ ಪ್ರಮುಖ ಸ್ಮಾರಕ ಚೌಟರ ಅರಮನೆ. ಈ ಅರಮನೆಯು ವಾಸ್ತುಶಿಲ್ಪದ ದೃಷ್ಟಿಯಿಂದ ಮಹತ್ವವಾದದ್ದು. ಮೊದಲಿಗೆ ಮತ್ತಿಗೆಯನ್ನು ರಾಜಧಾನಿಯನ್ನಾಗಿಸಿಕೊಂಡು ಆಳ್ವಿಕೆ ನಡೆಸುತ್ತಿದ್ದ ಚೌಟರಸರು ಕಾಲಾಂತರದಲ್ಲಿ ತಮ್ಮ ನೆಲೆಯನ್ನು ಮೂಡುಬಿದಿರೆಗೆ ಸ್ಥಳಾಂತರಿಸಿದಾಗ ಈಗಿರುವ ಚೌಟರ ಅರಮನೆ ನಿರ್ಮಾಣವಾಯಿತು. ಕ್ರಿ.ಶ. 1643ರಲ್ಲಿ ಈ ಅರಮನೆಯನ್ನು ನಿರ್ಮಿಸಲಾಗಿದೆ. ಕಾಪ್ಪಶಿಲ್ಪಕ್ಕೆ ಹೆಸರುವಾಸಿಯಾದ ಈ ಭವ್ಯಸೌಧದಲ್ಲಿ ಕಂಡುಬರುವ 'ಪಂಚನಾರೀತುರಗ' ಮತ್ತು 'ನವನಾರೀಕುಂಜರ'ದ ರಚನಾಚಾತುರ್ಯ ನೋಡುಗರನ್ನು ಮಂತ್ರಮುಗ್ಧಗೊಳಿಸುತ್ತದೆ. ಇದೇ ಕೆತ್ತನೆಯನ್ನು ಸಾವಿರ ಕಂಬದ ಬಸದಿಯ ಭವ್ಯವಾದ ಪ್ರವೇಶದ್ವಾರದ ಎಡ ಮತ್ತು ಬಲ ಬಾಗಿಲುಗಳ ಮೇಲೆಯೂ ಗಮನಿಸಬಹುದು. ಹುಲಿಮುಖದ ಚಾವಡಿ, ಹೊರಗಿನ ಚಾವಡಿ, ಪಟ್ಟದ ಚಾವಡಿ, ಒಡ್ಡೋಲಗ, ಅಂತಃಮರ, ಸ್ನಾನದ ಕೊಳ, ಮಹಾದ್ವಾರ, ಅರಮನೆ ಬಾಗಿಲು, ಆನೆಬಾಗಿಲು ಮುಂತಾದ ವಿಭಾಗಗಳನ್ನು ಹೊಂದಿದ್ದ ಚೌಟರ ಅರಮನೆ ಮೂಡುಬಿದಿರೆಯ ಐತಿಹಾಸದ ಪ್ರತ್ಯಕ್ಷ ಸಾಕ್ಷಿಯು ಹೌದು.

ವಿಜಯನಗರದ ಆಳ್ವಿಕೆಯ ಕಾಲದಲ್ಲಿ ತುಳುನಾಡಿನಲ್ಲಿ ತಲೆಯೆತ್ತಿದ ಹಲವಾರು ಸ್ಥಳಿಕ ರಾಜಮನೆತನಗಳಲ್ಲಿ ಚೌಟ ಅರಸು ಮನೆತನವೂ ಒಂದು. ಲಭ್ಯ ಶಾಸನಾಧಾರದಂತೆ ಕ್ರಿ.ಶ. ಸುಮಾರು 14ನೇ ಶತಮಾನದಿಂದ 17ನೇ ಶತಮಾನದ ತನಕ ಮೂಡುಬಿದಿರೆಯ ಸಮೀಪದ ಮತ್ತಿಗೆಯನ್ನು ರಾಜಧಾನಿಯನ್ನಾಗಿ ರಾಜ್ಯಭಾರ ನಡೆಸಿದ ಚೌಟ ಅರಸರು, ಜೈನ ಧರ್ಮಿಯರು. ಆದರೆ ಇವರ ಕುಲದೇವರು ಸೋಮನಾಥ. ಕಾಲಕ್ರಮೇಣದಲ್ಲಿ ಚೌಟರು ಉಳ್ಳಾಲದಿಂದಲೂ ಆಳ್ವಿಕೆ ನಡೆಸಿದರು. ಅನಂತರ ತಮ್ಮ ನೆಲೆಯನ್ನು ಮೂಡುಬಿದಿರೆಗೆ ಸ್ಥಳಾಂತರಿಸಿದರು.

ವಿಜಯನಗರ ಸಾಮ್ರಾಜ್ಯದ ಪತನದ ಬಳಿಕ ಮೂಡುಬಿದಿರೆಯಲ್ಲಿ ರಾಜಕೀಯ ಸ್ಥಿತ್ಯಂತರಗಳು ಬಹಳ ವೇಗವಾಗಿ ನಡೆದವು. ಸ್ಥಾನೀಯ ರಾಜರುಗಳು ಪ್ರಾಬಲ್ಯವನ್ನು ಹೊಂದಿದ್ದರು. ಇದರ ಲಾಭವನ್ನು ಪೋರ್ಚುಗೀಸರು ಪಡೆದರು. ಇದೇ ಸಮಯದಲ್ಲಿ ದಕ್ಷಿಣ ಕರ್ನಾಟಕದಲ್ಲಿ ಕೆಳದಿ ಅರಸರ ಪ್ರಭಾವ ಮತ್ತು ಅಧಿಕಾರ ಕಾಣಿಸಿಕೊಂಡಿತು. ಕೆಳದಿ



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Thanks & Regards

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CHANGING INVESTMENT AND ASSET CREATION PATTERN OF MUSLIM WOMEN IN SHG GROUPS IN DAKSHINA KANNADA - AN EVALUATION

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Abstract

An assessment of the evolving asset-creation and investment habits of Muslim women in Dakshina Kannada, India's Self-Help Groups (SHGs) is presented in this article. The study is to examine the income, spending, savings, and investment flow in asset building and income-generating activities among SHG members with a focus on the economic empowerment of women through SHG initiatives. Using structured questionnaires and in-person interviews, primary and secondary data are gathered as part of the study technique. The results underline the importance of empowerment as a means of bringing about social change and show the beneficial effects of SHGs on Muslim women's savings and financial independence. The report offers insightful analysis and helpful suggestions for fostering the expansion of SHG projects to further empower women economically.

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■ ವೈಕುಂಠ

ಮಕ್ಕಳನ್ನು ಕಾಡುವ 'ಖಿನ್ನತೆ'

ಇಂದಿನ ಜಗತ್ತಿನಲ್ಲಿ ಮಿಕ್ಕಿ ಅಂಟುವ ಸಾಮಾನ್ಯವಾದ ಮಾನಸಿಕ ಅಸ್ವಸ್ಥತೆ ಎಂದು ಅನಿಸಿದರೂ, ಒಂದು ಕಡೆ ಕೊನೆಗೊಳಿಸುವ ತಾಳವು ಅರಳುತ್ತದೆ. ಮಿಕ್ಕಿಗಳ ಯಾವುದೇ ವಯೋಮಾನದ ಹಂಗಿಲ್ಲ. ಆದರೆ ಮಕ್ಕಳನ್ನು ಇತ್ತೀಚೆಗೆ ಹೆಚ್ಚಾಗಿ ದೃಷ್ಟಿಸುತ್ತಿದೆ. ಮಕ್ಕಳು ಎಂದೂ ಆ ಬದಲಿವಿಲ್ಲ. ಚಂಚಲತೆ ಹಾಗೂ ಉತ್ಸಾಹದ ಬುಗ್ಗೆಗಳಂತೆ ಓಡಾಡುವುದು ಮನಸ್ಸಿಗೆ ಬರುವ ಚಿತ್ರಣ. ಬಾಲ್ಯ ಎಂದಾಗ ಮನಃ ಸಾಮಾನ್ಯ ಮಕ್ಕಳಾಗ ವಾರದ ಅನ್ನಿಸುವವನ್ನು ಸಂತಸ ಪಡುತ್ತೇವೆ. ಆದರೆ ಮಕ್ಕಳಲ್ಲಾಗಲೂ ಸಮಸ್ಯೆಗಳು ಕಾಡುತ್ತದೆ. ಇದು ಹಿಂದಿನ ನಿರ್ದೋಷವಾದ ಮನೋಧರ್ಮ.

ಪಾಕಿಸ್ತಾನದ ದೋಷವಾದುದರ ವಿಳಂಬಿ ಒಬ್ಬರು ಅದರಲ್ಲೂ ಹತ್ತೊಂದ ರಿಂದ ಹತ್ತೊಂಭತ್ತು ವರ್ಷ ವಯಸ್ಸಿನವರು ಮಾನಸಿಕ ಅಸ್ವಸ್ಥತೆಗೆ ಬಲಿಯಾಗುತ್ತಿದ್ದಾರೆ. ಮಿಕ್ಕಿತೆಯಿಂದ ಅತ್ಯಂತಕ್ಕೆ ಕರಣವಾದರೆ ಹೆಚ್ಚು ಇದು ಸಾಮಾನ್ಯ ಜಾಲ್ಮಣಿ ಪ್ರಮುಖ ಕಾರಣವು ಹೌದು. ಅಲ್ಲದೇ ಪರಿಸ್ಥಿತಿ ರಿಂದ ಇಪ್ಪತ್ತೊಂಭತ್ತು ವರ್ಷದ ಜನರಲ್ಲಿ ದೈಹಿಕ ಮತ್ತು ಮಾನಸಿಕ ಆರೋಗ್ಯದ ದುರ್ಬಲತೆಗೆ ಮಿಕ್ಕಿತೆಯ ಮುಖ್ಯ ಕಾರಣವಾಗಿದೆ. ಇನ್ನು ಭಾರತದ ವಿಚಾರ ಬಂದಾಗ ಇತ್ತೀಚಿನ ರಾಷ್ಟ್ರೀಯ ಅಪರಾಧ ದಾಖಲೆಗಳ ಪ್ರಕಾರದ ಮಾಹಿತಿಯ ಪ್ರಕಾರ, 2021 ರಲ್ಲಿ 13,889 ವಿದ್ಯಾರ್ಥಿಗಳು ಅತ್ಯಂತಕ್ಕಿಂತ ಸಾವನ್ನಪ್ಪಿದ್ದಾರೆ, ಇದು 2017 ವರದಿಗೆ ಹೋಲಿಸಿದರೆ ಶೇಕಡ 22.5 ಪ್ರತಿಶತವನ್ನು ಹೆಚ್ಚಳವಾಗಿದೆ. ಇದು 2021ರ ವರದಿಯ ಪ್ರಕಾರ ಪ್ರತಿ ದಿನ ಸುಮಾರು 36 ವಿದ್ಯಾರ್ಥಿಗಳು ಅತ್ಯಂತಕ್ಕೆ ಮಾರಿಕೊಂಡಿರುವುದಾಗಿ ಸೂಚಿಸುತ್ತದೆ.

ಮಿಕ್ಕಿತೆಯನ್ನು ಸರಳವಾಗಿ ಹೇಳುವುದಾದರೆ ನಿರಂತರವಾದ ದುಃಖ ಮತ್ತು ನಿರಾಸಕ್ತಿಯ ಛಾಯೆ. ಮಾತ್ರವಲ್ಲ ದಿನನಿತ್ಯದ ಕಾರ್ಮಿಕ ಮಾನವರಲ್ಲಿ ತಲೆ ಉಂಟು ಮಾಯುತ್ತದೆ. ವಿವಿಧ ರೀತಿಯ ಮಿಕ್ಕಿಗಳು ಅಸ್ತಿತ್ವದಲ್ಲಿವೆ. ಇದೊಂದು ಮಾನಸಿಕ ಅಸ್ವಸ್ಥತೆ. ಮುಖ್ಯ ಲಕ್ಷಣಗಳೆಂದರೆ ಕಿರಿದು ಅತ್ಯಾಧಮಾನದ ಒತ್ತೆ ಮಂದ ಚಿತ್ತಸ್ಥಿತಿ ಹಾಗೂ ಸಹಜವಾಗಿ ಸಂತೋಷ ಪಡುವಂತಹ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ಆಸಕ್ತಿ ಕಳೆದು ಕೊಳ್ಳುವುದು. ಇಂತಹ ಮಾನಸಿಕ ದುರ್ಬಲತೆಯ ಕ್ಷಣವು ಸದಾ ತೊಂದರೆ ಉಂಟು ಮಾಡುತ್ತಿರುತ್ತದೆ. ಈ ಪರಿಸ್ಥಿತಿ ನಮ್ಮ ಜೀವನದ ಪ್ರತಿಯೊಂದು ವಿಚಾರಗಳು ಅಂದರೆ ಕುಟುಂಬ, ಕೆಲಸ, ಶಾಲಾ ಜೀವನ, ನಿರ್ದಿ ಮತ್ತು ಆಹಾರ ಸೇವಾ ಕ್ರಮದಲ್ಲೂ ವಂಚಿತವು ಕಾಣುತ್ತದೆ. ಜೀವನ ಯಾ ದುಃಖ ಈ ಛಾಯೆಗಳು ಮನುಷ್ಯನ ಚಿಹ್ನೆಯಾಗಿವೆ ಆದರೂ ಸಮಾಜಿಕ ಜೀವನದಲ್ಲಿ ಪಕ್ಕಾಟ ಮಾಡುತ್ತಿದ್ದು ಎರಡು ಮಾರ್ಗದಿಂದ ಹೆಜ್ಜೆನ್ನಲ್ಲಿ ಮಾತ್ರ ಈ ಅಸ್ವಸ್ಥತೆಯನ್ನು ಮಿಕ್ಕಿತೆಯ ಅಸ್ವಸ್ಥತೆ ಎನ್ನುತ್ತಾರೆ.

ಮಿಕ್ಕಿತೆಗೆ ಪ್ರಮುಖ ಕಾರಣಗಳು

- ಬಾಲ್ಯದಲ್ಲಿ ನಡೆದಿರುವ ಅಪಾಕಾಂಕ್ಷೆಗಳು : ಕುಟುಂಬದಲ್ಲಿ

■ **ಅಕ್ಷಿತಿ ಜಿ.ಎಸ್. ಮಂಜುನಾಥ**

ಸಾಧ್ಯ. ನಿಂದನೆ, ಬೆದರಿಕೆಯಿಂದ ಅಥವಾ ಮರೆ-ಮರೆ ಕಳೆದು ಕೊಂಡಿರುವುದು ಇದ್ದಾರೆ.

- **ದೈಹಿಕ ಸ್ವಾಸ್ಥ್ಯತೆ/ಸಾಮರ್ಥ್ಯ** : ಮನವು ಮನಃ ಆರೋಗ್ಯದ ಜೊತೆಗೆ ದೈಹಿಕ ಆರೋಗ್ಯವು ಮುಖ್ಯವಾಗುತ್ತದೆ. ಪರೇ ಪರೇ ಮಾಯದ ಬಾಳುವುದು, ಅಂಗ ಸ್ವಾಸ್ಥ್ಯತೆಗಳು ಮಕ್ಕಳ ಅತ್ಯವಶ್ಯಕ ಕುಗ್ಗಿಸುತ್ತದೆ. ಜೊತೆಗೆ ಮಿಕ್ಕಿತೆಗೆ ದೊಡ್ಡದ್ದು.
- **ಜೈವಿಕ ಅಂಶಗಳು** : ಪಾರ್ಶ್ವವಾಹಿಗಳು ಮತ್ತು ಮೆದುಳಿನ ರಾಸಾಯನಿಕಗಳ ಅಸಮತೋಲನದಿಂದ ಮಿಕ್ಕಿತೆಗೆ ಮಿಕ್ಕಿತೆಗೆ ಒಳಗಾಗಬಹುದು.
- **ಅನಿರೀಕ್ಷಿತತೆ** : ಜೋಪಾನ ಯಾ ಬಹಿಷ್ಕಾರದಾದಾಗಲೂ ಮಿಕ್ಕಿತೆಗೆ ಹೊಂದಿದ್ದರೆ ಮಕ್ಕಳಲ್ಲೂ ಮಿಕ್ಕಿತೆಯ ಲಕ್ಷಣಗಳು ಬರಬಹುದು.
- **ಪ್ರಥಮ ಮಾರ್ಗದ ಪರಿಣತ** : ಸಂತೋಷದಿಂದ ಪ್ರಕಾರ ಮನುಷ್ಯನ ಜನನ ಮಾರ್ಗ ಹಾಯ್ ಮಿಕ್ಕಿತೆಯಿಂದ ಬಳಲುತ್ತಿದ್ದರೆ, ಕೆಲವು ಪರಿಸ್ಥಿತಿಗಳಲ್ಲಿ ಗರ್ಭಿಣಿ ಇರಬೇಕಾಗಿತ್ತು, ಸಂಯಾದ ಆರೈಕೆ ಸಿಗದೆ ಮಗನೊಂದಿದ್ದರೆ ಹುಟ್ಟಿದ ಮನುಷ್ಯನ ಮೇಲೆ ಪ್ರಭಾವ ಬೀರುತ್ತದೆ. ಈ ಕಾರಣಕ್ಕೆ ನಮ್ಮ ಹಿಂದಿನ ಹೆಣ್ಣು ಗರ್ಭಿಣಿಯಾಗಿದ್ದಾಗ ಸಂತೋಷದಿಂದಿರುವಂತೆ ಹೇಳುವುದು.
- **ಮಾಡಾ ಮತ್ತು ಮದ್ಯ ಮತ್ತು ಕೆಲವು ಚಟುಗಳು** : ಮಕ್ಕಳು ಸುಲಭವಾಗಿ ಅತೀವ ವಸ್ತುಗಳ ದಾಖಲಾಗುತ್ತಾರೆ. ದಾಖಲಾದ ಮುಕ್ತ ಹೊಂದಿನ ಪ್ರಯತ್ನದ ಮಹಿಮೆಗಳಲ್ಲಿ ಮಿಕ್ಕಿತೆಗೆ ಒಳಗಾಗುತ್ತಾರೆ.
- **ಒತ್ತಡದ ಜೀವನ ಶೈಲಿ** : ಇತ್ತೀಚಿನ ದಿನದಲ್ಲಿ ಮಕ್ಕಳು ಅಧಿಕ ಅಂಶಗಳನ್ನು ಜೋಪಾನ ಒತ್ತಡ ಹೇಡುತ್ತಿರುತ್ತಾರೆ. ಮಕ್ಕಳು ಪಾಪ ಯಾವುದರಲ್ಲೂ ಕೆಲವು ಇರಬಾರದು ಎಂದು ಅತೀವ ರೀತಿಯ ಅಭ್ಯಾಸಗಳ ಮೇಲೆ ಹೋಗುತ್ತಾರೆ. ಇಂತಹ ತಯಾರಿ ಹಾಗೂ ಅತೀವ ಸ್ವಲ್ಪ ಜೋಪಾನ ಸಹಿತೋಷು ಸಾಧ್ಯವಾಗದ ಪಂತಕ್ಕೆ ತಂದು ನಿಲ್ಲಿಸುತ್ತದೆ. ಸಂತೋಷದಿಂದ ಪ್ರಕಾರ ಇಂತಹ ಸ್ಪಂದನಗಳಿಂದಾಗಿ ಶೇಕಡ 9 ರಷ್ಟು ಮಕ್ಕಳು ಅತ್ಯಂತಕ್ಕೆ ಬಲಿಯಾಗುತ್ತಿದ್ದಾರೆ. ಮಿಕ್ಕಿತೆ ಮತ್ತು ಹೆಚ್ಚಿನಂತೆ ಅತ್ಯಂತವು ನಡೆ ಕೊಂಡಿರುವುದರಿಂದ ಜೋಪಾನ ಮಕ್ಕಳಲ್ಲಾಗುವ ಬದಲಾವಣೆಗಳನ್ನು ಸೂಚಿಸಿ ಗಮನಿಸುತ್ತಿದ್ದರೆ ಒಳ್ಳೆಯದು.

ಜೋಪಾನದ ಜಾಗೃತರಾಗಬೇಕು : ಮಕ್ಕಳು ಪರೇ ಪರೇ ಅತ್ಯಂತವು ಅಥವಾ ಪಾಕಿಸ್ತಾನ ಬಗ್ಗೆ ಮಾತನಾಡುತ್ತಿದ್ದರೆ, ಸ್ವಯಂ - ವಿನಾಶಕಾರಿ ನಡವಳಿಕೆ ಯಾ ಸ್ವಯಂ - ಪಾಪ, ನಿರಾಸಕ್ತಿಯಿಂದ ತಮ್ಮ ಸ್ವಾನವನ್ನು ಬಿಟ್ಟು ಕೊಡುವುದು.

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A Study on Effectiveness of Financial Literacy Programmes towards Women Empowerment

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Abstract

Financial Literacy is one of the key strategies for financial progression of an economy. Standard of living of the people in an economy indicates its strong financial system. Financial literacy helps individuals make more assertive and efficient decisions in the monetary context of their lives. This concept holds much more importance when it comes to women empowerment. Financial literacy plays a major role in women economic empowerment by enhancing their financial management capabilities. Nations economic development agenda highlights women as agents of change, and designs various schemes and programmes to empower them. One such initiative is financial literacy programmes for rural empowerment. The various financial literacy programmes are tailor-made focusing on connecting women to formal financial services, employability, entrepreneurship creation, economic security, skill enhancement and throughout empowerment of women in the country. This study highlights and evaluate the efficiency of financial literacy centers towards the enhancement of financial knowledge and management skills among women of Belthangady taluk, Dakshina Kannada district, Karnataka.

Keywords: Financial Literacy, Women, Empowerment, Literacy Programmes, Economic development.

1 Introduction

Recently the government of India has launched NILP ("New India Literacy Programme") a new centrally sponsored financial literacy programme to be implemented with financial outlay of Rs. 1037.90 crore out of which Rs. 700.00 crore is Central share and Rs. 337.90 crore is State share from FYs 2022-23 to 2026-27. The aim of various programmes focusing on financial literacy is to educate people especially those who are financially excluded, on the basic concept of income, expenditure, borrowings, savings, investment, financial risk, financial management etc. Financial literacy is considered as the initial move towards financial inclusion. Effective financial decision helps to improve the economic status of rural women. Financial literacy programmes through SHGs and various financial literacy centers has helped the women to gain financial knowledge for better standard of living. Recent development in financial sector has made it mandatory for the people to possess financial knowledge for financial wellbeing.

1.1 Statement of the Problem

When discussion about gender and the concept of saving take place, it can be observe that women are more rigorous towards saving. But the fact is that women have less exploration towards financial literacy when compared to men. Thus various literacy programmes focusing on women financial empowerment would help women to gain financial literacy for bringing a transmission in their financial behavior. Hence this study aims to evaluate the role of various financial literacy programmes for women empowerment.

2 Review of Literature

Anjali Devi (2016) remarked that financial literacy is highly influenced by the area of living of the people. Singh and Kumar (2017) concluded that demography profile of women have a greater impact on financial literacy. Jaya kumara (2019) discusses the role of banks and policy makers towards financial inclusion. Thomas Asha E. (2020) concluded in his paper that financial literacy plays a positive impact on financial inclusion among the rural women. Kumari Sunita & Sondhi Jyoti (2021) recommended that women should be empowered to exercise the financial knowledge they gain.

3 Scope of the Study

The study is confined to Belthangady Taluk only. The financial literacy level of rural women of Belthangady Taluk who have participated in financial literacy programmes conducted by Amulya literacy center



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- * ಡಾ. ಸನ್ಮತಿ ಕುಮಾರ್, ವಿಭಾಗ ಮುಖ್ಯಸ್ಥರು ಮತ್ತು ಸಹ ಪ್ರಾಧ್ಯಾಪಕರು, ಇತಿಹಾಸ ವಿಭಾಗ, ಶ್ರೀ ಧ. ಮಂ. ಕಾಲೇಜು, ಉಜಿರೆ- 574240
- * ಆರ್. ದುರ್ಗಾ ಮೆನನ್, ಸಂಶೋಧನಾ ವಿದ್ಯಾರ್ಥಿ, ಪ್ರಾದೇಶಿಕ ಜಾನಪದ ರಂಗಕಲೆಗಳ ಅಧ್ಯಯನ ಕೇಂದ್ರ, ಮಣಿಪಾಲ ವಿಶ್ವವಿದ್ಯಾಲಯ
- * ಜ್ಯೋತಿ ಪಿ. ಡಾ. ತ್ರಿವೇಣಿ ಅರಸು, ಇತಿಹಾಸ ವಿಭಾಗ ಮಂಗಳು ವಿ.ವಿ. ಮಂಗಳಗಂಗೋತ್ರಿ
- * ಡಾ ಮಹಾಬಲೇಶ್ವರ ರಾವ್, ಡಾ. ಟಿ. ಎಂ. ಎ. ಪೈ ಶಿಕ್ಷಣ ಕಾಲೇಜು, ಉಡುಪಿ - 576102
- * ಡಾ. ಪಾದೇಕಲ್ಲು ವಿಷ್ಣು ಭಟ್ಟ, 'ಧಾತ್ರಿ', ಅಂಚೆ : ಆತ್ರಾಡಿ, ಉಡುಪಿ-576107
- * ಡಾ. ಬಿ. ಎ. ವಿವೇಕ ರೈ, 'ಸುಯಿಲ್', ಜೆಪ್ಪು, ಮಂಗಳೂರು - 575002
- * ಸುಬ್ರಹ್ಮಣ್ಯ ಭಟ್ ಜಿ. (ಕಾರ್ತಿಕೇಯ ಪುತ್ಥೂರು), 7-14 ಬಿ, 'ಆಕ್ಷೋಭ್ಯ', ಪುರುಷೋತ್ತಮ ನಗರ, ಸಗ್ರಿ ಉಡುಪಿ-576102
- * ಡಾ. ಜನಾರ್ದನ ಹಾವಂಜಿ, ಭಾಸ ಗ್ಯಾಲರಿ ಮತ್ತು ಸ್ಟುಡಿಯೋ, ದೇವಸ್ಥಾನ ಬಳಿ, ಹಾವಂಜಿ, ಉಡುಪಿ
- * ಡಾ. ಪ್ರಭಾಕರ ಚೋಶಿ, 205, 'ಹರಿಭಕ್ತಿ', ಪಿಂಟೊ ಲೇನ್, ಕದ್ರಿ ಕಂಬಳ, ಮಂಗಳೂರು - 575004



ನೇಮಿನಾಥ ಜಿನಾಲಯ ಬಸ್ತಿಹಳ್ಳಿ

- ಡಾ. ಸನ್ಮತಿ ಕುಮಾರ್

ಪೀಠಿಕೆ:

ಕರ್ನಾಟಕದ ಜೈನಮತದ ಇತಿಹಾಸ ರಚನೆಯಲ್ಲಿ ಹಾಸನ ಜಿಲ್ಲೆಯು ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸುತ್ತದೆ. ಹಾಸನ ಜಿಲ್ಲೆಯು ಕದಂಬರ ಆಳ್ವಿಕೆಯ ಭಾಗವಾಗಿದ್ದು, ಅನಂತರದಲ್ಲಿ ಗಂಗರ, ಚಾಳುಕ್ಯರ, ಹೊಯ್ಸಳರ ವಂಶದ ಅರಸರು ಆಳ್ವಿಕೆ ನಡೆಸಿದ್ದು, ಜೈನಮತಕ್ಕೆ ಸಾಕಷ್ಟು ಪ್ರೋತ್ಸಾಹ ನೀಡಿದ್ದಾರೆ ಎಂಬುದಕ್ಕೆ ಶಾಸನದಾಖಲೆಗಳಿವೆ. ಹಾಸನ ಜಿಲ್ಲೆಯಲ್ಲಿ ಹನ್ನೊಂದರಿಂದ ಹದಿನಾಲ್ಕನೇ ಶತಮಾನಗಳೊಳಗೆ ಸುಮಾರು ಎಂಬತ್ತು ಬಸದಿಗಳ ನಿರ್ಮಾಣವಾಗಿರುವುದಕ್ಕೆ ದಾಖಲೆಗಳಿವೆ. ಆದರೆ ಇಂದು ಕೇವಲ ಹತ್ತಿಪ್ಪತ್ತು ಬಸದಿಗಳು ಉತ್ತಮ ಸ್ಥಿತಿಯಲ್ಲಿದ್ದು ಅನೇಕ ಬಸದಿಗಳ ಅವಶೇಷಗಳು ಮಾತ್ರ ಉಳಿದುಕೊಂಡಿವೆ. ಈ ಕಾಲದ ಅನೇಕ ಜಿನಮುನಿಗಳು, ರಾಜರುಗಳು ಮತ್ತು ದಂಡನಾಯಕ ಅಧಿಕಾರಿಗಳು ಹಲವಾರು ಬಸದಿಗಳನ್ನು ನಿರ್ಮಿಸಿರುತ್ತಾರೆ. ದಕ್ಷಿಣ ಭಾರತದ ಜೈನಧರ್ಮದ ಇತಿಹಾಸವೆಂದರೆ, ಕರ್ನಾಟಕದ ಜೈನಧರ್ಮದ ಇತಿಹಾಸವೇ ಆಗಿದೆ. ಭಾರತದೇಶದ ಉತ್ತರ ಭಾಗವು ತೀರ್ಥಂಕರರ ಜನ್ಮಭೂಮಿಯಾಗಿದ್ದು ಗೌರವವನ್ನು ಗಳಿಸಿದ್ದರೆ, ಅವರು ಮಾಡಿದ ವಿಹಾರದಿಂದ ದಕ್ಷಿಣಭಾಗವು ಪಾವನವಾಗಿದೆ. ಕರ್ನಾಟಕದ ಹಾಸನ ಜಿಲ್ಲೆಯು ಹೊಯ್ಸಳರ ಕಾಲದಲ್ಲಿ ಶ್ರವಣಬೆಳಗೊಳವಲ್ಲದೆ, ದ್ವಾರಸಮುದ್ರ, ಜಿನನಾಥಪುರ, ಹಳೇಬೆಳಗೊಳ, ಅರಸೀಕೆರೆ, ಬಸ್ತಿಹಳ್ಳಿ, ಮುಗುಳೂರು, ಸುಳಗೋಡು, ಸಾಣೇನಹಳ್ಳಿ, ಕಂಬದಹಳ್ಳಿ, ಕಡದರವಳ್ಳಿ, ಜಾವಗಲ್ಲು, ಮೊದಲಾದ ಸ್ಥಳಗಳು ಜೈನ ಕೇಂದ್ರಗಳಾಗಿದ್ದವೆಂದು ತಿಳಿದು ಬರುತ್ತದೆ. ಸುಮಾರು ಹತ್ತನೇ ಶತಮಾನದವರೆಗೆ ನಿರಂತರವಾಗಿ ಸಾಗಿಬಂದ ಜೈನಮತವು ಹನ್ನೊಂದನೇ ಶತಮಾನದ ಬಳಿಕ ಶೈವ ಮತ್ತು ವೈಷ್ಣವ ಧರ್ಮದ ಪ್ರಾಬಲ್ಯವನ್ನು ಎದುರಿಸಬೇಕಾಯಿತು. ಇಂಥ ಧಾರ್ಮಿಕವಿಷ್ಣವದ ಕಾಲದಲ್ಲೂ, ಜೈನಾಚಾರ್ಯರು ಶ್ರವಣಬೆಳಗೊಳವನ್ನು ಮತ್ತು ಅದರ ಸುತ್ತಮುತ್ತಲಿನ ಸ್ಥಳಗಳನ್ನು ಪ್ರಧಾನ ಕೇಂದ್ರವನ್ನಾಗಿಸಿಕೊಂಡಿದ್ದರು.

ಇತಿಹಾಸ:

11-12ನೇ ಶತಮಾನಗಳಲ್ಲಿ ಶ್ರವಣಬೆಳಗೊಳದಲ್ಲಿ ನೆಲೆಸಿದ್ದ ಹಲವು ಪ್ರಸಿದ್ಧ ಜಿನಮುನಿಗಳ ಪ್ರಭಾವದಿಂದ ಅಕ್ಕಪಕ್ಕದ ಹಳ್ಳಿಗಳಲ್ಲೂ ಕೆಲವು ಜನರು ಜೈನರಿದ್ದು ಬಸದಿಗಳನ್ನು ನಿರ್ಮಾಣ ಮಾಡಿರುತ್ತಾರೆ. ಶ್ರವಣಬೆಳಗೊಳದ ಸಮೀಪದಲ್ಲಿರುವ ಬಸ್ತಿಹಳ್ಳಿ, ರಾಚೇನಹಳ್ಳಿ, ಜನ್ನೇನಹಳ್ಳಿ, ಸವಣೇರು, ಬರಾಳು, ಬೆಕ್ಕ, ಪರಮ, ಹಳೇಬೆಳ್ಳೋಳ, ಕಂಠೀರಾಯಪುರ, ಕಬ್ಬಳು, ಸಾಣೇನಹಳ್ಳಿ, ಚಲ್ಮ, ಬಮ್ಮೇನಹಳ್ಳಿ ಮೊದಲಾದ ಗ್ರಾಮಗಳಲ್ಲೆಲ್ಲ ಜೈನಮತದ ಪ್ರಭಾವವು ಹೊಯ್ಸಳರ ಕಾಲದಲ್ಲಿ ದಟ್ಟವಾಗಿ ಹರಡಿತ್ತು. ಆದರೆ ಇಂದು ಅನೇಕ ಗ್ರಾಮಗಳಲ್ಲಿ ಜೈನಮತದ ಅವಶೇಷವೂ ಸಿಗದಂತಾಗಿ ಹಿಂದಿನ ಪರಿಸರದ ಉಪಯೋಗವನ್ನೇ ಮಾಡುವಂತಾಗಿದೆ. ಬಸ್ತಿಹಳ್ಳಿಯಲ್ಲಿ ಸುಮಾರು 12ನೇ ಶತಮಾನದ ನೇಮಿನಾಥ ಬಸದಿಯು ಉಳಿದುಕೊಂಡಿದ್ದು, ಇಲ್ಲಿಯ ಶಾಸನವು ಚಿಕ್ಕ ನೇಮಿಚಂದ್ರದೇವರು ನೇಮಿನಾಥ ಸ್ವಾಮಿಗಳನ್ನು ಪ್ರತಿಷ್ಠಾಪಿಸಿದರೆಂದು ತಿಳಿದುಬರುತ್ತದೆ. ಬಸದಿಯ ಪಾಸ್ತುರದ ಮೂಲವು ಜೇರ್ಣೋದ್ಧಾರಗೊಂಡಿದ್ದು, ಕೆಲವು ಭಾಗಗಳು ಕ್ರಿ.ಶ. 11-12ನೇ ಶತಮಾನದ ಲಕ್ಷಣಗಳನ್ನು ಸೂಚಿಸುತ್ತವೆ.



ಯಾವ ಬುದ್ಧಿವಂತಿಕೆ ನಿಮ್ಮ ಮಕ್ಕಳದ್ದು?

ಬುದ್ಧಿವಂತಿಕೆ/ಬುದ್ಧಿಮತ್ತೆಯ ವ್ಯತ್ಯಾಸ ಹೆಚ್ಚಿನವರಿಗೆ ಗೊತ್ತಿರುವುದಿಲ್ಲ. ಪರೀಕ್ಷೆಯಲ್ಲಿ ಕಡಿಮೆ ಅಂಕ ಪಡೆದ ಕೂಡಲೇ ದಡ್ಡನೆಂದು ಪರಿಗಣಿಸಿ ಬುದ್ಧಿಮತ್ತೆಯ ಮಟ್ಟದ ಪರೀಕ್ಷೆಗೆ ಒಳಪಡಿಸುತ್ತಾರೆ. ಮಾತ್ರವಲ್ಲ ಅಧ್ಯಾಪಕರು ಪೋಷಕರಿಗೆ ನಿಮ್ಮ ಮಗುವಿನ ಬುದ್ಧಿಶಕ್ತಿ ಕಡಿಮೆ ಇದೆ ಅವನನ್ನು/ಅವಳನ್ನು ಕೋಚಿಂಗ್ ಕ್ಲಾಸ್‌ಗಳಿಗೆ ಸೇರಿಸಿ ಎಂದು ಸಲಹೆಯನ್ನು ನೀಡುತ್ತಾರೆ. ಆಗ ಪೋಷಕರು ಅಧ್ಯಾಪಕರು ಹೇಳಿದ್ದನ್ನು ಒಪ್ಪಿಕೊಂಡು ಮಕ್ಕಳ ಮೇಲೆ ಹೆಚ್ಚು ಒತ್ತಡ ಹಾಕುವುದನ್ನು ನೋಡುತ್ತೇವೆ.

ಪ್ರತಿಯೊಬ್ಬ ವ್ಯಕ್ತಿಯು ತನ್ನದೇ ಆದ ಸಾಮರ್ಥ್ಯವನ್ನು ಹೊಂದಿರುತ್ತಾನೆ. ಆ ಸಾಮರ್ಥ್ಯಕ್ಕನುಗುಣವಾಗಿ ತರಬೇತಿ ನೀಡಿದರೆ ಜೀವನದಲ್ಲಿ ಸಫಲತೆ ಹೊಂದಲು ವಿಫಲರಾಗುವುದಿಲ್ಲ. ಬುದ್ಧಿವಂತಿಕೆಯಲ್ಲಿ ಒಬ್ಬರಿಂದ ಒಬ್ಬರಿಗೆ ವ್ಯತ್ಯಾಸಗಳಿರುತ್ತದೆ. ಬುದ್ಧಿವಂತಿಕೆಯನ್ನು ಒಂಬತ್ತು ವಿಧವಾಗಿ ವಿಂಗಡಿಸಲಾಗಿದೆ.

ತಾರ್ಕಿಕ - ಗಣಿತದ ಬುದ್ಧಿವಂತಿಕೆ : ಈ ವಿಧದ ಬುದ್ಧಿವಂತಿಕೆ ಉಳ್ಳವರು ತರ್ಕ ಮತ್ತು ಗಣಿತದಲ್ಲಿ ನಿರ್ಮೂಲಾಗಿರುತ್ತಾರೆ. ಸಮಸ್ಯೆಗಳಿಗೆ ತೀವ್ರವಾಗಿ ಪರಿಹಾರ ಕಂಡು ಹುಡುಕುವಲ್ಲಿ, ವೈಜ್ಞಾನಿಕ ಪ್ರಯೋಗಗಳನ್ನು ಮತ್ತು ಕಷ್ಟಕರವಾದ ಗಣಿತದ ಲೆಕ್ಕಗಳನ್ನು ಸುಲಭವಾಗಿ ಮಾಡಬಲ್ಲರು. ಅಂತವರು ವಿಜ್ಞಾನಿ, ಕಂಪ್ಯೂಟರ್ ಪ್ರೋಗ್ರಾಮರ್, ಅರ್ಥಶಾಸ್ತ್ರಜ್ಞ, ಆಕೌಂಟೆಂಟ್, ಇಂಜಿನಿಯರ್ ಮುಂತಾದ ಉದ್ಯೋಗಗಳನ್ನು ಆಯ್ಕೆ ಮಾಡಿಕೊಳ್ಳುತ್ತಾರೆ.

ಭಾಷಾ - ಸಂವಹನ ಬುದ್ಧಿವಂತಿಕೆ : ಲೇಖಕರು ಇದಕ್ಕೆ ಒಂದು ಉತ್ತಮ ಉದಾಹರಣೆ. ಒಬ್ಬ ವ್ಯಕ್ತಿಯು ತಮ್ಮ ಭಾಷೆಯಲ್ಲಿ

▶ **ಅತ್ತಿನಿ ಹೆಚ್. ಮನಃಶಾಸ್ತ್ರಜ್ಞರು**

ಪಾಂಡಿತ್ಯ ಹೊಂದಬೇಕಾದರೆ ಭಾಷಾ - ಸಂವಹನ ಬುದ್ಧಿವಂತಿಕೆ ಅವರಲ್ಲಿ ಇರಬೇಕಾಗುತ್ತದೆ. ಅಂತವರು ಬರವಣಿಗೆ, ಭಾಷಣಗಳಲ್ಲಿ ಹಿಡಿತವನ್ನು ಹೊಂದಿರುತ್ತಾರೆ. ಪತ್ರಕರ್ತರು, ವಕೀಲರು, ಶಿಕ್ಷಕರು ಹಾಗೂ ರಾಜಕಾರಣಿಗಳಲ್ಲಿ ಇಂತಹ ಬುದ್ಧಿಮತ್ತೆಯನ್ನು ನೋಡಬಹುದು.

ವ್ಯಕ್ತಿ ಸಂಬಂಧ ಬುದ್ಧಿವಂತಿಕೆ : ಈ ಬುದ್ಧಿಮತ್ತೆ ಇದ್ದವರು ಸಮಾಜಮುಖಿ ಧೋರಣೆ ಹೊಂದಿರುತ್ತಾರೆ. ವ್ಯಕ್ತಿಗಳ ನಡುವಿನ ಭಾವನೆಗಳಿಗೆ, ಸಂಬಂಧಗಳಿಗೆ ಹೆಚ್ಚು ಮಹತ್ವ ನೀಡುತ್ತಾರೆ. ಒಂದು ಗುಂಪಿನ ನಾಯಕನಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುವಲ್ಲಿಂದ ಹಿಡಿದು, ಮಾರಾಟಗಾರ, ಪ್ರಚಾರಕರಾಗಿ ಹಾಗೂ ಮನಃಶಾಸ್ತ್ರಜ್ಞ ಉದ್ಯೋಗಗಳನ್ನು ಮಾಡುತ್ತಿರುತ್ತಾರೆ.

ಸ್ವ ಸಾಮರ್ಥ್ಯದ ಬುದ್ಧಿವಂತಿಕೆ : ಇಂತಹ ವ್ಯಕ್ತಿಗಳು ತಮ್ಮ ಭಾವನೆ, ಗುರಿಗಳಿಗೆ ಹೆಚ್ಚು ಒತ್ತು ಕೊಡುವುದರಿಂದ ಹಿಡಿದು ಗುರಿಯನ್ನು ತಲುಪುವುದರಲ್ಲಿ ತಲ್ಲೀನರಾಗುತ್ತಾರೆ. ತಮ್ಮ ಬೆಳವಣಿಗೆಗೆ ಬೇಕಾದ ವಾತಾವರಣವನ್ನು ಸೃಷ್ಟಿಸಿಕೊಂಡು ಮುನ್ನುಗ್ಗುವುದರಲ್ಲಿ, ಸವಾಲು ಎದುರಿಸುವಲ್ಲಿ ಉತ್ಸುಕರಾಗಿರುತ್ತಾರೆ. ತತ್ವಜ್ಞಾನಿ, ಉದ್ಯಮಿಗಳಲ್ಲಿ ನಾವು ಇಂತಹ ಬುದ್ಧಿವಂತಿಕೆಯನ್ನು ಕಾಣಬಹುದು.

ಸ್ವರ - ಸಂಗೀತ ಬುದ್ಧಿವಂತಿಕೆ : ಸಂಗೀತದ ಬಗ್ಗೆ ಜ್ಞಾನ ಹೊಂದಿದ, ಹುಟ್ಟಿನಿಂದಲೇ ಒಳ್ಳೆಯ ಕಂಠ ಹೊಂದಿದವರಲ್ಲಿ ಈ ಬುದ್ಧಿವಂತಿಕೆಯನ್ನು ಹೆಚ್ಚಾಗಿ ನೋಡಬಹುದು. ಸಂಗೀತ ಉಪಕರಣಗಳನ್ನು ನುಡಿಸುವುದರಲ್ಲಿ ಇವರು ತಮ್ಮ ಒಲವನ್ನು





Impact of Foreign Direct Investment on the Indian Telecom Sector: An Analysis

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Abstract

This study examines the profound impact of Foreign Direct Investment (FDI) on the Indian telecom sector, offering insight into the sector's evolution and opportunities. In recent years, FDI has played a pivotal role in transforming the Indian telecom landscape, contributing to both economic and technological advancements. From an economic perspective, FDI has significantly bolstered the financial health of telecom companies by infusing capital for network expansion and infrastructure development. This has translated into improved connectivity, greater market reach, and competitive pricing, benefiting the Indian consumer base. Additionally, FDI has spurred job creation and economic growth, positioning the telecom sector as a vital contributor to India's economic development. Technologically, FDI has facilitated the adoption of cutting-edge telecommunications technologies. Foreign investors have brought in expertise and resources, accelerating the deployment of 4G and 5G networks, broadband penetration, and the proliferation of digital services. This technological progress has positioned India as a formidable player in the global telecommunications arena. This study underscores the transformative role of FDI in the Indian telecom sector, emphasizing its economic and technological benefits. It serves as a valuable resource for stakeholders, policymakers, and researchers seeking to understand the intricate dynamics of FDI in one of India's most critical industries.

Keywords: FDI, Telecommunication, GDP, Investors.

Introduction

The Indian telecom sector has emerged as a cornerstone of the nation's economic growth, driven by a remarkable transformation fuelled by liberalization, innovation, and a surge in Foreign Direct Investment (FDI). India's vast population and insatiable demand for connectivity have made it an irresistible market for global investors seeking to capitalise on the expanding telecommunications landscape. The government's strategic policy reforms and unwavering commitment to fostering a conducive business environment have attracted significant foreign capital, paving the way for strategic partnerships, acquisitions, and joint ventures between international telecom giants and domestic players. This comprehensive analysis delves into the multifaceted impact of FDI on the Indian telecom sector, meticulously dissecting the economic, technological, and regulatory dimensions that shape this dynamic industry. The infusion of FDI has not only propelled the sector's growth trajectory but has also been instrumental in introducing cutting-edge technologies, fostering healthy competition, and enhancing the overall quality of telecom services in India. Foreign investors have brought in their expertise and resources, enabling the seamless deployment of advanced technologies such as 3G, 4G, and now 5G, across India's vast geographical expanse. This has resulted in wider network coverage, enhanced network capacity, and unprecedented data speeds, benefiting both urban and rural communities alike. Infrastructure development has also played a crucial role in FDI's impact on the Indian telecom sector.



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Enumeration of Microbial Load in Used Mask

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ABSTRACT

Masks provide a simple barrier to prevent respiratory droplets spreading in the air. Respiratory infections can be transmitted through droplets of different sizes: when the droplets particles are >5-10µm in diameter referred to as respiratory droplets, and when the droplet particles are <5µm in diameter called as droplet nuclei. Masks can also be made of polystyrene, polycarbonate, polyethylene, polyester, cotton, wool, silk, linen or rayon. It creates humidity, thereby stops droplet from turning into droplet nuclei. The study was based on the survey carried out in two domains, i) mask wearing profile, ii) and mask wearing related knowledge and behavior. From survey respondents random samples of different mask were collected for enumeration of microorganisms. Survey questionnaire revealed that 86% of participants prefer reuse of masks, 16% participants used the same mask more than 6 hours in a day, out of which 44% of participants used surgical masks, 78% fabric masks and 54% N95 respirators. Statistical analysis using Pearson's correlation between duration and the mean CFU/ml of fabric mask and surgical mask shows weak positive correlation ($r=0.33088$ and 0.02580 respectively) with duration and N95 shows strong negative correlation ($r=0.55882$), which means N95 respirators possess high filtration efficiency compared to others.

Keywords: Masks; Respiratory infection