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AND CREATIVE THINKING

A JOURNAL FOR MANAGEMENT PROFESSIONALS



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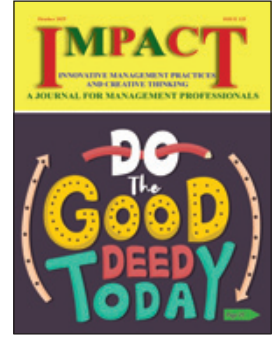
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Dear Readers,

### India 2025: Balancing Growth with Grace

India, in 2025, stands as both a promise and a paradox. The numbers speak of strength — a robust economy, expanding exports, confident diplomacy, and digital innovation transforming governance and commerce alike. Yet beneath this confident ascent lies a quieter story: a search for balance — between ambition and empathy, between power and purpose.

Recent months have shown India’s multiple faces to the world. The resumption of direct flights with China after five years signals cautious pragmatism in foreign policy, while naval collaborations with the UK and growing Indo-Pacific engagement point to an assertive maritime presence. India is learning to negotiate global equations from a position of maturity, not defensiveness.

On the home front, however, the challenges are no less formidable. The Darjeeling landslides serve as a grim reminder of fragile ecosystems and unchecked development. Youth unemployment, rising costs of living, and agrarian distress continue to shadow the economic narrative. For all our progress in technology and infrastructure, India still needs to ensure that growth carries the face of inclusion.

Socially, the pulse of the nation beats with contradictions. Expressions of faith and identity, which once celebrated diversity, are now occasionally strained by polarisation. The task before India is to preserve its plural character while remaining anchored in fairness and fraternity. Economic growth can sustain a nation’s body, but only social trust sustains its soul.

What offers hope is the energy of renewal across generations. Start-ups in rural India, new educational initiatives, and a surge in civic participation reflect a society not resigned to cynicism but restless for reform. The centenary of the Union Public Service Commission reminds us that integrity in institutions still matters — that good governance is not just about efficiency, but about ethics.

As India moves toward 2047 — a century of freedom — the question is no longer how fast we grow, but how gracefully we do it. Can prosperity coexist with compassion? Can innovation remain wedded to inclusion? Can leadership be guided by conscience as much as by competition?

The true measure of India’s progress, will not be in the skyscrapers we build, but in the strength of the bridges we create — between people, regions, and ideas.

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# Utility of Used Goods and Human Behaviour towards effective Brown Money Management in India

## ABSTRACT

The concept of “Brown Money,” referring to the financial gains individuals derive from reselling their pre-owned items, has gained prominence. In India, this phenomenon has gained significant attention due to the growing e-commerce platforms facilitating the buying and selling of used goods. Understanding consumer behavior towards these goods is crucial for promoting effective brown money management. This study delves into the utility of used goods in India, examining the psychological, sociocultural, and economic factors influencing human behavior and the implications for effective brown money management in India.

## Keywords:

Brown Money, Used Goods, Household Asset Management, Consumer Behavior, Second-hand Markets, Sustainability, India

## 1)Introduction:

The concept of “brown money” refers to the significant economic value embedded in unused or underutilised household goods. In India, this phenomenon is prevalent, with urban households accumulating substantial amounts of such goods. This paper examines the factors influencing the retention

and sale of used items, focusing on psychological, economic, and cultural aspects. By analysing existing literature and market trends, the study aims to provide insights into enhancing the management of brown money, promoting sustainability, and improving household financial health.

In the context of India, managing this type of money effectively involves understanding human behavior, economic factors, and the utility of used goods. By exploring the concept of brown money, the latent monetary value stored in used or unused household goods examines human behavior impacting the effective management and unlocking of this value. Drawing from Indian market surveys and global literature on second-hand consumption, this research work discusses psychological, economic, and cultural factors that influence the retention or sale of used goods. Recommendations for improving brown money management through behavioral interventions and sustainable practices are proposed.

## 2) Review of Literature:

OLX & IMRB, 2016 studies, survey revealed that growing consumer economy in India, which entails the accumulation of unused goods, termed as “brown money”, has become a notable concern. Indian homes possess significant quantities of unused items, with an estimated value of ₹.78,300 crore across the nation.

Despite this substantial value, a considerable portion of these goods remains unutilised, highlighting the need for understanding the underlying factors influencing human behavior towards used goods.

## 2.1 Utility of Used Goods:

Kumar and Singh (2021), were of the view that the utility of used goods is often linked to economic behavior, sustainability, and social norms. According to the consumption of second-hand goods , which

can reduce the demand for new products, thereby promoting a circular economy. This shift can indirectly influence brown money management by encouraging transparency in transactions and reducing the informal economy's reliance on unaccounted wealth.

2.1.1 Economic Benefits: Purchasing used goods provides consumers with cost savings, making quality products accessible at lower prices. This is particularly advantageous in a price-sensitive market like India.

**Table 1 showing the utility of Used Goods**

Slnr	Type of Utility	Description
1)	Economic Utility	Lower purchase costs, access to quality brands at reduced prices.
2)	Environmental Utility	Reduces landfill waste, conserves resources, minimises carbon footprint.
3)	Social Utility	Encourages a circular economy, supports local second-hand markets.
4)	Psychological Utility	Sense of individuality (vintage items), frugality, or ethical consumption.

Author's view is enclosed herein 2.1.1, 2.1.2 & 2.1.3 regarding used goods which encompasses electronics, furniture, clothing, and more as such it offers several utilities as below:

2.1.2 Environmental Impact: Reusing goods contributes to sustainability by reducing waste and the demand for new resources, aligning with global environmental goals.

2.1.3 Cultural Acceptance: Traditionally, markets in cities like Delhi, Kolkata, and Lucknow etc., have had thriving second-hand goods markets, indicating a cultural acceptance of used goods, which is symbolic indicator of cost consciousness attitude among Indians.

## 2.2 Human Behavior and Consumption Patterns

Sharma and Gupta (2022), were of the view that Human behavior plays a pivotal role in the consumption of used goods. Social attitudes

towards second-hand goods significantly affect purchasing decisions. In cultures where new goods are associated with status, the acceptance of used goods may be limited, perpetuating the cycle of brown money. Conversely, increasing awareness of sustainability and economic benefits can shift consumer behavior towards embracing used goods, thereby promoting accountability in financial transactions.

## 2.3 Impact on Brown Money Management

Verma (2023), identified that the relationship between the consumption of used goods and brown money management is complex, in the realm of informal market for used goods which often operates outside regulatory frameworks, making it

susceptible to brown money transactions. However, promoting the legitimate trade of used goods can enhance transparency and reduce the prevalence of unaccounted wealth. Effective policies that could encourage formalisation of used goods markets can mitigate the risks associated with brown money and its management.

### 2.4Strategies for Effective Management

Rao (2024), highlighted that in order to effectively manage brown money, it is essential to integrate behavioral insights into policy-making. Understanding consumer motivations and barriers to purchasing used goods can inform strategies that promote transparency and accountability. Initiatives that educate consumers about the benefits of buying used goods, coupled with regulatory measures to formalise the used goods market, can create a more sustainable economic environment.

3 Description: Author’s view is enclosed herein 3.1, 3.2. & 3.3 regarding used goods, brown money and effectiveness of brown money management as below:

### 3.1 Used Goods

Refers to pre-owned or second-hand products like clothes, furniture, electronics, books, etc. They are reused or resold instead of being discarded.

### 3.2 Brown Money

A relatively new or less formal term. It typically refers to money saved or earned through environmentally sustainable and cost-effective means, especially by reducing waste or buying second-hand.

### 3.3 Effective Management of Brown Money

Here it means, making smart financial choices that reduce costs while promoting sustainability, such as buying second-hand, recycling, or bartering, often driven by necessity, values, or awareness. The author is of the view that effective management of brown money involves, the following strategies as in Table 2below:

Table 2showing Strategies for Effective Brown Money Management

SINr	Brown Money Strategy	Description of effectiveness paradigm
1	Budgeting with Intent	Allocate a portion of income to second-hand markets.
2	Value-Based Spending	Align purchases with sustainability and ethical values.
3	Resale Culture	Buy with the intent to resell or swap.
4	Repair and Reuse	Avoid replacing; instead, repair items to prolong life.
5	Digital Platforms	Use apps like OLX, Facebook Marketplace, Depop, etc., to find and manage used goods efficiently.
6	Awareness and Education	Educating consumers about the value of unused goods and the benefits of selling them can lead to better brown money management.

7	Use of online platforms	Easier and less costly platforms reduce friction.
8	Design for durability / reuse	Products that retain utility longer or are easier to resell will likely lock less brown money.
9	Public awareness campaigns	That frame brown money in terms of opportunity cost, environmental sustainability, economic benefit.
10	Providing repair / refurbishment supports	Some used goods are kept because small damage reduces value , making repair easy increases chance of reuse or resale.
11	Community swap / second hand fairs	Local events where people can exchange or sell items easily, encouraging reuse and visible valuation.
12	Policy Support	Government policies that support the second-hand goods market, such as tax incentives and consumer protection laws, can facilitate effective brown money management
13	Platform Trustworthiness	Ensuring that online platforms are secure and trustworthy encourages consumers to engage in buying and selling used goods.
14	Periodic auditing	Households list items unused over some period (say for example 6 12 months), estimate their resale value, and decide which to sell, donate, or discard.

**Table 3 showing suggested actions and expected benefits of brown money management**

SlNr	Actions Suggested	Purpose / Expected Benefit
1	Track proceeds, reinvest into savings or priority spending	Turn brown money into productive financial resources.
2	Repeat annually; adjust plan; build habit	Sustainable management and behavioral changes.
3	Inventory all stored goods not used in past 6 12 months	To know what is locked up; quantify potential value.
4	For items not sold, consider donation, swap, or recycling	Derive social / environmental utility, even, with nil monetary return.
5	Classify items: high resale value / low; sentimental value; repair needed etc.	To prioritise what to sell, repair, or discard.
6	Use trusted online resale platform; take good photographs; price reasonably	Reduce transaction cost, increase chance of sale.



Table 4SWOT Analysis 1: Used Goods Market & Brown Money Management in India

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> <li>• <b>Significant Economic Value:</b> As of 2016, Indians had approximately ₹78,300 crore worth of unused goods, highlighting a substantial untapped economic resource Medium.</li> <li>• <b>Enhanced Online Marketplaces:</b> Platforms like OLX and Quikr have streamlined the buying and selling of used goods, offering wider reach and better pricing transparency Business Standard.</li> <li>• <b>Consumer Awareness:</b> Increasing awareness of the financial benefits of selling unused items has led to higher engagement in the used goods market SME Futures.</li> <li>• <b>Financial Inclusion:</b> Selling pre-owned goods provides a source of income for individuals, especially in lower-income segments, promoting financial inclusion.</li> <li>• <b>Sustainability Impact:</b> The reuse of goods contributes to environmental sustainability by reducing waste and promoting a circular economy.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Trust and Verification Issues:</b> Concerns about the authenticity and condition of used goods can deter potential buyers.</li> <li>• <b>Limited Payment Options:</b> Cash transactions dominate, limiting the traceability of income and hindering financial inclusion.</li> <li>• <b>Regulatory Challenges:</b> Lack of standardised regulations for the used goods market can lead to inconsistencies and potential legal issues.</li> <li>• <b>Market Fragmentation:</b> The presence of numerous small-scale sellers without proper infrastructure can affect the overall market efficiency.</li> </ul>

OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> <li>• <b>Digital Literacy Initiatives:</b> Increasing digital literacy can empower more individuals to participate in online platforms, expanding the market.</li> <li>• <b>Government Support:</b> Policy initiatives promoting the circular economy and financial inclusion can bolster the used goods market.</li> <li>• <b>Partnerships with Financial Institutions:</b> Collaborations with banks and fintech companies can introduce digital payment solutions, enhancing transaction transparency.</li> <li>• <b>Youth Engagement:</b> Targeting younger demographics, who are more tech-savvy, can drive growth in the online used goods market.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Economic Downturns:</b> Recessions can reduce consumer spending, affecting both the purchase and sale of used goods.</li> <li>• <b>Competition from New Goods:</b> The availability of affordable new products can limit the appeal of used goods.</li> <li>• <b>Cybersecurity Risks:</b> Online platforms face threats related to data breaches and fraud, which can undermine consumer confidence.</li> <li>• <b>Cultural Perceptions:</b> In certain segments, there may be a stigma associated with purchasing used goods, limiting market growth.</li> </ul>



**Table 5 SWOT Analysis 2 : Human Behavior and Effective Brown  
Money Management in India**

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> <li>• Growing Awareness of Asset Utilisation</li> </ul> <p>Many people are increasingly aware of the value locked in unused goods and are motivated to convert these into cash or useful assets.</p> <ul style="list-style-type: none"> <li>• Financial Pragmatism</li> </ul> <p>In a price-sensitive market like India, individuals tend to look for ways to maximise returns from existing assets, encouraging selling and buying used goods.</p> <ul style="list-style-type: none"> <li>• Adoption of Digital Platforms</li> </ul> <p>The rise of smartphones and online marketplaces (like OLX, Quikr) has made it easier for individuals to monetize unused goods.</p> <ul style="list-style-type: none"> <li>• Cultural Shift Towards Minimalism</li> </ul> <p>Increasing interest in decluttering and sustainable living encourages people to sell or donate unused goods.</p>	<ul style="list-style-type: none"> <li>• Lack of Financial Literacy</li> </ul> <p>Many individuals lack awareness or skills to manage their assets effectively, limiting their ability to capitalize on brown money.</p> <ul style="list-style-type: none"> <li>• Emotional Attachment to Goods</li> </ul> <p>People often hesitate to part with unused items due to sentimental value or reluctance to admit excess possessions.</p> <ul style="list-style-type: none"> <li>• Distrust in Marketplaces</li> </ul> <p>Concerns about fraud, low returns, or cumbersome selling processes discourage active participation.</p> <ul style="list-style-type: none"> <li>• Cash-Dependent Mindset</li> </ul> <p>Preference for cash transactions over digital payments reduces transparency and tracking of brown money flows.</p>

OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> <li>• Financial Education Initiatives</li> </ul> <p>Promoting awareness about asset management and benefits of brown money can improve behavior towards more effective utilisation.</p> <ul style="list-style-type: none"> <li>• Incentivising Selling &amp; Recycling</li> </ul> <p>Offering tax benefits or rewards for selling unused goods can motivate better brown money management.</p> <ul style="list-style-type: none"> <li>• Enhanced Digital Tools</li> </ul> <p>User-friendly apps and platforms can simplify selling and increase trust through verified transactions.</p> <ul style="list-style-type: none"> <li>• Community Engagement &amp; Peer Influence</li> </ul> <p>Social proof and community programs can encourage behavioral change towards asset monetisation.</p>	<ul style="list-style-type: none"> <li>• Cultural Resistance &amp; Stigma</li> </ul> <p>In some areas, selling used goods is still seen negatively, reducing willingness to participate</p> <ul style="list-style-type: none"> <li>• Economic Uncertainty</li> </ul> <p>During tough economic times, people might hoard assets rather than sell, fearing future scarcity.</p> <ul style="list-style-type: none"> <li>• Misinformation &amp; Scams</li> </ul> <p>Fraudulent schemes can deter people from engaging with platforms managing brown money.</p> <ul style="list-style-type: none"> <li>• Digital Divide</li> </ul> <p>Limited access to technology in rural or lower-income areas hampers the adoption of efficient brown money management.</p>

## 4) Directions for future Research

Future research should focus on empirical studies that explore the effectiveness of interventions aimed at promoting the consumption of used goods and their impact on brown money management within and between countries, continents and so on.

## 5) Conclusion

The utility of used goods goes far beyond economic savings as it supports sustainability, reduces waste, and reshapes consumer habits. Effective brown money management requires a mindset shift towards value-driven, intentional, and sustainable consumption. As more people embrace these behaviors, both individuals and the planet benefit. Effective management of brown money in India requires a multifaceted approach, encompassing economic incentives, psychological interventions, and cultural shifts.

By understanding the factors influencing consumer behavior towards used goods, policymakers and businesses can develop strategies to promote the utilisation of unused items, thereby contributing to economic efficiency and sustainability. Human behavior plays a pivotal role in effective brown money management in India. While awareness and digital adoption are growing, emotional, cultural, and educational barriers persist. Addressing these through education, technology, and incentives can unlock significant economic and social value.

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**Dr S KrishnaKumar**

*Associate Professor, Department  
of Management Studies, Anna  
University, Chennai 600025*



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# The Changing Psychology of Today's Kids

The psychology of children today reflects the rapid transformations occurring in society. The 21st century child is growing up in a world that is far more connected, fast-paced, technologically driven, and competitive than ever before. This has profoundly shaped their thinking, emotional world, behaviour, relationships, and coping mechanisms.

While children continue to display timeless qualities of curiosity, playfulness, and learning, their cognitive and emotional landscapes have changed in response to global influences—technology, parenting styles, education systems, media exposure, and socio-cultural shifts. Understanding these changes is crucial for parents, teachers, counsellors, and policymakers who guide the next generation.

The major psychological shifts among today's children, the factors driving these changes, and the implications for education, family, and mental health.



## 1. The Digital Native Mindset

### A. Cognitive Acceleration and Fragmented Attention

Today's children are digital natives—born into an environment where touchscreens, algorithms, and instant information are the norm. Their brains are being trained to process information at high speed and multitask across platforms. This has resulted in:

Improved visual-spatial and digital literacy skills, but Shortened attention spans, difficulty with sustained focus, and impatience for slow or linear tasks.

Research from the American Psychological Association (APA, 2023) shows that the average attention span of school-aged children has reduced from around 12 minutes in 2000 to about 5 minutes in 2020 for a single task. The constant barrage of digital stimuli makes it harder for them to delay gratification or engage deeply in offline learning.

### B. Information Overload and Reduced Reflection

Easy access to information has created “surface learning” tendencies. Children can “Google” answers instantly but often struggle with critical thinking, reflection, or synthesis. Many educators report that students today “know more, but understand less,”





reflecting the gap between data accumulation and conceptual grasp.

## **2. Shifting Emotional Landscape**

### **A. Anxiety, Perfectionism, and Fear of Failure**

Modern children face unprecedented academic pressure, social comparison through social media, and parental expectations for excellence. A UNICEF study (2022) found that 1 in 7 adolescents globally experience a mental health disorder, with anxiety and depression being the most common.

Children today live in an environment where success is measured publicly—through grades, sports, followers, or appearance. This has heightened:

Fear of failure and self-criticism

Performance anxiety and impostor feelings, even in early teens

Increased sensitivity to social feedback

While competition has always existed, the visibility and constancy of evaluation have intensified psychological stress.

### **B. Emotional Awareness but Less Resilience**

Paradoxically, children today are more emotionally articulate. Schools and media talk openly about mental health, emotions, and empathy. However, emotional resilience—the ability to recover from setbacks—seems to have weakened. Many children find it difficult to handle rejection, boredom, or frustration because they are often shielded from adversity and accustomed to immediate gratification.

Psychologists describe this as the “bubble-wrap” effect of modern parenting, where well-intentioned parents overprotect children from discomfort, inadvertently limiting their coping capacity.

## **3. Changing Social Behaviour and Relationships**

### **A. From Neighbourhood Play to Online Connection**

Children’s social environments have shifted dramatically. A generation ago, friendships were local—built through outdoor play, face-to-face conversations, and shared physical activities. Today’s children often form friendships online through gaming, social media, or virtual classrooms.

While digital platforms allow broader connectivity, they have also led to:

Reduced face-to-face empathy and non-verbal communication skills

Loneliness despite being “connected”

Cyberbullying and exposure to unrealistic social standards

A report by Common Sense Media (2024) showed that children aged 8–12 spend over 5 hours daily on screens for entertainment, often at the cost of real-world interaction and sleep.

## B. Redefining Authority and Identity

The traditional hierarchy between adults and children is also shifting. Today's children have unprecedented access to information—often more than their parents in certain domains. They question authority, demand explanations, and seek autonomy earlier.

While this can foster critical thinking, it can also create identity confusion, rebellion without understanding, and early cynicism toward institutions such as school, religion, or family traditions.

## 4. The Role of Parenting and Education

### A. Evolving Parenting Styles

Parenting today oscillates between hyper-involvement and emotional absenteeism. Some parents micromanage every aspect of the child's life—schoolwork, hobbies, even friendships—

leading to dependence and low initiative. Others, consumed by professional or digital distractions, offer material comfort but limited emotional presence.

Children need secure attachment, not surveillance; autonomy, not abandonment. The healthiest psychological growth occurs when parents provide empathy, structure, and consistent boundaries.

### B. Education and Mental Health Gaps

Schools, once focused solely on academic achievement, now face the challenge of nurturing psychological well-being. Yet, many educational systems are still geared toward rote learning and high-stakes testing.

Progressive schools are introducing:

Social-Emotional Learning (SEL) programs

Mindfulness practices and counselling access

Inclusive learning models that recognize different intelligences

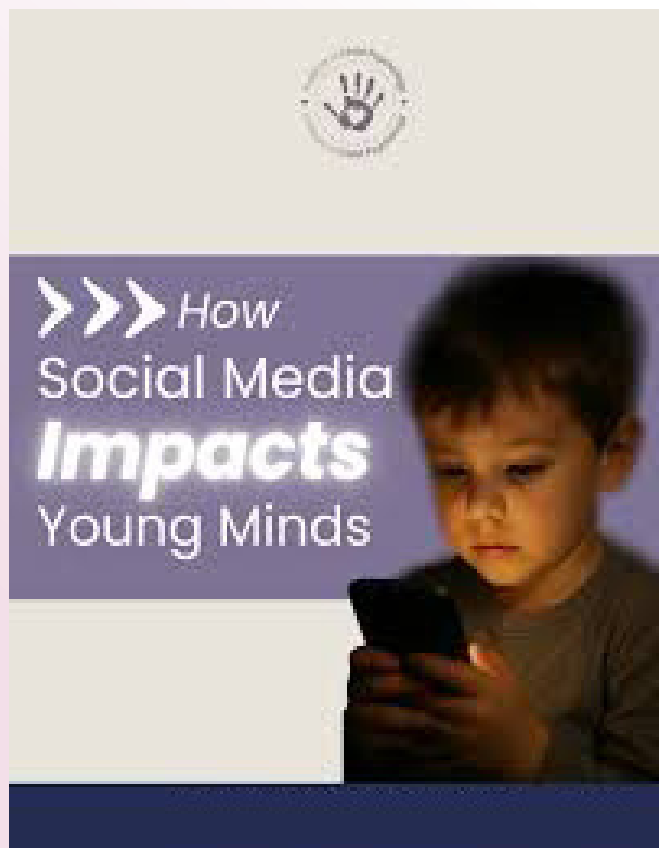
However, the urban-rural and socio-economic divides mean these changes are uneven. Millions of children still face educational stress, bullying, and lack of mental health support.

## 5. The Positive Shifts: Empathy, Awareness, and Global Thinking

Despite concerns, it's important to recognize that today's children are also more open-minded, empathetic, and socially aware than any previous generation.

They are conscious of gender equality, climate change, and social justice.

They express their opinions boldly and expect fairness in relationships.



## Things You Should Not Share With Your Kids

1. Your financial struggles — they need security, not stress.
2. Details of your marital conflicts — protect their emotional safety.
3. Your personal regrets — they're not your therapists.
4. Negative opinions about family members — it confuses their loyalty.
5. Adult secrets — they deserve a childhood, not burdens.
6. Criticism about their other parent — it damages trust.
7. Your insecurities — they learn confidence from your example.
8. Trauma details — they can't process what you haven't healed.
9. Unfiltered emotional outbursts — they absorb everything you express.
10. Gossip — they copy what you normalize.



Exposure to global cultures makes them inclusive, tolerant, and adaptive.

Children today exhibit a form of moral intelligence—a sensitivity to injustice and diversity—which is an encouraging psychological evolution. The challenge is to channel this awareness into constructive empathy rather than performative activism.

## 6. Emerging Concerns: Technology and Selfhood

### A. The Selfie Generation and Self-Image

Social media has transformed how children perceive themselves. Online validation (likes, followers, comments) has become a form of emotional currency. Self-worth is often externally measured, leading to fragile self-esteem.

The American Academy of Pediatrics (2024) reports a steady rise in body image issues among pre-teens, particularly girls influenced by filtered

and idealized visuals. Boys, too, face pressure to conform to hyper-masculine ideals promoted by digital media.

### B. The Disappearing Inner World

Psychologist Sherry Turkle calls it “the flight from conversation.” Constant connectivity leaves little time for solitude, imagination, or deep self-reflection—essential for emotional maturity. The result: children are expressive but often lack inner stillness or sustained curiosity.

## 7. Toward Psychological Well-Being: The Way Forward

Addressing the changing psychology of children requires coordinated action among parents, teachers, media, and society.

### A. For Parents

Foster open communication without judgment.

Model digital discipline; set tech boundaries for the family.

Encourage unstructured play, nature exposure, and creative hobbies.

Allow children to face manageable failures and learn resilience.

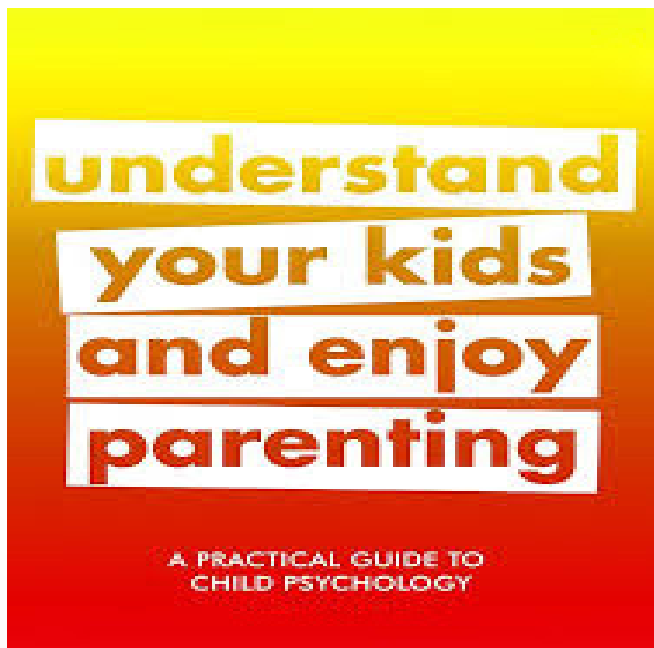
### B. For Schools

Integrate mental health literacy into the curriculum.

Prioritize art, sports, and emotional education alongside academics.

Create peer support systems and train teachers in child psychology.

Promote inclusive classrooms respecting neurodiversity and different learning styles.



### C. For Society and Media

Regulate advertising and social media exposure to protect children from manipulation.

Highlight positive role models of empathy, courage, and authenticity.

Provide public spaces for children to interact, explore, and learn safely.

The psychology of today's children mirrors the paradoxes of modern life—hyper-connected yet isolated, informed yet anxious, expressive yet fragile. They are not weaker but wired differently—their environment has sculpted new strengths and new vulnerabilities.

Our task as adults is not to lament the change but to understand and guide it. By offering emotional security, moral clarity, and balanced boundaries, we can help this generation grow into empathetic, creative, and resilient human beings.

The child of today, if nurtured wisely, could well become the most psychologically aware, inclusive, and adaptive generation in human history.

Author: Dr. Suhasini, Psychologist

Readers are requested to send their management related questions.

**IMPACT** will get replies from management experts.

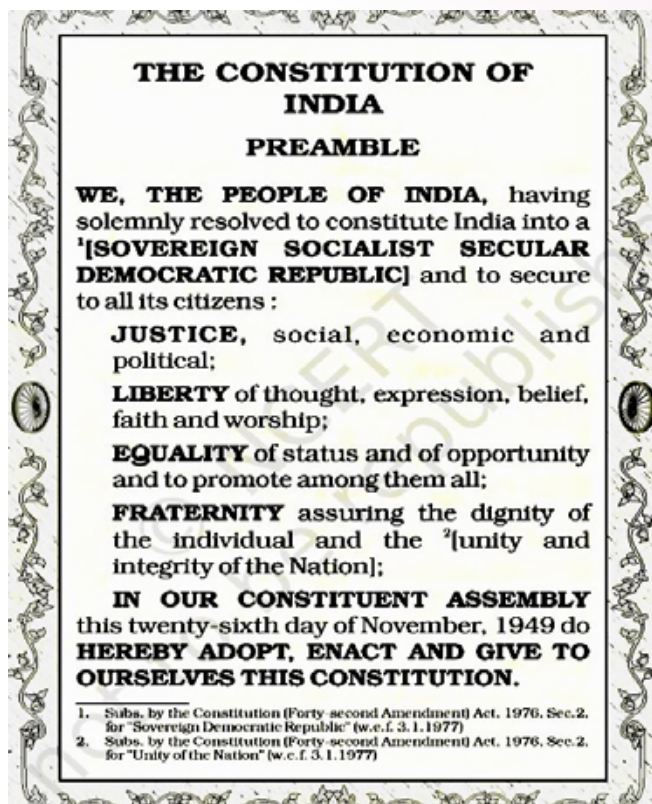
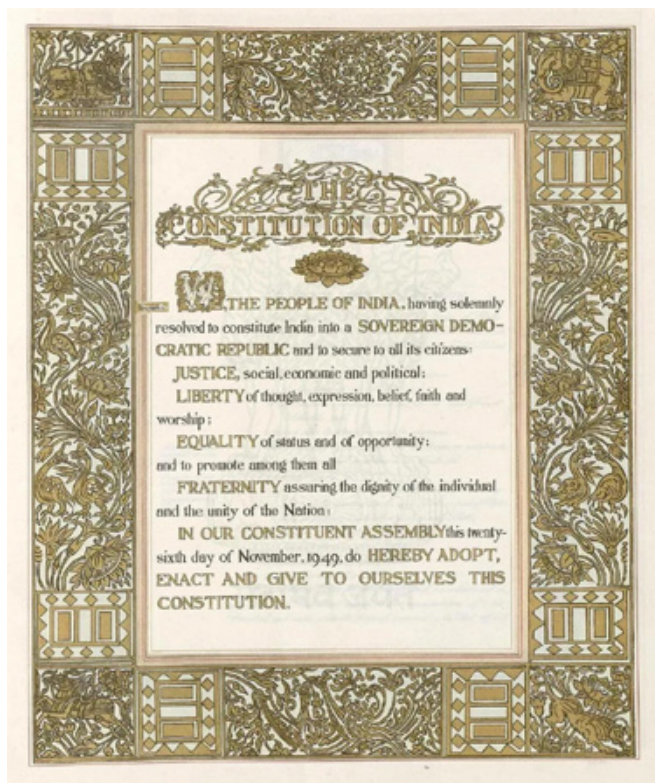
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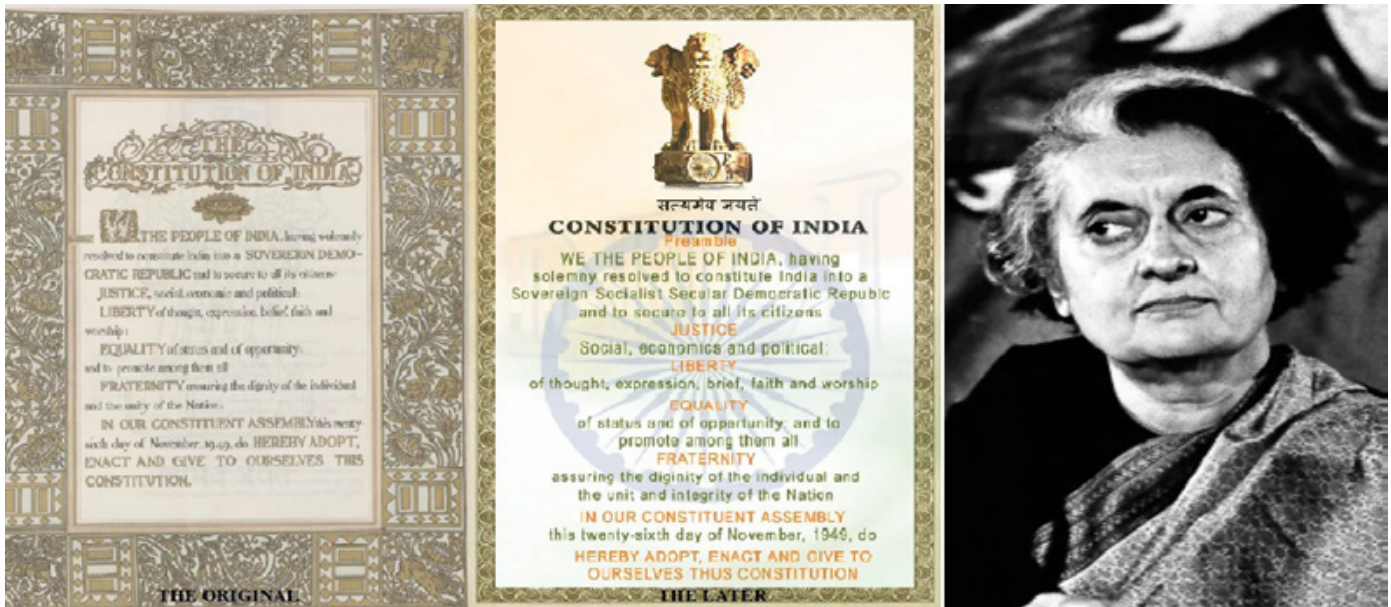


# Why The Word 'Socialist' Did Not Find A Place In The Original Preamble Of Our Constitution

The Constituent Assembly was born on 9th of December 1946. On 13th Dec, Pandit Nehru (who was then the Head of the Interim Govt. at the Centre) introduced a resolution named "The Aims and Objects of the Constituent Assembly," which was later reshaped as the PREAMBLE of the Constitution, Explaining why he had not included the word 'Socialism' in his resolution, Pandit Nehru said (CAD Vol. I, Page

62) "But the main thing is that, in such a resolution, in accordance with my own desire, I had put in that we want a 'Socialist State', we would have put something which may be agreeable to many and may not be agreeable to some; and we want the resolution not to be controversial in such matters. Therefore, we have laid down not theoretical words and formulae, but rather the content of the thing we desire."





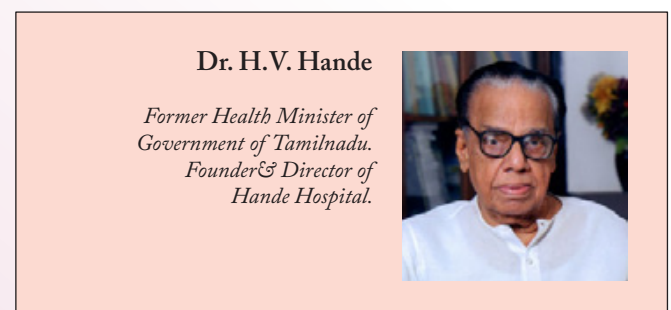
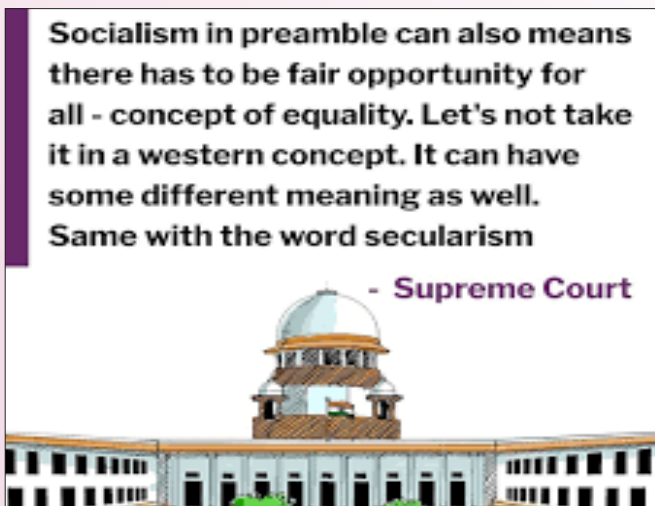
Two year later, while Article 1 (Name and Territory of the Union) was being discussed on 15th Nov 1948, Dr. B.R. Ambedkar strongly asserted (CAD Vol. VII, pp. 401–402) “It is perfectly possible today for the majority of the people to hold that the Socialist organisation of society is better than the Capitalist organisation of society. But it would be perfectly possible for thinking people later on to devise some other form of social organisation, which might be better than the Socialist organisation of today. I do not see, therefore, why the Constitution should tie down the people to live in a particular form, and not leave it to the people to decide for themselves in future.”

It is unfortunate that, during the fake Emergency of 1975–1977, the then Prime Minister, Mrs.

Indira Gandhi, in order to assert her authority, included the word ‘SOCIALIST’ through the 42nd amendment 1976, ignoring the mature words of her father Pandit Nehru and the strong assertion of Dr. Ambedkar, the Architect of our Constitution.

Later events have proved that the word ‘Socialism’ has no business to be in the Preamble. In 1991 when Mr. P.V. Narasimha Rao, the ablest Congress Prime Minister of India to save our sinking economy, had switched to ‘Market Economy’, dumping Socialism in to the dustbin. Gorbachev of Russia and Den Xipiong of China had done the same thing.

To-day as far as the Foreign Direct Investment (FDI) is concerned, Communist China ranks first while India ranks second, burying Socialism hundred fathers deep down the sea! However, it is an irony the word ‘Socialism’ continues to stay in the preamble of our constitution, since 1976.





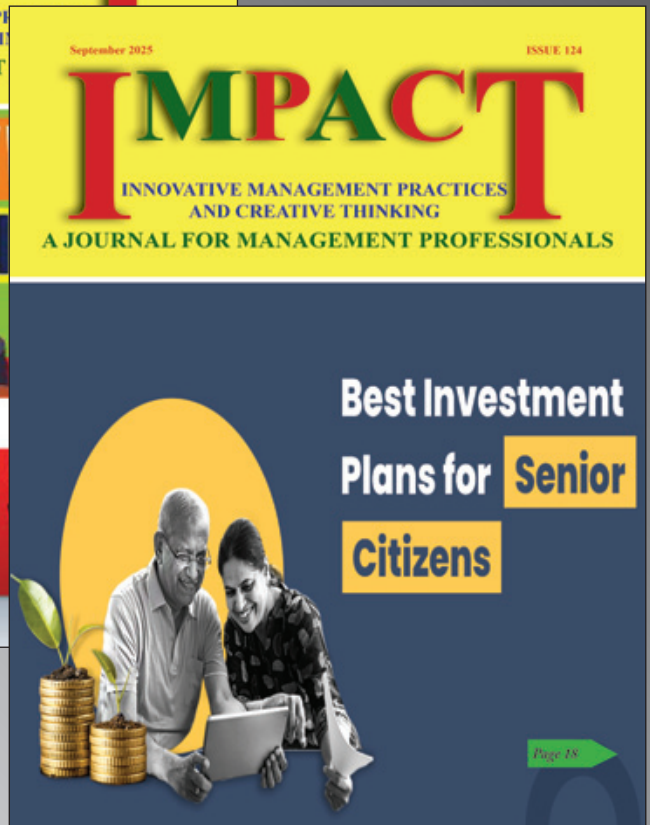
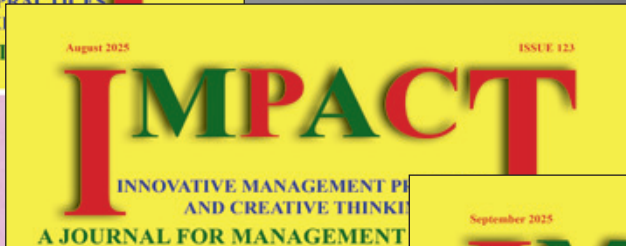
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# Carnatic Ragas and Their Remedial Effects on Health

Music has been long recognized in many cultures not just as entertainment but as a therapeutic tool. In the Indian classical tradition, both Carnatic (South Indian) and Hindustani (North Indian) music have systems of raga (melodic frameworks) that are believed to affect mind and body in specific ways.

In the Carnatic tradition especially, ragas are said to evoke emotions (rasa), influence temperament, calm or energize, and in traditional lore to be helpful in healing various physical and mental ailments.

In modern times, scientific and clinical studies are gradually investigating these claims: mood regulation, anxiety reduction, pain relief, cardiovascular benefits, sleep, depression etc. This

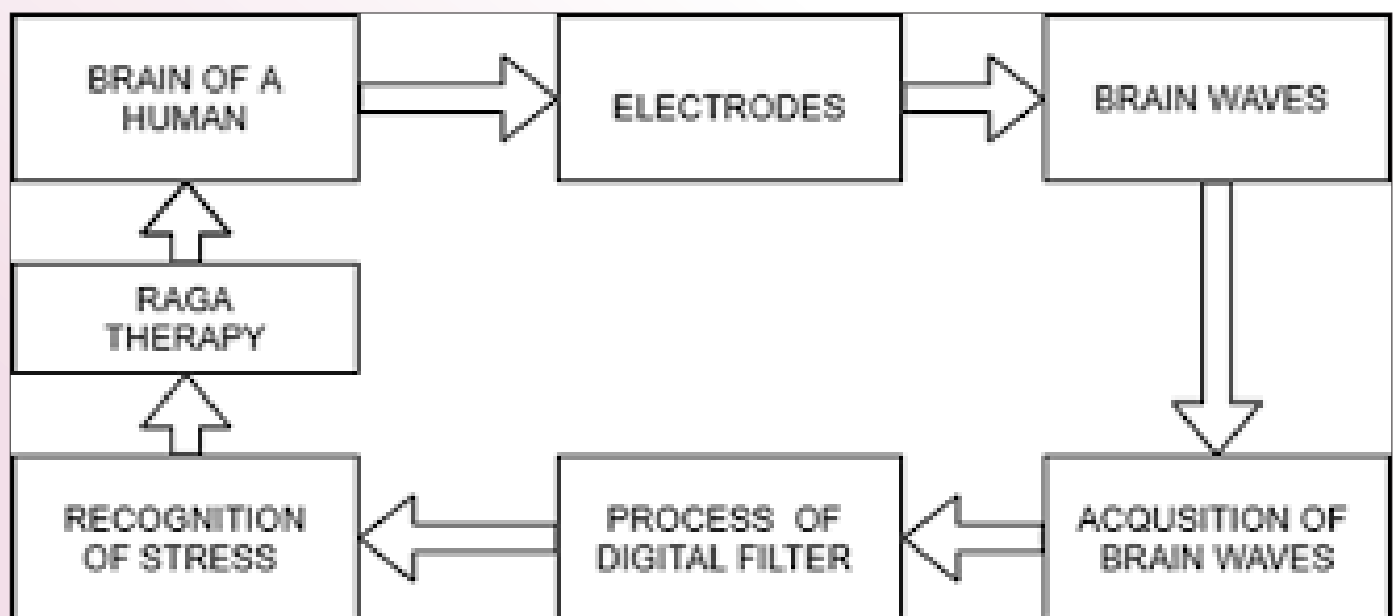
article reviews what is known so far, surveys specific ragas, mechanisms, limitations, and possible future directions.

## 1. Traditional Beliefs and Claims

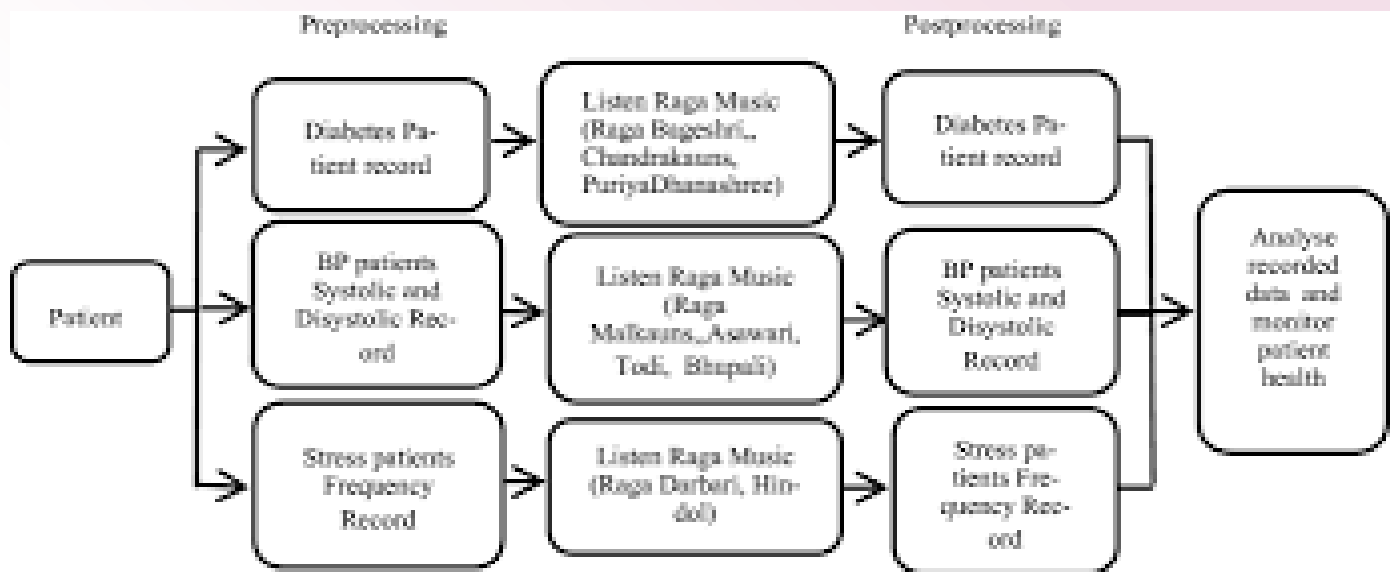
Before modern clinical studies, traditional and anecdotal sources have made many claims for ragas. Some examples:

Emotion & mood: Ragas are believed to evoke rasas – calm, devotion, joy, pathos etc. Listening to or rendering ragas is said to soothe turbulent emotions.

Balancing bodily humors: Some traditions speak of ragas bringing harmony to bodily functions;







reducing “acidity,” improving digestion; evening ragas for relaxation, morning ragas for energizing.

Healing specific ailments: In various writings and by music therapists, ragas have been ascribed the ability to help in hypertension, asthma, cold, headaches, sleep disorders, pain, etc.

Institutions and foundations (for instance the TV Sairam Foundation, Kauvery Hospital, etc.) list ragas associated with: treating acidity, hypertension, low blood pressure, cough, asthma, cancer, sinusitis, toothache, nervous problems.

While many of these claims are based on tradition or practitioner experience, they provide hypotheses for scientific testing.

## 2. Scientific / Clinical Evidence

There is now some empirical research (though often small-scale) showing benefits of Carnatic raga interventions. Key findings include:

### 2.1 Anxiety, Sleep Disturbance, Somatic Symptoms

A recent study used Raga Bilahari–based intervention among caregivers of cancer patients. Listening to Bilahari (both vocal / instrumental)

5 days a week over a month led to significant reductions in anxiety, sleep disturbance, somatic symptoms, and distress.

Another study “Emotional impact of four specific ragas ...” (Bilahari, Shankarabharanam, Kannada, Vakulabharanam) found that certain ragas elicit calmness, positivity, or optimism, even in people not familiar with Carnatic music. For example, Kannada and Vakulabharanam gave feelings of calm; Bilahari and Shankarabharanam gave cheerfulness/optimism.

### 2.2 Pain Relief & Postoperative Effects

Raga Ananda Bhairavi was shown to reduce the need for analgesics by about 50% among patients in postoperative pain (over three days post-surgery).

Studies also show that listening to Ananda Bhairavi has effects on blood pressure and other cardiovascular parameters.

### 2.3 Mental Health: Depression, Stress, Mood

A study among preoperative cataract surgery patients (age 55–60) who listened to Raga Bhairavi for 30 minutes for 2 days found significant decrease in depression, anxiety, and stress levels.

The case with Bilahari among cancer caregivers also showed improvement in overall mental health.

## 2.4 Cardiovascular / Blood Pressure Effects

Listening to ragas such as Ahir Bhairav, Ananda Bhairavi have been shown to lower blood pressure in people with known hypertension.

A meta-analysis of studies involving EEG (brain waves) shows that ragas influence neural activity in ways associated with relaxation, attention etc., which could mediate cardiovascular effects via autonomic nervous system modulation.



### Raga Therapy can treat conditions like

- Stroke
- Depression
- Alzheimer's disease
- Autism
- Brain injury

## 3. Specific Ragas and Their Purported Remedial Effects

Here are some ragas often mentioned, with their traditional or studied associations:

Raga Traditional / Clinical Benefits

Bilahari Reduces anxiety; improves sleep; reduces somatic symptoms; boosts positivity.

Ananda Bhairavi Postoperative pain relief; reduces analgesic needs; cardiovascular benefits etc.

Bhairavi Reduces stress; depression/anxiety; often used as relaxing raga; postoperative settings; mental health.

Shankarabharanam Cheerfulness / optimism; improvement in depression symptoms when used alongside treatment.

Kannada, Vakulabharanam Calmness; positive emotional states.

Ahir Bhairav Hypertension reduction; calming effect.

Beyond these, traditional sources assign effects for many ragas (e.g. Todi for high blood pressure, Malhar for asthma etc.), though rigorous clinical evidence is less well-documented for many of these.

## 4. Possible Mechanisms of Action

Understanding how ragas might bring about remedial effects is important. Several plausible mechanisms are:

### 4.1 Neurophysiological Effects

Listening to music, especially calming ragas, alters brain wave patterns (EEG). It can increase alpha/theta rhythms, reduce high beta waves linked to

stress. The meta-analysis shows changes in EEG associated with ragas.

Activation of parasympathetic nervous system (rest & digest) and reduction of sympathetic activity (fight/flight) could lead to lower heart rate, lower blood pressure, better relaxation.

## 4.2 Psychological & Emotional Regulation

Music evokes emotion; it can reduce anxiety, fear, depression. Emotional regulation lowers stress hormones (cortisol, adrenaline), which in turn reduces somatic effects (e.g. improved sleep, less muscular tension, lower BP).

The sense of aesthetic pleasure, of being immersed, can distract from pain (in pain studies), reduce perception of distress, and improve mood.

## 4.3 Physiological Correlates

Improved sleep quality enables better repair of body tissues, improved immune functioning.

Reduced anxiety/somatic symptoms can reduce physical manifestations like headaches, digestive issues, tension, etc.

## 4.4 Autonomic, Cardiovascular & Endocrine Influence

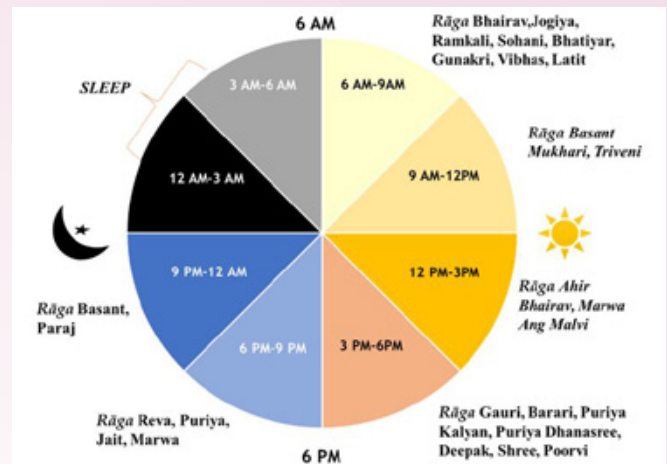
By influencing respiration rate, heart rate variability (HRV), ragas may help modulate autonomic balance.

There may be effects on endocrine axes (stress hormones), although more empirical work needed.

## 5. Limitations, Gaps, and Challenges

While promising, the evidence so far has limitations:

Small sample sizes in many studies; often pilot or exploratory.



Lack of control groups in some; or pre-post designs without randomization.

Short duration: many interventions are a few days or weeks; less is known about long-term effects.

Subjectivity in measurement: emotional effects, mood, anxiety are often self-reported. Possible bias or placebo effects.

Cultural familiarity: many studies are among people familiar with Carnatic music; effects might differ in others.

Variation of performance: whether raga is vocal/instrumental; tempo; time of day; quality of rendition; environment; format (live vs recorded) all matter.

Traditional claims sometimes go beyond what has been rigorously demonstrated: e.g., cures for severe disease (“cancer”, tuberculosis etc.). These need to be treated with caution until more rigorous trials are done.

## 6. Practical Application: How to Use Raga Therapy

Given what is known, here are suggestions for how raga-based therapy might be applied:

Clinical support: as adjunct to conventional treatments (e.g. for pain, anxiety, depression).

It should not replace medical treatment but complement it.

Duration & dosage: listening for 15-30 minutes daily seems common in studies; consistent over days/weeks is needed.

Selecting appropriate ragas: use ragas known for calming (e.g., Bilahari, Bhairavi, Ananda Bhairavi) in anxiety, sleep disorders; more upbeat ones for mood boosting. Also consider time of day.

Modality: recorded or live; instrumental or vocal; the environment (quiet, comfortable) matters; comfortable volume; ensure listener is relaxed.

Audience: different age groups; cultural familiarity; personal preference matters (if someone dislikes a raga, it might not help).

## 7. Case Studies & Examples

Here are a few illustrative case studies or findings:

The cancer caregiver study: 30 participants underwent Bilahari based listening over a month; significant declines in anxiety, sleep disturbance, somatic symptoms.

Postoperative pain: Patients listening to Ananda Bhairavi after surgery required significantly less analgesics.

Preoperative cataract patients: Listening to Bhairavi for 2 days lowered depression, anxiety, stress before surgery.



## 8. Future Directions & Research Needs

To strengthen the case for Carnatic raga therapy, further research should aim for:

Larger randomized controlled trials across different populations.

Objective biomarkers: heart rate, HRV, cortisol levels, inflammatory markers, brain imaging etc., in addition to self-report.

Dose-response studies: what durations, which ragas, which formats (live vs recorded), which times of day, etc. give maximal effect.

Standardization: defining protocols; the style of performance; instrumentation; ensuring reproducibility.

Cross-cultural studies: do benefits hold for listeners not familiar with the tradition?

Longitudinal studies: sustained intervention over months to assess longer term outcomes (e.g., chronic disease, mental health).

Carnatic ragas hold real promise as therapeutic tools for a range of physical and psychological ailments. Existing clinical evidence supports their use for reducing anxiety, improving sleep, alleviating pain, lowering blood pressure, and enhancing mood. Traditional knowledge provides further hypotheses for possible benefits in respiration, digestion, chronic conditions, etc.

While more rigor is needed, raga therapy could be a low-cost, low-side-effect, culturally grounded complement to medical treatment—especially in populations with access to Carnatic music or in music therapy settings. As research advances, we may be able to map specific ragas more precisely to ailments, optimize protocols, and integrate raga therapy more systematically into health care.

Author: Ms. Sivaranjini Mahadevan  
*Musicologist*



# CERTAIN HAPPENINGS CERTAIN MEMORIES

I saw the following news in the newspaper on April 2 2025:

Mr Ratan Tata left in his Will the following for his Staff, apart from his relatives-

1. Rs 1 crore ( including a loan waiver of Rs 51 lacs ) to his long time cook.
2. Rs 66 lacs ( including a loan waiver of Rs 36 lacs ) to his Butler.
3. Rs 19.5 lacs to his Driver.
4. Rs 5 lacs to Consultant Tata Trusts.
5. Rs 2 lacs to his Alibag House Caretaker.
6. Rs 1.5 lacs to his Assistant and
7. 12 lacs for his German Shepherd Tito for its upkeep.

Have we come across any such magnanimity in any Will of anybody else?

## Some Stray Thoughts

A friend recently took me around his newly acquired bungalow of nearly 3000 s.ft. He mainly occupies his personal office cum bed room

measuring 500 s.ft. Who then lives in the balance 2500 s.ft? His answer- MY EGO!

1. What is the difference between TIME and WEALTH?

You are always aware of how much wealth you possess.

But you are never aware at any time how much balance TIME you have!

2. An anklet costs thousands of rupees but it is worn on your feet. A bindi costs less than Rs 5 but it occupies your forehead.

So it is not the COST that matters but the PLACE it adorns!

3. An 100 year old woman mentioned the secrets of her long healthy life-

Faith in God

Serving others

Surrounding oneself with people younger than yourself and

Wearing a Smile all the time!

4. The main problems of Senior Citizens-

- A. Physical ailments
- B. Loneliness
- C. Mobility constraints
- D. Relationship Struggles
- E. Social isolation





F. Disorientation and  
G. Digital alienation.

## 5. HOSPITALS

Hospitals are the places where the Prayers are more sincere than in Churches.

Hospitals are the places where the kisses and hugs are more loving than at the Airports and Railway Stations.

Hospitals are the only places where the Policeman and the Criminal receive the same treatment!

## 6. Are you Ordinary or Extraordinary?

A man who is ready to lead an ordinary life of eating, talking and sleeping is an EXTRAORDINARY man, because to relax and be ordinary itself is EXTRAORDINARY!

A man was in the habit of losing pens. He did not much bother because he always carried very ordinary

pens. Once he was presented with a very costly pen, he became very careful afterwards not to lose it!

Because we are careful with things which we value the MOST.

About HEALTH, so we are careful with what we eat!

About FRIENDS, so we are careful as to how we treat them!

About MONEY, so we are careful about spending them!

What about TIME?

Are we careful as to how we spend it OR

Are we CARELESS about spending TIME? OR we don't value it because it is FREE?

The answer is with YOU!

## Decision is YOURS!

People say "Find GOOD people and leave the BAD ones."

But I say "Find the GOOD IN PEOPLE and IGNORE THE BAD in them."

Because NO ONE IS PERFECT!"

Benjamin Franklin Wade- "Go to HEAVEN for CLIMATE. Go to HELL for COMPANY!"

### R. Venugopal

*Mr. Venugopal has served in  
LIC of India from 1968 to 2006  
for 38 years and retired as an  
Executive Director.*



# Indian Festivals and the DEI

India is renowned for its cultural, linguistic, religious, and ethnic diversity. One of the most visible embodiments of this diversity is its festivals — celebrations that are deeply rooted in religion and mythology, yet dynamically evolving to include modern values, cross-cultural exchange, and social inclusion. This article explores how Indian festivals can serve as powerful platforms for Diversity, Equity and Inclusion (DEI): how they can unite people across divides, spotlight marginalized groups, and be deliberately shaped to be more equitable and inclusive. We also look at challenges and possible paths forward.

## 1. Festivals as Mirrors of Diversity

### Religions, Languages, Regions

India is home to many religions (Hinduism, Islam, Christianity, Sikhism, Buddhism, Jainism, among others), hundreds of languages, and many tribal and regional identities. Festivals like Diwali, Eid, Christmas, Gurpurab, Durga Puja, Onam, Bihu, etc., are celebrated by people of different faiths in many parts of the country. These serve to show the tapestry of religious belief, myth, and ritual, and offer opportunities for people to share or witness each other's traditions.

### Marginalized Communities, Traditions at the Edges

Beyond the major festivals, India has numerous local, tribal, caste-based or regional festivals that may not be well known outside their immediate communities. These festivals carry local stories,

rituals, foodways, art forms, which often risk being sidelined in broader narratives. Recognizing, preserving, and integrating these into the larger cultural consciousness is important for inclusion of those marginalized by history, geography or caste.

### Intersectionality: Gender, Disability, LGBTQIA+

Festival practices can reflect norms around gender roles, inclusion of persons with disabilities, and attitudes toward sexual orientation and gender identities. For example, in some places women are not allowed to enter certain temples or participate in some rituals; in some festivals there are architectural and access-related barriers for the elderly or differently abled. More positively, there are recent movements/small but growing shifts:



festivals or cultural events explicitly welcoming the LGBTQIA+ community, or making spaces accessible to persons with disabilities.

## 2. Equity & Inclusion in Practice: Examples & Case Studies

### Making Festivals Accessible

A recent initiative: UNESCO together with IIT-Kharagpur, the West Bengal government, and organisations working for disability rights, have rolled out accessibility norms for Durga Puja celebrations to make them more inclusive for persons with disabilities.

This kind of normative framework helps ensure that festival sites, pandals, processions, viewing areas etc., are accessible (ramps, seating, pathways, hygiene, sensory accessibility). It helps in reducing barriers so that festivals are not only for those who are mobile, able, or young.

### Including LGBTQIA+ communities

An example is the Queer Garba Night in Gujarat (Vadodara), where over 200 people including LGBTQIA+ individuals and allies from different states came together. The event encouraged self-expression, had no rigid dress codes, and explicitly aimed to be inclusive of all gender identities.



### Differently-abled Art & Talent Showcases

Events like Sammohan in Thiruvananthapuram celebrate the artistic talents of children with disabilities. Over 200 participants from many Indian states took part in dance, music, visual arts, theatre-based performance, etc., bringing visibility and breaking stereotypes.

Similarly, fairs like Divya Kala Mela in Patna, organized by the National Divyangjan Finance and Development Corporation, showcase handicrafts, regional food, art by differently abled persons. These not only give visibility but also economic opportunities.

## 3. How Festivals Promote DEI: Mechanisms & Benefits

### Social Cohesion and Sense of Belonging

Festivals act as ritualized gatherings where people from different backgrounds come together to celebrate. This helps reduce social distances and build shared identity. Shared food, music, dance, rituals can bring together neighbors, strangers, or people of different religions or languages. This helps build empathy, reduce prejudice, and enhance social belonging.

### Economic Inclusion

Festivals generate demand — for goods, services, artisans, performers, vendors. When organisers make an effort to include marginalized artisans, community groups, local performers, and vendors from disadvantaged backgrounds, festivals can drive income, preserve livelihood traditions, and reduce economic disparities.

### Visibility & Representation

When historically underrepresented groups (women, LGBTQIA+, people with disabilities, tribal communities) are included in festival rituals,



performances, management, and audiences, representation improves. That contributes to wider social acceptance. It also helps these communities to see themselves reflected in public life, which is psychologically important.

Cross-cultural Learning & Respect

Festivals offer opportunities for people outside the religion or region of origin of a festival to learn, observe, participate. That can reduce communal tensions, stereotypes, and promote respect for differences.

Equity: Ensuring Access & Fairness

It’s not enough that festivals exist and are open; there are equity issues: whether everybody can physically access, whether cost is a barrier, whether the voices of minority groups are heard in planning and decision-making, whether safety and inclusion are ensured. Inclusion in the audience is one part; inclusion in organization and leadership is another.

4. Challenges & Barriers

Even though festivals have huge potential, there are many obstacles to achieving full DEI in practice.

Historical & Cultural Exclusion

Some rituals explicitly exclude women or limit their participation. Some festival spaces are gendered, caste-oriented, or have norms that exclude persons of certain identities. Also, tribal or local forms of festivals may be undervalued or suppressed by the dominant culture.

Physical Accessibility & Infrastructure

Many festival venues are not accessible for persons with disabilities (lack of ramps, uneven ground, inaccessible washrooms). Lighting, seating, shade, comfort may be issues especially for elderly participants. Also marginalized communities may live far from major city centers where many large festivals occur, so transport and logistics become barriers.

DIVERSITY ACRONYMS

- D&I Diversity & Inclusion
- DEI Diversity, Equity & Inclusion
- DEIB Diversity, Equity, Inclusion & Belonging
- IDEA Inclusion, Diversity, Equity & Access





### Cost and Economic Barriers

Festival participation sometimes has costs (tickets, attire, travel). Vendor participation or artisan inclusion may demand financial resources they don't have. Marginalized groups are more affected by these cost burdens.

### Representation & Leadership

Festival committees are often made up of people from dominant communities (religion, caste, class, region). So marginalized voices are not part of decision making, lowering inclusivity. Also, usage of language, cultural symbols may be skewed toward dominant groups.

### Commercialization & Cultural Dilution

As festivals get commercialized, there is pressure toward spectacle, tourism, sponsorship, which sometimes shifts attention away from inclusive

values or the original cultural meaning. This may marginalize smaller/local/artistic communities who cannot compete in commercial terms.

### Safety & Social Biases

Even in public festivals, people from minority religions or gender identities may feel unsafe due to bias, harassment, or exclusion. There have been incidents where people from minority faiths have been denied access to events.

## 5. Recommendations: How to Strengthen DEI in Indian Festivals

To move from potential to real impact, here are some directions that organizers, communities, and policymakers might consider.

### Area What can be done

**Planning & Governance** Make sure festival committees include diverse representation (gender, caste, region, disability, LGBTQIA+, etc.). Include voices from local, marginalized communities in decision making.

**Accessibility** Introduce physical accessibility norms: ramps, accessible washrooms, seating, lighting. Sensory accommodations. Transport options to reach venues. Clear signage. Safe spaces.

**Economic Inclusion** Provide subsidies or support to marginalized artisans, vendors. Facilitate micro-grants or commission models. Keep ticket costs reasonable or free for some sections. Local procurement of materials and labor.

**Cultural Respect & Inclusivity** Ensure rituals and performances are inclusive; some festivals are reinterpreting or adapting rituals to allow greater participation (e.g. women, transgender persons). Use multilingual communication. Celebrate tribal and local forms of festivals equally.



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