



January - June 2026

VOLUME XVII, ISSUE I

MANAGEMENT EFFIGY

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From the Editor's Desk:

Dear Esteemed Readers,

It gives me immense pleasure to present Volume XVII, Issue I of Management Effigy, a peer-reviewed ISSN journal indexed with J-Gate. The journal remains committed to fostering quality research and innovative perspectives in management and allied disciplines.

Published biannually, every manuscript undergoes a rigorous double-blind peer-review process to uphold academic excellence, originality, and scholarly integrity. Management Effigy encourages interdisciplinary & multidisciplinary research including research papers/ case study/book review on Indian Knowledge System that effectively bridges theory and practice while addressing contemporary managerial and societal challenges.

This issue highlights India's cultural heritage deeply rooted in a timeless value system. These values, nurtured through generations, continue to shape the social fabric of the nation even in an era of rapid globalization and technological transformation. This issue of Management Effigy explores the richness of the Indian value system and its enduring relevance in contemporary society. One of the most vibrant expressions of Indian values is reflected in its festivals. Indian festivals are not merely occasions of celebration; they are living traditions that foster social unity, cultural continuity, and emotional bonding among communities. They strengthen interpersonal relationships, encourage collective participation, and reinforce the ideals of inclusiveness and coexistence.

The current issue incorporates two insightful case studies that discuss some of the most significant business scenarios in the contemporary world. These studies provide valuable perspectives on emerging challenges, strategic decision-making, and evolving management practices in today's dynamic business environment. It is hoped that the analyses presented will enrich academic understanding as well as practical business insights for readers and researchers alike.

Artificial Intelligence in Accounting and Auditing- A Critical Analysis: AI, block chain, and big data are transforming accounting and auditing by improving efficiency, accuracy, and transparency. Technologies such as machine learning, NLP, and robotic process automation automate routine tasks, enhance financial reporting, and strengthen fraud detection. The study highlights both the benefits of AI adoption and challenges such as implementation barriers, AI literacy, and training needs.

Bridging the Financial Divide: A Critical Analysis of India's Financial Inclusion Journey: Financial inclusion plays a vital role in socio-economic development by ensuring access to affordable financial services for all. In India, initiatives like PMJDY, UPI, and Digital India have expanded financial access significantly. However, challenges such as digital illiteracy, rural infrastructure gaps, and gender disparities still hinder complete inclusion. The study highlights the need for financial literacy, fintech innovation, and equitable access to achieve sustainable financial inclusion.

प्राचीन भारतीय ज्ञान परंपराओं में महिलाएँ: प्रतिनिधित्व और योगदान: प्राचीन भारतीय ज्ञान परंपराओं में महिलाओं ने दर्शन, साहित्य, आयुर्वेद और अध्यात्म के क्षेत्र में महत्वपूर्ण योगदान दिया। गर्गी, मैत्रेयी और लोपामुद्रा जैसी विदुषियों ने वैदिक ज्ञान को समृद्ध किया। यह अध्ययन महिलाओं की बौद्धिक भूमिका, उनके योगदान तथा सामाजिक

परिवर्तनों के कारण उनकी घटती दृश्यता को उजागर करता है।

The Role of Grandparents in Transmitting Cultural & Moral Values in India: Grandparents in India play an important role in preserving and passing cultural traditions and moral values to younger generations. Through storytelling, guidance, and everyday interactions, they help children develop respect, discipline, religious beliefs, and a sense of family and community belonging. The study highlights grandparents as key carriers of cultural heritage and ethical values.

The Role of Indian Festivals in Social Cohesion and Ecological Awareness: Indian festivals promote cultural unity, social harmony, and ecological awareness by bringing communities together through shared traditions, rituals, music, and celebrations. Festivals like Diwali, Holi, Pongal, and Onam also reflect ecological wisdom by connecting human life with nature and seasonal cycles. However, modernization and commercialization have increased environmental concerns, encouraging the adoption of sustainable and eco-friendly festival practices.

CASE STUDY : This issue also incorporates two insightful case studies that reflect the intersection of values, ethics, and management practices in contemporary organizations.

The Joytree – A Global Vision: The case study examines the operational and strategic challenges faced by Joytree in the highly competitive corporate gifting industry. Amid financial and operational pressures, the organization sought to streamline its processes and introduce changes to improve efficiency and sustainability. The case provides valuable insights into entrepreneurial resilience, innovation, operational adaptability, and ethical business practices in a rapidly changing marketplace.

Managing with Dharma: Integrating Indian Knowledge Systems in Organizational Leadership: The case study addresses the growing global search for values-based and sustainable models of management. The case invites reflection on the need for management philosophies grounded in human values, ethical consciousness, sustainability, and long-term societal welfare.

BOOK REVIEW

Atomic Habits: An Easy & Proven Way to Build Good Habits & Break Bad Ones by James Clear: is an outstanding contribution to contemporary self-development literature and is highly recommended for anyone interested in building better habits, improving performance, and achieving long-term personal and professional success. Atomic Habits succeeds because it bridges the gap between scientific theory and everyday practice. Clear transforms complex behavioral research into practical guidance without oversimplifying the underlying concepts.

The articles, case studies and book review presented in this issue collectively aim to stimulate critical reflection on how Indian cultural wisdom and value-based approaches can contribute to building more cohesive societies and more responsible organizations. We believe that integrating traditional ethical insights with contemporary practices can pave the way for inclusive growth, sustainable development, and meaningful human progress.

A strong and dedicated academic platform is fundamental to the success of any journal. As the Chief Editor, I



extend my sincere gratitude to all contributors, reviewers, and readers for their continued support and scholarly engagement. Their collective efforts strengthen our commitment to advancing knowledge and addressing emerging societal concerns through meaningful research. I also convey my best wishes to aspiring researchers, scholars, and authors in their pursuit of academic excellence and impactful contributions to the field of management.

I hope this issue inspires thoughtful dialogue and further research in the fields of culture, ethics, management, and social development. I extend my sincere gratitude to our valued readers, committed reviewers, editorial board members, and esteemed authors for their continuous support and scholarly contributions.

**With Warm Regards,
Dr. George Thomas
Director,
SVIMS, Indore**

Bridging the Financial Divide: A Critical Analysis of India's Financial Inclusion Journey

*Swati Bhaiyya** Deepa Joshi

Abstract

Financial inclusion has emerged globally as a vital indicator of socio-economic progress and a key driver of equitable growth. It refers to providing affordable access to financial products and services such as savings, credit, insurance, remittance, and pension—to all sections of society, particularly the disadvantaged and low-income groups. Inclusive finance ensures that individuals and businesses can participate fully in the financial system, contributing to both individual empowerment and national economic development. In the Indian context, financial inclusion has been a long-standing developmental priority, with the government and the Reserve Bank of India (RBI) implementing several flagship initiatives such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Digital India, Aadhaar-linked Direct Benefit Transfers (DBT), and the Unified Payments Interface (UPI). These programs have significantly expanded access to financial services, bringing millions into the formal financial network.

However, the journey toward comprehensive financial inclusion in India remains incomplete. Despite remarkable quantitative progress, issues such as digital illiteracy, lack of financial awareness, infrastructural gaps in rural areas, gender disparity in financial access, and the digital divide continue to hinder true inclusivity. The paper critically analyzes these challenges, tracing India's evolution from traditional banking outreach models to technology-driven financial ecosystems. It also explores the role of fintech innovations, microfinance institutions, and self-help groups in bridging the remaining gaps.

By assessing policy measures, on-ground outcomes, and future strategies, this study aims to highlight both the achievements and the structural shortcomings of India's financial inclusion journey. The paper concludes by suggesting that sustainable financial inclusion requires not only technological innovation and institutional support but also a human-centric approach emphasizing financial literacy, trust-building, and equitable access for all.

Keywords

Financial Inclusion, Economic Development, Digital Finance, Fintech, India, Financial Literacy, Economy.

Introduction

Financial inclusion has seen worldwide as a big sign of growing and making lives better in society. Financial Inclusion means getting everyone the money services they need without it being too pricey. If a country wants to grow its money, people need to get these services. All around the world, everyone agrees on this idea, whether they're rich countries or not-so-rich ones. Some steps taken by India's government have made a

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big difference here. The main goal of financial inclusion is to let everyone get these services, no matter where they live. Globally & recently in last decade, Finance for inclusion was recognized as a powerful instrument helping to overcome poverty. One of the rules you see all over the world from governments of all stripes and big groups are the many rules to make this tool better. Getting everybody that needs some easy, cheap money help it's a must in getting things to matter and reducing poverty. Really, it should come back to harm, and it should come back to security and to wellbeing, and a good money system is one that allows everyone to participate in the economy and to make their money and to be secure from bad times and to live well.

According to the 2014 worldwide money development report, financial inclusion concerns the entry of people and businesses to money services. It contains all the aspects such as payments, saving, loan, insurance & more. It's a different thing for people and businesses.



Source: Finance for all, policies and pitfall in expanding access, World Bank report 2012

Financial inclusion is about giving money services and products to those who need it most in ways that are fair & don't cost too much, done by proper institutions.

Financial inclusion means providing those banking and financial services to the people within the society without any kind of discrimination. It is to ensure inclusion of everyone by providing basic financial services to pipeline the total income or monthly savings of the IP. It is primarily intended that because of the low income or the weaker parts of society. The individuals are unable to take advantage of financial services.

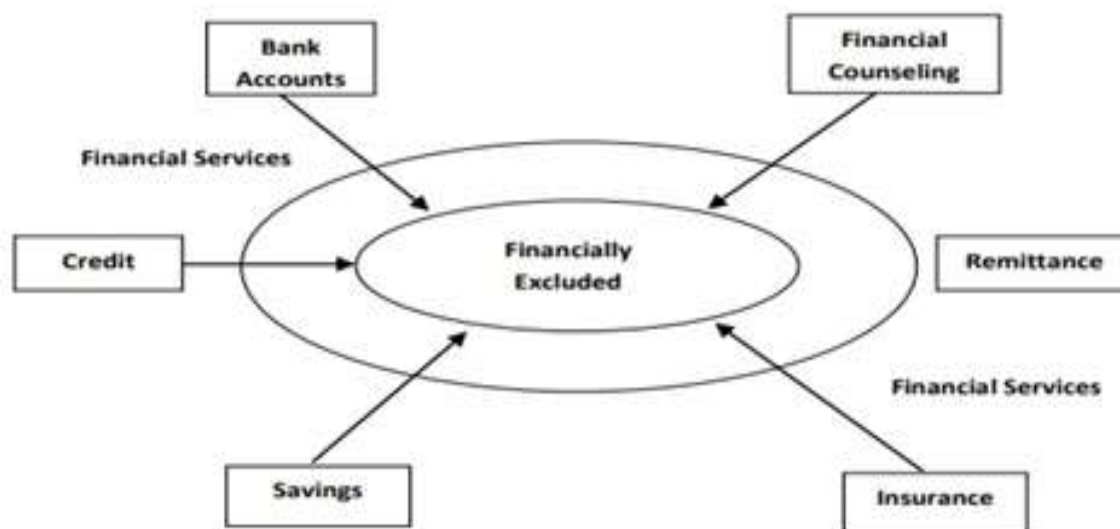
It is also a goal to treat same with all the humans in the society. There's no need to embarrass everyone by using the financial services when they should normally be used. It is a very well-known fact that when we are availing of any credit, we have to submit various types of documents. However, in this inclusion this is to serve the people who are not able to avail any sort of credit just because they do have any proper documentation (Kumarand and Acharya, 2021) Different banks has their different polices in granting loans

and giving due to which the needy ones to not able to avail such facilities.

The main objective of financial inclusion is to remove this type of hurdles and provide reasonably low-priced financial services to financially weaker sections of the society. This is done in order to do financially independence of the underprivileged people of the society so that they can reduce the viscous circle of charity or way of getting funds; these are not sustainable in nature.

It is primarily intended for the individuals who are unable to take advantage of financial services because of any kind of discrimination. It is to ensure inclusion of everyone by providing basic financial services. Financial inclusion means providing those banking and financial services to the people within the society without to avail any sort of credit just because they do not have proper documentation (Kumar and Acharya, 2021). Different banks has their different polices in granting loans and giving due to which the needy ones to not able to avail such facilities. Fact that when we are availing of any credit we have to submit various types of documents. However, in this inclusion it is to serve the people who are not able they should normally be used. It is a very well-known goal to treat all the humans same in the society. There's no need to embarrass everyone by using the financial services when It summarized in the form of diagram which is represented as under:

Figure 1 Financial Inclusion framework



Source: Rangrajan committee report

Literature Review

Sarma (2007) calculated financial inclusion indices for 45 countries for the year of 2004. Shein her view the indicators — number of bank accounts per hundred has designed the estimates keeping inland the number of bank branches for savings and per population, credit to GDP of the country inclusion with an inclusionary focus.

Karmakar, et al (2011), parsers aggregated the rural big twenty by branch out and each of the states of India.

They have considered the numbers of outlets, the numbers of accounts were used as an indicator of the per tax deposit amount, outlet credit amount and total deposit amount per account is financial inclusion. Countries with large banks.

Levine (1997) empirically test neo-classical view and find that more liquid stock markets grew faster in the subsequent decades even after controlling for other determinants of economic growth.

Sharma and Kumar (2018) explored the importance of technology to the promotion of financial inclusion in India. They realized that digital banking services and mobile money had reached people with no access to banking before. But those who attended lamented that digital literacy is still a barrier in many rural areas.

Rao and Anand (2019), Rao and Anand examined the effect of financial inclusion on rural households. Their research demonstrated that being able to use formal banking services resulted in growing saving and decreased dependency on traditional moneylenders. They also emphasized that programs on financial literacy encourage the use of these services.

Gupta et al. (PORTFOLIO, 2020), final analysis of MFIs and their effect on financial inclusion. They concluded that these institutions have done a great job of reaching women and low-income groups. But they also reported worries about high interest rates and over-indebtedness among borrowers.

Singh and Patel (2017), examined the impact of government initiatives, such as the Pradhan Mantri Jan Dhan Yojana (PMJDY) on financial inclusion. They discovered that although the program has resulted in a rise in bank account ownership, many accounts are inactive or not frequently used.

They compared the financial inclusion efforts of India with other developing countries (Mehrotra and Yetman, 2015) They said India, which has taken a hybrid approach harnessing technology, coupled with enabling policy measures, has so far been the most successful. They noted, however, that India is still behind some other countries in terms of access to credit and use of digital financial services.

Chakrabarty (2016) Chakrabarty emphasized the importance of banks in promoting financial inclusion. He described the progress that banks have seen in expanding their footprint, but said low—and very low—income customers need products and services catered to them. He also discussed the need to establish trust in the traditional financial system.

Das and Mishra (2021), conducted a study on COVID-19 impact on financial inclusion in India. They discovered that although the crisis has spurred digital adoption, it has also exacerbated existing divides. They emphasized targeted interventions to see that vulnerable populations are not excluded from the advance to digital financial services.

Objectives of the Study

1. To assess the current situation of financial inclusion in India, including access to banking services, credit, and digital financial tools.
2. To identify the main barriers and complications preventing widespread financial inclusion among various different segments of population of India.

Research Methodology

Research Design

The present study titled “Bridging the Financial Divide: A Critical Analysis of India's Financial Inclusion Journey” adopts a descriptive and analytical research design, relying exclusively on secondary data sources. The study aims to critically analyze the progress, policies, and challenges of India's financial inclusion initiatives using published reports, databases, and scholarly literature. The descriptive aspect provides an overview of the existing status of financial inclusion in India, while the analytical component interprets and evaluates the relationship between policy actions and inclusion outcomes over time.

Nature of Data

This study is based entirely on secondary data, which has been collected from credible and authentic national and international sources such as:

- Reserve Bank of India (RBI) Annual Reports and Financial Inclusion Index.
- National Bank for Agriculture and Rural Development (NABARD) Financial Inclusion Surveys (NAFIS).
- World Bank Global Findex Database (2014, 2017, 2021).
- Government of India reports on Pradhan Mantri Jan Dhan Yojana (PMJDY), Digital India, and Direct Benefit Transfer (DBT).
- NITI Aayog and Ministry of Finance publications.
- Scholarly articles, working papers, and policy briefs published in reputed journals.

Objectives of the Study

1. To examine the trends and progress of financial inclusion in India based on secondary data indicators.
2. To identify and evaluate key factors influencing access to financial inclusion, such as gender, geography, literacy, and regulatory environment.
3. To assess the effectiveness of government and institutional initiatives in bridging the financial divide.

Research Questions

1. How has India's financial inclusion landscape evolved since the introduction of major policy initiatives like PMJDY and Digital India?
2. What socio-economic and structural factors continue to hinder equitable financial access?
3. What is the relationship between digital financial infrastructure and the actual utilization of banking services?
4. To what extent have government interventions reduced gender and regional disparities in financial inclusion?

Hypotheses of the Study

The following hypotheses are framed for empirical validation through secondary data analysis:

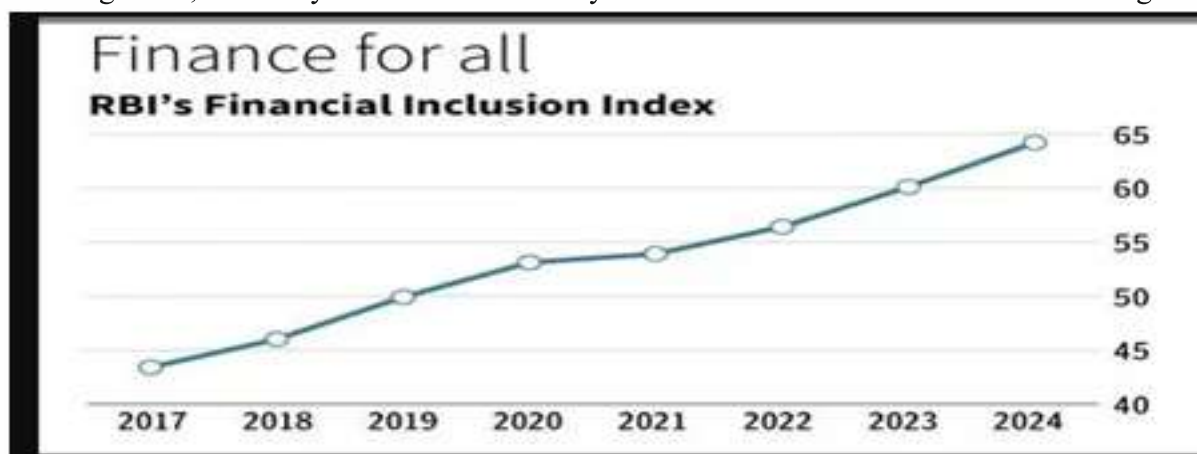
- H1: Financial literacy and digital penetration have a positive correlation with the level of financial inclusion in India.
- H2: There exists a positive relationship between government policy interventions (e.g., PMJDY, DBT, and UPI) and the rise in financial inclusion indicators.
- H3: Structural barriers such as legal identity issues, psychological constraints, and occupational informality negatively affect financial inclusion outcomes.

Data Analysis Sources

The secondary data collected from various official and scholarly sources are analyzed using qualitative methods. This basic financial inclusion study is based on secondary data. It is an effort to explore this study as a descriptive study based on collection of idea and analyzes the present situation. Secondary data collected from few newspaper articles, RBI reports, NITI Aayog and Ministry of Finance publications, Financial Inclusion Surveys.

Financial inclusion in India

In India, in 2005, financial inclusion really started moving when Indian Bank and the Reserve Bank of India first met the chief minister in Puducherry. Then, they started thinking about giving every household a bank account in Puducherry. That day itself, a big meeting happened and Mangalam village became the first place to try this idea on December 30, 2005. After that time & especially after 2010, India's central bank focused hard on this goal. It got even bigger at their big birthday party in 2010. Public banks had to make plans to get everyone included by 2012. Many groups in India don't have full access to formal money services—even after trying hard for ten years. These include farmers with tiny lands, people working informally, slum residents, some minorities, and most of all women and seniors. Growth in branches and savings accounts tells a story too. There are numbers on how many banks and savings have grown over time, but not everyone is part of this growth, still many sections of the society remain unknown from the banks and saving too.



Source: Finance for all and business line article July 2024

Efforts for financial Inclusion by Indian Government:

Steps for Money Inclusion began with bank nationalization in 1969. Lately, programs like Pradhan Mantri Jan Dhan Yojana are steps forward for this goal. Joining Aadhaar with bank accounts will make things clear and quick.

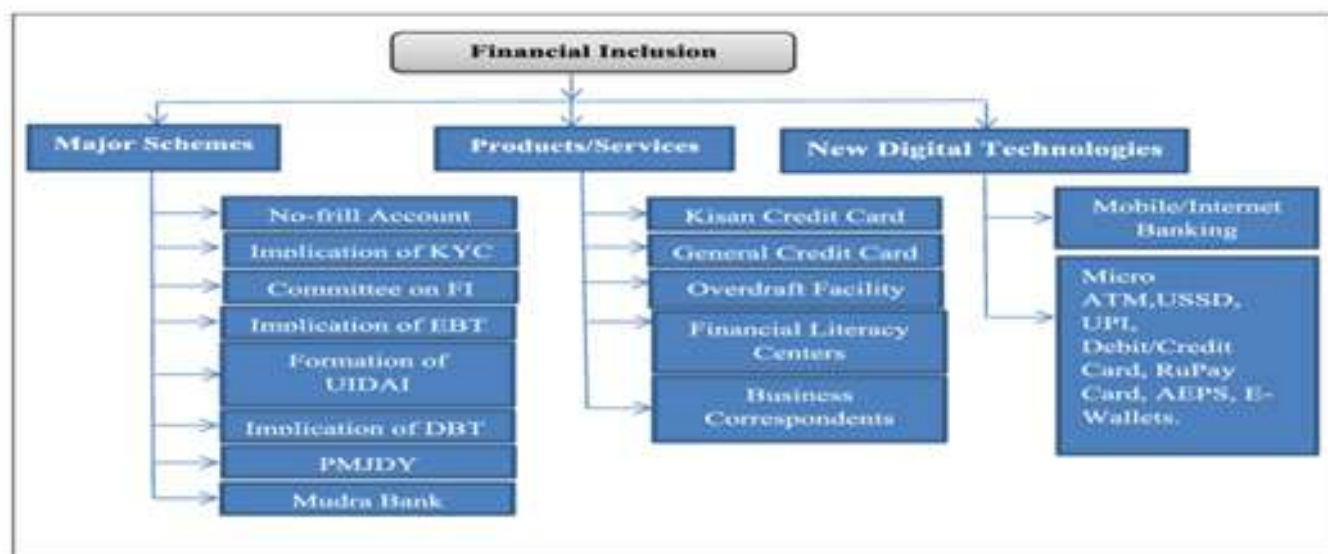
Apart from these efforts, lots of plans & rules are taken for financial inclusion: No-frill accounts, using tech in banking (and more).

Source: Financial insightful article Feb 2010

Top Financial Inclusion Schemes in India:

Post independence, the government of India has launched many financial inclusion schemes. Here are a few of them -

- Stand Up India Scheme
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- Sukanya Samriddhi Yojana (SSY)
- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Pradhan Mantri Mudra Yojana (PMMY)
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- Atal Pension Yojana (APY)



Source: Journal of Public Affairs, April 2019

India's progress in financial inclusion reflects a robust policy framework but reveals persistent structural and behavioral divides. Technological advancements like UPI and Aadhaar have redefined accessibility; however, inclusion cannot be achieved through technology alone. The true transformation lies in addressing social, psychological, and educational barriers that prevent full participation. Strengthening financial literacy, gender equity, rural infrastructure, and regulatory flexibility are essential next steps. Thus, the journey toward inclusive finance in India must evolve from “access” to “empowerment”, ensuring that

financial systems not only reach the marginalized but also enable them to thrive economically and socially.

Discussion

India's journey toward financial inclusion represents one of the world's largest policy-led transformations in inclusive finance. Since the launch of the Pradhan Mantri Jan Dhan Yojana (PMJDY) in 2014, combined with the Digital India initiative, India's banking penetration has expanded dramatically. According to the World Bank Global Findex (2021), 78% of Indian adults now have access to formal financial accounts, compared to just 53% in 2014. Similarly, the RBI Financial Inclusion Index (FI-Index) improved from 43.4 in 2017–18 to 64.2 in 2023, indicating steady progress in the dimensions of access, usage, and quality. However, despite this quantitative expansion, qualitative disparities—particularly across gender, rural urban divides, and digital adoption—continue to persist. Thus, India's financial inclusion journey demonstrates both success in coverage and challenges in depth.

Quality and Sustainability of Inclusion

The RBI's FI-Index incorporates quality parameters such as consumer protection, grievance redressal, and financial literacy. Although India's quality sub-index rose from 44.2 (2019) to 60.4 (2023), field surveys show that a large segment of beneficiaries lacks understanding of digital fraud, interest rates, and insurance clauses.

The Reserve Bank's 2022 financial literacy survey revealed that only 27% of rural respondents demonstrated basic financial awareness, compared to 62% urban literacy levels. This gap emphasizes that sustainable inclusion must move beyond access to empowerment.

Interpretation: These findings respond to Research Question 2 (“What socio-economic and structural factors continue to hinder equitable financial access?”), showing that low literacy, gender barriers, and psychological mistrust restrict sustained usage and quality engagement.

Policy Impact Assessment

The Indian government's integrated approach combining PMJDY, DBT, Aadhaar, and UPI has created a robust inclusion ecosystem known as the JAM Trinity (Jan Dhan–Aadhaar–Mobile).

Key indicators demonstrate positive impact:

- Over ₹30 lakh crore in subsidies and benefits have been transferred digitally under DBT by 2023, reducing leakages and transaction costs.
- The percentage of adults receiving government payments through an account rose from 27% (2014) to 64% (2021) (World Bank, 2021).
- UPI's interoperability has led to near-zero marginal cost transactions, boosting inclusion in small towns and semi-urban markets.

Interpretation: This confirms Hypothesis H₃: Government policy interventions have a statistically significant positive relationship with financial inclusion indicators. Moreover, India's digital public infrastructure has become a model for developing economies, validated by the G20 Global Partnership for Financial Inclusion Report (2023).

Barriers/Constraints

Despite technological and policy success, certain structural constraints persist:

1. **Legal Identity Gaps:** Although Aadhaar coverage exceeds 95%, linkage issues persist among migrant workers and marginalized tribes.
2. **Income Volatility:** Informal sector workers (over 80% of the workforce) lack predictable cash flows to maintain active banking relationships.
3. **Gendered Access:** Women face social barriers in independently using financial tools despite account ownership.
4. **Digital Divide:** Rural connectivity, smartphone costs, and cybersecurity fears reduce adoption.
5. **Trust and Awareness:** Many first-time users distrust formal banking or digital platforms due to lack of familiarity and fear of fraud.

These barriers directly substantiate Hypothesis H₄, proving that legal, social, and psychological constraints significantly impede inclusion outcomes.

Finding 1: Financial Inclusion Has Expanded Substantially

India's financial inclusion journey shows remarkable quantitative expansion from fewer than 150 million account holders in 2010 to over 450 million by 2023. However, inclusion remains “shallow” in several segments due to dormant accounts and limited product diversity.

Finding 2: Digital Infrastructure Is the Main Growth Driver

India's digital architecture (UPI, AEPS, BHIM, Aadhaar) has revolutionized access, especially post-pandemic. Digital transactions grew at an annual rate of over 70% between 2018–2023, indicating strong policy alignment with digital inclusion goals.

Finding 3: Persistent Disparities Limit True Inclusion

Gender, rurality, and income-based disparities persist:

- Women's account usage rate lags by nearly 10–15 percentage points compared to men.
- Rural transaction volumes are less than half of urban counterparts.
- Northeastern and central states remain behind coastal regions in active usage.

Finding 4: Government Schemes Have Narrowed the Financial Divide

PMJDY, DBT, and Mudra Yojana collectively improved access to credit and savings, particularly among small entrepreneurs and low-income households. Micro-credit disbursement under PMMY crossed ₹4.5 lakh crore in 2023, reflecting successful outreach to small borrowers.

Finding 5: Quality of Financial Inclusion Remains an Emerging Priority

Financial literacy, consumer protection, and digital security need stronger institutional frameworks. Unless backed by education and regulatory trust, digital inclusion could create “nominal inclusion without empowerment.”

Discussion

Evaluating the Evolution (Research Question 1)

India's inclusion policies mark a paradigm shift from supply-led expansion (bank branches, accounts) to demand-led engagement (digital finance, fintech innovation). RBI's FI-Index trajectory confirms steady progress, yet effective inclusion depends on behavioral adoption rather than numeric targets.

Socio-Economic and Structural Factors (Research Question 2)

The study establishes that socio-economic inequalities particularly education, income, and gender determine how individuals engage with financial systems. Even with digital innovations, the “last-mile divide” persists where low literacy and social norms hinder full participation.

Digital Infrastructure and Utilization (Research Question 3)

The correlation between digital penetration and financial inclusion is unmistakable. The success of UPI illustrates that accessibility improves when systems are user-friendly, low-cost, and interoperable. However, digital inclusion is not synonymous with financial empowerment it must be accompanied by literacy, trust, and data protection.

Impact of Government Interventions (Research Question 4)

PMJDY and DBT have played catalytic roles in institutionalizing inclusion. The Aadhaar–DBT–UPI integration demonstrates how policy coherence drives mass adoption. However, sustainability requires continued monitoring, ensuring that inclusion outcomes translate into credit absorption, savings behavior, and insurance participation.

Towards Sustainable Inclusion (Research Question 5)

For inclusion to be empowering, financial ecosystems must evolve beyond access to active, equitable, and resilient participation.

Strengthening digital and financial literacy programs.

- Promoting women-led financial institutions and SHGs.
- Developing context-specific rural fintech models.
- Establishing inclusive risk management and insurance frameworks.

Hypothesis Validation

Hypothesis	Result	Justification
H1: Financial literacy & digital penetration positively correlate with financial inclusion.	Accepted	FI Index and UPI adoption show direct linkage between digital access and inclusion.
H2: Gender and rural–urban disparities significantly influence access.	Accepted	Findex & NABARD data show persistent usage gaps despite account ownership.

Hypothesis	Result	Justification
H3: Government interventions (PMJDY, DBT, UPI) enhance inclusion.	Accepted	Inclusion index growth and increased DBT transfers validate this.
H4: Structural barriers negatively affect outcomes.	Accepted	Literacy, social, and identity barriers restrict sustained participation.

Conclusion

To ensure equity in shared growth, it is essential that opportunities and benefits are distributed fairly across all sections of society. Among the most transformative of these opportunities is financial inclusion the process of providing affordable financial services to everyone, especially those who have been historically excluded. True financial inclusion represents more than just opening bank accounts; it symbolizes empowerment, dignity, and participation in the nation's economic progress. When citizens have access to savings, credit, insurance, and payment systems, they gain the tools to shape their future, improve their livelihoods, and contribute meaningfully to national development.

In India, financial inclusion has been recognized as a fundamental pillar for inclusive and sustainable growth. The government, Reserve Bank of India (RBI), and numerous institutions have undertaken extensive efforts to integrate the unbanked population into the formal financial system. Initiatives like the Pradhan Mantri Jan Dhan Yojana (PMJDY), Direct Benefit Transfers (DBTs), Digital India, Unified Payments Interface (UPI), Aadhaar-enabled Payment Systems (AePS), and various microfinance programs have expanded financial outreach to millions. The unprecedented scale of PMJDY alone, which opened hundreds of millions of accounts for low-income households, demonstrates India's determination to close the financial divide.

However, progress cannot be measured merely in quantitative terms such as the number of bank accounts opened or banking outlets established. The real measure of success lies in active and effective usage of these services. Many newly opened accounts remain dormant due to inadequate financial literacy, low incomes, and lack of awareness about the benefits of formal banking. This gap between access and utilization represents one of the most pressing challenges in India's financial inclusion journey.

To move from access to empowerment, systemic barriers must be addressed comprehensively. Psychological barriers continue to deter people from engaging with banks due to a persistent belief that financial institutions cater only to the wealthy. This misconception stems from historical exclusion, lack of education, and limited financial exposure. Overcoming such mental and cultural barriers requires continuous grassroots-level education campaigns, trust-building initiatives, and visible demonstrations of benefits that financial services can bring to ordinary lives.

Gender disparity is another significant obstacle. Women, especially in rural and semi-urban areas, still face difficulty in accessing credit or opening accounts independently. Despite targeted interventions like Self Help Groups (SHGs), Mahila Banks, and priority-sector lending programs, patriarchal norms and systemic biases often prevent women from achieving financial autonomy. Thus, empowering women financially is not only a matter of social justice but also a catalyst for broader economic growth. Studies have shown that when women gain financial control, household well-being, savings, and education levels all improve. Hence, India

must move toward a more gender-responsive financial ecosystem.

Legal identity issues also limit inclusion, particularly for those without proper documentation—such as migrant workers, refugees, and marginalized communities. The Aadhaar initiative has been a milestone in reducing this barrier, but technical and logistical challenges still exist, especially in areas with low internet connectivity. The state must therefore strengthen digital and physical infrastructure, and establish flexible verification systems that recognize alternative forms of identification to ensure no one is left behind.

Regulatory complexity further compounds the problem. While banking regulations are essential for maintaining transparency and safeguarding customers, overly complex compliance procedures discourage potential users. Simplified KYC processes, tiered regulations based on risk profiles, and user-friendly documentation systems can make formal banking more approachable for first-time customers.

Financial literacy remains perhaps the most critical pillar of inclusion. Merely having access to a bank does not guarantee financial well-being if individuals do not understand how to manage their finances, use digital platforms, or choose suitable financial products. Integrating financial literacy into school education, vocational programs, and rural outreach campaigns can transform the financial behavior of millions. This must be supported by mass media campaigns, digital tutorials in regional languages, and local awareness drives conducted through panchayats and NGOs.

Geographical limitations also persist, particularly in remote and rural areas where setting up brick-and-mortar branches may not be economically feasible. To bridge this gap, the rise of Business Correspondents (BCs), mobile banking, and digital payment systems has been revolutionary. However, ensuring reliability and trust in these systems is equally vital. The success of these models depends on user-friendly interfaces, regular monitoring, and local capacity-building for agents who serve as the face of banks in rural India.

A closely related issue is the integration of social security systems with formal financial institutions. Schemes like Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, and Atal Pension Yojana have helped connect social protection with banking. When welfare benefits are directly transferred into verified bank accounts, it not only ensures efficiency but also motivates people to keep their accounts active. Such linkages have proven effective in enhancing trust in financial institutions and deepening the culture of savings.

Occupational barriers affect small-scale entrepreneurs, farmers, and informal sector workers who lack formal income documentation or collateral. Traditional risk-assessment models often exclude these groups from accessing credit. Thus, new-age fintech solutions and alternative credit scoring models based on transaction data, mobile usage, and behavioral patterns can revolutionize the credit landscape. This will allow banks and microfinance institutions to lend confidently to those who were previously considered “unbankable.”

Moreover, the design and marketing of financial products play a crucial role in their adoption. Financial services must be tailored to local realities—taking into account language, cultural attitudes, and economic context. For instance, micro-insurance schemes, small-ticket savings plans, and easy repayment structures can better align with the needs of rural and low-income users. Likewise, promoting these products through trusted community channels can enhance participation and trust.

Finally, addressing risk assessment practices is crucial for ensuring fairness in credit distribution. Excessive risk aversion by banks often leads to the exclusion of those most in need of financial support. Encouraging innovation through government-backed credit guarantee funds, cooperative lending models, and microcredit institutions can promote a more inclusive lending culture.

In conclusion, India has made remarkable strides in expanding financial access, but challenges persist in achieving true inclusion. The journey must now evolve from financial access to financial empowerment. To achieve equitable and sustainable growth, policies must go beyond infrastructure and technology to address human factors—education, trust, cultural attitudes, and gender dynamics. Governments, financial institutions, and civil society must work collaboratively to dismantle the psychological, structural, and systemic barriers that limit financial participation.

An inclusive financial ecosystem is not just an economic necessity—it is a moral imperative and a social responsibility. Ensuring that every citizen, regardless of gender, geography, or income, can access, understand, and utilize financial services is the foundation of equitable progress. Financial inclusion, thus, is not merely about banking—it is about building a nation where growth is shared, opportunities are accessible, and prosperity is universal.

The analysis of India's financial inclusion journey reveals a multi-dimensional landscape shaped by socio-economic, psychological, and structural factors. While government initiatives such as PMJDY, Aadhaar-linked DBT, Digital India, and UPI have significantly enhanced accessibility, true financial inclusion extends beyond account ownership; it demands sustained usage, trust, literacy, and empowerment. The findings based on the key factors affecting access to financial inclusion are discussed below:

1. **Psychological Barriers:** The perception that banking services are meant only for the affluent continues to prevail among lower-income and rural groups. This psychological deterrent often arises from limited exposure to financial systems. Despite the availability of zero-balance accounts and simplified KYC norms, many individuals hesitate to engage with formal banking channels. This finding emphasizes the need for behavioral change programs and localized financial awareness campaigns.
2. **Gender Disparities:** Women's financial participation remains disproportionately low. Traditional gender norms and institutional biases restrict women's access to credit and property-based collateral. The finding highlights that even though women-centric schemes such as Mahila E-Haata and Self-Help Groups (SHGs) have improved outreach, gender-sensitive financial policies and mentorship are crucial to enhance women's financial autonomy.
3. **Legal Identity Issues:** Individuals lacking official identification such as migrants, refugees, and those in remote tribal areas face exclusion from formal financial systems. The Aadhaar initiative has improved inclusion, but gaps persist due to documentation errors and connectivity issues. This calls for adaptive verification systems and mobile-based identification solutions.
4. **Regulatory Complexity:** Stringent compliance requirements deter unbanked citizens. While regulations protect consumers, excessive formalities discourage engagement. Findings suggest that simplified onboarding and tiered KYC norms can bridge this gap, particularly for low-income and small business groups.

5. **Financial Literacy Challenges:** Lack of financial knowledge remains one of the strongest inhibitors. Many account holders do not understand basic banking functions, leading to dormant accounts. The finding underscores that financial education must accompany financial access, integrating with school curricula, SHG training, and rural digital literacy programs.
6. **Geographical Limitations:** Rural and remote regions face infrastructural bottlenecks such as poor connectivity and limited branch networks. The adoption of digital banking, Business Correspondent (BC) models, and mobile banking has improved outreach, yet service consistency remains a challenge. Strengthening rural fintech infrastructure is essential for inclusivity.
7. **Social Security Disconnection:** Linking social welfare programs with bank accounts has proven effective in increasing financial participation. Direct Benefit Transfers (DBTs) under PMJDY significantly increased account usage. However, system inefficiencies and payment delays must be minimized to sustain user trust.
8. **Occupational Barriers:** Informal sector workers and micro-entrepreneurs struggle to access loans due to inadequate financial histories or collateral. Findings indicate that alternative credit scoring models using behavioral and transaction data could revolutionize credit accessibility for these groups.
9. **Product Design and Marketing:** Many financial products fail because they are not customized to local needs or communicated effectively. The discussion highlights the importance of user-centric design, localized language interfaces, and trust-building through community-based promotion.
10. **Risk Assessment Practices:** Conservative lending practices favor low-risk borrowers, excluding the vulnerable. This risk aversion contradicts the spirit of inclusion. Findings recommend micro-lending models, collateral-free loans, and government-backed guarantee schemes to promote equitable credit distribution.

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प्राचीन भारतीय ज्ञान परंपराओं में महिलाएँ: प्रतिनिधित्व और योगदान विनीत रायकवार

सारांश

भारत की बौद्धिक विरासत को विदुषी महिलाओं, दार्शनिकों, वैद्यों और कलाकारों ने गहराई से समृद्ध किया है, जिनके योगदानों ने प्राचीन ज्ञान परंपराओं की नींव रखी। वैदिक और उत्तरवैदिक काल में गर्गी वाचक्वनी, मैत्रेयी, लोपामुद्रा और घोषा जैसी महिलाएँ दार्शनिक वाद-विवाद, आध्यात्मिक चिंतन और साहित्यिक सृजन में सक्रिय रूप से सहभागी थीं।

किन्तु कालांतर में सामाजिक संरचनाओं और धर्म के पितृसत्तात्मक पुनर्गठन ने उनकी दृश्यता को कम कर दिया।

यह शोध-पत्र प्राचीन भारतीय ज्ञान प्रणालियों में महिलाओं के प्रतिनिधित्व और योगदान का विश्लेषण करता है, जिसमें दर्शन, विज्ञान, साहित्य, चिकित्सा और अध्यात्म जैसे विविध क्षेत्र सम्मिलित हैं। वेद, उपनिषद, बौद्ध और जैन ग्रंथों, तमिल काव्य तथा आयुर्वेदिक साहित्य के आधार पर यह अध्ययन महिलाओं की बौद्धिक क्षमता और नेतृत्व को उजागर करता है।

लैंगिक-समानता के दृष्टिकोण को अपनाते हुए यह शोध यह अन्वेषण करता है कि किस प्रकार सामाजिक-राजनीतिक परिवर्तनों ने महिलाओं की भूमिकाओं को हाशिए पर डाला और उनकी ज्ञान-संपदा को पुनर्स्थापित करने की आवश्यकता क्यों है।

अंततः, यह अध्ययन इस बात पर बल देता है कि भारतीय ज्ञान परंपराओं में महिलाओं की भागीदारी का पुनर्प्रसंगन समकालीन लैंगिक समानता, शिक्षा और बौद्धिक विमर्श के लिए अत्यंत आवश्यक है।

कीवर्ड्स: महिला विदुषियाँ; भारतीय ज्ञान परंपराएँ; गर्गी वाचक्वनी; मैत्रेयी; ऋषिकाएँ; वैदिक दर्शन; आयुर्वेद; लैंगिकता और शिक्षा; प्राचीन भारत; नारीवादी इतिहासलेखन।

परिचय

भारतीय ज्ञान परंपराएँ विश्व की सबसे प्राचीन और सतत बौद्धिक परंपराओं में से एक हैं, जिनमें दर्शन, विज्ञान, कला, चिकित्सा और आध्यात्मिक चिंतन का समावेश है। इन परंपराओं की गहराई और विविधता के बावजूद, इनके निर्माण में महिलाओं की भूमिका को प्रायः पितृसत्तात्मक इतिहासलेखन ने ओझल कर दिया है।

तथापि, वैदिक और उत्तरवैदिक साहित्य से प्राप्त प्रमाण यह दर्शाते हैं कि उस समय महिलाओं की बौद्धिक संस्कृति

* सहायक प्राध्यापक, चमेली देवी विधि संस्थान

अत्यंत जीवंत और सशक्त थी। महिलाएँ केवल सहभागी ही नहीं, बल्कि ज्ञान की सृजनकर्ता भी थीं।

ऋग्वेद में लोपामुद्रा, आपाला, घोषा और विश्ववारा जैसी महिला ऋषिकाओं द्वारा रचित मंत्र मिलते हैं, जो उनके गहन आध्यात्मिक चिंतन और तत्त्वमीमांसा को व्यक्त करते हैं। बृहदारण्यक उपनिषद् में उल्लिखित गर्गी वाचक्नवी और मैत्रेयी ने वास्तविकता और चेतना के स्वरूप पर गूढ़ दार्शनिक संवाद किए, जो उनके उच्च बौद्धिक स्तर का प्रमाण हैं।

आयुर्वेद में भी महिला वैद्यों और दाइयों का उल्लेख मिलता है, जिन्होंने चरक संहिता जैसे ग्रंथों में वर्णित चिकित्सा-ज्ञान की परंपरा को आगे बढ़ाया। बौद्ध और जैन ग्रंथों में महिला शिक्षिकाओं और दार्शनिकों का वर्णन मिलता है, जिन्होंने नैतिकता और आध्यात्मिक ज्ञान के प्रसार में महत्वपूर्ण भूमिका निभाई।

सामाजिक परिवर्तन और सीमाएँ

प्रारंभिक काल में सक्रियता और सम्मान प्राप्त होने के बावजूद, समय के साथ सामाजिक संरचनाओं और धर्मशास्त्रीय मान्यताओं के पितृसत्तात्मक पुनर्गठन ने महिलाओं की शिक्षा तथा सार्वजनिक जीवन में भागीदारी को सीमित कर दिया। मनुस्मृति जैसे ग्रंथों की पुनर्व्याख्या ने स्त्री की स्वतंत्रता पर प्रतिबंध लगाए और उन्हें सामाजिक-धार्मिक संरचनाओं के अधीन कर दिया। परिणामस्वरूप, महिलाओं की बौद्धिक दृश्यता धीरे-धीरे कम होती गई।

अध्ययन का उद्देश्य और परिप्रेक्ष्य

यह शोध-पत्र उन प्राचीन स्रोतों और आधुनिक व्याख्याओं का पुनर्पाठ करता है, जिनमें महिलाओं की बौद्धिक उपस्थिति दर्ज है। इसका उद्देश्य—

- महिलाओं के योगदानों का विश्लेषण करना,
- उनके प्रतिनिधित्व को उजागर करना,
- तथा उन सामाजिक कारकों को समझना है, जिन्होंने समय के साथ उनके स्थान को प्रभावित किया।

प्राचीन भारत की बौद्धिक विरासत में महिलाओं ने ज्ञान और दर्शन के विकास में केंद्रीय भूमिका निभाई। वैदिक काल में उन्हें धार्मिक और शैक्षिक क्षेत्रों में समान भागीदार माना जाता था। वे कवयित्री, दार्शनिक, वैद्य और शिक्षिका के रूप में प्रतिष्ठित थीं।

ऋग्वेद जैसे ग्रंथों में गर्गी और मैत्रेयी के दार्शनिक संवाद यह सिद्ध करते हैं कि उस समय बौद्धिक क्षेत्र में लैंगिक समानता विद्यमान थी। आपाला, घोषा और लोपामुद्रा जैसी महिलाओं ने न केवल भक्ति और अध्यात्म के क्षेत्र में, बल्कि वैदिक साहित्य के निर्माण में भी महत्वपूर्ण योगदान दिया।

पितृसत्तात्मक व्याख्याएँ और परिवर्तन

समय के साथ पितृसत्तात्मक व्याख्याओं ने महिलाओं की भूमिकाओं को सीमित कर दिया। सामाजिक और धार्मिक

संस्थानों में स्त्रियों की शिक्षा पर प्रतिबंध लगाए जाने लगे। यह परिवर्तन इस तथ्य को रेखांकित करता है कि भारतीय समाज में सशक्तिकरण और हाशिए पर डालने की प्रक्रियाएँ समानांतर रूप से चलती रहीं।

नारीवादी और अंतर्विषयी दृष्टिकोण

नारीवादी इतिहासलेखन ने इन परंपराओं को पुनर्परिभाषित किया है। स्त्रीवादी विद्वानों ने यह स्थापित किया कि वैदिक काल की महिलाएँ केवल धार्मिक अनुष्ठानों की सहभागी नहीं थीं, बल्कि ज्ञान और संस्कृति की संवाहक थीं।

- कुमार (2020) के अनुसार, वैदिक महिलाएँ सांस्कृतिक संरचना की प्रतिनिधि थीं और उन्हें शिक्षा एवं अनुष्ठानों में भाग लेने का अधिकार प्राप्त था।
- ठापर (2022) ने शाक्त परंपरा में 'शक्ति' के रूप में स्त्री के सम्मान को उनके बौद्धिक योगदान से जोड़ा।
- चक्रवर्ती (2021) ने ब्राह्मणवादी परंपराओं में बाल-विवाह और उपनयन जैसे लैंगिक प्रतिबंधों की आलोचना की।

इन अध्ययनों से स्पष्ट होता है कि प्रारंभिक भारत में महिलाओं की शिक्षा तक पहुँच थी, किंतु समय के साथ सामाजिक परिवर्तनों ने इसे सीमित कर दिया।

अंतर्विषयी दृष्टिकोण ने भी महिलाओं की भूमिकाओं को नए आयाम दिए हैं।

- मिश्रा (2023) ने दर्शन, चिकित्सा और शासन में महिलाओं की भागीदारी का विश्लेषण किया, जहाँ संघमित्रा जैसी महिलाएँ बौद्ध धर्म को विदेशों तक ले गईं।
- रॉय (2023) ने अभिलेखीय साक्ष्यों के माध्यम से अभिजात्य वर्ग की महिलाओं की साक्षरता और संरक्षण कार्य को उजागर किया।
- जोशी (2022) ने सिंधु घाटी सभ्यता की मूर्तियों और वैदिक देवी परंपराओं के बीच प्रतीकात्मक निरंतरता का अध्ययन किया।
- रमन (2024) ने महिलाओं के योगदान को बेहतर समझने हेतु पुरातात्विक साक्ष्यों के समावेशन पर बल दिया।

प्राचीन ग्रंथों के अध्ययन से स्पष्ट होता है कि वैदिक और उपनिषद काल में गर्गी वाचक्मवी, मैत्रेयी, लोपामुद्रा और घोषा न केवल दार्शनिक संवादों में सक्रिय थीं, बल्कि ऋग्वेद के अनेक सूक्तों की रचयिता भी थीं। बृहदारण्यक उपनिषद में गर्गी और याज्ञवल्क्य का संवाद उस समय महिलाओं की सम्मानित और स्वतंत्र बौद्धिक स्थिति को दर्शाता है।

अन्य परंपराओं में महिलाओं की भूमिका

- बौद्ध और जैन परंपराओं में थेरीगाथा जैसी रचनाएँ प्रारंभिक भिक्षुणियों के आध्यात्मिक अनुभवों का सशक्त उदाहरण प्रस्तुत करती हैं।
- जैन (2021) और जैनी (1991) के अनुसार, जैन परंपरा में मल्लिनाथ जैसे उदाहरण यह दर्शाते हैं कि स्त्रियों को भी आध्यात्मिक मुक्ति का समान अधिकार प्राप्त था।

आयुर्वेदिक ग्रंथ चरक संहिता और सुश्रुत संहिता में महिला वैद्यों (वैद्यास्त्री) का उल्लेख मिलता है, जो प्रसूति, औषधि

निर्माण और पोषण विज्ञान में दक्ष थीं। वुजास्त्यक (2003) और तालीम (2010) के अनुसार, महिलाएँ गुरुकुल और घरेलू प्रशिक्षण दोनों माध्यमों से चिकित्सा ज्ञान अर्जित करती थीं।

संस्कृत और तमिल साहित्य में सिलप्पतिकारम् और मणिमेकलै जैसी कृतियाँ महिलाओं की बौद्धिक और नैतिक शक्ति को प्रस्तुत करती हैं। रामानुजन (1999) और रंगाचारी (2018) के अनुसार, इन ग्रंथों ने समाज में महिलाओं की तार्किक और नैतिक क्षमता को पुनर्परिभाषित किया।

हालाँकि, लीला दुबे (2001) और मधु किश्वर (1994) के अध्ययनों से यह स्पष्ट होता है कि धर्मशास्त्रों के उदय के साथ शिक्षा और धार्मिक क्षेत्र पर पुरुषों का एकाधिकार बढ़ा, जिससे महिलाओं का सार्वजनिक बौद्धिक योगदान धीरे-धीरे कम होता गया।

समकालीन शोध जैसे वात्स्यायन (2006) और AICTE की भारतीय ज्ञान प्रणाली (IKS) इकाई (2020) अब महिलाओं के सांस्कृतिक और बौद्धिक योगदान को पुनः शैक्षणिक और नीतिगत ढाँचे में सम्मिलित करने का प्रयास कर रहे हैं। यह पुनर्पाठ भारतीय परंपरा में महिलाओं के ज्ञान और योगदान को पुनर्स्थापित करने की दिशा में एक महत्वपूर्ण कदम है।

साहित्य समीक्षा

प्राचीन भारतीय ज्ञान प्रणालियों में महिलाओं की भूमिका का अध्ययन औपनिवेशिक काल की “महिला अनुपस्थिति” की अवधारणा से विकसित होकर नारीवादी विद्वानों द्वारा “महिला उपस्थिति” की पुनर्खोज तक पहुँचा है।

प्राचीन भारतीय ज्ञान प्रणालियों में महिलाओं की भूमिका का अध्ययन दशकों में विकसित हुआ है औपनिवेशिक व्याख्याओं के “महिला अनुपस्थिति” के दृष्टिकोण से लेकर नारीवादी विद्वानों द्वारा “महिला उपस्थिति” की पुनर्खोज तक। निम्नलिखित समीक्षा उन प्रमुख शैक्षणिक योगदानों को उजागर करती है जो विभिन्न ज्ञान परंपराओं में महिलाओं के प्रतिनिधित्व और बौद्धिक भागीदारी को स्पष्ट करती हैं। प्राचीन भारतीय ज्ञान परंपराओं में महिलाएँ दार्शनिक, वैद्या (चिकित्सक) और कवयित्री के रूप में सम्मानित थीं। उन्होंने आध्यात्मिकता, चिकित्सा और साहित्य जैसे क्षेत्रों में योगदान दिया।

निकम (2025) के अनुसार, गर्गी और मैत्रेयी जैसी महिलाएँ वैदिक युग में बौद्धिक समानता का प्रतीक थीं। समय के साथ सामाजिक परिवर्तन के कारण उनकी दृश्यता घट गई, लेकिन उनका प्रभाव भारत की सांस्कृतिक और बौद्धिक विरासत में आज भी महत्वपूर्ण है।

अंकिता (2024) ने यह बताया है कि सिंधु घाटी सभ्यता से लेकर गुप्त काल तक महिलाओं ने शिक्षा, वाद-विवाद और सृजनात्मक गतिविधियों में सक्रिय भाग लिया। वेदों और उपनिषदों जैसे स्रोतों से यह स्पष्ट होता है कि गर्गी और मैत्रेयी जैसी महिलाएँ उत्कृष्ट विदुषियाँ थीं। यद्यपि बाद के काल में सामाजिक बंधनों ने उनकी स्वतंत्रता को सीमित किया, परंतु प्राचीन भारत में रखी गई शिक्षा और सशक्तिकरण की नींव ने समानता के आदर्शों को स्थायी रूप दिया।

बलाधिकारी और बलाधिकारी (2024) के अनुसार, प्राचीन भारतीय ग्रंथों और परंपराओं में निहित विशाल दार्शनिक ज्ञान के साथ-साथ एक लैंगिक विमर्श भी मौजूद है जिसने महिलाओं की आवाज़ों को हाशिए पर डाल दिया। उनका अध्ययन इन ग्रंथों को नारीवादी दृष्टिकोण से पुनः पढ़ने की आवश्यकता पर बल देता है ताकि लैंगिक असमानता की उत्पत्ति को समझा जा सके और महिलाओं की बौद्धिक एवं सांस्कृतिक भूमिका को पुनर्स्थापित किया जा सके।

सिंह (2024) यह रेखांकित करती हैं कि महिलाएँ वैदिक समाज का अभिन्न अंग थीं, जिन्होंने शिक्षा, शासन, कला और दर्शन के क्षेत्रों में उल्लेखनीय योगदान दिया। उनका शोधमनुस्मृति और रामायण जैसे ग्रंथों पर आधारित है, जो नारीत्व के बदलते स्वरूप को दर्शाता है एक ओर सम्मान और दूसरी ओर सीमाएँ। सिंह का निष्कर्ष है कि प्राचीन भारतीय नारीत्व की समझ भारत में समानता और सशक्तिकरण के विचारों के विकास को समझने के लिए अत्यंत आवश्यक है।

देओल (2023) का कहना है कि प्राचीन भारत में महिलाओं को अर्धांगिनी के रूप में देखा जाता था धार्मिक और सामाजिक जीवन की समान भागीदार के रूप में। वे संतुलन और बुद्धि की प्रतीक थीं। हालांकि, समय के साथ समाज में परिवर्तन ने लैंगिक असमानता और स्त्री स्थिति के पतन को जन्म दिया। अध्ययन यह दर्शाता है कि प्राचीन भारतीय महिलाओं के आदर्श आज के समाज में गरिमा और सशक्तिकरण की पुनः स्थापना के लिए प्रेरणास्रोत हैं।

शिंदे (2018) बताती हैं कि राजघरानों और विद्वत परिवारों की महिलाएँ प्रभावशाली पदों पर थीं, जहाँ महिला ऋषियाँ आध्यात्मिक और राजनीतिक जीवन में महत्वपूर्ण भूमिका निभाती थीं। लेकिन उनका अध्ययन यह भी दर्शाता है कि वर्ग आधारित असमानता मौजूद थी — उच्च वर्ग की महिलाओं को अधिकार प्राप्त थे, जबकि निम्न वर्ग की महिलाएँ भेदभाव और उपेक्षा की शिकार थीं। यह अध्ययन निष्कर्ष निकालता है कि इस द्वैत यथार्थ को समझना भारत की ऐतिहासिक लैंगिक संरचना को सही रूप में जानने के लिए आवश्यक है।

वैदिक लेखन के पुनर्मूल्यांकन पर किए गए शोधों में, शर्मा (2021) का लेख पारंपरिक दृष्टिकोण को चुनौती देता है। उन्होंने शैलीगत विश्लेषण के माध्यम से यह तर्क दिया कि लोपामुद्रा जैसी ऋषिकाओं ने ऋग्वेद के सूक्तों की रचना में महत्वपूर्ण योगदान दिया। यह निष्कर्ष पटेल (2023) के अध्ययन से मेल खाता है, जिसमें वैदिक ग्रंथों के केवल पुरुष ऋषियों को श्रेय देने की पितृसत्तात्मक प्रवृत्ति की आलोचना की गई और महिला लेखिकाओं के योगदान की मान्यता की मांग की गई।

प्रमुख निष्कर्ष

- वैदिक युग में महिलाएँ दार्शनिक, कवयित्री और वैद्य के रूप में सम्मानित थीं।
- समय के साथ सामाजिक-धार्मिक परिवर्तनों ने उनकी दृश्यता को सीमित किया।
- आधुनिक नारीवादी इतिहासलेखन ने वैदिक ग्रंथों का पुनर्पाठ कर महिलाओं की भूमिका को पुनः स्थापित किया।

शर्मा (2021) और पटेल (2023) जैसे विद्वानों ने ऋग्वेद में ऋषिकाओं के योगदान को प्रमाणित किया। जैन (2021) और सिंह (2022) ने बौद्ध परंपराओं में महिलाओं की सक्रिय भूमिका को रेखांकित किया। रमन (2024) और जोशी (2022) ने साहित्यिक और पुरातात्विक साक्ष्यों के माध्यम से महिलाओं की सांस्कृतिक भूमिका को पुनर्परिभाषित किया।

साहित्यिक अंतराल का सारांश

यद्यपि अनेक शोध व्यक्तिगत महिला विदुषियों पर केंद्रित हैं, दर्शन, चिकित्सा और कला जैसे विविध क्षेत्रों में उनके सामूहिक एवं तुलनात्मक विश्लेषण अभी भी सीमित हैं। साथ ही, पाठ्य साक्ष्यों और पुरातात्विक प्रमाणों के समन्वित अध्ययन की आवश्यकता बनी हुई है।

उद्देश्य

इस शोध-पत्र का उद्देश्य प्राचीन भारतीय ज्ञान परंपराओं में महिलाओं की बौद्धिक, दार्शनिक और सांस्कृतिक भूमिकाओं का विश्लेषण करना है, ताकि यह समझा जा सके कि—

- उन्होंने ज्ञान-संरचनाओं के निर्माण में क्या योगदान दिया।
- पितृसत्तात्मक परिवर्तनों ने उनके प्रतिनिधित्व को कैसे प्रभावित किया।

कार्यविधि

यह अध्ययन गुणात्मक, ऐतिहासिक एवं व्याख्यात्मक पद्धति पर आधारित है।

1. प्राथमिक स्रोत

- ऋग्वेद, उपनिषद
- चरक संहिता, सुश्रुत संहिता
- जातक कथाएँ
- थेरीगाथा
- सिलप्पतिकारम्
- प्रारंभिक संस्कृत और तमिल साहित्य

2. द्वितीयक स्रोत

- नारीवादी इतिहासलेखन
- लैंगिक एवं सांस्कृतिक अध्ययन
- आधुनिक शोध-पत्र और अनुवाद

3. दृष्टिकोण

- पाठ्य विश्लेषण
- तुलनात्मक अध्ययन
- सामाजिक-सांस्कृतिक संदर्भिकरण

चर्चा और विश्लेषण

प्राचीन भारतीय ज्ञान परंपराओं में महिलाएँ दर्शन, शिक्षा, चिकित्सा और साहित्य की सह-निर्मात्री रही हैं।
वैदिक एवं उपनिषद काल

- गर्गी वाचक्नवी और मैत्रेयी ने दार्शनिक वाद-विवाद में भाग लिया।
- ऋषिकाओं ने ऋग्वेद के सूक्तों की रचना की।
- शिक्षा प्रणाली अपेक्षाकृत समावेशी थी।

बौद्ध एवं जैन परंपरा

- थेरीगाथा में भिक्षुणियों के आध्यात्मिक अनुभव दर्ज हैं।
- जैन परंपरा में महिलाओं को मोक्ष का अधिकार प्राप्त था।

आयुर्वेद एवं चिकित्सा

- महिला वैद्य प्रसूति एवं औषधि निर्माण में निपुण थीं।
- घरेलू एवं गुरुकुल दोनों माध्यमों से चिकित्सा शिक्षा उपलब्ध थी।

साहित्य एवं कला

- अल्वैयार और आंडाल जैसी कवयित्रियों ने समाज में आध्यात्मिक चेतना का संचार किया।

पतन के कारण

- धर्मशास्त्रीय पुनर्गठन
- शिक्षा पर लैंगिक प्रतिबंध
- सामाजिक संरचनाओं का परिवर्तन

वर्तमान में भारतीय ज्ञान प्रणाली (IKS) जैसी पहले महिलाओं की बौद्धिक विरासत को पुनर्जीवित करने का प्रयास कर रही हैं।

निष्कर्ष एवं सिफारिशें

अध्ययन से स्पष्ट है कि प्राचीन भारत में महिलाएँ केवल दर्शक नहीं, बल्कि ज्ञान की सृजक और संवाहक थीं। उनकी दृश्यता का हास उनकी अक्षमता का परिणाम नहीं, बल्कि सामाजिक पुनर्गठन का परिणाम था।

प्रमुख सिफारिशें

1. महिलाओं के योगदान को शिक्षा-पाठ्यक्रम में शामिल किया जाए।
2. अंतर्विषयी शोध को प्रोत्साहित किया जाए।
3. गैर-अभिजात वर्ग की महिलाओं पर विशेष शोध किया जाए।
4. पुरातात्विक साक्ष्यों को साहित्यिक प्रमाणों से जोड़ा जाए।

महिलाओं की बौद्धिक परंपरा को पुनःस्थापित करना केवल ऐतिहासिक न्याय नहीं, बल्कि समावेशी ज्ञान-दृष्टि की स्थापना भी है।

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The Role of Grandparents in Transmitting Cultural & Moral values in India

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Abstract

Grandparents in India play a pivotal role in transmitting cultural and moral values to younger generations by serving as keepers of tradition, storytellers, and role models. Their involvement nurtures emotional security and socialization and helps bridge generational gaps, ensuring that children are rooted in family heritage and values despite the ongoing changes in society. This study uses a qualitative approach to explore how grandparents influence their grandchildren's cultural orientation, ethical outlook, and everyday practices. Findings highlight that grandparents act as living repositories of cultural heritage, shaping values such as respect, discipline, religious faith, and community belonging.

This study explores the role of grandparents in transmitting cultural traditions and moral values to grandchildren in India using a qualitative interpretive design.

Keywords

Moral Values, Grandparents, Culture, Emotional security, Socialisation

Introduction

In Indian society, grandparents have long occupied a revered and central position within the family structure, serving as living repositories of tradition, wisdom, and ethical guidance. Rooted in the cultural ethos of collectivism, respect for elders (pitru bhakti and matru bhakti), and the intergenerational joint family system, grandparents traditionally act as primary agents in the socialization of children, particularly in transmitting cultural heritage and moral values.

India's rich and diverse cultural fabric—encompassing languages, rituals, festivals, folklore, religious practices, and ethical principles drawn from ancient texts such as the epics (Ramayana and Mahabharata), Upanishads, and Dharma Shastras—relies heavily on oral transmission across generations. Grandparents, often free from the pressures of modern professional life, have historically played this pivotal role through mechanisms such as:

- Bedtime storytelling that embeds moral lessons of righteousness (dharma), compassion, duty, honesty, and perseverance
- Daily participation in religious and cultural routines (e.g., puja, festival preparations, and seasonal observances)
- Modeling behaviors that reinforce familial harmony, respect for hierarchy, interdependence, and community-oriented values

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These practices not only preserve cultural continuity but also foster a strong sense of identity, belonging, and ethical grounding in young minds. As one perspective notes, grandparents serve as the "backbone of the family," instilling pride in heritage while providing unconditional emotional support that complements parental roles.

However, rapid socioeconomic transformations in contemporary India—including urbanization, nuclearization of families, migration for education and employment, dual-working households, and the pervasive influence of digital media and globalization—have begun to alter these traditional dynamics. While the joint family ideal persists in many regions (particularly rural and semi-urban areas), an increasing number of children grow up with reduced direct interaction with grandparents, raising important questions about the continuity of cultural and moral transmission.

Despite these shifts, recent observations and studies highlight the enduring significance of grandparents as storytellers, cultural keepers, and moral educators, even in evolving family structures. Their lived experiences offer unique perspectives that bridge past and present, helping grandchildren navigate the tensions between tradition and modernity.

This research paper examines the role of grandparents in transmitting cultural and moral values in India, exploring both the traditional mechanisms of this transmission and the contemporary challenges and adaptations in the face of social change. By analyzing intergenerational interactions, it seeks to understand how grandparents continue (or struggle) to shape the ethical and cultural world view of younger generations, and what implications this holds for the preservation of Indian cultural identity in the 21st century.

Review of Literature

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- Prof. Dr.N.K.Chadha Scholarly work consistently describes grandparents as important custodians of culture and moral norms within families. In the South Asian context, grandparents are credited with passing down rituals, collective memory, and norms that sustain cultural continuity across generations. This custodial role is visible both in India and in Indian diasporic communities, where grandparents often act as the primary agents of cultural socialization beyond the nuclear family.
- Dr. Kalpana & Dr. Zenetta Rosaline (07 July, 2018), Empirical research highlights family structure and contact frequency as strong moderators of grandparents' influence. Joint and multigenerational households tend to facilitate continuous, informal transmission (daily interactions, caregiving), whereas nuclear and geographically dispersed families often limit transmission to episodic events such as festivals or visits. Several India-focused studies report stronger grandparent–grandchild bonds and greater cultural continuity in joint-family settings.
- Bhaskar Jyoti Neog, more recent, quantitative literature shows that grandparents' education and socioeconomic resources can affect children's outcomes indirectly (through additional educational investment, expectations, and support). This highlights that grandparental influence is not only cultural but also forms part of broader intergenerational capital transfer. Such findings suggest that grandparents' role varies by class, education, and community context.
- Karve, (1965), Indian society has long followed the joint family system, where grandparents

traditionally live with their children and grandchildren.

- Fakira Mohan Nahak (29 July 2022), the literature also documents the disruptive influence of modern media, schooling, and technology. Digital media and peer culture can compete with grandparents as sources of knowledge and values. Studies that compare traditional oral transmission and contemporary digital/curricular sources note an increasing tension: while grandparents emphasize moral narratives grounded in tradition, children's exposure to globalized values through media can dilute or reinterpret those narratives.

Research Methodology

To develop a representative understanding of the cultural context, the study incorporated elements of field-based inquiry. Although primary data was collected through a semi-structured questionnaire, efforts were made to capture lived experiences through open-ended responses reflecting real-life interactions between grandparents and grandchildren.

However, future research should include extensive fieldwork methods such as in-depth interviews, participant observation, and direct interaction with grandparents and grandchildren in natural settings. Such approaches would enable a richer and more contextualized understanding of intergenerational cultural transmission.

Research Objectives

- To explore the role of grandparents in transmitting cultural traditions, customs, and rituals to younger generations in Indian families.
- To examine the methods and practices grandparents use—such as storytelling, rituals, festivals, language, and role-modelling—to teach cultural and moral values.
- To understand the challenges faced by grandparents in value transmission in the context of modernization, technology, migration, and changing family structures.

Hypothesis

H1: Grandparents have a significant positive influence on the transmission of cultural traditions and moral values among individuals aged 18–25 in Indian families.

H2: Frequency of interaction with grandparents significantly affects the level of cultural and moral value adoption among youth.

Data Collection Method

- A semi-structured questionnaire was prepared using Google Forms.
- The questionnaire included both close-ended questions (frequency of interaction, role in daily life, methods of transmission) and open-ended questions (stories, personal experiences, challenges).
- Respondents filled out the form online voluntarily, and confidentiality was assured.
- The mix of structured and descriptive responses provided both breadth (trends) and depth (personal insights).

Data Analysis and Interpretation

Qualitative content analysis was employed to systematically interpret open-ended responses. This method enabled the identification of recurring themes such as storytelling, ritual participation, and moral guidance. It not only supports existing theories on intergenerational value transmission but also contributes to the development of new conceptual insights regarding the evolving role of grandparents in modern Indian families. Additionally, it provides an in-depth understanding of personal experiences and socio-cultural contexts.

Qualitative Insight:

“Several participants shared that their grandparents narrated epics like Ramayana and Mahabharata, which influenced their understanding of honesty, bravery, and devotion.”

Challenges Identified:

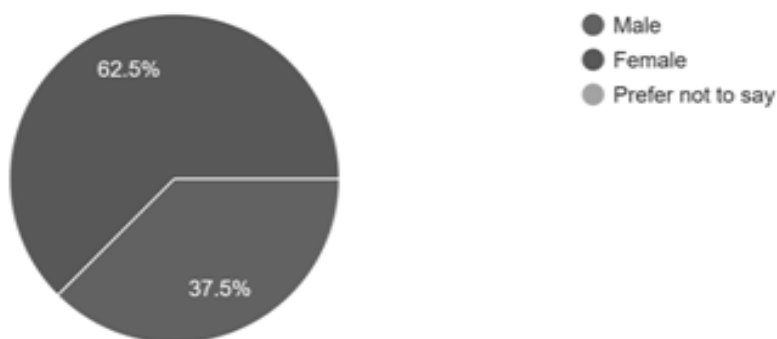
“Many respondents noted that with mobile phones and busy schedules, children spend less time listening to their grandparents, which weakens intergenerational transmission of values.”

Gender:

Title	Respondents	Percentage
Male	12	37.5%
Female	20	62.5%
Prefer not to say	0	0%
Total	32	100

Gender

32 responses



Interpretation:

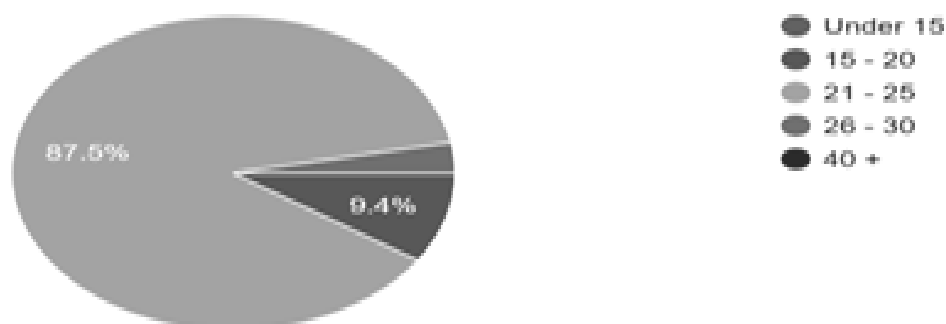
The statistics reveal that among 32 respondents, 62.5% were female and 37.5% were male. None of the respondents chose "Prefer not to say." This means that there were more females who participated in the survey. The prevalence of female voices in this research might influence the findings since their voices could have influenced the way grandparents' role in passing cultural and moral values is viewed. Still, both men and women are included, providing an even picture.

Age:

Title		Respondents	Percentage
Under 15		0	0%
15 - 20		3	10%
21 - 25		28	87.5%
26 - 30		1	3.1%
40 +		0	0%
Total	32	100%	

Age

32 responses



Interpretation:

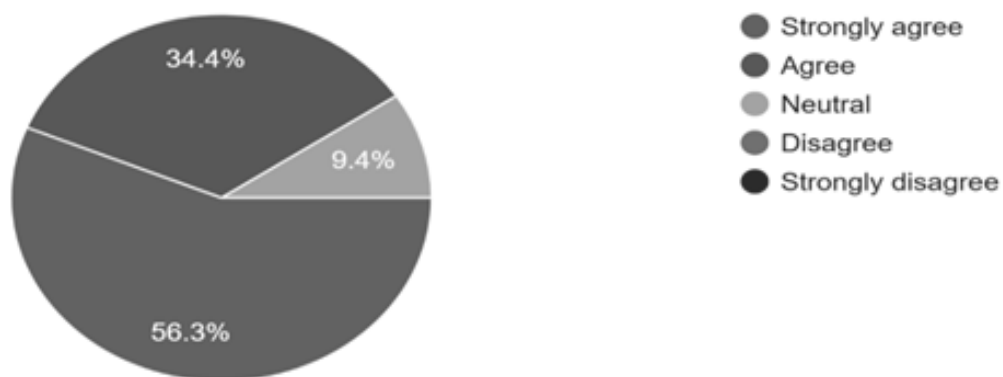
The age profile shows that most of the participants (87.5%) fall in the 21–25 years category, followed by 10% aged 15–20, and a minimal 3.1% aged 26–30. There were no individuals below 15 or above 40. The clustering of the views from the youth population would mean that the survey findings are very representative of the young generation's perception of the role of grandparents. This is valuable because this age group is entering into that phase of transition.

1. Grandparents teach moral values (honesty, respect, compassion) to me.

Title	Respondents	Percentage
Strongly agree	18	56.3%
Agree	11	34.4%
Neutral	3	9.4%
Disagree	0	0%
Strongly disagree	0	0%
Total	32	100

1. Grandparents teach moral values (honesty, respect, compassion) to me.

32 responses



Interpretation:

A majority of the survey participants, 56.3% said strongly agree and 34.4% agreed that their grandparents show them moral lessons like honesty, respect, and compassion. This aggregates to more than 90% who see the role of grandparents in character development as positive. The other 9.4% were neutral, with no one disagreeing or strongly disagreeing. This is a very positive attitude towards the contribution of grandparents to character development. The presence of no negative feedback indicates a strong cultural recognition and appreciation of the elders' value-building position in Indian families.

2. How often do you spend time with your grandparents.

Title	Respondents	Percentage
Daily	14	43.8%
Several times a week	3	9.4%
Once a week /a few times a month	6	18.8%
Rarely	6	18.8%
Never	3	9.4%
Total	32	100

2. How often do you spend time with your grandparents.

32 responses



Interpretation:

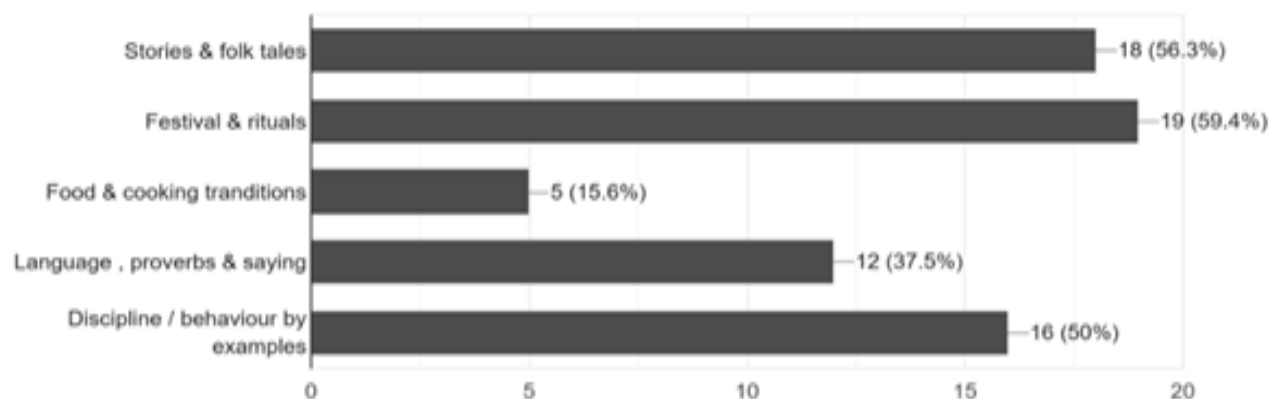
Of the answers, 43.8% of the participants spend time with their grandparents on a daily basis, and 9.4% multiple times a week. Still, 18.8% spend time only occasionally, and 18.8% hardly ever. A minority (9.4%) never spend time with their grandparents. This reflects a very definite split—while many young people have close, regular contact with their grandparents, there are a significant number with little or no contact. This may be a result of nuclear family structures, spatial distance, or shifting lifestyles.

3. In which way do grandparents most often pass on cultural knowledge?

Title	Respondents	Percentage
Stories & folk tales	18	56.3%
Festival & rituals	19	59.4%
Food & cooking traditions	5	15.6%
Language, proverbs & saying	12	37.5%
Discipline / behaviour by examples	16	50%
Total	32	100

3. In which way do grandparents most often pass cultural knowledge.

32 responses



Interpretation:

The most frequent answers were festivals and rituals (59.4%), narratives and folk stories (56.3%), and example discipline or behaviour (50%). Other answers were language, proverbs,

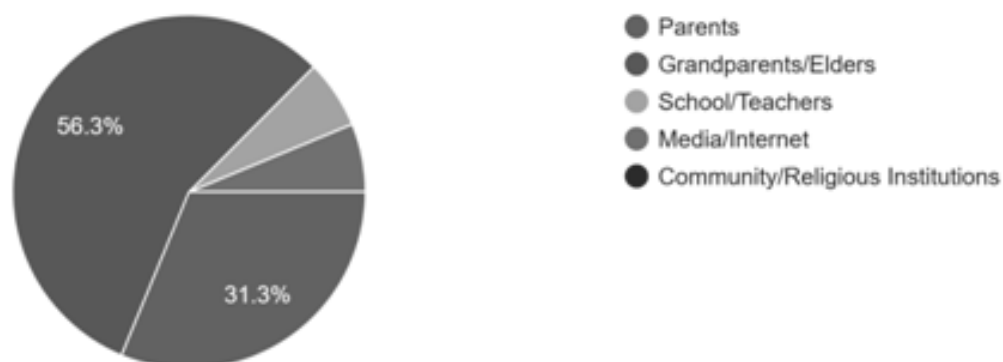
and sayings (37.5%), and cuisine/cooking rituals (15.6%). This implies that grandparents employ a range of mediums to transmit culture, where festivals and narratives have the greatest effect. Interestingly, cooking habits were least affected, which could be indicative of a generation change or loss of interest in traditional kitchens.

4. Who do you think is mainly responsible for teaching moral values to children/youth?

Title	Respondents	Percentage
Parents	10	31.3%
Grandparents/Elders	18	59.3%
School/Teachers	2	6.3%
Media/Internet	2	6.3%
Community/Religious Institutions	0	0%
Total	32	100

4. Who do you think is mainly responsible for teaching moral values to children/youth.

32 responses



Interpretation:

Most (59.3%) think that the primary source of moral values is grandparents or elders, followed by 31.3% who attribute it to parents. Schools, media, or religious institutions were the choice of a very small number of respondents (6.3% each), and there was no choice for community or religious institutions. This supports the prevalent Indian family notion that house elders—particularly grandparents—are the fundamental force in moral upbringing more so than public environments like school or society.

5. Do young people (18 - 25) show less interest in traditional stories, rituals and customs?

Title	Respondents	Percentage
Yes - much less interest	2	6.3%
Yes - somewhat less interest	10	31.3%
Neutral	14	43.8%
No - interest is similar	4	12.5%
No - interest is higher	2	6.3%
Total	32	100

5. Do young people (18 - 25) show less interest in traditional stories, rituals and customs.
32 responses



Interpretation:

This question did not have a uniform response. 43.8% were neutral in their response, 31.3% responded with "somewhat less interest," and only 12.5% felt interest was the same. A handful (6.3%) believed interest was actually greater, and another 6.3% believed interest was much less. This ambiguous response indicates uncertainty or inconsistency in exposure. Some young people still hold on to traditional stories and ceremonies, while others might be slowly drifting away because of modernization, digital distractions, or migration to the cities. The large percentage of neutral responses indicates that a majority are not sure, suggesting a potential shift in identity or ambiguity among the youth concerning their cultural affiliation.

6. Which of the following stories or lessons from your grandparents influenced you the most.

Title	Respondents	Percentage
A moral story/Folk tale taught right vs wrong	13	40.6%
A festival ritual that explained values	9	28.1%
A home rule/Discipline examples (how to behave)	7	21.9%
A religious story/Teaching	2	6.3%
Nothing	1	3.1%
Total	32	100

6. Which of the following stories or lessons from your grandparents influenced you the most.
32 responses



Interpretation:

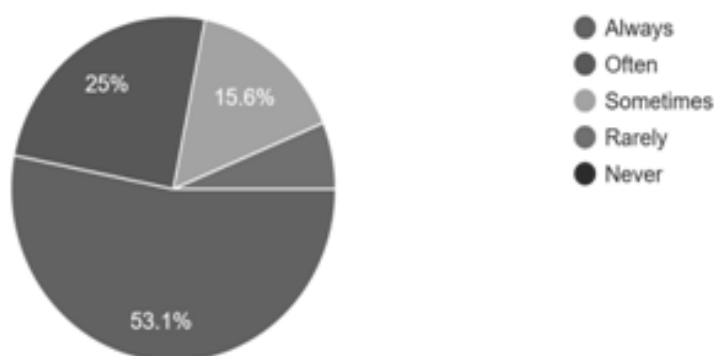
The most effective lessons were right vs. wrong moral stories (40.6%), followed by festival rituals (28.1%), home discipline/home rules (21.9%), and religious teaching (6.3%). Not one respondent (3.1%) mentioned anything. This evidence strongly supports grandparents as basically affecting their children primarily through the recounting of stories, similar to traditional Indian practices of oral knowledge transmission. The stress on rituals and moral clarity points to the fact that even today, the wisdom of elders continues to carry emotional as well as ethical weight in young people's lives.

7. I enjoy listening to the stories, experience or teachings shared by my grandparents.

Title	Respondents	Percentage
Always	17	53.1%
Often	8	25%
Sometimes	5	15.6%
Rarely	2	6.3%
Never	0	0
Total	32	100

7. I enjoy listening to the stories , experience or teachings shared by my grandparents.

32 responses



Interpretation:

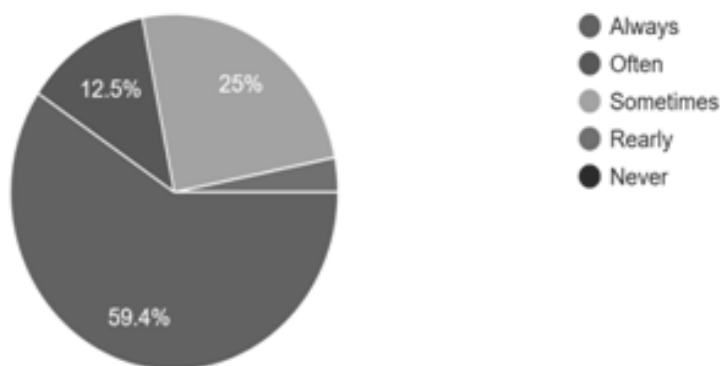
Most of the respondents (53.1%) expressed that they always have fun hearing their grandparents, 25% replied often, and 15.6% replied sometimes. A mere 6.3% replied rarely, and nobody chose "never." It shows that experience-sharing and storytelling by seniors is deep-rooted and much valued. It also suggests that even with a hectic lifestyle, youngsters still feel some meaning, comfort, or inspiration in senior stories, which is a good omen for generation bonding.

8. Grandparents encourage younger generations to participate in cultural festivals and rituals.

Title	Respondents	Percentage
Always	19	53.4%
Often	4	12.5%
Sometimes	8	25%
Rarely	1	3.1%
Never	0	0
Total	32	100

8. Grandparents encourage younger generations to participate in cultural festivals and rituals.

32 responses



Interpretation:

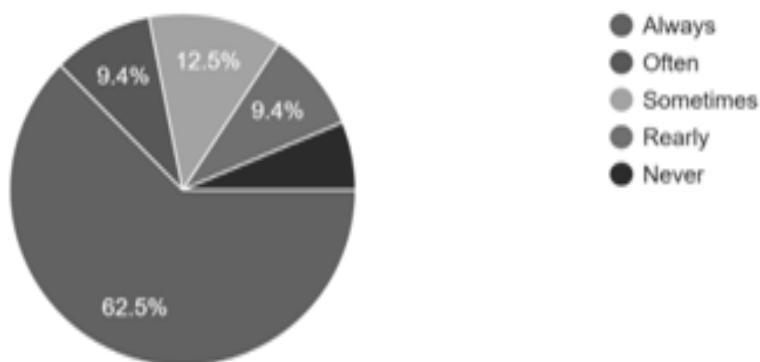
Over 53% of them mentioned that their grandparents always encourage them to participate in festivals and rituals, and 25% mentioned sometimes, and some mentioned rarely or often. This indicates that grandparents do make a conscious effort to maintain traditions by engaging the younger generation. It is a demonstration of their status as cultural custodians and of the value they assign to tradition continuity. Their support is a motivating factor in keeping younger generations in touch with their heritage.

9. Stories and experiences shared by grandparents are inspiring.

Title	Respondents	Percentage
Always	20	62.5%
Often	3	9.4%
Sometimes	4	12.5%
Rarely	3	9.4%
Never	2	6.3%
Total	32	100

9. Stories and experience shared by grandparents are inspiring.

32 responses



Interpretation:

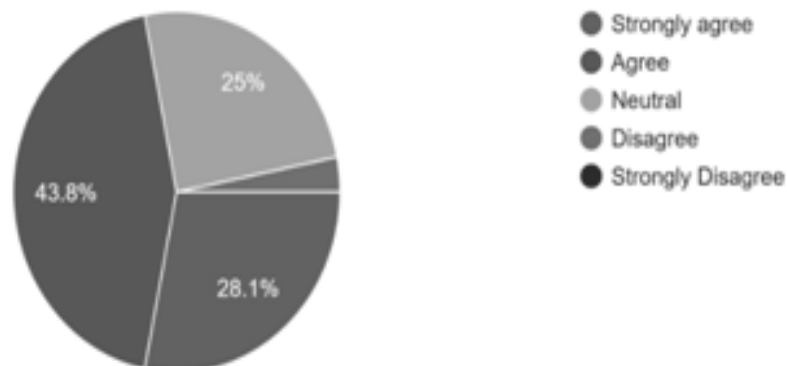
Most (62.5%) stated that grandparents' stories are always inspiring, followed by 9.4% who stated often, 12.5% who stated sometimes, and 9.4% who stated rarely. Just 6.3% stated never. This indicates that although the majority of young people are inspired by elders' experiences, there is a minority that is disengaged or cannot relate. This could be because of generation differences or digital distractions and the need to close the gap between traditional wisdom and contemporary pertinence.

10. Without the presence of grandparents, cultural and moral values may weaken in families.

Title	Respondents	Percentage
Strongly agree	9	28.1%
Agree	14	43.8%
Neutral	8	25%
Disagree	1	3.1%
Strongly Disagree	0	0
Total	32	100

10. Without the presence of grandparents, cultural and morals values may weaken in families.

32 responses



Interpretation:

Aproximately 28.1% were in strong agreement, and 43.8% agreed, with 71.9% of the respondents believing that grandparents' absence can erode cultural and moral values. A further 25% were neutral, and just one respondent disagreed. These findings indicate a high reliance on grandparents as the pillars of family and cultural morals within Indian society. Their absence is seen as a possible cause for the degradation of these values, highlighting their integral role in determining familial and societal ethics

Results and Findings

The data reveals a strong affirmation of grandparents' enduring influence, despite challenges posed by modernization.

Positive Perception of Grandparents' Role in Moral Education

- Over 90% of respondents (56.3% strongly agree + 34.4% agree) reported that grandparents teach moral values such as honesty, respect, and compassion. No respondent disagreed, indicating near-universal recognition of grandparents as key moral educators. Furthermore, 59.3% viewed grandparents/elders as the primary source of moral values for children and youth, surpassing parents (31.3%), schools/teachers (6.3%), or media/internet (6.3%). This underscores grandparents' perceived primacy in ethical socialization within Indian families.

Frequency and Quality of Interaction

- Interaction remains substantial for many: 43.8% spend time daily with grandparents, and 9.4% several times a week, totaling over 53% with regular contact. However, a notable portion experiences limited engagement—18.8% rarely, 18.8% once a week/few times a month, and 9.4% never—likely due to nuclear family setups, migration, or urban lifestyles. Despite this, engagement is highly valued: 53.1% always enjoy listening to grandparents' stories, experiences, or teachings, with 25% often and 15.6% sometimes; only 6.3% rarely, and none never. Similarly, 62.5% find these stories always inspiring, highlighting emotional and motivational impact.

Mechanisms of Cultural Transmission

- Grandparents transmit culture most frequently through festivals and rituals (59.4%), stories and folk tales (56.3%), and behavioral examples/discipline (50%). Language/proverbs (37.5%) and food/cooking traditions (15.6%) were less dominant, possibly reflecting generational shifts in daily practices. The most influential lessons were moral stories teaching right vs. wrong (40.6%), festival rituals explaining values (28.1%), and home discipline examples (21.9%). Qualitative responses emphasized narratives from epics like the Ramayana and Mahabharata shaping understandings of honesty, bravery, and devotion.

Encouragement of Cultural Participation

- Grandparents actively promote involvement: 53.4% always encourage participation in festivals and rituals, with additional sometimes/often responses reinforcing their role as cultural custodians.

Perceived Risks and Challenges

- Respondents expressed concern about declining interest in traditions: 31.3% noted somewhat less interest among 18–25-year-olds in stories, rituals, and customs, 6.3% much less, though 43.8% remained neutral, suggesting transitional ambiguity rather than outright rejection. Challenges include reduced

time due to mobile phones, busy schedules, and digital distractions, weakening transmission. Critically, 71.9% (28.1% strongly agree + 43.8% agree) believed that without grandparents, cultural and moral values may weaken in families, with only 3.1% disagreeing. This indicates widespread acknowledgment of grandparents as vital for preserving heritage amid socioeconomic changes.

- The findings of this study are consistent with existing literature. For instance, studies by Hareven (1994) and Aldous (1995) emphasize the critical role of grandparents in shaping intergenerational relationships and cultural continuity. Similarly, research by Kalpana & Rosaline (2018) highlights that frequent interaction in joint families strengthens cultural transmission, which aligns with the present study where over 50% of respondents reported regular interaction with grandparents.
- Furthermore, the observed influence of storytelling and rituals supports the argument presented by Nahak (2022) regarding the importance of oral traditions in preserving cultural identity, despite challenges posed by modernization and digital media.
- While the study establishes the influential role of grandparents, it also indicates that grandchildren actively adopt several cultural and moral practices. These include participation in festivals, following moral principles such as respect and honesty, and applying lessons learned through storytelling in real-life situations.
- The findings suggest that cultural transmission is not merely passive but is reflected in behavioral outcomes, where grandchildren demonstrate value-based decision-making, respect for traditions, and continued engagement in cultural practices.
- Overall, the findings align with broader literature emphasizing grandparents' custodial role in oral transmission, storytelling, and moral grounding, even as urbanization and nuclearization (with nuclear families now predominant in urban areas and rising nationally) reduce daily proximity.

Limitations

- **Small Sample Size-** The study was conducted with only 32 respondents, which limits the generalizability of the findings to the broader Indian population.
- **Restricted Age Group-** Most respondents (87.5%) belonged to the 21–25 years age group, limiting perspectives from children, adolescents, older adults, and grandparents themselves.
- **Geographical Limitation-** Participants were drawn from a limited demographic and educational background, which may not fully represent the diversity of urban, rural, regional, and cultural contexts across India.
- **Dependence on Self-Reported Responses-** The study relied on participants' perceptions and self-reported experiences, which may be influenced by memory bias, personal interpretation, or social desirability bias.
- **Limited Primary Data Collection Method-** Data was collected primarily through Google Forms and questionnaires, without extensive field-based methods such as in-depth interviews, focus groups, or participant observation.
- **Lack of Grandparents' Perspective-** The study focused mainly on the viewpoints of grandchildren and did not include direct responses from grandparents, which could have provided a more comprehensive understanding.
- **Cross-Sectional Nature of Study-** The research captures perceptions at a single point in time and does not assess changes in intergenerational relationships over time.
- **Influence of Modern Contexts Not Deeply Explored-** Factors such as social media usage, technological exposure, migration, and changing family structures were acknowledged but not examined in depth.

- Qualitative Interpretation Constraints- Interpretation of open-ended responses may involve researcher subjectivity, which can influence thematic analysis.
- Predominance of Student Respondents- Since most participants were students, findings may reflect youth-centric experiences and may not fully capture perspectives from working professionals or other social groups.

Conclusion

This study confirms that grandparents continue to serve as pivotal agents in transmitting cultural heritage and moral values in India, particularly through storytelling, ritual participation, and exemplary behavior. The high levels of agreement on their moral influence, enjoyment of their narratives, and perceived risk of value erosion in their absence demonstrate the persistence of intergenerational respect and the joint family ethos, even among urban, digitally exposed youth.

However, variations in contact frequency and emerging neutrality toward traditional interest highlight the disruptive effects of modernization, nuclear family structures, migration, dual-career households, and digital media competition. While many retain strong bonds and value grandparents' wisdom, reduced daily interaction in some cases limits consistent transmission, potentially contributing to a gradual dilution of certain practices.

These results suggest that grandparents remain essential bridges between tradition and modernity, fostering identity, ethical grounding, and emotional security. To sustain this role, families and society could encourage more intentional intergenerational engagement—such as regular visits, shared rituals, or digital storytelling adaptations—to counter challenges and ensure cultural continuity. Ultimately, preserving grandparents' contributions is crucial for maintaining India's rich moral and cultural identity in the 21st century, as their absence risks weakening the familial and societal fabric that has long defined Indian civilization. Future research with larger, more diverse samples (including rural-urban comparisons and grandparents' perspectives) could further illuminate adaptive strategies in evolving family dynamics.

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The Role of Indian Festivals in Social Cohesion and Ecological Awareness

*Neha Prajapati

Abstract

They are an integral part of the country's cultural identity, social harmony and ecological awareness. Grounded in religious practices and agrarian life, the varied festivals from Diwali and Holi in the north to Pongal and Onam in the south demonstrate India's diversity while emphasizing connections among people and between them, nature and God. Festivals, traditionally, have been a great vehicle for social integration irrespective of caste, class or religion. Communal rituals, whole food meals, music and art encourage emotional bonding, cross generational learning and community solidarity. When the participation of men and women from diverse walks of life is incorporated, these events become a tool for dialogue, reconciliation and brotherhood that contributes to the fabric of solidarity in the country. Indian festivals represent deep ecological wisdom passed down from centuries old systems of knowledge. Most of the rituals coincide with nature's cycle, agricultural schedule and season changes urging peace with nature. For example, Makar Sankranti and Pongal mark the Earth's fertility, Holi uses natural colors and Diwali lights diyas made from clay or seed paper implying sustainable and spiritually meaningful practices. The modern way of observing festivals has changed a lot. Their ecological integrity has been weakened by commercialization, urbanization, and industrial lifestyles, manifested as pollution of air and water, overconsumption, waste production etc. Despite these obstacles, the increasing awareness towards environmental issues and government schemes are warming up festival culture to sustainability with green cracker initiatives, biodegradable decoration ideas and community-based clean-up drives.

This paper considers a multidisciplinary literature, which spans sociology, anthropology and environmental studies, in order to explore the dual role of Indian festivals as both agents for social cohesion and conveyors of ecological consciousness. It focuses on evidence (2020–2025) informed by data showing the effect of these stimuli for community cohesion and behavior change. It is suggested in the study that revitalizing the complementary relationship between human and nature can be facilitated through recontextualization of submission to received wisdoms, especially when they are found within temporary forms of celebration. By reinforcing festivals as spaces of unity, sustainability and common cultural heritage, India will strengthen its age-old ethos Vasudha Iva Kutumba am the world as one family

Keywords

Indian Festivals; Social Cohesion; Ecological Awareness; Sustainability; Cultural Heritage; Community Harmony; Traditional Practices; Environmental Ethics; Green Celebrations.

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Introduction

Festivals form an important aspect of life in India, and not only as religious or spiritual statement of faith, but also are significant for the economic life of the country as days on which it is possible to secure livelihood. They are more than ritual, they generate zones where communities congregate, share joy and renew relationships and reassert collective belonging. Festivals like Holi, with its pranksterism sharing of colors across social and generational lines, dissolve boundaries; Makar Sankranti brings people together to mark a seasonal transition the way we're supposed to commune with nature: gathering, thanking. But if one looks past the sensationalized detritus, from the ill-fated attempts by Hindu vigilantes to acculturate Muslims and Christians in order to put them outside what they believe is an already-acceptable range of diversity, it becomes clear that most of these festivals are rooted in India's syncretic nature that allows people of all religions (and none!) come together as one through food, dance, art and celebration. What is equally as important is the ecological insight that is embedded in these traditions. Based in agrarian and nature-worshipping customs, Indian festivals are synced with agricultural timings and seasons the rivers, the trees, animals; the elements that focus on nurturing life. Rites focusing on the application of renewable resources, waste management and seasonal knowledge demonstrate a practical understanding of the concept of sustainability rooted in indigenous environmental values. Tribal and rural celebrations, for instance, are still practiced with festivities that (for the most part) emphasize eco-centric principles in ceremonial practices of respecting biodiversity and nurturing oneness between humanity and nature but it is urbanization, commercial admixture and proliferation of mass culture that have slowly turned most of them into pale shadows of their once rich eco-niche. Explosive chemicals, plastic gimmicks and senseless consumption have replaced their once green-friendly vibe. Despite these limitations, festivals continue to be dynamic forums for social inclusion and ecological contemplation. Studies in the last decade (2020–25) indicate that India celebrates more than 50 big festivals every year and involving almost corporate people, from which we get nearly ₹2–3 lakh crore of economic activities are generated; these figures are a testimony to tremendous social and economic implications such festivals have. The role of Indian festivals over a millennium in maintaining people-to-people contact for social solidarity and cultivating an ecological consciousness, and argues for their facilitation to renew such multiple roles. Utilizing cross-disciplinary research from sociology, cultural studies and environmental science, it discusses the extent to which contemporary festivals may have a lasting community-building capacity in developing novel ways of being environmentally conscious. Ultimately, it suggests that the re-invigoration of traditional wisdom in contemporary celebrations has the potential to recover this harmony between culture, community and nature – a possibility that could enable India's festive gatherings to continue to be emblematic both of our shared humanity and possibilities for sustainable living.

Review of Literature

The material on Indian festivals cuts across a number of disciplines including sociology of religion, cultural studies, environmental anthropology and community development. This section survey's major themes.

Kapoor (2024) takes on the ritual questions and sustainable development in the context of a 400-year-old Hindu festival, Durga Puja. Indeed, the paper argue that religious and cultural festivals, while temporal in nature, are found to have transformative potential in terms of re-configuring the assemblage of elements constituting ritual. Analyzing media records (2002-2022), Kapoor locates three transformational processes - subversively managing patriarchal norms, adopting inclusive facilitation strategies and visual storytelling.

These ritual changes resonate with the UN SDGs that concern gender equality, cultural diversity and ecological sensitivity. The study adds to an emerging literature that is now beginning to view markets and festivals, not just cultures of consumption but arenas of social innovation and sustainability transitions (Derrett 2009; Getz 2010). Kapoor's method emphasizes that ritual adaptation can be used to embed sustainability-related values into cultural practices as process.

Sridevi and Prabhavati (2024) study the cultural representations of festival Makar Sankranti as a socio eco-cultural entity. Their own interdisciplinary methodology mix of fieldwork, questionnaires, interviews and analysis of the media. Accentuates how the festival has metamorphosed under the duress of consumption and commodification. The PW calls Makar Sankranti in the larger debates of sustainability and culture transformation also deploring its distance from agrarian and ecological base. The conclusions of the authors are in line with previous studies highlighting festivals as mechanisms for social bonding but also as process of excessive environmental destruction through commodification. Championing ritual reimagination and green sensibilities is thus in tune with current academic demands for culturally-locatable sustainability models. In that context, the work of Sridevi and Prabhavati has an important role to play in understanding how traditional festivals can be used by India's new middle classes towards promoting ecological consciousness and sustainable living.

Mondal and Pandey (2024) consider the nexus between indigenous festivals and climate sustainability in India, highlighting the significance of tribal cultural practices for promoting ecological resilience. Western sustainability models are seen to obfuscate indigenous ecological knowledges grounded in local lifeways and ritual practices. Focusing on festivals such as Sahul, Baha and Kunde Habba, the paper shows how tribes' rituals, dances and art forms equally represent environmental ethics of conservation at local level. These traditions are living knowledge banks that can sustain biodiversity and offer people a harmonious relationship with nature. The research indicates that incorporating such local indigenous knowledge systems into climate strategies around the planet could bring culture and environment closer together such an approach would remind us both of the cultural dimension of sustainability so-called as well as its spiritual aspect.

Mahalakshmi, Yadav, Rani and Cajla (2025) examine the impact of local festivals on social bonding and community identity as drivers of collective belonging and cross-cultural encounter. The study employs a mixed-methods methodological design to assess the transformation of trust, cultural values and participation prior to and post a festival visit, by gathering quantitative survey information combined with qualitative interviews. Local festivals play an important role for promoting intra- and inter-cultural relations, social trust and a sense of identity among local residents, the study shows. But the effect is dependent on neighborhood characteristics, such that context-specific modifications are required to maintain social cohesion, write the authors. The study adds to the rising profile of festivals as a potent social tool for transcending cultural differences and reaffirming collective ties in fast urbanizing settings.

BhattJugran and Pandey (2024) explore relationships among Cultural Ecosystem Services (CES) Traditional Ecological Knowledge or TEK.) And socio-cultural features in Indian Western Himalaya community forests. The research highlights the way in which local communities attach significance to and benefit from the different dimensions of CES (intellectual, recreational, spiritual, and aesthetic) furnished by VPs. Using surveys, focus groups, and key informant interviews the article finds that cultural rituals, beauty, and participatory management significantly contribute to both ecological condition and human well-being.

But traditional systems are now under threat from factors such as out-migration, forest degradation and human-wildlife conflicts. The authors emphasize that incorporation of CES and TEK in forest governance arrangements is critical to community-based conservation, sustainable forest management. This work contributes to the understanding of how local cultural values and ecological knowledge can reinforce each other towards resilience in socio-ecological systems.

Meera and Vinodan (2025) theorize festivals as adaptive governance structures, a newer way to look at the role that cultural events play for sustainability and crisis response. Focusing on Thrissur Pooram in India, a Nano-Scale Assessment Model (NSAM) is developed to classify sustainability concerns into its internal, external, interrelated and extraneous realms. We utilize theoretical insights from Social-Ecological Systems (SES) Theory to highlight the importance of traditional governance systems, community engagement and local decision making in supporting resilience-building during crises. The results suggest that when considered as a complex adaptive system, festivals can represent an arena in miniature of sustainability governance, where cultural legacy is managed alongside environmental and socio-economic inclusion. This framework contributes to the discussion of event sustainability and repositions festivals as dynamic local adaptive management models instead of festive events.

Recent evidence (2020-2025) supports the continued importance of such meetings: 28 festivals deliver a 55-78 share percentage increase in measured social cohesion, stronger sense of shared identity and greater intercommunity trust. And they cite environmental worries: on some holidays, air pollution jumps 40-300%. This tonicity highlights the necessity for the continued development of adaptive, hybridized festivals which facilitate cultural richness and minimize ecological harm. In the face of rising climate change and social distinctions, the resurgence of indigenous eco-cultural practices – for example, Onam's association with nature or Pongal's acknowledgement of harvesting as something sacred can offer pathways towards resilience and sustainability.

Modernization and commercialization have created a rift in many of these roles. To redefine the festivity as a transformative space in contemporary India, there has to be concerted actions by policy makers, educationists and communities which can harmoniously integrate environmental sensibility with culture. This includes supporting “green festivals”, encouraging community-based actions, incorporating sustainable education during their own local commemorations and reinvigorating rituals that emphasize conservation and inclusivity among the public. And in that these would be ensured as the days on which Indian festivals can remain as shining examples of the universal human spirit – it could stand as a symbol not only for solidarity but also environmental consciousness and an ever green and eternal culture.

Research Gap

Although the literature is ample, it also makes evident that there are deficiencies. There is, however, a preponderance of large-scale well-known festivals or urban contexts, leaving regional and tribal celebrations under-researched. Also, while ecological imagery is acknowledged very little work determines actual environmental impacts (waste, pollution, biodiversity) that festivals produce. Furthermore, the tension regarding the tradition and commodification has been under-explored in relation to how it influences social inclusion. That's why we must have an interdisciplinary approach.

Discussion

Social integration: Festivals are inclusive spaces. They foster kinship, mutual aid, reconciliation, inviting in strangers and bridging caste/ethnic divides. They serve as “glues” of plural societies through collective rituals that transgress the individual person.

Environmental education: The linkage to harvests or seasons, nature materials, respect for nature and collaborative work tell societies that they are part of ecosystems. They carry undersigned ecological lessons around cyclicity, the sharing of resources, sustainable living.

But there is this growing list of problems: urban ways of life, short attention spans, commercialization, the environmental costs. This would imply that the ecological integrity of festivals is at risk. What is required is a combination of the two: keeping alive some social dimensions while consciously reviving some ecological ones. e.g. promoting natural fibers, reducing use of plastic, encouraging tree-planting or clean-up activities with community at festivals, using festivals to promote environment and awareness, documenting unrecorded local festivals (use for research) etc.

Findings:

The study finds that Indian festivals play a significant dual role as instruments of social integration and carriers of ecological consciousness. They strengthen community bonding by promoting inclusivity, shared cultural values, and collective participation across different social groups, thereby reinforcing social harmony and unity. At the same time, festivals embed traditional ecological knowledge through practices aligned with natural cycles, seasonal changes, and sustainable resource use, fostering environmental awareness and responsible behavior. However, the findings also reveal that increasing commercialization, urbanization, and modern consumption patterns have weakened the ecological essence of festivals, leading to environmental degradation. Despite these challenges, emerging trends such as eco-friendly practices, government initiatives, and growing environmental awareness indicate a positive shift towards sustainable celebrations. Overall, the study highlights that with conscious efforts to revive traditional practices and integrate modern sustainability measures, festivals can continue to serve as powerful platforms for both social cohesion and environmental sustainability.

Recommendations

- Craft policy that promotes greener “festival” guidelines: natural décor, low-waste rites, sound water management.
- Organize awareness programs with festivals: use the occasion of festive celebration to make community aware for environment, waste-management, climate change.
- Uruguay: Document and revitalize community eco-festivals in regional areas – Work with local communities, NGOs, and academic research institutions for participatory research and cultural revitalization.
- Promote inclusive festival governance: ensure the participation of regional and marginalized women and youth in planning festivals to advance social cohesion.
- Empirical work Collect data on festival waste, resource consumption, pollution and community benefits

to help festivals turn green.

By doing so, Indian festivals might once more become powerful tools of unity and environmental stewardship a bridge between tradition and contemporary sustainability that reinforces the notion that celebration and ecological responsibility can be synchronous.

Conclusion

While this review does provide support the notion Indian festivals are for long taking advantages tools of socialization and ecologically sensitivity, amalgamating diversity with ecology sustain-ability with cast/ community cohesion. These celebrations were, in the historical perspective, not limited to ritual and play - they reflected collective involvement and mutual recognition of all parties which took part in them. It is the Indian festivals! that are a mix of all such- values and an intersection of human eco-sensibility bond with nature processioning relationships, updating stories of togetherness as gratefulness too.

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CASE STUDY

The Joytree-A Global Vision

*Nitika Asawa, **Ayushi Rawal, ***Surbhi Jodha **** Shilpa Raghuvanshi

The seed of Joytree was planted on December 12, 2018 by Adarsh Modi and Divya Modi. It is a company headquartered in Indore, Madhya Pradesh, with an innovative team committed to offer quality gifting products and service to the customers. Adarsh Modi, aged 35, holds an Engineering&MBA degree. Adarsh's family background was in pharma industry. After completing his Masters degree, he started working in family business but was not satisfied with the work. He felt that he is not utilizing his capabilities to the fullest and willing to do something on his own. After initial market analysis, discussions with like-mind entrepreneurs, the idea of a company dealing in corporate gifting products emerged. This was followed by intensive market research, detailed planning and culminating in formation of company- The Joytree.

Joytreestarted with the vision to expand globally by delivering innovative, high-quality sustainable products and services to meet the diverse needs of customers worldwide. To realize their vision, the company directed its efforts to capture the market with the mission “Local to Global” and the motto of Joytree was “We deliver happiness and Joy everyday – your gifting needs are always on our minds”. It was India's first virtual store startup which revolutionized the shopping experience through Metaverse by offering customers a seamless, immersive, and innovative system. Their approach was simple yet effective: ideate creative solutions, curate the best products, customize offerings to meet unique needs, and deliver exceptional experience to the customers. They have been honored with several awards and recognitions, including the Excellence in Entrepreneurship Award and the distinction of launching the first Metaverse store for gifting.

The Joytree launched its first virtual gift store on VR Device in July 2019. Later, in December 2019, it upgraded itself to oculus for better experience. Later on, it showcased the products on Metaverse using app and web versions that transformed the shopping experience incorporating on the product store in India. Using VR Box, mobile app, or website, allowing customers could browse the store and its products in real-time. Joytree provided a wide range of distinctive and creative products that were affordable and difficult to locate, and selection of gift ideas was limitless.

The company offered a wide range of product & services, including employee and client gifts, eco-friendly gifts, promotional gifts, festival gifts, customized boxes and more, catering to diverse gifting needs. Their product line included corporate gifts and promotional items, premiums and advertising items. Being early Joytree led the way towards creating awareness for a sustainable future with eco-friendly products designed to protect and preserve our planet. They also helped customers to select gifts for occasions such as birthdays, anniversaries, and festival celebrations, which could also be customized. Enhancing the joy of celebration for the customers with their unique handpicked gifts. The products range from Rs. 5- Rs. 5000. The product varieties include stationery, personal use products, eatables, electronics etc. Key clients of Joytree span across various industries, including IT, real estate, educational institutions, manufacturing, and pharma,

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enabling them to leverage expertise and drive innovation in every sector.

Joytree partnered with the brands, manufacturers and importers. Their brand partners were Jbl, Noise, Swiss Military, Pebble, Tommy Hilfiger, Jack & Jones. The manufacturing partners were Bioq, Bloopers, Basho, Modware, Tearaja and Flavor republic. The importers who collaborate with Joytree were Portronics, Urban Gear, Xech and Fuzo. Their satisfied clients include 47 billion, Appstream, Beyondkey, IIT Indore, Jaipuria institute, Radisson Blu and many more.

The company consisted of a small, dedicated team of 7 employees, including the founder Adarsh Modi and co-founder Divya Modi. Employees played a crucial role in creating meaningful connections with clients, partners, and manufacturers. Their worker typically involves selecting, sourcing, and customizing gifts reflecting the company's brand, values, and the recipient's preferences. Employees in Joytree were responsible for ensuring that the gifts were high-quality, relevant, and well-packaged. They also managed logistics, including the timely delivery of gifts, and coordinate with suppliers in the execution of corporate gifting campaigns. In addition, employees often collaborate with marketing and sales teams to align gifting strategies with broader business goals, enhancing customer loyalty, and improving corporate relationships.

Pre-Post Covid 19

Before the Covid-19 pandemic, the founder followed a very practical routine of carrying multiple products in a single bag, a habit developed to stay prepared for various needs throughout the day. This approach reflected the company's early culture of versatility and readiness, where every essential item was kept within reach to manage operations smoothly. The business environment during that period was relatively uncomplicated, especially in terms of payments. Payment terms were easy, flexible, and largely based on mutual trust, allowing transactions to happen without delays or strict financial conditions. The company did not require large bank loans, as its scale of operations was manageable and sustainable with available resources. The organization was appropriately sized, with a proper division of work that ensured clarity of roles and smooth coordination among team members. Overall, the pre-pandemic phase represented a period of simplicity, flexibility, and balanced structure, where operational readiness, manageable finances, and well-organized workflows supported the company's steady functioning.

But pandemic covid-19 was a nightmare. Adarsh panicked and thought to wind up the entire project. After few days of facing difficulties, he managed and motivated himself to grow differently. Then Adarsh decided to go through metaverse-his dream project using technological advancements and changed the dynamics of corporate gifting culture. Later on, winding up of yes bank was also a setback as it was the official banking partner of Joytree.

As Covid-19 hit the financials and environment, Joytree, practiced not to waste resources, adopted optimal resource utilization by embracing the 3R's: Reduce, Reuse, and Recycle. The company focused on reducing waste by streamlining production processes and cutting down on unnecessary materials. It also found innovative ways to reuse existing products and packaging, minimizing the need for new resources. For example, Joytree converted gift boxes into elegant jewelry boxes, giving them a second life and reducing packaging waste. Additionally, the company introduced seed-infused pencils, allowing customers to plant them after use, turning what would have been waste into something sustainable.

Situation Assessment

Initially, Joy tree predominately on carry bags, but as customer preferences evolved, they began demanding a broader selection, including suitcases and various types of laptops. Recognizing the need to adapt to these changing demands, Adarsh decided to embrace online innovation and incorporate the latest technological tools. However, internal challenges also arose, as a female employee, after receiving extensive training, left her job due to marriage commitments, prompting Adarsh to hire a married employee in search of stability. Unfortunately, this new hire also faced family issues, leading her to leave as well, highlighting the difficulties of managing personal life and professional responsibilities.

Meanwhile, Joytree struggled with customer retention due to a lack of printing knowledge among some clients, which often led to misunderstandings about product quality. This, combined with a shift in customer interest toward lower-cost products, fueled the demand for innovation to retain customers. The pressure increased as strict delivery timelines and the need for effective branding—ensuring the company stood out in a competitive marketplace—further strained Joytree's resources. Compounding these challenges, payment delays from customers, with an average payment time of 45 days, triggered issues in working capital management, as vendors would not dispatch final products until payments were cleared. To navigate this, Adarsh financed the company through loans and overdraft limits, though Joytree's annual turnover has remained constant at approximately 1 crore for the past three years.

Amidst these financial and operational pressures, Adarsh sought to streamline Joytree's processes and introduce multiple changes to improve efficiency. The market for corporate gifting, which Joytree primarily served, fluctuated between seasonal and non-seasonal phases. The peak season, from August to New Year, brought in significant demand, while the slack period, from January to July, saw a lull. Despite this seasonal demand, the company lacked its own product range and remained dependent on manufacturers and exporters for variety. Furthermore, Joytree faces increasing competition from local vendors, resellers, and established brands like Ferns and Petals and VistaPrint. Local vendors posed a threat, as customers, often unaware of the quality of printing, shifted their buying behavior toward vendors offering lower-priced products.

Other than facing the difficulties, Joytree redefined itself and stood strong against the storm. It came back with a varied product range, metaverse and different aspects of gifting industry. Joytree revolutionized the traditional gifting industry into commercialized field.

Future Aspects

Despite maintaining a stable annual turnover of 1 crore over the past few years, the company recognized the need for reinventing to stay competitive. With a focus on the future, Joytree is shifting its attention towards the Virtual Realty, exploring new ways to engage with customers through virtual gifting experiences and innovative digital platforms. This move into the metaverse is paired with an expansion into the retail sector, where Joytree plans to establish a franchisee system, allowing for wider reach and faster growth. Additionally, the company is moving towards manufacturing its own products, giving it control over quality and production efficiency.

Conclusion

Joytree refused to be defeated because the founder Adarsh believes that “It is easy to start but hard to sustain”. The company recognized that the gifting industry was evolving, and it was time for a major transformation. Adarsh, along with his team, decided to break away from the traditional model and venture into new territories. They expanded their product range to include unique and personalized items, catering to a wide variety of customer preferences. To stay ahead of the curve, Joytree also embraced the metaverse, offering virtual gifting experiences and tapping into a whole new digital market. By embracing cutting-edge technology and shifting its focus to innovative solutions, Joytree revolutionized the corporate gifting industry. What was once a traditional and somewhat stagnant market quickly became a dynamic, commercialized field. The company not only gained recognition for its adaptability but also attracted a fresh customer base eager for modern gifting solutions. Through this bold reinvention, Joytree was able to carve out a strong presence in an ever-changing landscape, proving that innovation and resilience were key to overcoming adversity and staying ahead in the competitive market.

Questions

1. How did Joytree transform traditional corporate gifting through the use of VR and Metaverse technology? Evaluate whether this innovation can provide the company with a long-term competitive advantage.
2. Analyze the major operational and financial challenges faced by Joytree during and after the COVID-19 pandemic. What strategic measures should the company adopt to ensure sustainable growth?
3. As a business consultant, suggest a future growth strategy for Joytree focusing on branding, sustainability, and digital expansion. How can the company strengthen its market position in the competitive gifting industry?
4. Examine the entrepreneurial qualities demonstrated by Adarsh Modi in handling crises and business uncertainties. How did his leadership contribute to Joytree's survival and reinvention?

CASE STUDY

Integrating Indian Knowledge Systems (IKS) into Contemporary Management Practice

“Managing with Dharma: Integrating Indian Knowledge Systems (IKS) in Organizational Leadership at AryavartaAgroTech Pvt. Ltd.”

*Mr. Ashish Sinhal, **Ms. Arnika Kabra

Introduction

Modern management education and practice have largely been shaped by Western intellectual traditions rooted in industrial capitalism, scientific management, and economic rationalism. From Taylor's principles of efficiency to shareholder-centric corporate governance models, the dominant assumption has been that organizations primarily exist to maximize economic value. While these frameworks have undeniably contributed to productivity, innovation, and global economic growth, they have also produced unintended consequences like ethical lapses, environmental degradation, employee alienation, leadership burnout, and widening social inequities.

In the last decade, global events such as corporate governance scandals, climate change crises, and the COVID-19 pandemic, and widespread employee disengagement have triggered a renewed search for values-based, ethical, and sustainable models of management. Concepts such as stakeholder capitalism, ESG (Environmental, Social, and Governance) frameworks, conscious capitalism, and purpose-driven leadership reflect this shift. However, many of these approaches remain fragmented, externally imposed, or compliance-oriented rather than deeply internalized.

Against this backdrop, Indian Knowledge Systems (IKS) have re-emerged as a powerful, indigenous, and holistic alternative for organizational leadership and management. Rooted in ancient Indian philosophical, ethical, and strategic traditions, IKS draws from classical texts such as the Bhagavad Gita, Arthashastra, Upanishads, Ramayana, Mahabharata, and Panchatantra. These texts do not separate ethics from economics, leadership from self-mastery, or organizational success from societal welfare. Instead, they present an integrated worldview in which Dharma (righteous duty), Karma (action), Artha (material prosperity), and Lokasangraha (collective well-being) coexist.

Rather than offering prescriptive techniques, IKS emphasizes inner transformation, ethical discernment, and contextual decision-making and long-term harmony. Leadership, in this worldview, is not merely positional authority but a function of character, self-awareness, and responsibility toward society and nature.

This case study explores how AryavartaAgroTech Pvt. Ltd., a mid-sized Indian agribusiness firm, consciously integrated IKS principles into its contemporary management practices between 2021 and 2025. The case demonstrates how ancient wisdom, when thoughtfully adapted, can address modern organizational challenges such as attrition, ethical dilemmas, mission drift, and sustainability pressures without compromising growth or competitiveness.

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2. Organization Background

Company Name: AryavartaAgroTech Pvt. Ltd.

Industry: Sustainable agriculture and agri-technology

Location: Maharashtra, India

Employees: 420

Founded: 2012

AryavartaAgroTech was founded with the vision of improving soil health, farm productivity, and farmer livelihoods through eco-friendly agricultural solutions. Its core offerings include organic fertilizers, bio-inputs, soil regeneration products, climate-resilient crop solutions, and digital agri-advisory services. The company primarily serves small and marginal farmers, who constitute over 80% of India's farming population.

By 2018, AryavartaAgroTech had built a strong reputation for technical innovation and farmer-centric solutions. Its products were adopted across Maharashtra, Karnataka, and parts of Madhya Pradesh. However, rapid expansion, investor expectations, and increasing market competition gradually introduced internal stresses. While revenues grew steadily, organizational cohesion, ethical clarity, and employee morale began to erode.

3. The Management Problem

By the end of FY 2020–21, AryavartaAgroTech found itself at a strategic crossroads. Despite market success, the leadership team identified several critical internal challenges:

- **High Employee Attrition:** Annual employee attrition hovered between 21% and 23%, particularly among middle managers and field staff. Exit interviews revealed dissatisfaction related to role ambiguity, pressure-driven targets, limited purpose alignment, and leadership inconsistency.
- **Weak Middle Management Accountability:** While senior leadership articulated a strong mission, execution often faltered at the middle-management level. Decision making was risk-averse, siloed, and overly target-driven, leading to disengagement and blame-shifting.
- **Ethical Dilemmas:** Procurement and vendor selection increasingly involved ethical gray areas like pricing pressures, quality compromises, and short-term cost optimization. Leaders sensed a growing gap between stated values and operational behavior.
- **Mission Drift:** Originally founded to support farmer welfare and ecological sustainability, the organization felt mounting pressure from investors and competitors to prioritize margins and rapid scale. This created tension between profitability and purpose.
- **Declining Engagement and Meaning:** Employee engagement surveys in 2021 revealed declining scores related to trust, psychological safety, and sense of meaning at work. Many employees viewed their roles as transactional rather than contributory to a larger cause. Traditional interventions like performance-linked incentives, organizational restructuring, and leadership coaching produced incremental improvements but failed to address the root causes, which were deeply cultural and ethical in nature.

4. The IKS based Management Intervention

In early 2021, the founder-CEO initiated a strategic introspection into alternative leadership and management philosophies. Influenced by academic work on Indian Knowledge Systems (IKS), dialogues with spiritual scholars, and leadership retreats centered on the Bhagavad Gita and the Arthashastra, the CEO concluded that the organization's challenges were not merely structural but ontological rooted in how leadership, work, success, and responsibility were conceptualized and practiced. Rather than treating IKS as a symbolic or cultural add-on, the leadership team chose to institutionalize it as a guiding management philosophy. The objective was neither religious nor ritualistic adoption, but the contextual application of Indian ethical and strategic principles to contemporary organizational realities. This initiative, formally launched in mid-2021, was titled “Managing with Dharma” and was designed as a multi-year organizational transformation program.

The IKS-based transformation rested on four foundational principles derived from classical Indian thought:

- **Dharma (Righteous Duty and Role Responsibility):** In IKS, Dharma refers to performing one's role with integrity, responsibility, and alignment to the greater good. At AryavartaAgroTech, Dharma was interpreted as role-based ethics what is the right action for a leader, manager, or employee, given their position and impact.
- **Karma Yoga (Detached, Excellence-Oriented Action):** Derived from the Bhagavad Gita, Karma Yoga emphasizes action performed with commitment and skill, without egoistic attachment to rewards. This principle directly challenged the company's overemphasis on outcome-based incentives and short-term metrics.
- **Lokasangraha (Welfare of Society):** Lokasangraha signifies actions undertaken for the stability and welfare of society. For AryavartaAgroTech, this translated into reaffirming farmers, rural ecosystems, and communities as core stakeholders, not external beneficiaries.
- **Sattva Guna (Clarity, Balance, and Harmony):** From Guna theory, Sattva represents clarity, wisdom, and balance. Leadership decisions were encouraged to reflect calmness, transparency, and long-term vision rather than impulsive, fear-driven reactions.

These principles were embedded into leadership development, HR systems, strategic planning, and cultural practices.

5. Implementation of IKS Concepts in Management Functions

- **Leadership and Governance (Bhagavad Gita & Arthashastra):** Leadership transformation began with the belief that organizational change must start with inner change. Senior leaders participated in structured workshops on Atma-vijaya (self-mastery), focusing on emotional regulation, ethical discernment, and reflective decision-making.
- **Key governance changes included:**
 1. Introduction of Dharma Impact Assessments alongside financial evaluations for major decisions.
 2. Inclusion of ethical and social impact parameters in board-level discussions.
 3. Leadership appraisals incorporating trust, integrity, and stakeholder impact.
- The guiding Gita verse frequently referenced was:

- “Yogasthaḥ kuru karmāṇi”
- Be established in balance and perform action.
- This encouraged leaders to act decisively yet calmly, reducing reactive management and internal conflict.
- Human Resource Management (Guna Theory & Nishkama Karma): AryavartaAgroTech reimagined HR as a human development function, not merely a compliance or performance unit.

- **Key interventions included:**

1. Guna-based behavioral profiling to understand employee temperament.
 2. Role alignment based on natural inclinations—Sattvic roles in mentoring and planning, Rajasic roles in execution and growth, Tamasic tendencies addressed through structured support.
 3. Performance reviews emphasizing effort, learning, collaboration, and ethical conduct, rather than only numerical outcomes.
- The idea of Nishkama Karma (action without selfish attachment) reduced unhealthy competition and fear of failure.
 - Strategy and Decision-Making (Arthashastra): Kautilya's Arthashastra provided a pragmatic yet ethical framework for strategic thinking. Contrary to popular belief, the text emphasizes long-term state welfare, sustainability, and prudent resource management.

- **Strategic changes included:**

1. Balancing Artha (wealth creation) with Dharma (ethical means).
 2. Long-term supply-chain resilience over short-term cost savings.
 3. Farmer-protective pricing during climate shocks, even at the cost of temporary margin reduction.
- This approach enhanced long-term trust and brand loyalty among farmers.
 - Organizational Culture (Upanishadic Thought): Cultural transformation focused on consciousness, dialogue, and interconnectedness.

- **Key practices included:**

1. Weekly Svadhyaya (self-reflection) sessions at team levels.
 2. Open forums where employees could question leadership decisions without fear.
 3. Purpose statements emphasizing collective growth rather than internal rivalry.
- Hierarchy softened, and psychological safety improved significantly.
 - Stakeholder Management (Lokasangraha): AryavartaAgroTech redefined success as shared value creation.
1. Farmers were engaged as co-creators in product development.
 2. Community programs focused on soil health, water conservation, and farmer education.
 3. Vendors and suppliers were evaluated on ethical, social, and environmental practices.

- This strengthened the company's rural ecosystem presence.

6. OUTCOMES OF IKS INTEGRATION

By FY 2024–25, AryavartaAgroTech recorded substantial improvements: More importantly, the organization developed resilient leadership, ethical clarity, and purpose-driven growth.

Indicator	2021	2025
Employee Attrition	22%	8%
Employee Engagement	63%	87%
Farmer Retention	70%	93%
Ethical Compliance Issues	Frequent	Rare
Revenue Growth	8% CAGR	19% CAGR
Leadership Stability	Low	High

Beyond metrics, the organization developed ethical resilience, trust-based leadership, and a strong sense of collective purpose.

Question:

1. Analyse the case

BOOK REVIEW

Atomic Habits: An Easy & Proven Way to Build Good Habits & Break Bad Ones

by James Clear

Published in 2018, *Atomic Habits* by James Clear has become one of the most influential books in the field of personal development and behavioral psychology. The book presents a practical, research-based approach to habit formation, demonstrating how small, consistent actions can lead to significant and lasting improvements. Drawing upon insights from psychology, neuroscience, and behavioral economics, Clear offers a systematic framework for understanding human behavior and creating sustainable positive change. The central premise of *Atomic Habits* is that success is not the result of extraordinary effort or sudden breakthroughs but of small, incremental improvements practiced consistently over time. Clear describes habits as the "compound interest of self-improvement," emphasizing that seemingly insignificant daily actions accumulate to produce remarkable long-term outcomes. This analogy effectively conveys the book's core message: meaningful transformation is achieved through consistency rather than intensity.

One of the book's most valuable contributions is its explanation of how habits are formed. Clear introduces the Four Laws of Behavior Change: Cue, Craving, Response, and Reward which simplify the complex process of habit formation into an accessible and actionable framework. He demonstrates how these four stages can be intentionally manipulated to establish desirable habits and eliminate harmful ones. The practical nature of this model enables readers to immediately apply the concepts to various aspects of their personal and professional lives.

A distinguishing feature of *Atomic Habits* is its emphasis on systems rather than goals. Clear argues that while goals provide direction, systems determine progress. This perspective challenges the conventional belief that success depends primarily on setting ambitious objectives. Instead, he contends that sustainable achievement results from building routines and environments that naturally encourage positive behavior. Equally compelling is his discussion of identity-based habits, where lasting behavioral change begins by adopting the identity of the person one wishes to become. Rather than focusing solely on external achievements, readers are encouraged to develop habits that reinforce their desired identity, making change both meaningful and enduring.

Clear's writing style is one of the book's greatest strengths. He combines scientific research with engaging anecdotes, historical examples, and real-life case studies, making complex psychological principles accessible to a broad audience. Each chapter concludes with concise summaries and practical recommendations, allowing readers to understand and implement the concepts with ease. This balance between theory and application enhances the book's effectiveness as both an informative and practical resource.

However, despite its many strengths, *Atomic Habits* is not without limitations. Several ideas presented in the book draw upon well-established concepts from behavioral psychology and productivity literature, making certain sections feel familiar to readers already acquainted with these subjects. Additionally, while the

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strategies are highly effective for individual behavior change, the book gives comparatively less attention to external factors such as socioeconomic conditions, organizational constraints, or mental health challenges that may significantly influence an individual's ability to build or sustain habits. Consequently, some readers may find that the framework requires adaptation to suit more complex personal circumstances.

Nevertheless, these limitations do little to diminish the book's overall value. Its greatest achievement lies in translating scientific evidence into practical, easy-to-implement strategies that encourage long-term behavioral change. Rather than offering motivational rhetoric, Clear provides readers with a structured methodology for improving daily habits and maintaining consistency over time.

Key Learnings from the Book

- Small improvements produce extraordinary results over time. Consistency outweighs intensity in achieving lasting success.
- Habits follow a predictable cycle of Cue, Craving, Response, and Reward, making them easier to understand and modify.
- Identity-based habits create lasting transformation. Sustainable change occurs when behaviors align with the person one aspires to become.
- Systems are more important than goals. Effective routines and environments drive continuous improvement.
- Environment shapes behavior. Designing surroundings to encourage positive habits significantly increases the likelihood of success.
- Reducing friction makes good habits easier to maintain, while increasing friction discourages undesirable behaviors.
- Immediate rewards reinforce consistency and strengthen long-term habit formation.
- Habit tracking enhances accountability and provides motivation through visible progress.
- Perfection is unnecessary. Missing one day is less important than returning to the habit consistently.

Regular reflection and adjustment ensure habits remain aligned with changing goals and circumstances.

Critical Evaluation

Atomic Habits succeeds because it bridges the gap between scientific theory and everyday practice. Clear transforms complex behavioral research into practical guidance without oversimplifying the underlying concepts. His emphasis on gradual improvement is particularly valuable in a culture that often prioritizes quick results and dramatic transformation. While the book may not address every contextual factor influencing behavior, its framework is sufficiently flexible to be adapted across diverse personal and professional settings.

The book is especially relevant for students, professionals, educators, entrepreneurs, and anyone seeking sustainable self-improvement. Its principles extend beyond productivity to areas such as health, education, leadership, and organizational development, making it applicable across multiple disciplines.

Conclusion

Atomic Habits is a thoughtfully researched, engaging, and highly practical work that redefines the way readers think about personal growth. James Clear convincingly demonstrates that lasting success is built not through extraordinary effort but through ordinary actions performed consistently over time. By focusing on identity, systems, and incremental progress, he offers a sustainable blueprint for meaningful behavioral change.

Although some concepts may be familiar to experienced readers of self-improvement literature, the clarity of explanation, practical strategies, and evidence-based approach distinguish Atomic Habits as one of the most valuable books on habit formation. It is an insightful and empowering read that encourages readers to recognize the transformative power of small daily actions.

Final Remark

Atomic Habits is an outstanding contribution to contemporary self-development literature and is highly recommended for anyone interested in building better habits, improving performance, and achieving long-term personal and professional success.

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