Impact of Karnataka Temple Economy on Social Development: A Catalyst for Sustainable Development Goals (SDGs)

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ABSTRACT

Purpose: *This study examines the contribution of Karnataka's temple economy to social development by analysing its role in education, healthcare, heritage conservation, employment generation, rural livelihoods, charitable activities, and community welfare. Karnataka's temple economy functions as a multidimensional socio-economic system that extends beyond religious worship to drive livelihoods, public welfare, and sustainable development. It further explores how these multifaceted contributions support the attainment of the United Nations Sustainable Development Goals (SDGs).*

Methodology: *This qualitative explanatory study examines Karnataka's temple economy, social development, and the SDGs using secondary data from credible academic, institutional, government, temple, news, magazine, and journal sources.*

Analysis/Results: *The temple economy contributes significantly to multiple Sustainable Development Goals (SDGs) by fostering inclusive economic growth, generating employment, supporting education and healthcare, preserving cultural heritage, empowering local artisans, promoting sustainable tourism, encouraging environmental conservation, strengthening social cohesion, reducing inequalities through charitable initiatives, and creating resilient communities rooted in cultural, spiritual, and economic sustainability.*

Originality/Value: *Most studies on temples focus on their history and religion. This study provides a new avenue by combining the temple economy as a socio-economic inclusion system. It shows that temples are the engines of inclusive growth when combined with the preservation of cultures and traditions, the economy, philanthropy, and community development in an ecologically sustainable way.*

Social Implications: *The study argues that temple-cantered ecosystems are the best ways to maintain social cohesion, retain community knowledge, offer opportunities for local artists and micro businesses, sustain eco-tourism, and improve community access to social service provision. The authors propose that when combined with appropriate public policy, a temple economy can facilitate culturally appropriate, equitable, and sustainable development.*

Type of Paper: Exploratory Research.

Keywords: Temple Economy; Karnataka Temples; Social Development; Sustainable Development Goals (SDGs); Cultural Heritage; Inclusive Growth.

1. INTRODUCTION :

India is home to one of the world's oldest civilizations and is the birthplace of several major religions, including Hinduism, Buddhism, Jainism, and Sikhism. With its millennial-old heritage, diverse cultural practices, and enduring traditions, the country possesses a uniquely rich civilizational legacy. The origins of the "temple ecosystem" can be traced to the Vedic practice of yajna, an elaborate ritual of sharing in which all sections of society contributed material and non-material services for the welfare of the wider community. Temples in Bharat later emerged as important centers of economic activity, sustaining local livelihoods in villages and surrounding areas. Through donations, endowments, and offerings from devotees and patrons, temples accumulated wealth and resources and employed a wide range of people for construction, maintenance, and daily operations (Bajpai (2025). [1]). Karnataka has long been a powerhouse of spiritual reform, shaped by figures such as Adi Shankaracharya, Ramanujacharya, Madhvacharya, Basavanna, Allama Prabhu, Akkamahadevi, and Kanakadasa, who connected people with the divine and upheld timeless values. The true significance of temples lies in this spiritual connection, as they stand as profound symbols of both human endeavor and divine presence. Within this context, temples are not merely architectural monuments, they are repositories of history inscribed in stone and function as cosmological diagrams expressed through sacred art and design. The economic impact of temples positions them as robust entrepreneurial ecosystems that integrate multiple layers of small businesses and self-employment, ranging from transportation services and local restaurants to craft industries, hotels, and digital service aggregators (Medhi et al. (2026) [2]). Beyond their central an important economic institution, temples in Karnataka operate as important economic institutions. They provide spaces for the worship of the divine while simultaneously generating substantial economic activity, contributing to both local livelihoods and the broader state economy. Through direct and indirect employment, temple-related activities support millions of people. Historically, temples have also played a vital role in the holistic development of individuals and communities, fostering social cohesion, education, and cultural continuity.

Karnataka's temples are renowned for their rich and varied architectural traditions, particularly those associated with the Chalukya, Hoysala, and Vijayanagara dynasties. Administratively, these temples fall under two broad frameworks: government-administered institutions (Muzrai temples) regulated by the Karnataka Hindu Religious Institutions and Charitable Endowments (HRCE) Act, 1997, and its Amendment Bill, 2024; and privately managed temples, mutts, or trusts governed by hereditary boards or the Indian Trusts Act. Muzrai temples are classified based on annual gross revenue into Grade A temples (annual income above ₹25 lakh), Grade B temples (annual income above ₹5 lakh), and Grade C temples (annual income less than ₹5 lakh). In Karnataka, there are 359 state temples, of which 81 are designated as heritage temples, spread across 31 districts under the Hindu Religious Institutions and Charitable Endowments Department.

Temple usually having a main Shrine and Temple are the most significant of the surviving monuments where religious, social, cultural, education and many cases political aspects of history have been preserved (Knapp Stephen (2009). [3]). Temple economics denotes the intricate economic system that has developed around religious institutions, particularly temples, in India. Beyond their spiritual and cultural functions, temples have evolved into significant contributors to the nation's Gross Domestic Product (GDP) by stimulating a wide spectrum of economic activities that extend well beyond the confines of the sacred precincts themselves (Ranjit Kumar Bindhani et al. (2024) [4]).

2. TEMPLE-ECONOMY THEORY :

J. Makkay's [5] article, **"The Origins of the 'Temple-Economy' as Seen in the Light of Prehistoric Evidence,"** explores how temple institutions gradually became important economic centres in ancient Mesopotamia. The article questions the earlier view that temples controlled the entire economy from the beginning and instead suggests that economic resources were initially managed largely by clans, families, and local communities. Archaeological findings from sites such as Kirkibride, Tell es-Sawwan, Yarim Tepe, and Tepe Gawra provide evidence of communal storage facilities where agricultural surpluses, especially grain, were collected and preserved. Over time, temples became increasingly involved in storing, redistributing, and exchanging these surpluses, with religious offerings and rituals strengthening their connection with economic activities. The growth of temple granaries, storage chambers, estates, workshops, and administrative centres reflects the gradual expansion of their economic responsibilities. Makkay also connects this development with wider changes such as agricultural growth, population movements, trade, and the emergence of centralized political authority. The article therefore presents the temple economy not as a system that suddenly appeared, but as the result of a gradual transformation in which religious, social, and economic institutions became closely connected.

"An Understanding of Bharat's Mandir Arthvyavstha – Synthesizing Resource Allocation and Growth" by Rabi Narayan Kar and Amanpreet Kaur [6] highlights the important historical and socio-economic role of mandirs in India. The study explains that mandirs were not merely places of worship but also functioned as centres of education, charity, administration, justice, art and community activities. They supported local livelihoods through rituals, festivals, pilgrimage, trade and cultural activities, while those located along major trade routes encouraged the exchange of goods, knowledge and ideas. Mandirs also supported Gurukuls and traditional educational institutions, helping preserve knowledge and skills across generations. Temple patronage contributed to the development of music, dance, drama, painting, sculpture and other artistic traditions. Their activities generated employment for priests, artisans, musicians, farmers, traders, architects and other workers, while temple-centred settlements contributed to urban development. Through landholdings, donations and endowments, mandirs participated in agriculture, lending, irrigation and welfare activities such as education and healthcare. Festivals, pilgrimages and food offerings further created demand for local products and services. The article therefore presents **Mandir Arthvyavstha as a system that connected spirituality with resource allocation, employment, trade, cultural preservation and community welfare, contributing significantly to regional economic development.**

Table 1: The Hindu Religious Institutions and Charitable Endowments (Muzrai) Act temple categories for the purpose of funding and management are as follows:

The Hindu Religious Institutions and Charitable Endowments (Muzrai) - Temple Categories	Annual Income	Numbers
Temple-A	Abover 25 Lakhs	205
Temple-B	Above 5 Lakhs	139
Temple-C	Less than 5 Lakhs	34563

Source: Source: https://itms.kar.nic.in/hrcehome/index.php

Table 2: District wise Number of A, B and C Category Hindu Religious Institutions and Charitable Endowments Department Temples

Sl. No	District	Category A	Category B	Category C	Temples with The Hindu Religious Institutions and Charitable Endowments (Muzrai)
1	Bagalkote	0	2	1164	1166
2	Ballari	9	9	1281	1299
3	Belagavi	6	4	3795	3806
4	Bengaluru Rural	3	3	1134	1140
5	Bengaluru Urban	21	15	1068	1104
6	Bidar	7	3	520	530
7	Chamarajangara	2	2	410	414
8	Chickbulapura	3	4	1065	1072
9	Chikkamagaluru	3	8	869	880
10	Chitradurga	3	4	298	305
11	Dakshina Kannada	45	15	435	495
12	Dagvangere	2	8	611	621
13	Dharward	0	0	930	930
14	Gadag	0	0	1388	1388
15	Hassan	5	2	2449	2456
16	Haveri	0	2	1289	1291
17	Kablaburagi	6	0	1624	1630
18	Kodagu	3	0	4	7
19	Kolar	4	7	1317	1328
20	Koppal	2	0	737	739
21	Mandya	9	11	2100	2120

22	Mysore	6	3	1302	1311
23	Raichur	3	2	1282	1287
24	Ramanagara	7	3	857	867
25	Shimoga	4	1	638	643
26	Tumakuru	8	10	2443	2461
27	Udupi	30	13	766	809
28	Uttara Kannada	8	6	687	701
29	Vijayapura	0	1	550	551
30	Yadgir	2	1	1209	1212
Total		201	139	34222	34563

Source; https://itms.kar.nic.in/resources/docs/templelist/Notified_list.pdf

According to estimates by the National Sample Survey Office (NSSO), India's overall "temple economy" contributes roughly USD 40 billion to the national GDP, representing over 2% of the country's economic output (The Wire). In Karnataka, Muzrai revenues from Grade A and Grade B temples increased from ₹613.5 crore in 2024–25 to ₹666.2 crore in 2025–26, marking an 8.6% rise over the previous financial year (Times of India, 28/05/2025). These Muzrai temples are governed by the HRCE Department, while non-Muzrai institutions enjoy full administrative and financial autonomy.

Temples have historically played a significant role as sources of employment, second only to the state in certain contexts, by providing livelihoods to a large number of individuals. Their construction and maintenance engaged architects, craftsmen, and various categories of workers. Large temples also employed priests, choristers, musicians, dancing girls, cooks, and other supporting staff. In addition, as wealthy landholding institutions, temples generated employment across a range of crafts and industries, thereby contributing to the growth of local economies (Chawda (2022) [7]).

The Hindu Religious Institutions and Charitable Endowments (Muzrai) framework drives social development through multiple channels, including priest welfare schemes and investments in public infrastructure such as Dasoha Bhavanas (community dining halls), Yatri Nivas (pilgrim shelters), drinking water facilities, and public healthcare amenities. The State government has also constituted a dedicated "Vision Group" to streamline Corporate Social Responsibility (CSR) funds and private philanthropy toward socio-economic upgradation.

Both Muzrai and non-Muzrai temples play an active role in ecological and rural development initiatives. Their activities include supporting cow shelters (goshalas), promoting local agriculture through sustainable farming practices, establishing and running schools and colleges, offering scholarships and medical aid, and organizing daily free food (anna prasadam/annadana) programs. The temple economy, in turn, enables a range of ancillary sectors such as floriculture, souvenir and gift shops, hospitality, and food services, thereby creating a wider ecosystem of economic dependence.

The Indian Constitution provides multiple safeguards and provisions relating to religion and culture, and Temples are not just spiritual centers but influential institutions that shape India's socio-economic landscape, within which the Karnataka temple economy contributes significantly to the realization of the United Nations Sustainable Development Goals (SDGs), including SDG 2 – Zero Hunger, SDG 5 – Gender Equality, SDG 13 – Climate Action, SDG 7 – Affordable and Clean Energy, and SDG 9 – Industry, Innovation, and Infrastructure.

Temple economics encompasses the financial, social, and cultural dimensions that govern the operation and maintenance of religious sites. In the Indian context, temples function not only as places of worship but also as significant economic entities that stimulate local economies. They generate revenue through donations, offerings, and various commercial activities, thereby influencing the livelihoods of people residing in their vicinity. Beyond their spiritual functions, temples play an integral role in driving economic activity, preserving cultural heritage, and contributing to community welfare (Sharma, 2025). [8]).

The scale of economic activity is illustrated by revenues from major Muzrai temples in Karnataka. The top 11 temples together generated approximately ₹602 crore in 2025–26 through offerings to deities and donations (Deccan Herald).

Table 3: 11 Muzrai Temple Revenue and Donations

Muzrai Temples	Revue through Deities& Donations (Rupee in Crores)
Kukke Subrahmanya	168
Male Mahadeshwara	118
Kollur Mookambika	84
Mysuru Chamundeshwari	80
Savadatti Renuka Yallamma	31
Nanjangud Srikanteshwara	29
Yediyur Siddalingeshwara	27
Koppal Huligemma Devi	19
Mandarthi Durgaparameshwari	18
Ghati Subrahmanya	14
Bengaluru Banashankari	13

Source: https://www.deccanherald.com/india/karnataka/top-11-temples-earn-rs-602-cr-in-2025-26-up-rs-45-cr-yr-on-yr-4006585

1.1 The Karnataka Budget 2026 has outlined grants for the Muzrai (Hindu Religious Institutions and Charitable Endowments) Department:

The Karnataka Budget 2026 has outlined grants for the Muzrai (Hindu Religious Institutions and Charitable Endowments) Department to develop kalyanis in temple areas, improve pilgrim facilities, upgrade temple infrastructure, and adopt modern technology. The allocation for pilgrim facilities and infrastructure upgradation therefore supports the idea that temple economy functions as a multidimensional system linking religion, culture, economy, and social welfare. The Budget 2026-27 provisions indicate a policy shift toward treating temples not only as religious institutions but also as important public-interest and socio-economic spaces. Better facilities can also stimulate allied sectors such as transport, hospitality, food services, retail trade, and small-scale vending, thereby expanding employment opportunities around temple precincts.

Table 4: The Karnataka Budget 2026-27 grants to Muzrai (Hindu Religious Institutions and Charitable Endowments) Department

Sl. No.	Karnataka Budget 2026-27 grants
1.	Rs 5000/- Each for pilgrim's state going to Shri Mata Vaishnadevi Temple
2.	5 Crore grant has earnmarked for pilgrims and amount will be transferred through DBT
3.	The outlay of 5 Crore for Jala Nidhi Kalyani Rejuvenation Scheme for revitalizing 259 Kalyanis of Muzari.
4.	Kukke Shri Subramanya Temple and Kolluru Shri Mookambika Temple development authorities will be set up to improve the infrastructure facilities and for the comprehensive development of these centers.
5.	Karnataka guest houses in the pilgrimage centres outside the state will be renovated and re-constructed as below the existing Choultry in Varanasi Raghavendra Swamy temple in Mantralaya. A new Yatri Nivas will be constructed in Srisailam and The Choultry in Tulajapura will be reconstructed.

Source: https://finance.karnataka.gov.in/uploads/Eng%20Final%20BS%202026-27_1772786310.pdf

2. REVIEW OF LITERATURE :

Table 5: Review of literature

Sl.No.	Focus	Area	Author
1	The study indicates that sustainable temple tourism in Telangana is significantly influenced by visitor involvement, dependence, and satisfaction, with satisfaction exerting the strongest effect on revisit and recommendation intentions. It further highlights that	The Sustainable Development of Temple Tourism – A	Kamarapu, B. P., & Saritha, B. (2023) [9].

	temple tourism contributes to local cultural preservation and tourism development; however, its long-term sustainability depends on improved planning, infrastructure, service delivery, and governance by government and temple authorities to maintain spiritual, social, and environmental balance.	Case of Telangana	
2	The author analyzed the case of Sree Padmanabhaswamy Temple in Kerala. Medieval Indian temples were not only religious centers but also major economic and social institutions. They employed both skilled and unskilled labor and supported education, health care, libraries, housing, and the arts. Temple governing councils also played an important role in local administration and resource management. Their activities were documented through inscriptions and palm-leaf manuscripts, which helped maintain public accountability and transparency.	Temple Wealth and Policy Implications in India	Chakrabarti, A., & Venkatraman, S. (2022) [10]
3	The chapter argues that Ayodhya and Varanasi are sacred-heritage cities where culture, religion, and urban sustainability are deeply connected. It links their preservation to UN SDG Target 11.4, emphasizing the protection of both tangible and intangible heritage. It describes heritage zones, pilgrimage routes, rituals, festivals, and local traditions in both cities, showing how their religious diversity and historic continuity support inclusive heritage development. The authors also highlight the role of community participation, conservation planning, and pilgrimage tourism. Finally, it connects India's HRIDAY and PRASAD missions to sustainable heritage-city planning, arguing that heritage conservation can support local identity, tourism, and long-term urban development. .	Temple Heritage	Singh, R. et al. (2020) [11]
4	This case study highlights how temple floral waste in Kannauj, Uttar Pradesh, can be sustainably converted into itra (perfume), offering a practical solution to both environmental pollution and resource waste. Based on data from 500 respondents in the perfume industry, the study found that floral waste utilization supports profitability, entrepreneurship, employment generation, and wider economic development, while also enabling composting of residual waste for further sustainability.	Sustainable Social Entrepreneurship: Temple Waste into Eco-Friendly Products	Shukla, P., & Ali, M. (2025) [12]
5	This study examines temple flower waste in Tumakuru, Karnataka, and shows that it can be collected, dried, powdered, and converted into eco-friendly incense sticks. Using physical tests, SEM, and EDS analysis, the authors found that different flowers have varying suitability for incense production, with rose powder showing the highest carbon content and favorable burning properties. The paper argues that reusing floral waste can reduce pollution from improper disposal and support sustainable, value-added products.	Sustainability: Temple Flower Waste Converting It into Eco-Friendly Incense Sticks	Dasalukunte Ananda, K., & Halappa, K. (2023) [13]
6	The literature review shows that temples in India have historically functioned not only as religious centers but also as economic, social, and administrative hubs supporting local communities. It also highlights how temple-based activities, patronage, tourism, and branding can contribute	Temple economy	Padhi, D. P. (2024) [14]

	to rural development, though these benefits have declined over time due to modernization and state intervention. The author explains temple activity in nine parameters, including cost structure and revenue streams. Through the TEMPLE model, the study links temple activity, digital transformation, local brands, and social connections for socio-economic growth.		
7	This paper examines the concept of temple economy in Tamil Nadu and its contribution to regional development. It highlights how temples generate economic activity through tourism, festivals, donations, employment, and local trade, supporting livelihoods and small businesses while also strengthening cultural heritage.	Temple Economy and Its Contribution	Krishnan, S. et al. (2026) [15]

3. OBJECTIVES :

(1) To examine the role of Karnataka's temple economy in fostering social development.
(2) To analyze temples as socio-economic institutions that contribute to livelihood generation, welfare provision, and revenue creation.
(3) To assess the contribution of temple-related activities on Sustainable Development Goals (SDGs).
(4) To evaluate the socio-economic impact of temple-based services on local communities and regional development.
(5) To investigate selected temple case studies in Karnataka in order to understand their developmental and socio-economic significance.

4. RESEARCH METHODOLOGY :

This study employs a qualitative, explanatory research design to examine the temple economy in Karnataka and its impact on social development, with a specific focus on the Sustainable Development Goals (SDGs). The analysis is based exclusively on secondary data drawn from a range of credible academic and institutional sources, including government reports, official temple websites, news reports and magazines, and peer-reviewed journals.

5. STATEMENT OF PROBLEM :

Temples in Karnataka play an important role in generating revenue, employment, tourism, food distribution, education, and community welfare, their contribution to social development has not been adequately studied in relation to the Sustainable Development Goals (SDGs). Most existing studies focus mainly on the religious, cultural, or architectural importance of temples, while limited attention is given to their socio-economic impact. Therefore, the problem of this study is to examine how the Karnataka temple economy functions as a catalyst for social development and contributes to the achievement of sustainable and inclusive development goals.
The economic character of the temple remains highly significant due to its strong presence in the local market, particularly through its ownership of buildings that accommodate provision stores, eateries, and other commercial outlets.

6. DISCUSSION OF KARNATAKA TEMPLE AND ITS ECONOMY THROUGH CASE STUDY :

Karnataka's temple economy is not only a religious system but also a major driver of local livelihoods, tourism, and social welfare. Through case studies such as Basavanagudi temples, Sri Male Mahadeshwara, Kukke Subrahmanya, and Banashankari, temples are shown to generate revenue, employment, and community services. They support annadana, education, priest welfare, women's mobility, and infrastructure development, linking temple activity with social development. Temple-related transport, trade, floriculture, hospitality, and digital services further expand the economic impact around temple areas.

6.1 Case Study1: Ancient Muzrai Temples in Basavanagudi, Bengaluru, Karnataka:

This case study explores the ancient Muzrai temples of Basavanagudi in Bengaluru, Karnataka, as a microcosm of the state's broader temple economy and its socio-cultural impact. Karnataka's temples possess a rich historical legacy and cultural significance; their sculptures and architecture create a deep spiritual atmosphere while attracting pilgrims, tourists, students, and guides, thereby sustaining important socio-cultural and economic institutions (Shet & Thenmozhi, 2025) [16]. Basavanagudi, one of Bengaluru's oldest localities, contains a dense cluster of historic temples constructed primarily between the 14th and 17th centuries. Prominent among them are Sri Dodda Ganapathy Temple, Dodda Basavana Gudi (Bull Temple), Sri Gavigangadhareshwara Temple, Sri Mallikarjuna Swamy Devathana, and Sri Karanji Anjaneya Swamy Temple (Sahai (1994). [17]; Singh, (n.d.). [18]). Dodda Basavana Gudi, built in 1537 by the city's founder Nadaprabhu Kempe Gowda, is a key landmark of 16th-century temple architecture and urban formation, illustrating how temple institutions shaped the spatial evolution of Bengaluru (Bolar (2010). [19]). The presence of several temples within a compact locality forms a traditional "temple circuit" that is frequently visited by pilgrims, school and college students, heritage walkers, and educational institutions in and around Basavanagudi regularly organize study visits to these temples to introduce students to local history, architecture, epigraphy, and cultural practices, thereby integrating temple spaces into contemporary knowledge and heritage-tourism circuits.

The idol at Sri Dodda Ganapathy Temple is approximately 18 feet high and 16 feet wide, reflecting Vijayanagara and Dravidian architectural influences. The deity is especially renowned for the "Benne Alankara" ritual, in which more than 75 kilograms of butter are used to adorn Lord Ganapathi on Mondays, Wednesdays, Saturdays, and special occasions. This ritual has developed into a major devotional and tourism attraction, generating economic activity through the sale of dairy products, flowers, prasada, and ritual materials. The nearby Gavi Gangadhareshvara Temple, a 16th-century rock-cut monument, represents another important node in the Basavanagudi temple economy. Its notable features include two granite pillars supporting large sun and moon discs, along with additional pillars carved with seated Nandi figures at the top. Another temple in the same circuit, Karanji Anjaneya Swamy Temple, is dedicated to Lord Hanuman. The idol, about 18 feet tall, belongs to a temple that is nearly 400 years old. A distinctive architectural feature is a small window in the temple that allows Hanuman to eternally gaze at Lord Rama inside the shrine. This visually powerful representation of bhakti attracts devotees and heritage enthusiasts, contributing to the livelihoods of priests, flower vendors, and small traders operating in and around the temple premises Collectively, these temples transform Basavanagudi into a concentrated hub of religious capital, where ritual practices, heritage tourism, and everyday devotional activities intersect with the local market economy .The annual Kadalekai Parishe (Groundnut Fair), held during the Karthika month, further illustrates the intertwined religious and economic functions of these temples. Farmers from Karnataka and neighboring states offer ground nuts to Nandi, seeking blessings for agricultural prosperity, while the surrounding streets transform into a major cultural and commercial fairground. This ritualized exchange links agrarian production with temple-centred markets, demonstrating how religious practices can create seasonal spikes in trade and income that benefit farmers, traders, and urban vendors. During Kadalekai Parishe, the entire Basavanagudi area becomes a vibrant religious and economic hub. Streets around the Bull Temple are lined with stalls selling ground nuts, traditional sweets, toys, handicrafts, flowers, and devotional items. Ritual performances, music, and cultural programmes complement the religious ceremonies, turning the festival into a major urban pilgrimage and cultural event in Bengaluru's calendar. The festival generates substantial income for vendors, artisans, transport operators, and small businesses, reinforcing Basavanagudi's role as a heritage, pilgrimage, and temple-based economic centre within the city. For many informal workers, the fair represents a crucial opportunity for seasonal earnings and market exposure.

These temples are Administered by the Muzrai Department, the Basavanagudi temples demonstrate how state-managed religious institutions can simultaneously preserve heritage, support local livelihoods, and contribute to Karnataka's broader cultural tourism and economic development agenda. Through the regulatory framework of the Hindu Religious Institutions and Charitable Endowments (Muzrai) Act, temple revenues are channeled toward maintenance, staff remuneration, welfare schemes, and infrastructure, thereby formalizing the economic dimension of these sacred spaces .The continuous inflow of domestic and, to a lesser extent, international tourists supports hotels, homestays, restaurants, and local transport services, strengthening the local service economy and illustrating the multiplier effects of temple-centred spending.

From the perspective of Karnataka's wider temple economy, the Basavanagudi temples illustrate how historic religious institutions can act as drivers of urban cultural tourism and local development. As part of Bengaluru's heritage circuits, these temples feature prominently in city tourism promotion, heritage walks, and academic studies on temple architecture and urban history. Their enduring socio-economic and cultural importance aligns with broader evidence that temples across India function as complex socio-economic systems that generate revenue, employment, and cultural capital. In this sense, the Basavanagudi case exemplifies how localized temple economies contribute to city-level development and, indirectly, to the realization of Sustainable Development Goals related to decent work, sustainable cities, cultural heritage, and inclusive growth.

6.2 Case Study 2: The Temple Economy for Social Development through Karnataka's Common Pool Fund (CPF):

amended bill establishing the Common Pool Fund (CPF) was passed by the Karnataka Legislative Assembly; however, its implementation has been widely debated and remains pending review. Karnataka's CPF, governed by the Karnataka Hindu Religious Institutions and Charitable Endowments Act, 1997, and Rules, 2002, mandates that high-revenue Muzrai temples contribute a fixed percentage of their income to a centralized fund. This fund is earmarked exclusively for the maintenance of smaller, economically weaker temples, support for priests' livelihoods, and broader charitable welfare activities for the Hindu community. The CPF is administered under the authority of the Rajya Dharmika Parishat and the Muzrai Department and is utilized strictly for Hindu religious and temple-related purposes. To strengthen the development and preservation of the temple ecosystem, the government has also constituted high-level Vision Groups. The fund provides a range of welfare measures and amenities, including infrastructure support for temples, insurance coverage and death relief benefits for archaks (temple priests), and scholarships for children from approximately 40,000 archak families.

Table 6: Karnataka Common Pool Fund Contribution Structure

Temple Category	Annual Gross Income	Contribution to Common Pool Fund
Grade A	Over ₹1 Crore	10% of net income
Grade B	₹10 Lakh to ₹1 Crore	5% of net income
Grade C	Less than ₹10 Lakh	Exempted (Nil)

Table 7: The Common Pool Fund (Karnataka Temple Economy - Review) for Temple Social Development

The Common Pool Fund (CPF) areas	Focus
Welfare of Archakas	Providing financial assistance and social security schemes for priests and temple staff (Archakas).
Education and Culture	Funding religious study centers, *Agama Patashalas* (priest training schools), and promoting Vedic traditions.
Community Support	Supporting social welfare causes like orphanages and *Goshalas* (cowsheds) managed by Hindu religious institutions.
Infrastructure support	Renovating and maintaining small, financially struggling temples and religious institutions across Karnataka.

6.3 Case Study 3: The Impact of Sri Male Mahadeshwara Temple on Karnataka's Temple Economy and Social Development:

The Sri Male Mahadeshwara Temple, located at MM Hills in Chamarajanagar district, is managed by the Sri Male Mahadeshwara Swamy Kshetra Development Authority (MMKDA), established by the Government of Karnataka. It was constituted as an independent statutory body under the Sri Male Mahadeshwaraswamy Kshetra Development Authority Act, 2013 (Karnataka Act No. 37 of 2013). The temple is believed to house a self-manifested (Swayambhu) Shiva Linga, and Mahadeshwara is revered as a living Siddhar—an enlightened being—whose spiritual energy is considered to still permeate the

sanctum sanctorum. A notable aspect of the temple is its deep and continued association with folk and tribal cultures. The main seven hills, or Elu Male, are Anemale, Jenumale, Kadumale, Kanumale, Ponnachimale, Pavalamale, and Pachchemale.
Sri Male Mahadeshwara is among Karnataka's top revenue-earning temples. Its revenue streams are diverse, including hundi collections; rent from shops, guest houses, and petrol bunks; sale of laddu prasada; income from various sevas; Special Darshan fees; charges from the Kalyana Mandapa; Vahana Pooja offerings; vehicle entry fees for access to the temple premises; and other poojas and rituals. The temple is believed to be around 700 years old. Each year, an estimated 50 to 65 lakh devotees visit for regular rituals and major festivals such as Maha Shivaratri, Ugadi, Deepavali, as well as other auspicious days like Amavasya. These high levels of footfall significantly contribute to the temple's annual revenue and, by extension, to Karnataka's broader temple economy and associated social development initiatives.
The temple functions as the center of all aspects of daily life in the Hindu community—religious, cultural, educational, and social. These institutions serve not only as spaces for spiritual practice but also as hubs of social interaction, education, art, and public welfare (Temples of India (2024). [20]).
The Shakti Scheme has shifted the socio-economic and cultural ecosystem of Karnataka by empowering women through complimentary travel options for women across the state. It has enhanced the mobility of women and acted as a catalyst for temple tourism, increasing annual collections of financial revenue and positively impacting cultural tourism and the local economy.

Table 8: The income Trends of Sri Male Mahadaeshwara Temple over the years

Years	Temple revenue (in Crore Rs)
2021-22	52
2022-23	100
2023-24	118
2024-25	123.6
2025-26	167

Sources: News 18 -Article- Male Mahadeshwara Temple- Now Second Richest in Karnataka

Table 9: Impact of Sri Male Mahadaeshwara Temple on Social Development-Temple Economy

Area of Social Development	Key contribution
Anna Prasada/Dasoha	FSSAI-certified Dasoha programs that feed up to 25,000 devotees daily.
Pilgrim & Tourism Infrastructure	Shri Malai Mahadeshwaraswamy Kshetra Development Authority has initiated construction of 512 guest house and Construction of queue line for the devotees conceptualized on Tirupati model. The Authority has 16 Cottages/ rooms with 242 rooms which are given on rent and collects "vasathinidhikanike". The Kanike ranges between Rs.130 and Rs.750. Whether KGST / CGST has to be collected on the same.
Direct and Indirect Employment	It provides employment for Priests, Administrative staff and Indirect employment to shops, hotels, artisans. Approximately 100 designated shops on the hilltop.
Tribal products market opportunity	The market opportunity for tribal products by the Soliga community in the Male Mahadeshwara (MM) Hills centers on premium, sustainable Non-Timber Forest Products (NTFPs) and eco-friendly handicrafts.
Religious education- Agama and Vedic learning center has been	The Agama and Vedic Learning Center at MM Hills (Male Mahadeshwara Hills), managed by the Sri Malai Mahadeshwara Swamy Kshetra Development Authority, is a key spiritual initiative dedicated to traditional Vedic chanting, temple rituals, and Agama Shastra education in the region.
Planting Sampling around the Temple	Sri Malai Mahadeshwara Swamy Kshetra Development Authority in partnership with forest department has planting smapling to enhance beauty of the temple species of trees.

Source:https://www.gstcouncil.gov.in/ms-sri-malaimahadeshwara-swamy-kshethra-development-authority

6.4 Case Study 4: Analyzing the Temple Economy of Sri Kukke Subrahmanya Temple and Its Impact on Social Development:

The Kukke Sri Subrahmanya Temple in Dakshina Kannada district, located in the lush Western Ghats and on the banks of the Kumaradhara River, is managed by a committee appointed by the Government of Karnataka under the Hindu Religious Institutions and Charitable Endowments (Muzrai) Department. The temple continues to remain the richest in the state for the 15th consecutive year. Devotees perform the main sevas like Sarpa Samskara, Naga Pratishthe, and Ashlesha Bali to alleviate naga doshas (serpent curses). The annual income for 2025–26 is ₹167,89,09,088.77 (Team Udayavani, May 11, 2026). The temple had earned ₹155.95 crore during the 2024–25 financial year. All sevas and pujas at the temple are brought under the online booking system through the National Informatics Centre (NIC), and the e-hundi system, along with online booking facilities for devotees to reserve rooms and guest houses, has had a major impact on the temple's revenue.

Table 10: The Major Source of Income for the Temple

SL No.	Major Sources of Income of Sri Kukke Subrahmany Temple
1	Special offerings and Harak Seva
2.	Donations and E-Hudies
3.	Interest from Investments
4.	Rent from choultries and Buildings, Shops
5.	Annasantarpane Funds
6.	Permanent Seva Deposits

Table 11: The annual income of Shri Kuke Subramanaya Temple from 2021-22 to 2025-26

Year	Annual Income (in Crore)
2021-22	72.73
2022-23	123.64
2023-24	146.01
2024-25	155.95
2025-26	167.89

Source: Team Udayavani, May 11,2026 & News 18

Sri Kukke Subramanya Temple and Its Impact on Social Development:

Sri Kukke Subrahmanya Temple has made a significant contribution to social development in the region. The temple provides direct employment to around 400 permanent employees and 200 temporary workers (New Indian Express), thereby supporting the livelihoods of a large number of families. In addition to its religious functions, the temple also plays an important role in the field of education by running educational institutions, including both pre-university and degree colleges. The temple functions as the center of all aspects of daily life in the Hindu community—religious, cultural, educational, and social. These institutions serve not only as spaces for spiritual practice but also as hubs of social interaction, education, art, and public welfare. It further contributes to social welfare through the maintenance of livestock shelters (goshalas), the organization of mass feeding programs (annasantarpane), pachyderm maintenance, sanitation facilities, and infrastructure support for devotees. The temple also extends assistance to smaller and economically weaker Grade C temples for their maintenance and functioning. Beyond its institutional role, the temple has a wider economic and social impact on the surrounding region by sustaining the ecosystem of hotels, local shops, homestays, and tourism-related activities. Thus, Sri Kukke Subrahmanya Temple functions not only as a major religious center but also as an important institution for regional social welfare and economic development.

6.5 Case Study on Bengaluru Banashankari Temple Economy and Sustainability:

Bengaluru's Banashankari Temple provides an important urban example of how temple institutions can contribute simultaneously to religious life, local economy, and environmental sustainability. Dedicated to Goddess Banashankari, a form of Goddess Parvati, the temple is one of the prominent temples under the Karnataka Hindu Religious Institutions and Charitable Endowments (Muzrai) Department. Among

Bengaluru's major Muzrai temples, Banashankari Temple has emerged as a notable revenue-generating institution as well as a model for sustainable temple management.

According to Muzrai revenue data reported in 2026, Banashankari Temple recorded an increase in collections from ₹11.8 crore in 2024–25 to ₹13 crore in 2025–26, indicating steady growth in donations and temple-based economic activity. This rise reflects the temple's significance not only as a spiritual center for devotees in Bengaluru but also as an economic node supporting a range of related livelihoods, including flower sellers, vendors, puja material suppliers, transport workers, and small businesses around the temple precincts.

What makes Banashankari Temple particularly significant for research on social development and the Sustainable Development Goals (SDGs) is its commitment to environmentally responsible temple administration. The temple has been identified as part of Bengaluru's "Green Temple Initiative," supported by the Solid Waste Management Round Table (SWMRT), volunteers, and the Bruhat Bengaluru Mahanagara Palike (BBMP). Under this initiative, Banashankari Temple has adopted a zero-waste and plastic-free approach to managing temple activities and offerings.

Waste generated within the temple premises is systematically segregated into different streams such as wet waste, flower waste, dry waste, coconut shells, leaf bowls, and lamps. Organic waste, especially flowers and biodegradable materials used in rituals, is processed through composting systems, while specific waste such as lemon and jaggery residues is sent to BBMP's Swacha Graha Kalika Kendra in HSR Layout for conversion into bio-enzymes. This demonstrates how a temple can integrate traditional devotional practices with modern waste-management methods.

The temple administration has also taken visible steps to reduce plastic usage. Devotees are screened at the entrance to discourage single-use plastic items, and vendors operating near the temple have been encouraged to replace disposable plastic materials with reusable baskets and steel plates. BBMP marshals have also been deployed to reinforce cleanliness norms and discourage violations of plastic-free regulations. These measures show that temple spaces can function as sites of environmental awareness and behavioral change among the public.

From the perspective of sustainable development, the Banashankari Temple case is especially relevant to multiple SDGs. Its composting and waste-segregation practices support SDG 11 (Sustainable Cities and Communities) and SDG 12 (Responsible Consumption and Production) by promoting cleaner urban religious spaces and better resource recovery. Its plastic-free measures and eco-conscious management contribute to SDG 13 (Climate Action) through local environmental protection efforts. At the same time, the temple's growing revenue and the economic ecosystem around it align with SDG 8 (Decent Work and Economic Growth), as temple-centered commerce sustains many informal and small-scale livelihoods.

In an urban context like Bengaluru, Banashankari Temple demonstrates that the temple economy is not limited to revenue collection or religious tourism alone. It also includes sustainability-oriented governance, civic partnerships, and community participation. The collaboration between temple authorities, municipal institutions, and citizen-led waste-management groups illustrate a practical model of how religious institutions can contribute to urban sustainability while preserving cultural and spiritual traditions. Thus, Banashankari Temple may be understood as a significant case of an urban temple economy that combines devotional importance, financial contribution, and ecological responsibility. Its example strengthens the argument that Karnataka's temple institutions are capable of advancing social development not only through charity and employment generation but also through sustainable environmental practices embedded in everyday temple administration.

6.6 Case Study on BMTC's "Divya Darshan" Tour and Shakthi Scheme of Road Transport Corporations as a Catalyst for Temple Economy:

The "Divya Darshan" tour introduced by the Bengaluru Metropolitan Transport Corporation (BMTC) represents a noteworthy initiative in the domains of spiritual tourism and urban heritage mobility. Conceptualized as a one-day temple and heritage circuit within Bengaluru, the program covers both Muzrai and non-Muzrai temples located in and around the city. Operated through air-conditioned buses, the tour combines convenience, affordability, and spiritual engagement, thereby making temple visits accessible to a broader section of devotees.

From the perspective of Karnataka's temple economy, this initiative is particularly significant. By systematically connecting major temples through an organized public transport service, BMTC facilitates increased pilgrim movement and temple footfall. Consequently, the programme contributes directly to temple-related revenue through donations, offerings, prasada purchases, and participation in rituals and religious services. Simultaneously, it strengthens the surrounding local economy by supporting flower sellers, vendors, eateries, transport-linked services, and other small businesses situated around temple precincts.

Beyond its economic contribution, the Divya Darshan tour also carries considerable social and cultural relevance. It promotes spiritual tourism, enhances public awareness of Bengaluru's religious heritage, and provides an inclusive travel option for devotees who may not have access to private transportation. In this regard, the initiative effectively links public transportation with cultural preservation and religious participation. Thus, BMTC's Divya Darshan tour may be understood as an institutional mechanism that supports the temple economy both directly and indirectly. It demonstrates how organized urban transport can function as a catalyst for religious tourism, local livelihoods, and temple-based economic activity in a modern metropolitan setting.

The Divya Darshan tour offers darshan at eight temples across Bengaluru city. The tour departs at 8:30 AM and concludes at 6:00 PM.

Table 12: The tour departs at 8:30 AM and concludes at 6:00 PM. The temples included in the circuit are

1	Sri Gali Anjaneya Swamy Temple
2	Sri Rajarajeshwari Temple
3	Shrungagiri Sri Shanmukha Swamy Temple
4	Sri Devi Karumaari Ammanavara Temple
5	Omkar Hills Temple
6	ISKCON Vaikunta Temple at ISKCON Vaikuntha Temple (Vasanthapura)
7	Art of Living Sri Sri Ravishankar Ashram
8	Banashankari Temple

Source: BMTC website and Author

6.7 Case Study on Shakthi Scheme as a Catalyst for Temple Mobility and Women's Participation in Karnataka:

The Shakthi Scheme is one of the most significant social welfare initiatives of the Government of Karnataka, introduced to provide free travel for women on ordinary and express bus services operated by the four state road transport corporations: KSRTC, BMTC, NWKRTC, and KKRTC. By removing travel costs, the scheme has improved women's mobility, increased access to public services, and enabled greater participation in social, economic, educational, and religious activities. In the context of Karnataka's temple economy, the scheme has had a particularly strong impact on women devotees from rural and semi-urban areas. Earlier, the cost of travel often limited frequent temple visits, especially for women from low-income households. With free bus travel, women are now able to visit major temples more easily for darshan, participation in festivals, religious observances, vow fulfillment, and family rituals. This has increased pilgrim footfall at both Muzrai and non-Muzrai temples across the state.

The scheme also supports the temple economy in indirect but important ways. Higher temple visitation creates demand for local transport, food stalls, flower sellers, prasada vendors, tea shops, lodging facilities, and small retail businesses around temple precincts. In this way, the Shakthi Scheme contributes not only to women's empowerment but also to the livelihoods of people depending on temple-based economic activity.

From a social development perspective, the scheme aligns strongly with the Sustainable Development Goals, the proposed introduction of Shakthi Smart Cards is an important administrative step. Smart cards can improve service delivery, reduce misuse, and enable better monitoring of travel patterns, beneficiary numbers, and route demand. They can also help the government assess how women's travel behavior is changing and how public transport is contributing to temple tourism and regional mobility. Another important dimension of the scheme is its impact on rural women and elderly devotees, who often depend entirely on public transport. For many of them, the ability to travel free of cost has expanded access not only to temples, but also to markets, hospitals, educational institutions, and government offices. Thus, the scheme has wider implications beyond religious travel. Free transport has enabled many women in the state to undertake leisure travel, generating long-term social and economic benefits for women and their families. In relation to temple tourism, Shakthi Scheme has strengthened connectivity to major religious destinations such as Kukke Subrahmanya, Male Mahadeshwara Hills, Kollur Mookambika, Banashankari, Chamundeshwari, Dharmasthala, and other prominent temple centers. This increased accessibility has helped widen the social base of pilgrimage and made temple visits more inclusive. The Shakthi Scheme demonstrates how a transport welfare policy can become a powerful enabler of both gender inclusion and temple economy growth. By supporting women's mobility, stimulating pilgrim movement, and boosting local livelihoods, the scheme functions as an important tool for social development in Karnataka. It shows that public transport policy, when linked to cultural and religious mobility, can contribute meaningfully to inclusive development and sustainable temple-based growth.

Table 13: Women Passengers and Value of tickets issued to Women beneficiaries under Shakthi Scheme (In Crore& Rs)

Women Beneficiaries/KSRTC Divisions	KSRTC	BMTC	NWKRTC	KKRTC	Total Passengers/ Value of Ticket
Total Passengers	379.3	392	271.4	184.8	1,227
Women Passengers under scheme	228.2	242.7	175.9	106.8	753.7
Value of tickets issued for women beneficiaries	Rs 7,502.5	Rs 3,513.3	Rs 4,857.5	Rs 3,897.3	Rs 19,771

Source: The Times of India, June 9,2026

7. IMPACT OF KARNATAKA'S TEMPLE ECONOMY ON SUSTAINABLE DEVELOPMENT GOALS (SDGS) :

The Sustainable Development Goals (SDGs), established by the United Nations in 2015, provide a comprehensive framework for advancing global development and promoting a more sustainable future. Cultural heritage sites, encompassing both tangible and intangible dimensions (tangible: physical artifacts, architecture, landscapes; intangible: performing arts, folklore, languages, rituals, and festivals), play a vital role in achieving these goals by fostering social inclusion, economic growth, environmental sustainability, and peacebuilding. In particular, cultural heritage contributes significantly to social inclusion and education, aligning closely with SDG 4 (Quality Education) and SDG 10 (Reduced Inequalities) (Das, Rakshit, & Das (2025) [21]).

Table 14: Impact of Karnataka's Temple Economy on Sustainable Development Goals (SDGs)

Sustainable Development Goals	Impact of Temple Economy
SDG 2 – Zero Hunger	Daily annadana (free food) programs addressing food security.
SDG 5 – Gender Equality	Scheme such as Shakti has facilitating greater participation of women in social and religious life.
SDG 8 – Decent Work and Economic Growth	Expansion of religious tourism and associated employment opportunities and Shops and Hotels in temple areas. BMTC "Divya Darshan" promoting religious tourism, increasing temple footfall, and supporting local livelihoods such as vendors, transport services, eateries, and small businesses around temple precincts
SDG 9 – Industry, Innovation, and Infrastructure	Direct Benefit Transfers (DBT) of honoraria (tastik) to priests, along with infrastructure modernization, supporting more efficient and transparent temple administration and online booking Savas for devotees and Connectivity through KSRTC.
SDG 11 -Sustainable Cities and Communities	Through BMTC "Divya Darshan" accessible public transport and heritage connectivity and Shakthi Scheme.
SDG 13 – Climate Action	The state government's ban on single-use plastic in all Muzrai temples, reflecting a commitment to environmental conservation at sacred sites.
SDG 7 – Affordable and Clean Energy	Installation of solar panels for cooking and other temple operations.

SDG-17-Partnerships for the Goals	"The Green Temple Initiative by Banashankari Temple with the Bruhat Bengaluru Mahanagara Palike (BBMP), the Solid Waste Management Round Table (SWMRT), and community volunteers. This partnership-based model combines institutional support, technical expertise, and civic participation to implement sustainable waste-management practices in temple premises. By linking religious institutions with municipal governance and civil society, the initiative demonstrates how multi-stakeholder cooperation can advance environmental sustainability and community development."

8. IMPACT OF KARNATAKA TEMPLE ECONOMY ON SOCIAL AND SUSTAINABLE DEVELOPMENT :

Based on the foregoing discussion and analysis of selected case studies, the Karnataka temple economy has had the following significant effects on social and sustainable development:
(1) It has generated sustainable livelihoods for priests, artisans, musicians, vendors, and various service providers associated with temple activities.
(2) It has been supported by policy frameworks, welfare schemes, and Karnataka Budget provisions that promote a more inclusive temple ecosystem.
(3) Many Muzrai temples in Karnataka have adopted modern technological solutions that facilitate online booking of sevas and temple guesthouse accommodations for devotees.
(4) Temple committees and Temple Development Authorities have contributed to the infrastructure development and conservation of cultural heritage sites.
(5) Temple tourism, along with the Government of Karnataka's free travel schemes for women, has strengthened women's mobility, increased temple visitation, enhanced the temple economy, and served as a catalyst for achieving the Sustainable Development Goals (SDGs**).**

9. FINDINGS :

The main findings of the study are as follows:
(1) **Karnataka's temple economy is a major socio-economic system:** Temple's function is not only as religious institutions but also as significant economic entities that generate revenue, employment, tourism, and local business activity.
(2) **Temples support social development directly and indirectly:** Temple income is used for welfare activities such as annadana, priest support, scholarships, healthcare assistance, goshalas, education, and infrastructure for devotees.
(3) **The temple economy contributes to multiple SDGs**: The study links temple activities to several Sustainable Development Goals, especially SDG 2: Zero Hunger; SDG 5: Gender Equality; SDG 7: Affordable and Clean Energy; SDG 8: Decent Work and Economic Growth; SDG 9: Industry, Innovation, and Infrastructure; SDG 11: Sustainable Cities and Communities; SDG 13: Climate Action; and SDG 17: Partnerships for the Goals.
(4) **Revenue-rich temples drive wider local economies:** Temples such as Kukke Subrahmanya, Male Mahadeshwara, Kollur Mookambika, and Banashankari generate substantial income and support surrounding livelihoods in shops, hotels, transport, floriculture, and tourism services.
(5) **The Common Pool Fund supports redistribution and temple welfare:** The Common Pool Fund is an important mechanism for supporting smaller temples, priest welfare, temple maintenance, and charitable activities, though its implementation requires stronger policy support.
(6) **Temple-based initiatives contribute to sustainability:** Cases such as Banashankari Temple show that temples can promote zero-waste practices, plastic-free management, composting, and civic partnerships, making them relevant to environmental sustainability.
(7) **Temple-linked transport and tourism increase access and income:** BMTC's Divya Darshan initiative expands pilgrim access, increases temple footfall, and strengthens temple-related economic activity while promoting cultural heritage.
(8) **Temple institutions are important for inclusive community welfare:** The study concludes that Karnataka temples help preserve culture while also supporting education, health, food security, employment, and rural development.

(9) **Better governance and transparency are needed:** Temple administration can be improved through digitalization, financial transparency, sustainable management, and stronger coordination among government, temple authorities, CSR partners, and communities.
(10) **A formally organized temple circuit**: The absence of a formally organized temple circuit linking Sri Dodda Ganapathy Temple, Dodda Basavana Gudi (Bull Temple), Sri Karanji Anjaneya Swamy Temple, and Sri Mallikarjuna Swamy Devathana represent a missed opportunity within the local temple economy. If such a structured circuit were developed, it could significantly enhance temple revenues while deepening religious and spiritual engagement among devotees through integrated pilgrimage, heritage tourism, and ritual practices.
(11) **Accountability and Transparency**: For greater accountability, all temple donations and contributions must be updated every two months on the each Muzrai Temples website.
(12) **The Karnataka Government has issued Standard Operating Procedures (SOPs**) for Muzrai temples to promote digital donations through UPI, BHIM, and QR codes. It has also mandated four-way CCTV web cameras to monitor donation boxes, with live feeds linked to the Muzrai headquarters, district authorities, and police (Deccan Herald, July 14, 2026).

10. SUGGESTIONS :

10.1 Suggestions for the Muzrai Department:

(1) The Government of Karnataka and the Muzrai Department should adopt a more integrated, transparent, and technology-driven approach to temple administration. Regular audits, public disclosure of income and expenditure, and the digitalization of donations, sevas, and welfare spending would improve accountability and public trust.
(2) A clear policy framework should be developed to ensure that a larger share of temple revenue is directed toward education, healthcare, annadana, heritage conservation, and the welfare of priests and temple staff. The Common Pool Fund should be managed in a need-based and systematic manner so that smaller and economically weaker temples receive adequate support.
(3) The Muzrai Department should promote sustainable temple management by encouraging waste segregation, plastic-free temple premises, solar energy use, water conservation, composting, and environmentally responsible pilgrimage infrastructure. These measures would align temple administration with the goals of sustainable cities, responsible consumption, and climate action.
(4) The government should support skill development, local entrepreneurship, and women's participation in temple-linked economic activities such as floriculture, handicrafts, prasada preparation, tourism services, and digital temple services. This would create more livelihood opportunities and strengthen inclusive local development.
(5) Stronger collaboration is needed among government departments, temple authorities, local communities, civil society organizations, and CSR partners to ensure that temple-centered development is well coordinated, inclusive, and sustainable. With proper planning, Karnataka's temple economy can become a model for cultural preservation, economic growth, and social welfare.
(6) The Muzrai Department, in partnership with the Karnataka Cooperative Milk Producers' Federation Ltd. (KMF), should establish goshalas at the district level across Karnataka. This would strengthen temple-based rural development and support sustainable livestock management.
(7) The Common Pool Fund Bill should be implemented effectively to provide financial assistance and welfare support for priests of Grade C temples, since the number of Muzrai temples in Karnataka is very large and many smaller temples require institutional support.
(8) Temple development authorities should be encouraged to adopt modern management practices such as online booking systems, digital payment platforms, and improved infrastructure planning. This would enhance devotee experience, improve operational efficiency, and increase transparency.
(9) The Muzrai Department should actively use temples as platforms for social development by linking them with welfare schemes, community services, and environmental initiatives. This will help temples contribute not only to religious life but also to broader social and sustainable development goals.
(10) To ensure accountability, every temple should be linked to the nearest nationalized bank for revenue collection, the opening of hundis, and the safe deposit of temple valuables.

11. CONCLUSION :

The study demonstrates that Karnataka's temple economy constitutes a complex and multidimensional socio-economic system that extends far beyond its conventional religious role. Temples in the state operate as significant institutions of revenue generation, employment creation, cultural preservation, and community welfare, thereby contributing substantially to both local and regional development. The analysis of Muzrai and non-Muzrai temples, supported by budgetary provisions, the Common Pool Fund framework, and multiple case studies, shows that temple-centred activities stimulate a wide network of economic linkages involving transport, hospitality, retail trade, floriculture, handicrafts, and pilgrimage-related services.

The findings further indicate that Karnataka's temple economy has notable relevance to the Sustainable Development Goals (SDGs). Through annadana and Dasoha schemes, support to priests and vulnerable communities, women's mobility initiatives such as the Shakthi Scheme, environmentally responsible practices like zero-waste and plastic-free temples, and the adoption of digital platforms for sevas and accommodation, temples contribute directly and indirectly to SDG 2 (Zero Hunger), SDG 5 (Gender Equality), SDG 7 (Affordable and Clean Energy), SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation, and Infrastructure), SDG 11 (Sustainable Cities and Communities), SDG 13 (Climate Action), and SDG 17 (Partnerships for the Goals). Case studies of Basavanagudi temples, Sri Male Mahadeshwara Temple, Sri Kukke Subrahmanya Temple, Banashankari Temple, and initiatives such as BMTC's "Divya Darshan" tour and the Shakthi Scheme underline how temple-based ecosystems can catalyse inclusive growth and sustainable development.

At the same time, the research highlights the critical role of governance frameworks such as the Karnataka Hindu Religious Institutions and Charitable Endowments (Muzrai) Act, the Common Pool Fund, and temple development authorities in ensuring equitable and sustainable management of temple resources. Effective implementation of these mechanisms—through transparency, regular audits, digitalization of transactions, need-based redistribution to smaller temples, and stronger coordination with government departments, CSR partners, and civil societies are essential to maximize the developmental impact of the temple economy. Particular attention must be given to economically weaker Grade C temples and archak families, which require institutional support for livelihood security, maintenance, and heritage conservation.

This study reveals that the temples in Karnataka have a socio-economic ecosystem that reaches beyond serving religious purposes. Temples are in fact actively involved in social development and activities beyond faith-based services. Temples have been found to play a major role in providing livelihoods (priests, tourism and supporting small-scale businesses), maintaining local traditions and cultures (heritage conservation), as well as providing public welfare services such as annadana, education, health services, support for priests and their families, local infrastructure development, and more. Looking at examples such as Basavanagudi, Sri Male Mahadeshwara Temple, Sri Kukke Subrahmanya Temple, Banashankari Temple, the Karnataka Common Pool Fund, BMTC's Divya Darshan service, and the Shakthi Scheme, this paper analyses how the Karnataka temple ecosystem positively impacts livelihood generation, heritage conservation, environmental and climate concerns, and the fostering of sustainable and inclusive development. Further, the paper explores how Karnataka's temple economy simultaneously helps in achieving various Sustainable Development Goals such as Zero Hunger, Gender Equality, Decent Work and Economic Growth, Industry, Innovation and Infrastructure, Sustainable Cities and Communities, Climate Action, and Partnerships for the Goals. Government initiatives such as the Muzrai Department, temple development authorities (TDK, etc.), e-governance, social welfare schemes, and funding from annual budgets have aided in improving the temple ecosystem by increasing accountability and transparency while simultaneously strengthening its social developmental role.

The evidence confirms that Karnataka's temple economy represents a unique model where spirituality, culture, public welfare, environmental responsibility, and economic development converge, offering valuable policy lessons for integrating heritage institutions into contemporary sustainable development strategies.

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