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Guru Gobind Singh
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From the Patron's Desk



It gives me immense pleasure to introduce the inaugural issue of '**Anusandhan – NDIM Journal of Business and Management Research**'. NDIM has always been a patron of management research, and is fortunate to have been blessed with some of the most brilliant researchers in the country as faculty members. Launching its own research journal to collect and collate the most cutting-edge pieces of writing in the field of management, was merely the logical next step. 'Anusandhan', which means 'research', seeks to live up to its name, and be the harbinger of knowledge in the exciting, ever-changing world of management.

Nothing represents the dynamic nature of global economics and finance quite as well as the phenomenon that is mobile banking, which takes on a special significance in the largely unbanked Indian rural hinterland. In this context, Dr. Seema Thakur's paper '*Financial Inclusion Through M-Banking: Especially After Demonetization*' becomes particularly relevant. The paper highlights the role of technology in bringing about social change through financial inclusion, and extensively plots the current shortcomings in its implementation.

Also dealing with the repercussions of the adoption of disruptive technology are public sector enterprises. Dr. Anand Pd. Sinha's empirical case study '*Management of Technology at Central Coalfields Ltd*' is a must-read for anyone who seeks to really understand how successful the adoption of technology has been in public sector enterprises, and what lessons can be learnt for the future.

No discussion on management principles and business innovations can be complete without delving into the world of marketing. '*Marketing Strategies of Pharmaceutical Companies in Indian Context*' by Dr. Chandresh Agrawal and Dr. Babita Agrawal, provides some much-needed insight into one of the fastest-growing and globally relevant industries currently flourishing in India – pharmaceuticals, and the benefits of rural outreach to overcome the increasingly saturated urban market.

Ms. Mandeep Kaur's '*Jugaad Innovation by a Rural Protagonist: A Case on Rustic Potential*' tackles the rural market from the other end – instead of a passive market for large, urban conglomerates, it celebrates, analyzes, and quantifies the hitherto vague concept of jugaad, or low-cost, indigenous innovation. The author has relied on a personal interview as a case study, and uses the data as a starting point to acknowledge jugaad as a truly viable example of local enterprise and creativity.

A much needed contemporary social perspective on what ails India has been provided by Ms. Suchitra Srivastava and Jasmeet Kaur Bajaj, in their paper '*Panacea for the Epidemic – Rape: An Indian Perspective*'. It is a comparative study of rape and sexual assault-related legislation in various countries around the world, and the lacunae in the Indian framework. This is a balanced and researched take on a burning, emotive topic that unfortunately continues to dominate the news cycles.

The issue concludes with a rather unique analysis by Dr. Geetanjali Bhatnagar: '*Preachings of the Bhagavad Gita : A Management Perspective*'. There is a tendency for managers to put their blinkers on and focus only on what's new and innovative. But there are significant lessons to be learned and wisdom to be harnessed from looking at the past.

Anusandhan's inaugural issue includes a mix of the old and the new, the financial and the social, the rural and the urban. What remains consistent is a commitment to excellence, and a desire to curate the best research from the best minds from India and around the globe. This issue is the start of an important journey. We hope to have you along, as readers, contributors, critics, and most importantly, fellow seekers of knowledge.

Bindu Kumar
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Financial Inclusion through M-Banking: Especially After Demonetization

Dr. Seema Thakur

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Abstract: *With the help of modern information communication technology, m-banking as a new type of banking services carrier can provide efficient and effective financial services for the unbanked and rural people in India. Increased cellular service usage in rural India provides wide opportunity to expand m-banking services in India. However, in spite of opportunities there are a number of problems in the m-banking system. The major shortcomings are network coverage, security, low cost effectiveness, inconvenience in using mobile handset, IT literacy, etc. The outcome of the paper is a defined set of customer requirements to m-banking services in India and an explanation of major failure reasons along with scope for improvement.*

Keywords: *Mobile Money, Liberalization, Financial Market, Demonetization, Cashless Economy.*

Introduction

Financial inclusion is delivery of banking services at an affordable cost to the vast sections of disadvantaged and lower income groups. Unrestrained access to public goods and services is the *sine qua non* of an open and efficient society. Banking services are considered of same nature as public goods, therefore it is essential that banking and payment services are available to the entire population without discrimination (Leeladhar, Deputy Governor, RBI). At present, many people in remote and rural areas do not have appropriate access to banking services in India. Therefore, the Government of India and the Reserve Bank of India are encouraging commercial and cooperative banks to provide banking facilities to those people through modern technology i.e. internet banking, ATM, smart cards, mobile banking and business correspondents. However, it has been realized that mobile banking is one of the important ways of financial inclusion in India. Recent scenarios show that wireless infrastructure has emerged as an effective option of connecting to an ever-evolving expansive information network such as the internet and mobile phone services in India. In the 21st century, “mobile” is not only a means of communication, it is now

effectively related to banking and financial services. Even various initiatives use mobile phones to provide financial services to the unbanked, and mobile banking provides the benefit of convenient financial transactions. The emergence of mobile banking technology has implications for the general discussion about telephony in the developing world.

Objective(s)

The broader objective of the study is to explore the impact of m-banking India. Besides this broad objective we are also looking:

1. To study how far demonetization has a direct impact on mobile money transactions.
2. To find out the relationship between the two variables: cashless economy and digitizing economy and their impact on financial market
3. Whether this cashless economy or transaction is beneficial for all sections of our society.
4. Cashless economy means cashless transaction; so how safe it is to make a transaction.
5. To find out the positive and negative impact of m-banking.

Design/Methodology/Approach The methodology in this research work is based on data collection from primary sources as well as secondary sources.

Primary sources: The sources of primary data collection were based on discussions with bank officials or the service provider by financial intermediaries and putting a questionnaire before market players like consumer payer through Paytm, net banking or through different financial apps.

Secondary sources: The secondary data has been collected from various external sources such as business magazines, the web, and daily newspaper. The present status of Indian economy has been taken into consideration especially after Demonetization.

Hypothesis Testing

Let the null hypothesis be that

“There is no significant relationship existing between Demonetization in economy & M-Banking transaction”.

To confirm our hypothesis, let us consider a linear regression equation.

Demonetization = $\alpha + \beta$ M-Banking

(As the cashless transaction is not so beneficial in underdeveloped areas)

Variables considered are:

Demonetization: **INDEPENDENT VARIABLE**

M-Banking: **DEPENDENT VARIABLE**

Literature Review

In this field few studies have been conducted in India. The researcher reviewed many pieces of research conducted in India and abroad to find out the correct area to carry out the research work, which will be fruitful for professionals, and the country as a whole.

Van B., Paul, Veloso, Francisco M. and Oliveira, P., (2012), “Innovation by Users in Emerging Economies: Evidence from Mobile Banking Services”.

This paper examines the extent to which users in emerging economies innovate, and

whether these innovations are meaningful on a global stage. To study this issue, the researcher conducted an empirical investigation into the origin and types of innovations in financial services offered via mobile phones, a global, multi-billion dollar industry where emerging economies play an important role. The researcher used the complete list of mobile financial services, as reported by the GSM Association (GSMA), and collected detailed histories of the development of the services and their innovation process. Analysis of this study shows that 85% of the innovations in this field originated in emerging markets. The researchers also conclude that at least 50% of all mobile financial services were pioneered by users, approximately 45% by producers, and 5% jointly by users and producers. Additionally, services developed by users diffused at more than double the rate of producer innovations. Finally, the researcher observed that three quarters of the innovations that originated in emerging markets have already diffused to OECD countries and that the (user) innovations are therefore globally meaningful.

Rangan, V. Kasturi and Lee, Katharine L., (2012), “Mobile Banking for the Unbanked”.

The case describes in detail the workings of two mobile banking operators in Africa-WIZZIT in South Africa and M-PESA in Kenya. It explores the dimensions of strategy that make for success in the market for the unbanked. It raises questions regarding the portability of the model to other countries and settings.

Origin of M-Banking

According to Ogawara, Jason and Pete (2002), the concept of mobile payment originates from Finland. Sonera, a telecommunication company in Finland, released a mobile payment system named Sonera Mobile Pay (SMP) in 1999. Then, a cellular payment system called Pay Box started in 2000 for online shopping in Germany. In 2001, SMP service Pro-tact was released as Mobile Money System (MMS) in Japan. Korean banks also developed mobile banking networks to reduce transaction cost in banking

operations and increase convenience, in 2002. Bank of America offers mobile banking through a browser-based program in USA. Over 1.6 million users were using m-banking services in 2007; Bank of America reported having 5,00,000 active users of its mobile banking service in USA. In order to meet the increased demand of mobile devices for use in m-banking, most of the cellular device developer companies like Ericsson, Motorola, Nokia, LG, Siemens, Samsung, Sony etc. are developing their mobile handsets according to m-banking requirements. Most recent handsets are enabled with CDMA, SM, WAP, 3, SMS, MMS, JAWA, GPRS, Bluetooth, Infrared, and Windows also.

Effects of Demonetization

1. Pooling of money means cashless transaction
2. Promoting digitization in economy.
3. Digitizing means no black money transaction will take place in the country
4. A cashless society describes an economic state, whereby, financial transactions are not conducted with money in the form of physical banknotes or coins, but rather through the transfer of digital information (usually an electronic representation of money) between the transacting parties.
5. The value of debit card transactions has gone up, the value of mobile banking transactions has gone up.
6. The value of interest banking transactions has gone up.
7. Many people whose debit cards were inactive so far have made them active.

The Term 'M- Banking'

Mobile banking is simply the application of mobile (cell) phone devices on banking via Wireless Application Protocol(WAP), PRS AND 3 technology and short message services (SMS) facilities. Mobile financial services is a term applied to a range of financial activities conducted using mobile devices, such as cellular phones or personal digital assistants (Cheney,2008). The terms m-banking, m-payments, m-transfers and m-finance refer collectively to a set of applications that enable people to use their mobile telephones to manipulate their bank accounts, store value in an account linked

to their handsets, transfer funds, or even access credit or insurance products.

Mobile banking allows bank customers to check balances, monitor transactions, obtain other account information, transfer funds, locate branches or ATMs, fund transfer, mobile phone recharge, pay bills, tax pay etc. All these services are rendered via SMS, WAP, GPRS, 3G or mobile Internet.

According to the International Finance Corporation(World Bank), m-banking refers to financial transactions undertaken using a mobile device against a bank account accessible from that device i.e. m-payment, mobile-money transfer, m-wallets etc. It is the broader set of payments and financial transactions that can be enabled across mobile networks.

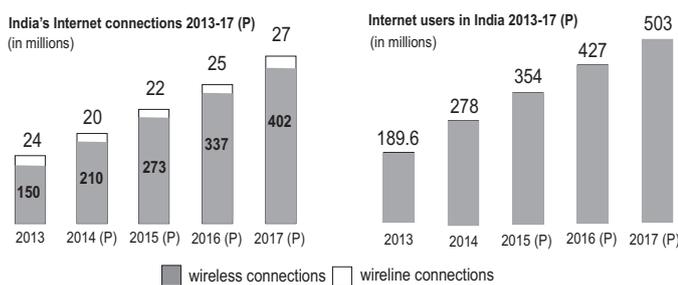
RBI has adopted the Bank led Model in which mobile phone banking is promoted through business correspondents of banks. Recently, Indian banks are offering the following facilities through mobile banking:

1. Check account balance.
2. Get automatic updates on bill payments
3. Get automatic updates on scheduled payments.
4. Mini account statement.
5. SMS alert about deposit and withdrawal.
6. Electronic fund transfer.
7. Bill Payment, Donations, Subscriptions etc.
8. ATM and branch locating.
9. Mobile Top Up, Recharge of other DTHs
10. Demat Enquiry service.
11. Real-time stock quotes.
12. Merchant payment, SBI Life Insurance premium.

Scope for M- Banking in India after Demonetization

1. After demonetization on 8th November 2016, people have no other choice but to go for m-banking to avail services or fulfil their day to day needs.
2. This has increased the scope for cashless transactions and thus, people have gotten to know about such services.

3. Mobile banking has not been widely accepted but there is significant growth found in recent years after the spread of mobile network. Since 1995 in India, tremendous growth is found in the number of mobile users in India.
4. As per TRAI's report on telecommunication industry in India, the wire line phone connections were in decline in the last few years and mobile phone connections were increasing fast.
5. The Indian telecommunication services scenario indicates that cellular or mobile phone service has been growing tremendously in the last five years.
6. Mobile phone services have not only spread in urban areas but also in rural areas in India.
7. The penetration of mobile phones in rural India has increased from 22 per cent to 38 per cent in the last four years.
8. From 200 million internet users in 2013 to over 500 million internet users by 2017 — including 314 million mobile internet users — the growth story of mobile internet in India is on the upsurge.
9. Bankers have vast scope to facilitate banking services to the unbanked through mobile banking system in India.
10. M- Banking services to the unbanked are not only a social responsibility of the bankers but also a golden opportunity for business expansion.



source: IAMAI International India 2014, Industry Discussions, KPMG-FICCI M&E industry report 2014-15

Economic Status of M-Banking

M- Banking is a cost effective way to provide banking services to the unbanked because there is no need to set up physical branches to facilitate customers. It is called 'branchless banking'. The branchless bank model includes enhanced ability to carry out limited banking transactions via mobile phone. Only bank should develop their m-

banking system and register their customers electronically for m-banking. It is noted that the initial cost for establishment of m-banking system may be high but marginal cost for additions of new customers in m-banking will decline continuously till full utilization of existing installed capacity. Connectivity for mobile devices is not part of banking service - it is the duty of the telecommunication department and cellular service providers. Hence, bank should only lease the telecommunication lines provided by telecommunication department to provide access to the customers.

RBI Guidelines

Recognizing its potential to achieve financial inclusion faster, RBI has issued guidelines for enabling mobile based financial services. Some of the important guidelines are:

1. Only banks which are licensed and supervised in India and have a physical presence in India including core banking solutions will be permitted to offer mobile banking services.
2. Only Indian Rupee based domestic services shall be provided. Use of mobile banking services for cross border inward and outward transfers is strictly prohibited.
3. Banks should follow the rules of Know Your Customer (KYC) and provide full details of the terms and conditions to the customer.
4. The customer/consumer protection issues assume a special significance in view of the fact that the delivery of banking services through mobile phones is relatively new.
5. Banks wishing to provide mobile banking services shall seek prior approval of the Reserve Bank of India by furnishing full details of the proposal.
6. Banks are required to make mandatory disclosure of risks, responsibilities and liabilities of the customers on their websites and/or through printed material.

Problems in M-Banking

Mobile banking is a simple and cost effective way to provide banking services to the unbanked in India. However, at present it is not accepted by common people in India for

the following reasons:

1. Low IT literacy adversely affects the use of mobile phone as electronic device for banking. They have been using mobile phones just for communication.
2. Most of the rural people have no idea about m-banking and how it is used.
3. Continuous and good quality of cellular service connectivity is not available in rural areas.
4. Security and trust are most important aspects of any banking service, but people have many doubts in its security trustworthiness.
5. Refund services are very poor in m-banking.
6. Charges on GPRS or 3G services are not cheap to use in m-banking service. It reduces cost effectiveness of m-banking.
7. Language used in the m-banking software is also one of the barriers-most softwares are using English as the common language but rural people are unable to use this software due to poor knowledge of English.

Suggestions for Action

Several actions are necessary to accelerate financial inclusion through m-banking while at the same time, ensuring customer protection. Many of these actions fall in the policy and regulatory space:

1. Building customer awareness and informing the public on use of m-banking models is required.
2. The RBI and commercial banks should plan a coordinated campaign in partnership with trainers and professionals to educate customers.
3. Technology used for mobile banking must be secure and should ensure confidentiality, integrity, authenticity and non-reputability i.e. authentication by ID and m-PIN.
4. Bank should enhance their refund facility concerns in case of wrong transactions made by customers
5. Customer should regularly check transaction history details and statements to make sure that there are no unauthorized transactions.
6. Customer should change password or PIN at regular intervals and avoid using easy-to-guess passwords.

7. Banks should develop m-banking software in regional language and should use commonly used phrases, names and shortcuts in the software.

Conclusion

Based on the study and analysis it can be concluded that there is a high correlation between demonetization and m-banking in a longer span but there is low impact in the short span. With the assumption of 5% significance level, the null hypothesis was assumed as- "There is no significant relationship between demonetization in economy & m-banking transactions". And it was found that null hypothesis was invalidated. Thus it is proved that demonetization has a significant impact on cashless transactions.

The empirical study on the basis of ordinary least square method suggests that there is a strong positive relationship between the variables. This means that demonetization has a significant direct impact on cashless transaction & indirect impact on Indian economy. Hence, it can be concluded that there is a significant relationship between m-banking and demonetization.

Indian banking scenario also shows that there is need of m-banking for financial inclusion of poor urban people. For the last five years, mobile telephone services have expanded tremendously in India and it provides golden opportunities to extend m-banking service in India. However, because of various problems in m-banking system, it is not widely accepted by Indian bank customers. Hence, there is a need to improve m-banking services including network coverage and security in banking.

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Management of Technology at Central Coalfields Ltd.

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Abstract: *With rising complexity and factors of globalization, technology has gained overriding importance in the fast changing, competitive environment. In the contemporary business environment, latest technology is imperative for maintaining quality standards. Technology and its effective management are essential for the overall success of any organization. Successful conceptualization and implementation of technology requires coordination of a wide array of activities, information and expertise. This study explores influences that perceptions of new technology implementation and planning processes, and dimensions of organizational climate, have on perceptions of new technology deployment effectiveness. It also examines the extent to which dimensions of organizational climate moderate the relationships between new technology implementation, planning, and new technology deployment effectiveness. Data for this study was collected from 65 employees from the various departments of Central Coalfields Ltd, Central Mine Planning Design Institute Ltd and Project Sites that had installed new technology. The results of the study indicate that these factors do indeed influence new technology deployment effectiveness.*

Keywords – Mining, Technology, Management, Organization, Culture

Introduction

The rapid speed of technological development and its effect on organizational strategy, structure, and processes have created a critical need for a systematic approach to managing technology (Burgelman, 1995). Technology Management "...links engineering, science, and management disciplines to address the planning, development, and implementations of technological capabilities to shape and accomplish the strategic and operational objectives of an organization". Technology management has its roots in Strategic Management, Engineering Management, Innovation Management and R & D Management (Narayanan, 2001).

The management of technology change has to be broad rather than narrow and must be based on empirical evidence (Clarke et al. 1990). Such evidence from developing countries has not been adequately documented. The technology cannot by itself bring about change; it has to be supported by appropriate organizational changes, as well as changes in human skills

and training. It also brings innovation in a variety of fields affecting human needs such as health, environment, comfort, entertainment, communication, food, etc (Haddad, 2002). There is no denying that the wrong choice of technology for a product or process can have serious implications for the health of the organization. Therefore, assessment and evaluation with respect to cost effectiveness, availability of raw material and skill needs to be established. The technology change may indeed be micro as well as macro and can have inter-sectoral implications.

Technology management, within the last two decades, has emerged as a viable framework within corporate strategy making and is considered to be a viable independent subdiscipline of organizational management. Its interdisciplinary framework focuses upon understanding the peculiar integration between information history and radically new modes of production that is rarely understood within the industrial technology (Cooper, 1995). The emphases placed upon these broader

aspects of technology management are understandable given the implications that technology has for improving an organization's competitive position. However, specific organizational processes, such as the way in which organizations go about planning and implementing technology, are equally salient to the management of technology (Payne, 1978). The influence that these processes have on technology management has, for the most part, been ignored within the empirical literature.

What does exist within the literature is a set of theoretical statements regarding the importance of implementation and planning processes. However, there is a critical need to empirically investigate the impact that these processes have on technology outcomes. Technology is believed to be more effective when it is integrated systematically within an organization's strategy process (Preece, 1995). The micro processes of planning and implementation relate to an organization's strategic behavior towards technology management. Conducting empirical research on how these factors influence technology deployment will provide deeper insights into the processes needed for developing an effective technology management program.

Factors Examined Within Study

Planning and Implementation Factors

The ways in which internal planning and implementation processes are understood could greatly influence new technology. Analyses of how these processes are managed could be seen as an indicator of the extent to which organizations strategically approach the deployment of new technology. Technology implementation and planning refers to the extent in which the organization has strategically designed the deployment of its new technology(s) prior to its implementation. The processes incorporated within this design have been cited as influences on the overall effectiveness of technology deployment and utilization. The implementation factors examined within this study consist of perceptions relevant to the structure of the

implementation process, and the extent to which pre-assessment of things such as training needs, required organizational changes, and the capabilities of the new technology were conducted prior to the deployment of new technology.

The planning factors included within this study relate to things such as the extent to which the organization devoted time to technology planning, the level of clarity within the planning process, and the extent to which a strategic plan was utilized. Although the implementation and planning factors incorporated within this study do not exhaust all of the possible factors related to technology deployment, they do include a representative cadre organization that (a) is experienced by its members, (b) influences their behavior, and (c) can be described in terms of a particular set of characteristics or attributes of the organization.

This definition conceptualizes climate as a construct that is linked to perceived qualities of the organization such as leadership, organization design, decision making processes, organizational policies, and procedures. Perceptions of these organizational traits can influence individual behavior in relation to organizational effectiveness. More specifically, organizational climate would appear to influence an organization's planning and implementation processes of new technology. For example, an organization that is characterized by its members as being rigid and unwilling to change would probably approach new technology planning and implementation differently than an organization described as open and that does not resist change. There may also be parallel differences in the effectiveness in which new technology is deployed. Secondly, the perceived climate of the organization may mediate the relationship between technology and planning processes and perceived technology deployment efficacy.

There is a lexicon of studies and writings that point to the usefulness of the climate variable in conducting organizational analyses. It has been linked to motivation and job satisfaction; it has also been shown

to mediate the relationship between job satisfaction and performance. While recent attention has focused on examining the influence that climate has on innovation and organizational learning, very little empirical attention has been directed towards describing its role in technology management issues.

This study examined four dimensions of culture extrapolated from the Business Organization Climate Index (BOCI). They are (a) Questioning authority (b) Administrative efficiency (c) Open-mindedness (d) Innovation. These four factors were chosen from 17 factors within BOCI, because they appeared to be the most relevant towards the subject of new technology implementation and planning.

Research Questions

This study explores the following research questions:

- What is the nature and strength of the relationship between technology assessment, technology planning factors and perceived technology effectiveness outcomes?
- What is the impact of organizational climate on technology assessment, technology planning, and perceived technology effectiveness outcomes?
- In what ways do organizational climates moderate the relationships between technology assessment, technology planning, and perceived technology effectiveness?

Methodology

Sample

Data for this study was collected from 65 employees from the various departments in Central Coalfields Ltd, CPMDIL, Project Sites and selecting and implementing new technologies within their work units. Chart 1 presents an overview of the sampling size of different strata.

Chart I. Targeted Sample Size of Different Strata:

Strata	Dept/Div/Function	Respondents (Nos)		
		CCL	CMP DIL	PROJECT SITES
1.	Materials / Purchase	10	--	--
2.	Production / Manufacturing	3	--	12
3.	Projects / Planning / R & D	8	7	--
4.	Quality Assurance/ Maint.	10	--	--
5.	Marketing / Sales	15	--	--
	Total	46	7	12

Total 65 respondents

Source: Data generated by author

Measurement

They recently installed new numerically controlled machinery. Each respondent completed a questionnaire and was informed to respond to technology implementation, planning, and outcome items as these were pertaining to the most recent new technology within their departments.

Central Coalfields Ltd: Newly Installed Technology

- Installation and commissioning of mobile input coal crushing and conveying in Piparwar OCP (6.5 MTY).
- Installation and commissioning of 10 cu.mtrs. and 25 cu.mtrs. shovels and 85T dumpers in different OC mines.
- Introduction of intermediate technology using SDL/LHD to improve production, productivity and economies of UG mines.
- Installation of Rapid Loading System in Dhori Colliery.
- CCl is exploring the possibility of setting up pit head Power Plant near North Karanpura coalfield in joint venture with private party.
- It has built up mechanical handling / crushing capacity to maximize dispatches of crushed/sized coal to its customers.
- For improving coal quality, measures like picking of shale/stone, selective mining, advance stripping of overburden, and better fragmentation of coal in course of lasting are being taken.
- Massive expansions in coal production

over the years have been predominantly met by large-scale expansion of surface mining.

- Introduction of scientific methods in underground and open cast mines for large capacity mining through collaboration with foreign countries.
- Arrangements are made for purchase of spares/sub-assemblies from the OSM vendors (original spare manufacturer) of OEM. Therefore, emphasis will be on maximum purchase from OSM instead of OEM.
- Online interlinking of central and regional stores through installation of digital mart system.
- Timely survey of obsolete materials and equipments.
- Monitoring of the time lag between demand and supply of the bought out items depending upon the criticality of the supplies from the user’s point of view.
- Developing items/products through small-scale units.

Present research is survey based. Instruments for the same, which were used to collect data, are through questionnaire designing, personal interview and information collected during interactions with experts working in leading open cast mines. Questionnaires used for getting information were prepared in a way to cover all aspects under study. Interview method was used to collect information from the respondents and to get their perception about the effective management of technology in the following open cast mines situated in the state of Jharkhand. Instrument development is covered by four stages: Item generation, Pre-pilot study, Pilot study and Large-scale Data Analysis. In the first stage of item generation, items were generated based on literature review, along with discussion and interviews with experts and practitioners working in this field. In the pre-pilot study, these items were reviewed by senior level experts and re-evaluated through structured interviews with some practitioners who were asked to comment on the appropriateness of the research. As the interactions were held with seniormost experts, information (data) provided by them elicited valuable feedback about this topic.

Chart -II – Mining Site wise production

Sl No	Site	2007-08 (Mt)		2008-09(Mt)		2009-10(Mt)		2010-1(Mt)		2011-12(Mt)		2012-13(Mt)	
		Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual	Target	Actual
1	Piparwar	10.0	8.00	10.00	8.50	10.00	9.51	9.75	9.00	10.00	9.90	11.30	11.49
2	Ashoka	6.5	6.30	9.50	7.10	9.00	7.60	8.75	8.030	8.10	7.72	8.00	7.80
3	KDH	4.5	4.01	3.50	3.14	3.70	3.51	3.50	3.451	3.70	3.60	2.00	1.55
4	Rajrappa	3.00	0.85	1.20	1.00	1.25	1.10	1.1	1.101	1.25	1.13	1.00	0.76
5	Jharkhand	1.0	0.81	0.85	0.92	0.85	0.60	0.95	0.606	0.85	0.71	0.49	0.47
6	Urimari	2.0	2.33	2.00	2.44	2.25	1.51	2.50	2.039	2.25	1.95	2.30	2.22
7	Amlo	2.50	1.43	1.20	2.81	2.00	3.12	3.00	2.041	2.70	2.30	1.50	1.15

Source: Data generated by author

Implementation factors

Eight items pertaining to technology implementation were included within the questionnaire. Each item utilized a five-scale point and three-anchor response format in which respondents were instructed to rate the extent to which each item was utilized during the most recent technology implementation within their department.

Items 1 through 6 were combined to form one implementation scale. Scores ranged from 9 to 41 with a median of 27. Alpha reliability for this scale is .87. Items 7 and 8, (top management involvement, and the use of cross functional teams) were used as separate one item scales. A factor analysis revealed that they are separate factors from the ones created implementation scale. Higher scores on each of the scales indicate a higher orientation towards new technology assessment.

Chart – III- Implementation Factors

- 1.The extent to which training needs related to the new technology were assessed.
- 2.Assessment of the new technology's impact on existing personnel functions.
- 3.Assessment of the organizational changes needed to fully support the new technology.
- 4.Assessment of the capabilities of the new technology.
- 5.Assessment of the financial feasibility of the new technology.
- 6.Assessment of how the new technology would affect job responsibilities.

7. The extent to which there was top management involvement during the implementation process.
8. The use of cross-functional planning and implementation teams.

Planning

A technology planning scale was developed by combining each of the first five items listed below. A five scale point and five anchor response format were utilized for each item in which respondents were asked to describe the extent to which the item was used during the technology planning process. Scores for this scale ranged from 8 to 25 with a median of 17. The alpha reliability for this five-item scale is .86. Item 6, strategic plan for the new technology, was used as a separate one-item scale. Factor analysis revealed that it is a separate factor from the created planning scale. Higher scores on each of the scales indicate a higher orientation towards new technology planning.

Chart – IV - Planning Factors

1. The extent that management had a clear understanding of the objectives of the new technology.
2. The amount of time devoted to planning for the new technology.
3. The extent to which there was a clear plan for implementing the new technology.
4. The extent to which there was appropriate planning for costs associated with upgrades for the new technology.
5. The extent to which workers were informed of the new technology before it was implemented.
6. The use of a strategic plan for the new technology.

Organizational Climate

This variable was measured by utilizing four dimensions of the Business Organization Climate Index, which contains 17 climate dimensions. Participants were asked to describe the extent to which each of the climate items was indicative of their work department. A four response scale and four anchor format was utilized with responses ranging from "definitely true" to "definitely false". A score of 4 was attached to a definitely true response and 1 to a definitely false response. Each dimension consists of

eight items. The four dimensions along with their alpha reliabilities are as follow:

Questioning Authority: alpha = 0.77
 Administrative Efficiency: alpha = 0.81
 Open-mindedness: alpha = 0.89
 Innovation: alpha = 0.82

Higher scores on each of the dimensions indicate a higher orientation towards that aspect of organizational climate. A copy of the items contained within each of these climate dimensions is provided within Appendix A.

Technology Outcomes

Eight items were used to measure perceptions of new technology outcomes. These items were used to create three separate technology outcome variables: Perceptions of unanticipated new technology outcomes (3 items), perceptions of improved performance and morale (4 items), and overall perception of whether the new technology accomplished its intended objectives (1 item). The scale and response format for the first and third outcome variables are the same as that for the planning factors. The items along with the alpha reliabilities for the unanticipated technology outcome and accomplishment of intended objectives variables are as follows:

Unanticipated Technology Outcomes Scale

1. The new technology had an unanticipated impact on employee job responsibilities.
2. The new technology had an unanticipated impact on employee work stress.
3. The new technology had an unanticipated impact on work processes.

Performance and Morale Scale

The performance and morale variable used an eight point scale response structure ranging from 0 to 2 with four anchors. Scores for this scale ranged from 0 to 27 with a median of 14. The alpha reliability for this scale is .88. The performance and morale scale consisted of the extent that the following things occurred, as a result of the most recent new technology:

- Improved productivity
- Improved product or service quality
- Enhanced the competitiveness of the organization
- Improved employee morale.

Results

Research Question One: "What is the nature and strength of the relationship between technology assessment, technology planning factors and perceived technology effectiveness outcomes?"

The new technology assessment and planning factors are significantly correlated with each of the technology outcome variables. The negative correlations between these factors and unanticipated outcomes indicate that increases in planning and assessment activities decrease the instances of unintentional outcomes that could negatively affect the effectiveness of the new technology. The positive correlations between the implementation and planning factors and the productivity and overall perception variables, show that engaging in technology planning and assessment processes improves perceptions of its effectiveness.

The study also reveals statistically significant correlations between top management involvement during the implementation and planning processes and the unanticipated outcomes and productivity criterion factors. This factor, however, is not correlated with employees' overall perceptions of the new technology accomplishing what it was intended to accomplish.

The cross-functional teams during the planning and implementation processes significantly correlated only with the productivity outcome variable.

Research Question Two: What is the impact of organizational climate on technology assessment, technology planning, and perceived technology effectiveness outcomes?

Relatively few statistically significant correlations between the organizational climate dimensions and the assessment

and planning factors are found within this study. However, the data does indicate that each dimension has a different influence on these factors. The questioning authority and administrative efficiency dimensions reveal two relatively strong and statistically significant correlations. The questioning authority dimension is positively related with the amount of top management involvement. This finding seems to imply that top management involvement with the implementation and planning influences technology deployment. A related finding is that all but one (open-mindedness) of the organizational climate dimensions correlate with the strategic plan variable. It reveals statistically significant correlations between the innovation climate dimension and the technology assessment, the use of cross functional teams, and strategic plan factors. In short, based on having the greatest number of statistically significant correlations, one can partially assume that an innovative climate is the most significant factor of the organizational climate dimensions examined within this study. In comparison, a climate of open-mindedness appears to be the least significant.

Research Question Three: In what ways does organizational climate moderate the relationships between technology assessment, technology planning, and perceived technology effectiveness?

The results are presented in Chart III. They indicate that none of the organizational climate factors moderate the relationships between the technology implementation and planning factors and the technology outcome variables.

Conclusion

The results of this exploratory study provide confirmation to the somewhat ubiquitous conceptual proposition that the structure of the implementation process and the nature of the planning process influence the effectiveness of new technology deployment. The study utilized perceptions of employees to measure aspects of the new technology implementation and planning processes, as well as technology outcomes. Future research on this topic should attempt to utilize more exact measurements of these variables. Secondly, although

statistically significant correlations were revealed within this study, the generalizability of these results is constrained by the various departments in CCL and small sample size in CMPDI and Project Sites. Nevertheless, the results of this study have accomplished what an exploratory investigation purports to do; that is to determine the feasibility of conducting future research on a delineated topic. The results of these particular exploratory analyses have indeed suggested that future research on the relationships between technology management factors and technology deployment is warranted. (Appendix B). This exploratory analysis should serve as a heuristic guideline for future research. Furthermore, the results of this study strongly suggest to managers that it is important to devote time and effort for strategic planning of implementation of new technology.

The author recommends the following for future research investigations:

1. Expand the number of dimensions contained within the technology implementation scales.
2. Incorporate the construct of "Organizational Culture" along with the measurement of organizational climate.
3. Expand the number of dimensions within the organizational climate scale.
4. Increase the sampling size of departmental units within the study. Utilize quantitative and qualitative methodological approaches for variable.

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Appendix A

Questioning Authority

1. ___ Criticism of policies and practices is encouraged
2. ___ When people disagree with a decision, they work to get it changed
3. ___ People here are not likely to accept managerial ineptitude without complaint or protest.
4. ___ When people dislike a policy they let it be known in no uncertain terms.
5. ___ People avoid direct clashes with senior personnel at all costs.
6. ___ Many people will not hesitate to give strong support to a project that senior management is opposed to.
7. ___ People who get pushed around are expected to fight back.
8. ___ People delight in challenging official polices

Open Mindedness

1. ___ Errors and failures are talked about freely so that others may learn from them.
2. ___ No one needs to be afraid of expressing extreme or unpopular viewpoints here.
3. ___ The expression of strong personal belief is pretty rare here.
4. ___ One of the values most stressed here is open-mindedness.
5. ___ People here tend to be cautious and restrained.
6. ___ People here speak out openly.
7. ___ Criticism is taken as a personal affront in this organization.
8. ___ People here feel free to express themselves impulsively

Innovation

1. ___ Policy changes occur slowly here and only after considerable deliberation
2. ___ Quick decisions and actions are not characteristic of this place.
3. ___ Thinking of alternative ways in which problems might be solved or things done differently is encouraged here.
4. ___ New ideas are always being tried out here.
5. ___ The latest scientific discoveries make a few changes in the way this place is run.
6. ___ Unusual or exciting plans are encouraged here.
7. ___ There are conventional ways of doing things here which are rarely changed.
8. ___ Programmes here are quickly changed to meet new conditions.

Appendix B

Rotated Component Matrix ^a			
	Component		
	1	2	3
Financial Feasibility	.975	-.049	.004
Technological Effect on Environmental issue	.955	-.165	.010
Planning for New Technology	.933	-.006	-.061
Policy Implication	.929	-.029	-.002
Management of Manpower for Technological Implementation	.916	.052	.122
Land Acquisition issues	.900	.064	.005
Socio-Economic Issue on New Technology	.846	-.117	-.037
Cost and Benefit Analysis (Economic feasibility)	.814	.158	.156
Market Feasibility	.712	.106	-.337
Technological Skills	.034	.986	.027

Real time Training Needs	.051	.889	.105
Technology utilization for enhancement of productivity	-.037	.883	.071
Minimizing Wastage by applying New Technology	.077	.857	.055
Real Time Transfer of Technological Change	-.031	.849	.010
Continuous Monitoring Of Quality	-.173	.814	-.197
Safety Need for Technology	-.013	.736	-.084
Management of HEMM Technology	.086	-.009	.966
Top Level Management	.030	.094	.957
Maintenance of Equipments	-.041	-.016	.935
Adoption of Foreign Technology	-.009	.097	.884
Real Time Technological Advancement	.106	.137	.829
Middle Level Management	-.034	-.061	.814
Supply Chain Issue & Spare Parts management	-.259	.062	.792
Adoption of Indigenous Technology	-.054	-.159	.748
Extraction Method: Principal Component Analysis.			
Rotation Method: Varimax with Kaiser Normalization.			

Table No.3 for management of Technology

Parameter / Location		Unit			Total
		7 OC Mines (CCL)	Head Office (CCL)	CMPDI	
Some What Important	Count	51	7	5	63
	Expected Count	36.8	14.9	11.3	63.0
Important	Count	81	36	34	151
	Expected Count	88.2	35.7	27.1	151.0
Highly Important	Count	93	48	30	171
	Expected Count	99.9	40.4	30.6	171.0
Total	Count	225	91	69	385
	Expected Count	225.0	91.0	69.0	385.0

Table No.2: Summary Results of Factor Analysis

Codes	Variables	Factor to which a variable is merged	Factor Loading	Communality
VAR00001	Top Level Management	Factor – 3	.957	.926
VAR00002	Middle Level Management	Factor – 3	.814	.667
VAR00003	Adoption of Indigenous Technology	Factor – 3	.748	.587
VAR00004	Adoption of Foreign Technology	Factor – 3	.884	.783
VAR00005	Market Feasibility	Factor – 1	.712	.632
VAR00006	Financial Feasibility	Factor – 1	.969	.955
VAR00007	Cost and Benefit Analysis (Economic feasibility)	Factor – 1	.814	.712
VAR00008	Real Time Technological Advancement	Factor – 3	.829	.717
VAR00009	Continuous Monitoring of Quality	Factor – 2	.814	.731
VAR00015	Technology utilization for enhancement of productivity	Factor – 2	.883	.785
VAR00016	Real time Training Needs	Factor – 2	.889	.804
VAR00017	Management of HEMM Technology	Factor – 3	.966	.941
VAR00018	Management of Manpower for Technological Implementation	Factor – 1	.916	.857
VAR00019	Land Acquisition issues	Factor – 1	.900	.814
VAR00020	Technological Effect on Environmental issue	Factor – 1	.955	.939
VAR00021	Supply Chain Issue & Spare Parts management	Factor – 3	.792	.698
VAR00022	Minimizing Wastage by applying New Technology	Factor – 2	.857	.744
VAR00023	Socio-Economic Issue on New Technology	Factor – 1	.846	.726
VAR00024	Real Time Transfer of Technological Change	Factor – 2	.849	.723
VAR00025	Policy Implication	Factor – 1	.929	.864
VAR00026	Planning for New Technology	Factor – 1	.933	.875
VAR00027	Maintenance of Equipments	Factor – 3	.935	.889
VAR00028	Technological Skills	Factor – 2	.986	.975
VAR00029	Safety Need for Technology	Factor – 2	.736	.549

Marketing Strategies of Pharmaceutical Companies in Indian Context

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Abstract: *Realistically, India as a nation has come a long way from the place where the urban population, constituting 20 per cent of the customer base for companies, was responsible for 80 per cent of their profits. The current marketing environment and economic scenario which is challenging the standards of segmenting, targeting and reaching the customers has brought the corporate under the contemporary roofs of modern India. Companies are looking for new opportunities and avenues, as they witness a decline in their growth rates in urban markets due to market saturation and they have a huge untapped Indian market. The driving force for this is the youth who are educated, have access to technology and openness to change. Markets have also acquired significance, as the overall growth of the economy has resulted in substantial increase in the purchasing power of rural communities.*

The present study is concerned with Marketing Strategies of Pharmaceutical Industries in India. The marketing practices of these industries in implementing the marketing strategies and measures needed to solve the problems faced by them come under the purview of this study. The main focus is on the marketing strategies used by various sectors in the areas of production, promotion, distribution and pricing. In this study, large, medium and small scale industries were selected and marketing strategies were formed in order to increase the sales.

Keywords: *Marketing Strategies, Sales, Competitive Edge, Promotion, Pricing, Branding, Selling.*

Introduction

Pharmaceutical marketing in India has been reshaped by the changes in the marketing concept and practice. Earlier, a set of socio-economic processes in the form of licensing, franchising, trading and selling was more important. But now, marketing is growing out from a traditional trading and sales management approach to a concept with more emphasis on product planning and development. Various environmental changes are compelling companies to look at different aspects of the marketing mix inclusive of product, price, promotion, media mix, distribution, advertising, public relations and group selling processes etc. to build brands.

The aim of the present study was to evaluate the export marketing performance of pharmaceutical industries operating in

India and develop a marketing framework in the light of incentives provided by the government with special focus on schemes like innovative upgradation and integrated schemes and prevalent marketing practices adopted by them. The study was focused, mainly, on the industry possessing different strategies to develop an effective and efficient framework for pharmaceutical industries.

The present literature lacks empirical studies based on marketing strategy and success of firms in the Indian scenario. Marketing strategies will be studied in detail for pharmaceutical companies. To understand the strategies of major companies, this study was suggested and measures were incorporated. The study helps other players in the segment

formulate strategies for their products. Pharmaceutical companies' basic prescription generation comes from physicians who prescribe the drug based on various factors, which are studied in detail for the first time. The study has provided a methodology for measuring perceptual positioning in consumers' and physicians' minds with respect to the pharmaceutical company. Studies exist on marketing practices of pharmaceutical MNCs and certain Indian pharma leaders. In one important study, marketing strategies of pharmaceutical firms located at Bangalore, Hyderabad, Mumbai and Delhi have been researched.

No such study has been carried out in Madhya Pradesh. The pharmaceutical industry is important for the economy of Madhya Pradesh with potential to generate growth and employment. Firms registered in Madhya Pradesh have special significance in terms of contribution to the states' revenue, employment and industrial development. It is essential to understand the market orientation, dynamism and preparedness of these firms to face the challenges of competition in order to examine their growth potential. The present study is the first exploratory study on the marketing practices of pharmaceutical companies registered in Madhya Pradesh and will mark the beginning of future research in this area. The current study has attempted to find out the marketing strategies of pharmaceutical companies by classifying them into three broad categories: Large, Medium & Small Pharmaceutical Companies.

The study is a deliberate attempt to provide significant information to economists, planners, exporters and policy makers to develop a conducive environment with a realistic and sound policy, procedural and infrastructural support system, enabling Indian industries to take advantage of their core competencies to capture the global competitive advantage. Hence, the present study is a step towards probing of the problem and bottlenecks in the export sector and suggesting remedial measures to ensure pharmaceutical industries shine in the global scenario in terms of their unique competitiveness. Moreover, this would aid

in bridging the gap between policy makers' expectations and the demands to enhance competitiveness.

Review of Literature

According to Sanjay K. Rao (2017) devising and continually evolving the positioning strategies based on a scientific, market driven paradigm will make for a commercialization process that effectively defines and communicates product value at every stage of the life cycle. Utilizing state-of-the-art techniques and tools from disciplines such as strategic marketing research, marketing science and decision support sciences enables the process of translating such a paradigm into effective strategy.

According to Schuiling and Moss (2014), pharma companies have not worked proactively in identifying a brand identity for their products and in communicating this identity to consumers. They have not done market research to determine their brand identity and to verify if this is how consumers view them. Pharmaceutical companies must embrace marketing and branding strategies to a greater extent than they have in the past. Therefore, it is important to discuss the presence of generic drugs in the market, and the effect they have on consumer decisions.

Dixit (2008) studied marketing strategies of Indian pharmaceutical companies under the WTO regime. He proved that marketing strategies of Indian pharmaceutical companies have changed after implementation of product patent regime in India. He found that introduction of new molecules is a preferred strategy because pharmaceutical companies in order to enhance their brand image want to introduce latest molecules so that they are seen as progressive R & D focused companies.

Zara Ladha (2007) studied perceived difference between generic and branded drugs in terms of efficacy, willingness of people to pay for branded drugs and trust of people in doctor prescribed drugs. She also studied the importance of attributes like price, name, doctor's prescription, past experience, advertisement and promotion.

The conclusions were that the only influencing factor given more importance for prescription versus non-prescription medicines was that of the physician's. Other factors like in-store promotion, price, family/friend's recommendation, brand name and advertising play a significant role in purchase making. Current strategies in the pharmaceutical industry have shown significant differences compared to the FMCG sector. In the choice of brand names, the basic naming strategies are the same, but the focus on them is different.

Chiu (2005) analyzed the marketing strategies in the pharmaceutical industry and their effect on healthcare and research. The results indicate that drug companies' promotions subconsciously influence physicians' prescription patterns. They further indicate that heavy advertising to consumers results in more prescriptions being written and therefore strongly correlates with sales increase for the promoted new drug.

Saxena (2005) analyzed marketing strategies of different pharmaceutical companies. His study focuses on the processes and outcomes of globally distributed pharmaceutical companies. The study also gives an insight about shift in supply chain process and customer and end-customer perception which is the base of formulation of different marketing strategies.

Wadhwa and Rodrigues (2004), in a paper titled 'Competitive Marketing Strategies for the Indian Pharmaceutical Industry — Post 2005', states that competitiveness of the Indian Pharmaceutical Industry will depend on marketer's ability to market new products more efficiently. The core strategies that have been successfully adopted by companies according to them are:

1) Co-Marketing: which helps companies with weaker marketing infrastructure gain quicker and cheaper access to the market.

2) Franchisee model: Ranbaxy Laboratories, Dr Reddy's, Nicholas Piramal, Alembic, Zydus Cadilla etc. have launched

franchises to handle their products so that the companies can retain their focus on core products.

3) Consultative Selling: Consultative detailing of MRs to improve the sales call productivity, improve brand recall and increase the image of the company have recently been adopted by MNCs. The researchers emphasize on the support strategies that would play an important role in supporting the core marketing activities. These include focus on smart research collaborations, setting up subsidiaries abroad, and upgrading manufacturing facilities and becoming globally compliant.

Neelamegham et.al.(2004), conducted a study to analyze the factors which motivate salesmen employed in the pharmaceutical industry in India. The study was based on a sample of salesmen taken from thirty pharmaceutical companies. The study revealed that despite the importance attached to personal selling, only a few firms in the industry devoted the required attention towards training, development and motivation of their sales force. The findings showed that the need deficiency between the salesman's aspiration level and their actual need satisfaction was highest in respect of three factors viz. prospects for promotions, feeling of self-esteem and opportunities for personal growth and self-development. The researchers suggest that sales administration should give more attention to these factors while designing the motivational programmes to improve the performance of their salesman.

Objectives of the Study

- To study marketing strategies of different pharmaceutical companies in Madhya Pradesh
- To suggest effective and appropriate marketing strategies for pharmaceutical companies in Madhya Pradesh

Hypothesis

The following hypothesis has been framed to attain the objectives of the present study:

There is no significant difference among large, medium and small scale pharmaceutical companies with respect to marketing strategies.

Research Methodology

Research Type: Descriptive Research.

Research Area: The study was carried out in major cities of Madhya Pradesh. The questionnaire was distributed only and through hard copies to the Managers of Pharmaceutical Companies in cities like Indore, Bhopal, Dewas etc.

Universe: The unit of analysis was the chief executive officer/managing director or marketing/sales manager of pharmaceutical companies situated in the state of Madhya Pradesh.

Sampling Unit: Total 240 respondents from 2 large companies, 2 medium companies and 2 small companies constitute our sample size. It is pointed out that limited financial resources at the researcher's disposal could not permit or allow for a greater sample size.

Sampling Method: For the purpose of this research, convenience and purposive sampling has been used.

Statistical Tools: For the data analysis, One way ANOVA was applied on SPSS 20.0 to conclude the concrete results.

Results on Hypothesis

H₀₁: There is no significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Product Strategy.

TABLE: 1: ANOVA ON PRODUCT STRATEGY

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1282.711	2	641.356	53.349	.000
Within Groups	2127.867	177	12.022		
Total	3410.578	179			

From the given above Table No. 1, it is clear that calculated value of F is higher (53.349) than the tabulated value at (p.000<0.05) level of significance. One- way ANOVA was carried out to check the hypothesis H₀₁ that there is no significant difference in marketing strategies of various textile

industries (Large, Medium & Small) in India in terms of Product Strategy. This null hypothesis is rejected at 5% level of significance. Alternate hypothesis that there is a significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Product Strategy is accepted as the value of F is 53.349 at .000 significant level.

H₀₂: There is no significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Price Strategy.

TABLE: 2: ANOVA ON PRICE STRATEGY

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	315.733	2	157.867	22.888	.000
Within Groups	1220.817	177	6.897		
Total	1536.550	179			

From the given above Table No. 2, it is clear that calculated value of F is higher (22.888) than the tabulated value at (p.000<0.05) level of significance. One- way ANOVA was carried out to check the hypothesis H₀₂ that there is no significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Price Strategy, this null hypothesis is rejected (at 5% level of significance) and alternate hypothesis that there is a significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Price Strategy is accepted as the value of F is 22.888 at .000 significant level.

H₀₃: There is no significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Promotional Strategy.

TABLE: 3: ANOVA ON PROMOTIONAL STRATEGY

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	190.633	2	95.317	6.051	.003
Within Groups	2788.367	177	15.753		
Total	2979.000	179			

From the given above Table No.3, it is clear that calculated value of F is higher (6.051) than the tabulated value at (p.003<0.05) level of significance. One-way ANOVA was

carried out to check the hypothesis H_{03} that there is no significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Promotional Strategy, this null hypothesis is rejected at 5% level of significance and alternate hypothesis that there is a significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Promotional Strategy is accepted as the value of F is 6.051 at .003 significance level.

H_{04} : There is no significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Distribution Strategy.

TABLE: 4: ANOVA ON DISTRIBUTION STRATEGY

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	37.878	2	18.939	3.501	.032
Within Groups	957.517	177	5.410		
Total	995.394	179			

From the given above Table No. 4, it is clear that calculated value of F is higher (3.501) than the tabulated value at ($p.032 < 0.05$) level of significance. One- way ANOVA was carried out to check the hypothesis H_{04} that there is no significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Distribution Strategy, this null hypothesis is rejected at 5% level of significance and alternate hypothesis that there is a significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Distribution Strategy is accepted as the value of F is 3.501 at .032 significant level.

TABLE: 5: ANOVA ON BRANDING STRATEGY

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	156.133	2	78.067	11.033	.000
Within Groups	1252.417	177	7.076		
Total	1408.550	179			

From the given above Table No. 5, it is clear that calculated value of F is higher (11.033) than the tabulated value at ($p.000 < 0.05$) level of significance. One- way ANOVA was carried out to check the hypothesis H_{05} that

there is no significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Branding Strategy. This null hypothesis is rejected at 5% level of significance and alternate hypothesis that there is a significant difference in marketing strategies of various textile industries (Large, Medium & Small) in India in terms of Branding Strategy is accepted as the value of F is 11.033 at .000 significant level.

Findings of the Study

In this study, total 240 marketing executive managers from Large, Medium and Small Scale Pharmaceutical Companies were chosen and they were asked about the marketing strategies implemented by their companies. From the analysis of the questionnaire, it has been explained that the majority of the pharmaceutical companies are limited companies. The Marketing Managers' experience is also taken under consideration to judge how they perceive the competitive market scenario. 20 per cent have less than 5 years of experience, 40 per cent have 5-10 years of experience in this field, 15 per cent have 10-15 years of experience and rest 25 per cent have more than 15 years of experience.

As far as hypothesis based on the branding strategy is concerned, the finding is explained that the large scale pharmaceutical companies have a hold on the branding of their products due to the availability of funding. They invest heavy budget on the branding strategy. But this factor is limited in case of the medium and small pharmaceutical companies. Hence, it is found that there is a significant difference in terms of branding among large, medium and small pharmaceutical companies.

As far as the next hypothesis based on the market segmentation is concerned, the finding is explained that the large scale pharmaceutical companies have covered the huge market nationally and internationally. But this factor is limited in case of the medium and small pharmaceutical companies. Hence, it is found that there is a significant difference among large, Medium and Small Scale Pharmaceutical Companies with respect to market segmentation.

The next finding on the basis of promotional strategy found that the expenditure is high on promotional tools by small scale units, as they have to capture the market, so they put a lot of effort into innovative and economic marketing for promotions. Large and medium scale companies already have some standing in the market so they are required to spend lavishly on research and development.

Regarding the difference in marketing strategies of various pharmaceutical companies (Large, Medium & Small) in India in terms of Promotional Strategy, it has been found that these industries adopt promotional strategies differently.

As far as selling and distribution strategy is concerned, the result found that there is a significant difference among large, medium and small pharmaceutical companies. The mean score of small pharmaceutical companies is higher than other two segments. The distribution strategy of small scale pharmaceutical units is most competitive in nature. They have to locate their products in small segments and due to the lack of infrastructure facilities they have many retail outlets, but this problem does not lie with the medium and scale industries.

The hypothesis is based on the pricing strategy; it is found that large scale pharmaceutical industry is always conscious about the pricing as they have to compete with other industry and so their price is competitive. This scores the highest mean value among the two. One of the important reasons is that the large scale pharmaceutical units produce more volume so it is feasible to fix on the basis of competitive pricing.

Conclusion

It has been found from the study that different pharmaceutical companies including large, medium and small adopt marketing strategies in response to changing consumer behavior as today there are so many diseases due to the changing life styles. But it also right that the speed of innovations is also rapidly increasing, hence there is a need to adopt various strategies to reach the consumers in urban

and as well as rural areas of India. The commonly used strategies according to the rating were branding and pricing. Other strategies are also important like positioning of the products, selling and distribution, market segmentation, promotional tools etc. but these are all secondary. It was also noted that most companies use more than one marketing strategy according to their limitations. From the study it was also noted that the pharmaceutical companies undergo many challenges during implementation of the marketing strategies which include resistance to change, financial requirements, regulations imposed by the Government, technological changes, legal requirements and competition.

Recommendations

Based on the findings, it is expected that the price of medicines should be affordable to the general people so that they can also overcome their health problems. Doctors should prescribe medicines which are easily available and affordable. There should be no compromise between the medical representatives of pharmaceutical companies and the doctors or hospitals.

- This study also recommends that adequate information should be given to the employees of the pharmaceutical companies on the importance of any new strategy to minimize resistance. It also recommends that there is a need to get good competitor information before implementing a change of strategy.
- Promotional strategies should have a sound understanding of consumers' perceptions and preferences for particular products and how they differ across cultures. This understanding can help in targeting areas to promote and improve or amend their business perceptions so that customer demand can be increased.

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Jugaad Innovation by a Rural Protagonist : A Case on Rustic Potential

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Abstract: Rural India, is replete with people who are transforming lives with their own innovative ideas. These innovative ideas are termed as “Jugaad”. The purpose of this study is to examine jugaad as a product and to examine how a rural person as a protagonist generates an innovative idea. In this paper “a pedal operated power generator” as a jugaad product has been studied. To examine such an innovative idea generated by a rural person, personal interview with the protagonist has been conducted. Case Study method has been used as a research method and Grounded Theory has been used for data analysis. It was found that the innovative idea resulted from a lack of power generation capacity, long power cuts, and no affordable mode of electrification. The present study suggests that India should capitalise on the power of the rural person as a protagonist of innovation.

Keywords: Jugaad, pedal operated power generator, Protagonist

Introduction

The Indian term “jugaad” describes a style of innovation that is based on making do with what's available, by improvising and thinking out of the box. The Jugaad attitude is created out of a context of limited resources. It is related to the western idea of “hacking” – an informal and unconventional approach that gets the job done, often in surprising and elegant ways. Some of these inventions have the potential to scale to mass industrial production. Among the successful Indian jugaad-style products are:

- Maruti 800 engine on 2 Wheeler (Converted Motorcycle)
- Use of Cycle bell on Motorcycle
- Portable Scooter engine of tricycle
- Use of Water Extraction motor Pump for Sugarcane Juice
- Chotu Cool: A Mobile Refrigerator

Jugaad is the result of innovative ideas established by creative individuals to make their work environment more captivating (Cohen and Ambrose, 1999). Jugaad happens for a short term. It is short term because it involves quick fixes to problems. However, unlike a structured approach, whenever one has short-term solutions, or a

band-aid solution; jugaad leads to the next big thing, and that is because of quality of results. “Jugaad” symbolizes an innovative concept of need fulfillment in a dynamic environment characterized by provisions and constraints in the form of goods or services which are ingeniously indigenous.

Jugaad is not the perfect solution or product but it fills the gap between need/problem and solution to that problem by applying creativity. So it can be said that jugaad is a medium level of creativity which can fix the problem (Cropley, 1999). Jugaad illustrates grassroot innovation to overcome any impediment (Aiyar, 2010). Earlier jugaad was considered as a term to describe vehicles designed indigenously in rural areas (Mitra, 1995).

Jugaad is a prefigured characteristic of Indians that is they can find the middle ground solutions which work as effectively as its perfect solution (Desai, 2010). The term jugaad is considered as an activity which involves low level skills in an informal economy (Thomas, 2011). Jugaad can be described as a work which reflects flexibility and creativity (Talukdar, 2004).

In this section jugaad as a product is discussed. Jugaad as a product involves the approach that the *jugaadoo* (the person who has designed the jugaad) uses to solve the problem. The quick fix or the short cut or the approach that he has applied to come out of the problem gives the jugaad product.

Objectives of study

- The objective is to study the factors that induce the protagonist for jugaad.
- To study the extent to which the features and benefits of jugaad as a product fulfils the need of the protagonist.
- To suggest the areas where jugaad as a product needs further improvement to make it scalable.

Research Methodology

Grounded theory is a method that involves systematic collection of data and its analysis to discover a theory (Glaser and Strauss, 1967). It is a research technique where the researcher gathers data with no hypothesis or preconceived notion (Glaser, 1978). To gather data for the study, in-depth interview and observation method is used. It begins with open ended questions and then in-depth interview with the protagonist is conducted. To analyse the data, coding is done. Memo writing is continued throughout data collection. For sorting, similar categories are grouped and then data is re-examined to find all available insights and finally a theory emerges from those collected insights.

Introduction to Case

Working with the electrical machinery and related business, Abid Hussain realised the power of the moving pedal, and that gave him an idea that pedal power can be utilised to generate electricity. He started working on this idea and came out with a sample model and called it a 'Pedal operated generator'. The most critical issue associated with the device is about its commercialisation. There are some issues related to the device's design which makes its commercialisation difficult.

Background

Abid Hussain, the protagonist of a jugaad is from Delhi. He is a second standard dropout. He has experience in electrical

machinery and related businesses. He is not earning, and the monthly income of his family is around ₹6,000. He supports his innovations from the savings he has by selling his innovations. He comes from a poor financial background, and cannot afford to pay large electricity bills.

He realised that there are problems related to short supply of electricity and he himself faced the problem of long power cuts in his village. He found that over 1.2 billion people (20% of the world population) are still without access to electricity worldwide, almost all of whom live in developing countries. 400 million of those without electricity are in India alone. Abid realised that something should be developed which can meet electricity requirements even during power cuts, and that too at the lowest possible cost. He analysed that this problem can be solved by utilising pedal power. His objective was to develop an effective and cost efficient mechanism for decentralised power generation especially in distant areas and villages, which are not serviced by power grid. So, he developed the Pedal operated power generator.

Pedal power refers to transmission of energy from a manual human source via pedalling of foot pedal. This pedal power is used for means of transport and to drive bicycles. Pedal power is also used for agricultural purposes and can even be used to produce electricity. Abid Hussain came up with the idea to produce electricity through pedal power.

About the Product

He developed an interface for utilising the pedal power of a conventional cycle to drive the generator. It is a device that has a cycle frame with sitting arrangement and pedal fitted and connected with the converter. It translates mechanical energy into electrical energy and this gets stockpiled in a battery provided with the arrangement. He has optimised the entire arrangement and the device can run four tube lights (20 watts each), one table fan (60 watt) and one Television (40 watt) for 3-4 hours with half an hour of pedalling of bicycle. Apart from very good application for rural electrification and remote local

electrification, it has potential in cities as it will provide an exercising option to people and at the same time provide electrical power during power cuts.

Components of the device are generator, battery, tube sets and DC fans. Beauty of the system is the matching of each component; each functioning at optimum efficiency and also the combined efficiency is optimum. The combination of generator and battery is so exclusive that quick charging is possible.

The Department of Science and Technology, Government of India, set up the National Innovation Foundation (NIF) at Ahmedabad in March, 2000 for recognising and rewarding innovations. National Innovation Foundation has recognised this innovation and is now trying to commercialize the device, while also evaluating its diffusion potential. The purpose is to undertake product development based on the specific requirements of the customers, using this jugaad as the platform technology. NIF undertook development of a pedal operated power generator along with the Institute of Engineers, Hyderabad.

Features of the product

The product can be commercialised as it has the following specifications:

- Charges 120 W Battery in about 30 Minutes.
- Charging time: 30 minutes.
- Discharge: 3 - 4 hours.
- Load: 4 tube lights - 20 Watt each
1 DC Fan - 60 Watt
1 TV - 40 Watt
- It costs ₹12,500 per set including excise duty, sales tax.

Benefits of Innovated product

When this product is compared with other modes of electrification, it has benefits, like being noise free compared to other sources or equipment and being pollution free. It creates an incentive for people to save money on their household bills, and a way of healthy living, staying fit and lowering medical costs, while also helping combat obesity. It could be something the government or local councils set up. In

remote locations where even the power grid is not available, this could be a viable option to generate electricity. Pedal power generator stand can be used by children or by adults. People can pedal while watching television and thereby can store power in the battery which can be utilised at the time of power cuts in urban areas.

Although initially targeted at rural areas, the product has sales potential in both rural and urban areas. Three units of the product have already been supplied to GIAN (Grassroots Innovation Augmentation Network). But the specific area of concern is marketing of the product. To commercialise the device, the National Innovation Foundation (NIF) has to work on its marketing as it is difficult to attract and convince potential buyers because of some limitations of the device.

Limitations of the product

- It takes more time for charging higher capacity battery, and not always within the physical capacity of one person.
- There are areas related to its design that need further work such as
 - Drawing size of the wheel has to be increased to 19-20 inches.
 - Welded parts should be neat and clean.
 - Frames for keeping battery should be provided.
 - Handle grip should be soft as in exercising cycle.
 - Seat should be soft and with a small backrest.
- Apart from the above issues the cost of the device is also a barrier for its marketing as it costs ₹12,500.

Suggestions

The problem related to charging time can be solved by adding a solar panel option as it will increase the energy available. The solar panel option will allow capturing the sun's energy to store additional electricity in the battery, but the cost aspect should also be considered. One problem with the solar panel option is that solar power (especially during monsoon season) proves unreliable as compared to pedal power.

The government can set up power generation centres in rural and remote location areas where even the power grids are not available to generate electricity. The Centre can employ some people who can pedal to generate electricity and thereby government can serve two purposes - power supply, and employment generation. Rural people can earn some income out of it and they can have access to electricity at low cost.

For problems related to designing the device, the following considerations should be taken into account:

- The device should be suitable for local manufacturing capabilities.
- The attachment should utilise materials and manufacturing methods which are low-cost.
- It should be accessible and affordable to low-income groups, and should fulfil their basic need for mechanical power.
- It should be simple to manufacture, operate, maintain and repair.
- It should be multi-purpose such that it can provide power many agricultural tools and for small machines used in rural industry.
- It should exploit locally available materials and skills. Standard steel pieces such as steel plates, iron rods, angle iron, and flat stock that are locally available should be used.
- It should make use of ordinary bicycle parts wherever possible.
- The device should adjust easily to as many different bicycles as possible. Permanent structural modification should not be made to the bicycle.
- The broad stand attached with the device should be such that it can be flipped upwards during the transport mode. This stand which provides stability during power production phase would be an everlasting fitting of the device.
- Excessive weight should be circumvented, as durability is a prime consideration.

The above listed suggestions will help in overcoming the difficulties related to marketing of the product.

Other Application Areas of the Product

There are various application areas of pedal power, such as to charge cell phones, pedal

powered grinders, pedal powered rice threshing, pedal powered winnowing, and pedal powered water propelling from a shallow well. Apart from these applications the device is a good option for agricultural purposes, especially when it is time to harvest the crop and the farmer is facing power cut problems. At that time, with some peddling effort, the farmer can avoid damage to his crop/save his crop from damage.

Conclusion

To conclude, the pedal operated power generator has diffusion potential. Initially targeted at rural areas by the protagonist, it can now be targeted in cities also where people are very conscious about their body fitness. It keeps health conscious users fit while producing power that may be used to power lights and/or other small appliances. So, it serves a dual purpose. But, National Innovation Foundation (NIF) has to work on the cost of the device to make it more affordable for the rural people and on the device design in the near future. Once these limitations are worked out, the device has good diffusion potential in rural and urban areas.

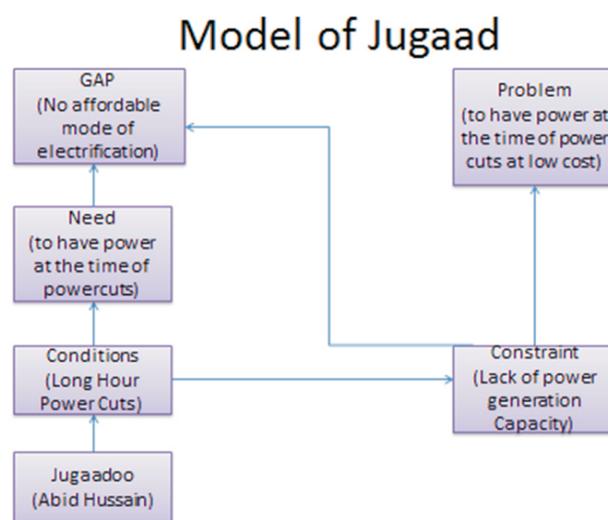


Figure 1: Model of Jugaad as a product (Pedal operated power Generator)



Figure 2: How “Pedal operated power Generator” works



Figure 3: Pedal operated power Generator

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Panacea for the Epidemic – Rape: Indian Perspective

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Abstract: *The present study was undertaken in order to evaluate the legal framework surrounding rape in India. A comparative analysis was carried out with other developed and developing countries of the world, drawing a parallel between the present scenario and the stipulated guidelines of world bodies such as the UN.*

The findings of the study brought out that in addition to the existing laws dealing with such incidents, a complete revamping of the moral fabric of the country is required.

Keywords: *Sexual Assault, Law, Trauma, Provisions, Punishment, Moral*

Introduction

The spate of incidents in the month of April, 2018 that cast a dark shadow on the morality of the nation required serious introspection and objective measures to be taken up by the country. This is also an essential prerequisite in ensuring the social security of about fifty percent of the population and thereby improving the social indicators of the country.

The situation is complex and hence requires a more holistic view considering the socio-cultural framework of the Indian society. There are lessons to be learnt and cautions to be kept in mind especially against the backdrop of another gruesome act in December 2012 in Delhi. The incident ripped the conscience of the nation. It evoked a sinister feeling of the banality of lawlessness in India.

It has made us think and realize that we as judicious citizens, have not done our bit to preventing such incidents.

An extensive study was carried out to analyze the current situation and outline a possible solution.

Review of Literature

Global Shame –Sexual Assault

Close to a billion women and girls are victims of sexual abuse and rape over their lifetimes all around the world. According to UNICEF, one in ten girls alone experiences rape or sexual assault around the world and the WHO estimates that seven percent of women have been assaulted (not including by intimate partners). In spite of this, laws and justice systems continue to fail them on all continents.

Facts and Figures: Ending Violence Against Women and Children

According to the World Health Organization (WHO), 35 per cent of women worldwide have experienced either physical and/or sexual intimate partner violence or non-partner sexual violence. (UNICEF, 2014) One can vouch that everyone reading this paper is likely to have either faced, or to know someone who has experienced some form of sexual violence.

Studies carried out on a nationwide basis confirm that up to seventy percent of women have experienced physical and/or sexual violence from an intimate partner in

their lifetime (World Health Organization, 2015)

It has been reported that women who have been physically or sexually abused by their partners are more than twice as likely to have an abortion, twice as likely to experience depression, and in some regions, 1.5 times more likely to acquire HIV, in comparison to women who have not experienced partner violence (Ibid).

According to a survey conducted in 2016, more than twenty five percent women in Washington DC, United States, reported to have experienced some form of sexual harassment on public transportation (UN Women, 2017).

Sexual violence is inflicted not only on women and girls, but also young boys. According to an estimate, about 246 million girls and boys experience school-related violence every year and one in four girls say that they never feel comfortable using the school toilets, according to a survey on youth conducted across four regions. Although, the nature of school-related violence that girls and boys experience is different, evidence suggests that girls are at greater risk of sexual violence, harassment and exploitation. Apart from the resulting adverse psychological, sexual and reproductive health consequences, school-related gender-based violence is a major obstacle to universal schooling and the right to education for girls. (UNGEI, 2014) Noteworthy in this context is the merciless killing of a schoolboy by his senior in Gurugram, India.

In a survey across twenty seven universities in the United States during 2015, twenty-three per cent of female undergraduate university students reported having experienced sexual assault or sexual misconduct. It is noteworthy that rates of reporting to campus officials, law enforcement agencies or others ranged from five to twenty eight percent, depending on the specific type of behavior (Cantor D. et al. 2015).

Violence Against Children

Every ten minutes, somewhere in the world, an adolescent girl dies as a result of

violence. It is sad that these deaths represent only the most extreme form of assault in a long continuum of violence faced by adolescent girls on a daily basis. These acts are often perpetrated by the people closest to them.

Violence can take many forms, including physical, sexual and emotional abuse, and varies in its severity. Violence occurs in many settings, including the home, school, community and over the Internet also. People responsible for these dastardly acts range from caregivers, peers, family members, intimate partners, teachers, neighbors, strangers and also other children. Such violence not only inflicts physical harm and pain, but also leaves mental scarring and humiliation on children which sometimes results in suicide cases.

Although most adolescents may experience violence, being a girl presents unique vulnerabilities—some with consequences that can last a lifetime. Adolescent girls are likely to experience sexual violence at much higher rates than boys, thus making them more vulnerable.

All rational people would agree that children have the right to protection from violence, regardless of the nature or severity of the act. The different forms of violence may cause harm to children, reduce their sense of self-worth and hinder their growth and development.

Over the last couple of decades, the pervasive nature and impact of violence against children has been recognized. Still, the phenomenon remains largely undocumented and under-reported. This can be attributed to a multiplicity of reasons, including the fact that some forms of violence against children are socially accepted, silently condoned or not perceived as a 'crime' itself. Many victims are too young or too vulnerable to disclose their experience or to protect themselves.

By any measure, it is unmistakably evident that gender-based violence, including sexual violence, is being inflicted on women and girls in epidemic proportions. Globally, governments have committed and re-

committed to ending all forms of violence against women and girls, including sexual violence.

Measures to Address Violence

With available data, in majority of the countries, fewer than 40 per cent of the women who experience violence sought help of any sort. Among women who sought help, the majority looked to family and friends. There were very few who reported to formal institutions such as police and health services. Less than 10 per cent of those women who sought help reported to the police (United Nations Economic and Social Affairs, 2015).

About 140 countries have passed laws on domestic violence, and 144 have laws on sexual harassment. However, even when laws exist, the flip side is that they are not always compliant with international standards and recommendations. There are instances when they are not implemented. It is astonishing that thirty seven countries around the world exempt rape perpetrators from prosecution if they are married to or subsequently marry the victim (World Bank Group, 2015).

Availability of data on violence against women has increased significantly in recent years. Since 1995, more than 100 countries have conducted at least one survey addressing the issue. More than 40 countries conducted at least two surveys between 1995 and 2014, which means that, depending on the comparability of the surveys, changes over time could be analyzed (Ibid). This also provides a yardstick to the countries to frame suitable policies to curb the malpractices.

Legal Reforms and Redefinitions - Worldwide

From the second part of the 20th century onwards, the crime of rape has undergone major changes in definition in many countries. There have also been changes in the legal definition of various terms including, rape, consent, coercion. (European Criminology, 2016).

Two different changes have been made in recent decades in many jurisdictions in

regard to the criminal offense of rape as it relates to marital status:

- the criminalization of rape between spouses ('marital rape').
- the removal of the stipulation that, if after the act of rape the victim and the perpetrator get married to each other, the prosecution ends ('marry-your-rapist law').

International Guidelines, Recommendations, and Obligations

Over the last few years, various guidelines and recommendations have been issued by international human rights organizations regarding sexual violence and rape. One of the views is to broaden the definition of the term 'rape' by replacing it with the term 'sexual assault'. For example, the UN Department of Economic and Social Affairs Division for the Advancement of Women provides a number of recommendations regarding the legislation on sexual violence in its Handbook for Legislation on Violence against Women. Noteworthy among them is that it "Emphasizes the importance of adopting a comprehensive legislative approach, encompassing not only the criminalization of all forms of violence against women and the effective prosecution and punishment of perpetrators, but also the prevention of violence, and the empowerment, support and protection of survivors." It recommends that legislation explicitly recognize violence against women as a form of gender-based discrimination and a violation of women's human rights.

The Council of Europe Convention on preventing and combating violence against women and domestic violence, also known as the Istanbul Convention, creates legally binding obligations for countries which choose to ratify it. It reads as follows:

Article 36 – Sexual violence, including rape

1. Parties shall take the necessary legislative or other measures to ensure that the following intentional conducts are criminalized:

- a. engaging in non-consensual vaginal, anal or oral penetration of a sexual nature of the body of another person with any bodily part or object;
- b. engaging in other non-consensual acts of a sexual nature with a person;
- c. causing another person to engage in non-consensual acts of a sexual nature with a third person.

2. Consent must be given voluntarily as the result of the person's free will assessed in the context of the surrounding circumstances.

3. Parties shall take the necessary legislative or other measures to ensure that the provisions of paragraph 1 also apply to acts committed against former or current spouses or partners as recognized by internal law.

Article 36 must also be read together with Article 43 of Istanbul which reads: Application of criminal offences

Irrespective of the nature of the relationship between victim and perpetrator, the offences, as established in accordance with this Convention, shall apply.

Punishment of Assaulters

Earlier, rape was often punished with the death penalty. In the present times, punishment for rape in most of the countries is imprisonment. However, it is still punishable by death in at least ten countries namely Afghanistan, United Arab Emirates, Saudi Arabia, Iran, Pakistan, China, Egypt, Bangladesh, Malaysia and North Korea, subject to the special circumstances which may apply. For example, under Penal Code Section 376 of Laws of Malaysia, anyone causing death of the victim while committing or attempting to commit rape, shall be punished with death penalty or imprisonment for not less than fifteen years and not more than thirty years, and he shall also be punished with flogging of not less than ten strokes. In Iran, if the victim chooses so, a death sentence for rape can be substituted with compensation that too with or without imprisonment and whipping.

United States

In U.S., sometimes rape is punished with castration whereas some U.S. jurisdictions, controversially, have been seen to allow shorter sentences for sex criminals who have agreed to voluntary chemical castration.

In 1977, in *Coker v. Georgia* case, the Supreme Court of the United States held that the death penalty for the crime of rape of an adult woman was cruel and unusual punishment, and thus banned it as a violation of the Eighth Amendment to the United States Constitution, and in 2008 in *Kennedy v. Louisiana* it ruled the same in regard to rape of a child.

Prison sentences for rape are not uniform. According to a study made by the U.S. Department of Justice, in 1992, concerning about 80 percent of the prison population, it was found that the average sentence for convicted rapists was 9.8 years, whereas the actual time served by the convicts was only 5.4 years. It has become a usual pattern of violent crimes in the US that convicts typically serve no more than half of their sentence.

Australia

In 2002 to 2003, it was observed that more than one in ten convicted rapists in Victoria, Australia, served a wholly suspended sentence, and the average total effective sentence for rape was seven years (Munro I., 2016)

Republic of Ireland

In the Republic of Ireland, the average punishment given for rape is 5 to 7 years.

France

According to the French Penal Code, any act of sexual penetration, whatever its nature, committed against another person by violence, constraint, threat or surprise, is rape and is punished by a maximum of fifteen years criminal imprisonment.

In certain aggravating factors (including victim under age of 15), rape is punished by a maximum of twenty years criminal imprisonment.

Where rape caused the death of the victim, it is punished by a maximum of thirty years criminal imprisonment.

When rape is preceded, accompanied or followed by torture or acts of barbarity, it is punished by a maximum of imprisonment for life (Legifrance, 2012).

Greece

Penal Code, Art. 336 par. 1 creates the offence of rape. (Fittrakis E., 2011) It reads:

“Whoever with physical violence or with threat of grave and direct danger forces another to intercourse or to tolerance or action of an indecent act, is punished with incarceration.”

In Greece, marital rape was made illegal in 2006.

Iran

In Iran, a number of different crimes, such as murder, treason, armed robbery, espionage, certain military offenses, drug trafficking, rape, sodomy, sexual misconduct, incestuous relations, homosexuality, prostitution etc. are punishable with death sentence.

Russia

According to the Criminal Code of Russia, “if the crime

- Was committed against a person between 14 and 18 years
- Caused grievous harm to health, HIV infection or other grievous consequences (e.g. suicide of the victim),

convict is punished with imprisonment of 8 to 15 years, with subsequent mandatory restraint of liberty for up to 2 years and also a possible ban on certain occupations/employment positions for up to 20 years.”

If the crime -

- Caused the death of the victim by inadvertency
- Was committed against a person under 14 years,

it is punishable with 12 to 20 years of imprisonment with the subsequent mandatory restraint of liberty for up to 2

years and also, a possible ban on certain occupations or employment positions for up to 20 years.

India

Rape is the fourth most common crime against women in India (Kumar R., 2003), (NCRB, 2012). According to the National Crime Records Bureau (NCRB) 2013 annual report, 24,923 rape cases were reported across India in 2012. Out of these, 24,470 were committed by someone known to the victim (98% of the cases). (Sirnate V., 2014).

In April 2018, about forty nine retired civil servants wrote that they were voicing their “collective sense of shame” for the “bestiality and the barbarity involved in the rape and murder of an eight year old child which showed the depths of depravity that we have sunk into”. They called it the “darkest hour in post-Independent India” and sought strong action against the perpetrators of these crimes.

Crime Against Women and Children in India

Violence against women in India is systemic and occurs in the public and private spheres. It is underpinned by the persistence of patriarchal social norms and inter- and intra-gender hierarchies. Women are discriminated against and subordinated not only on the basis of sex, but on other grounds, such as caste, class, ability, sexual orientation, tradition and other realities. This exposes many to a continuum of violence throughout the life cycle, commonly referred to as existing “from the womb to the tomb”. The manifestations of violence against women are a reflection of the structural and institutional inequality that is a reality for most women in India.

Sexual violence, including rape and sexual harassment, is widespread across the country and perpetrated in public and private spaces. According to the National Crime Records Bureau, in 2012, 2.84 cases of rape were reported every hour (NCRB, 2012). Number of rape victims increased to 4.45 every hour in the year 2016. Many interlocutors stated that there was a general sense of insecurity for women in public spaces, especially in urban settings. Women are easy targets of attacks,

including sexual violence, whether while using public transportation or sanitation facilities, or on the way to collect wood and water. Many victims of sexual violence carry a deep sense of shame, which is further exacerbated by the stigma and exclusion they experience, especially from family members and the community, which may result in suicide.

According to the report of National Crime Records Bureau, a total of 3,38,954 cases were registered under Crime Against Women, and total number of rape victims was 39068, in the year 2016. Majority of cases under Crimes Against Women were reported under 'Cruelty by Husband or His Relatives' (32.6%) followed by 'Assault on Women with Intent to Outrage her Modesty' (25.0%), 'Kidnaping & Abduction of Women' (19.0%) and 'Rape' (11.5%).

Out of total 3,38,954 cases reported during the year 2016, Uttar Pradesh reported 49,262 cases, i.e. 14.5% of total cases of crimes against women, followed by West Bengal (9.6%) (32,513 cases). Delhi reported the highest crime rate compared to the national average rate of 55.2 percent (NCRB, 2016).

It is pertinent to mention here that out of the total 38947 rape incidents reported in the year 2016, number of cases in which offenders were known to the victims was 36859, i.e. 94.6 percent. The offenders in these cases were grand father/father/brother/son/ close family member/relative (NCRB, 2012).

In addition to the above, an increase in the number of cases of crime against children is shown in the report by National Crime Records Bureau. Where total 89,423 cases were registered under Crime against Children in the year 2014, the year 2016 has seen 1,06,958 reported cases out of which 34.4 percent of the cases are under the Protection of Children from Sexual Offences Act, 2012 including child rape. Maximum numbers of cases under crime against children were reported in Uttar Pradesh, Maharashtra and Madhya Pradesh (15.3%, 13.6% and 13.1% respectively) (NCRB, 2016).

Violence against women became a priority political issue subsequent to the brutal gang rape, on 16 December 2012, and tragic death of a young physiotherapy student in New Delhi. The public outrage, massive protests and criticism that followed in India and beyond, was accompanied by widespread social mobilization of citizens demanding justice, accountability, stricter laws and better provisions for security and protection for women and girls.

Justice Verma Committee

After the incident, reacting to the massive protests, a panel was set up under the chairmanship of Justice JS Verma (former Chief Justice of India) for analyzing criminal laws, reviewing the existing normative gaps and to provide suggestions for legal reform, possible amendments which can be made to enhance punishment and other ways to reduce sexual violence. The other members on the Committee were Justice Leila Seth (former judge of the High Court) and Gopal Subramaniam (former Solicitor General of India).

The Committee received approximately 80,000 recommendations, held wide consultations and referred to laws and research from around the world.

The Committee submitted its report within one month i.e. in January 2013, which included observations and recommendations on addressing sexual violence in the country, with respect to, inter alia, reforms to the police, judiciary, political institutions and education; improvement of security in public spaces; and protection in the family.

As per the recommendations of the Justice Verma Committee, Criminal Law (Amendment) Act, 2013 was passed which provides for the amendment of Indian Penal Code, 1860; Code of Criminal Procedure, 1973, Indian Evidence Act, 1872 and Protection of Children from Sexual Offences Act, 2012, in relation of sexual offences related laws. The Act also widened the scope of the definition of 'rape' and provided for capital punishment in rape cases that cause the death of the victim or leave her in a permanent vegetative state. The Act improved the legislative framework

significantly, introducing several new criminal offenses and stronger sanctions to make laws more stringent.

The report gave many women the audacity to hope that freedom from violence and constitutional equality would be reclaimed by and for women and would consequently lead to the emancipation of majority of Indian women.

Justice Verma Committee Report - Summary

The Committee submitted its report on January 23, 2013. It made recommendations on laws related to rape, sexual harassment, trafficking, and child sexual abuse, medical examination of victims, police, electoral and educational reforms. Key recommendations of the Committee were as follows:

Rape: The Committee recommended that the gradation of sexual offences should be retained in the Indian Penal Code, 1860 (IPC).

The Committee was of the view that rape and sexual assault are not merely crimes of passion but an expression of power. Any non-consensual penetration of a sexual nature should be included in the definition of rape.

The IPC differentiates between rape within marriage and outside marriage. Under the IPC sexual intercourse without consent is prohibited. However, an exception to the offence of rape exists in relation to unconsented sexual intercourse by a husband upon a wife. The Committee recommended that the exception to marital rape should be removed. Marriage should not be considered as an irrevocable consent to sexual acts. Therefore, with regard to an inquiry about whether the complainant consented to the sexual activity, the relationship between the victim and the accused should not be relevant.

According to the report, different forms of sexual offence are as follows:

1. Sexual assault: Currently, “assault or

use of criminal force upon a woman with the intent to outrage her modesty” is punishable under Section 354 of the IPC with 2 years imprisonment. The term ‘outraging the modesty of a woman’ is not defined in the IPC. Thus, where penetration cannot be proved, the offence is categorized as defined under Section 354 of the IPC.

2. Verbal sexual assault: In the past, use of words or gestures to “insult a woman's modesty” was punishable with one year of imprisonment or fine or both under Section 509 of the IPC. The Committee has suggested that use of words, acts or gestures that create an unwelcome threat of a sexual nature should be termed as sexual assault and be punishable for one year imprisonment or fine or both.

3. Sexual harassment: Some of the key recommendations made by the Committee on the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Bill, 2012 that is pending in Parliament are provided below:

- Domestic workers should be included within the purview of the Bill.
- Under the Bill the complainant and the respondent are first required to attempt conciliation. This is contrary to the Supreme Court judgment in *Vishakha vs. State of Rajasthan* which aimed to secure a safe workplace to women.
- The employer should pay compensation to the woman who has suffered sexual harassment.
- The Bill requires the employer to institute an Internal Complaints Committee to which complaints must be filed. Such an internal committee defeats the purpose of the Bill and instead, there should be an Employment Tribunal to receive and adjudicate all complaints.

As punishment for crimes against women, the Committee rejected the proposal for chemical castration as it fails to treat the social foundations of rape. It opined that death penalty should not be awarded for the offence of rape as there was considerable evidence that death penalty was no deterrence to serious crimes. It recommended life imprisonment for rape.

The Committee had recommended the discontinuation of the procedure that was used earlier for the medical examination of a rape victim. This change has been upheld by the Supreme Court of India.

The Committee had recommended certain steps to reform the police. These include establishment of State Security Commissions to ensure that state governments do not exercise influence on the state police. Such Commissions should be headed by the Chief Minister or the Home Minister of the state. The Commission would lay down broad policy guidelines so that the Police act in accordance to the law.

The Committee also recommended provisions for victims of acid attack, offences against women in conflict areas, trafficking and child sexual abuse.

Reforms in management of cases related to crime against women:

- A Rape Crisis Cell should be set up. The Cell should be immediately notified when an FIR in relation to sexual assault is made. The Cell must provide legal assistance to the victim.
- All police stations should have CCTVs at the entrance and in the questioning room.
- A complainant should be able to file FIRs online.
- Police officers should be dutybound to assist victims of sexual offences irrespective of the crime's jurisdiction.
- Members of the public who help the victims should not be treated as wrongdoers.
- The police should be trained to deal with sexual offences appropriately.
- Number of police personnel should be increased. Community policing should be developed by providing training to volunteers.

Other steps by the Indian Government

In 2016, in accordance with the adoption of the 2030 Agenda for Sustainable Development, UN Women updated and redesigned the database and relaunched it as the "Global Database on Violence against Women". The primary sources of

information for the database are responses received from Governments to a questionnaire on violence against women sent to all countries in September 2008, supplemented with subsequent updates and other official information provided by Governments.

According to the responses received by UN Women, mentioned below are some of the measures planned and/or taken up by Government of India:

1. One Stop Centers

To address the issue of women's safety and gender based violence there is a proposal to set up One Stop Centers in 660 locations across the country, as a single point access to facilitate effective handholding of women affected by violence and to provide them medical assistance, police assistance, psycho-social support, legal aid and counseling, temporary shelter and video conferencing to facilitate Police and Court proceedings. Further the Women Helpline, which is to be universalized, would be a toll free service accessible to women in distress anywhere, anytime in the country through a single universal number - 181.

2. Victim Compensation Scheme

A new Section 357A has been introduced in the Code of Criminal Procedure, 1973 through the Code of Criminal Procedure (Amendment) Act, 2008, which provides compensation to victims of crime. Under this provision, a Victim Compensation Scheme is required to be framed and introduced by the State Governments/Union Territories in co-ordination with the Central Government. Government of India is supervising the notification and implementation of Victim Compensation Schemes (VCS) in all the States/UTs.

3. Nirbhaya Fund

As per information provided by the National Crime Records Bureau (NCRB) there has been a rise in the number of registered cases of crimes against women and children in Delhi and NCR in recent times. The Union Budget in 2013 made provision for a corpus called 'Nirbhaya Fund'. This is to support initiatives towards protecting the dignity and ensuring safety of women in India. The

fund is administered by Ministry of Finance. In pursuance of the aforesaid, approval has been accorded for an integrated Computer Aided Dispatch platform for supporting Geographical Information System-Based Call Tracking and Global Positioning System-based Police vehicle dispatch function that shall help improve efficiency in responding to the distress calls and provide prompt assistance. Distress or emergency alarms generated by landlines or mobiles, more specifically generated by women through mobile phone applications or individual devices, would be tracked. The proposed system is to be implemented in the 113 identified cities which includes 53 cities having a population of more than one million and which are headquarters of the State/Union Territory as well as headquarters of 41 highly crime prone districts. The cost of the project is Rs 3216.9 million.

4. Criminal Law (Amendment), Act 2013

In consonance with the recommendations made by the Justice Verma Committee, comprehensive amendments were introduced in the Indian Penal Code, 1860, Code of Criminal Procedure, 1973 and the Indian Evidence Act, 1872 through the Criminal Law (Amendment) Act, 2013. The amendments sought to make provisions relating to violence against women more stringent. The key features were as follows:

a) New offences like acid attack, sexual harassment, voyeurism, disrobing a woman, stalking have now been incorporated into the Indian Penal Code. Enhanced punishments for crimes like rape, sexual harassment, stalking, voyeurism, acid attacks, indecent gestures like words and inappropriate touch etc. have also been added.

b) Definition of rape has been widened to include non-penetrative sex as well.

c) Provisions for aggravated rape expanded to include rape committed by a person in a position of dominance, by a member of the armed forces deployed in an area, rape committed during religious/communal violence or against a woman incompetent of giving a valid consent.

d) Increased penalty for gang rape and causing serious injury to the victim leaving her in a vegetative state.

e) Increased sentence for rape convicts, including life-term and death sentence.

f) Insertion of a new provision casting a duty on all hospitals public, private run by the Central Government or State Government to provide first aid or medical treatment, free of cost to victims of any offence defined under Section 326, 375 and 376 (acid attack and rape).

g) Further, Section 370 and 370A of IPC provide for comprehensive measures to counter the menace of human trafficking including trafficking of children for exploitation in any form including physical exploitation or any form of sexual exploitation, slavery, servitude, or the forced removal of organs.

5. Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 provides a safe and secure environment to women at the workplace. The Act covers all women, irrespective of their age or employment status, and protects them against sexual harassment at all workplaces both in public and private sector, whether organized or unorganized. The domestic workers have also been included under the ambit of the Act. The Law provides for a mechanism in the form of Internal and Local Complaints Committee to provide redressal in cases of sexual harassment. It also casts a duty on employers to sensitize employees by carrying out various awareness generation programmes and workshops.

6. Access to Safe Public Transport

In order to ensure that women have access to safe public transport, the Government of India came out with urban bus specifications for the first time in India so as to replicate metro experience on the city bus and to upgrade the quality of public transport so that it can be sold in public as a 'Branded Product'. As part of the 'Urban Bus Specifications', an important

component is the Intelligent Transport System. LED Sign Board, Audio-Visual Passenger Information System, Multiplexing, two cameras on the bus with two days of recording facility, GPS/GPRS, integrated controller, Automatic GPS/GPRS, and on-board cameras are important safety and security features which are now being considered for installation on all public transport vehicles in the aftermath of the 2012 case of rape inside the bus. The government has been emphasizing that all the states/cities/State Road Transport Undertakings implement these Intelligent Transport System specifications on all the 15,260 buses for urban transport sanctioned under Jawaharlal Nehru National Urban Renewal Mission.

7. Protection of Children from Sexual Offences Act 2012

To deal with child abuse cases, the Government has brought in a special law, called the Protection of Children from Sexual Offences Act, 2012. The Act came into force with effect from 14th November, 2012. The Act provides protection to children from the offences of sexual assault, sexual harassment, and pornography. The Act incorporates child-friendly procedures for reporting, recording of offences, investigation, and trial of offences. The Act provides for stringent punishments. The extent of punishments under the Act ranges from 3 years to life imprisonment along with fine, depending on the gravity of the offence. It provides precise definitions for different forms of sexual abuse, including penetrative and non-penetrative sexual assault, and sexual harassment.

8. Crime against Women Cells

The Crime against Women (CAW) Cells are found in police stations at the district level, and the victims can approach them directly. The CAW Cells are in every district and are headed by an Assistant Commissioner of Police who deals with complaints of violence against women.

9. The Personal Laws Amendment Act 2010

The Personal Laws (Amendment) Act, 2010 has amended the Guardians and Wards

Act, 1890 and the Hindu Adoptions and Maintenance Act, 1956. Under sub-section (b) Section 19 of the Guardians and Wards Act, 1890, the mother was not included as guardian along with the father, but with this amendment the mother is included. Sub-section (c) of Section 8 of the Hindu Adoptions and Maintenance Act, 1956 which disallows a married woman from adoption on the basis of her marital status, stands amended.

10. Women Police Stations

There are 328 Women Police Stations in India to deal with cases of violence against women

11. Topic of "Violence against Women" included in Under-Graduate and Post-Graduate Courses in Universities and Colleges

The Under-Graduate and Post-Graduate Courses in Women's Studies, Human Rights, Sociology and Law in the Universities and Colleges include the topic of Violence Against Women (VAW), i.e. the various forms of VAW, and the initiatives undertaken to combat VAW both at the national level (laws, policies and programmes) and at the international level.

All Women/Gender Studies Programmes in the Universities and Colleges target both men and women. There are a number of non-governmental organizations working on VAW which engage and focus on both men and boys along with women and girls.

Objective of Study

Based on extensive review of literature, the following objectives were outlined:

1. To carry out a comparative analysis of such incidents around the world.
2. To carry out a comparative analysis of the legal framework/provisions in the developed and developing countries.
3. To enumerate the provisions under the IPC and to critically examine the recommendations of Justice Verma Committee
4. To explore the viability of Capital Punishment as an effective deterrent.

Research Methodology

The present study was exploratory in nature. Information was collected from various secondary sources such as U.N guidelines, reports, National Crime Records Bureau (NCRB), Ministry of Home Affairs, Government of India, journals etc. The method included a comparative analysis of the reported facts and figures across the world and in India.

Finding and Analysis

The Government of India has recognized the need to address violence against women and girls as a human rights violation, and also as an issue that detracts from the country's path to prosperity and inclusive development. It has taken legislative measures in this regard, including measures to address rape and sexual violence. However, significant gaps remain in the legislative framework as regards the failure to recognize all forms of violence against women and to adopt a holistic approach that addresses the root and structural causes of violence against women. Moreover, there is a lack of effective remedies to address the main manifestations of violence against women, owing either to the absence of specific programmes or to a lack of implementation. The inability to ensure accountability and redressal for victims has led to an increase of violence against women and the continued discriminatory treatment of victims.

The persistence of harmful practices, pervasive gender stereotypes and deeply entrenched patriarchal social and cultural norms is of serious concern. Based on the idea of superiority of men over women, those manifestations exacerbate women's position of dependence and subordination and significantly obstruct effective implementation of relevant legislative and policy measures. Without a comprehensive effort to address them, in schools or university, at work, in the family, in the community and in printed and electronic media, the elimination of violence against women remains a challenge. It is essential that the authorities do not underestimate the negative effects of this challenge in their efforts to eliminate all forms of violence against women.

In spite of many strict and stringent legislations for the safety of women, the cases related to violence against women and minor girls, outraging their modesty, sexual harassment, rape etc. are increasing day by day at a very high pace. Recently, sexual assault and murder cases of minor girls in Kathua, Unnao (U.P.), and cases from Delhi, Surat (Gujarat), Varanasi etc. have again proved that India has learned nothing from the Nirbhaya verdict.

In the wake of nationwide outrage over the recent cases of sexual assault and murder of minor girls, the Union Cabinet cleared the Criminal Law (Amendment) Ordinance 2018, which proposes stringent punishments, ranging from a minimum of 20 years to life term or death, for rape of girls under the age of 12 years.

If the victim is less than 16 years and more than 12 years, the ordinance has increased the minimum punishment from 10 years to 20 years and the maximum has been set at imprisonment for the rest of the convict's life.

Capital Punishment As A Deterrent

A report titled 'Deterrence and the Death Penalty', released in 2012 by US-based National Research Council of the National Academies, analyzed research done for over 30 years on death penalty acting as a deterrent to murder. The study concluded that death penalty had no impact on deterring or preventing murders.

On 23rd April 2018, the Delhi High Court asked the government if it had done any research or scientific assessment before coming out with an ordinance to award death penalty for rape of girls below the age of 12. The High Court said that the government was "not even looking at the root cause" or "educating people" as the offenders are often found to be below the age of 18 years and in majority of the cases, the perpetrator is someone from the family or known to them.

"Nowhere ever has capital punishment been helpful in preventing rape. If it had been, why would there still be so much crime? There was a reason the world moved away

from capital punishment. It undermines right to life and has proven problematic everywhere that it was practiced in the world," claimed former Supreme Court Judge Ashok Kumar Ganguly.

Hence, the conclusion is that Capital Punishment does not act as a deterrent against such heinous crimes. The answer lies in bringing the culprits to public shame.

Suggestions

Amidst the rising number of crimes being inflicted upon women and young girls, there is an urgent need to create awareness about the laws and mechanisms that exist in the country to guard the safety, security and right to a decent life for every individual. This can be ensured by the following measures:

- Structured education or development communication about rape and other laws in the country.
- Creating awareness.
- Improving implementation of existing laws.
- Moral upliftment of the society.
- Acceptance of the victim in the society/ Family and social support to the victim.
- Moral values in the male child from childhood.
- Improving environment at home.

Most importantly, girls must be empowered with the knowledge, skills, resources and options they need to reach their potential and serve as their own advocates. Educating girls and boys in an environment that is responsive to gender differences is a key strategy in breaking the cycle of violence. Providing adolescent girls with life skills education can help them develop critical thinking, build self-esteem, communicate and negotiate effectively, and solve problems in a cooperative way. It can also build skills required to cope with violence if and when it does occur.

Relevance of the Study

The present study is of immense importance in the present times as the country is making rapid advancements in each and every domain. The country strives to be an indomitable force to reckon with in

the coming years. The pace of development gets slowed down by such regressive and barbaric acts. Real development can only come when our women are safe and children are brought up in a safe and nurturing environment. Hence, the time is ripe for all to be made aware of the framework and institutions of the law of the land. In addition, one must preach and practice ethical values and strive to follow a path of righteousness.

Conclusion

According to the African Commission on Human and Peoples' Rights, "By rape, the victim is treated as a mere object of sexual gratification...without regard for the personal autonomy and control over what happens to his or her body...rape is one of the most repugnant affronts to human dignity and the range of dignity-related rights, such as security of the person and integrity of the person"

Widespread public attention to increasing number of heinous crimes against women and girls is an essential prerequisite to putting an end to this malady.

Ending violence against women and young girls involves action at every level. Governments, the private sector, civil society organizations, communities and ordinary individuals, all have a role to play in stopping the cycle of abuse, violence and neglect and thereby, contribute to the empowerment of women/girls and provide them a safe and just world.

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Preachings of the Bhagavad Gita : a Management Perspective

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Abstract *The Bhagavad Gita, written thousands of years ago, enlightens whoever reads it with all managerial techniques. It contains valuable teachings applicable to all stages of human development. We learn to lead a harmonious and blissful life even in an era which is full of conflict, tensions and absence of motivation. The Bhagavad Gita elaborates upon the issues related to the grass root level of human thinking. Once the basic thinking of man is improved, it will automatically improve the eminence of his actions and their results. At work, the most critical question on every manager's mind is how to be effective at work. The answer to this question is found in the Bhagavad Gita, which repeatedly proclaims that "you must try to manage yourself" (Bhattathiri, 2011). The reason is that unless a manager attains a level of excellence and effectiveness, he or she will be a lost face in the crowd.*

Key words: *Spiritual, Commitment, Attitude, Positive Thinking, Decision Making*

Introduction

The most beautiful journey on earth, called life, is dotted with ups and downs, good times and bad times, fun & frolic, sorrow, meetings and partings. Every stopover on the way enlightens us about the various hues of our existence and teaches us that nothing in this world is permanent. During the course of this journey, the wise ones gain the maturity to accept people as they are, and to let go when the time is opportune. The thoughts and teachings of prominent religious texts like the Bhagavad Gita guide us at every stage of the life journey. Those who are fortunate enough to have read the Bhagavad Gita are blessed with an internal peace and seem to possess a calm, confident demeanor towards handling their personal and professional life. The distressed state of Arjun is no different from that which most people experience in life (Parthasarathy, 1992). During times of trouble and turmoil when the mind is confused and afraid, and one is not able to manage either the professional or personal front, one is often advised to read the Bhagavad Gita, to seek solace and to find the right path towards a solution for all the problems, confusions and disturbing thoughts.

The Bhagavad Gita is one of the most revered of the ancient texts, popular not only among the Indians but also among scholars of other countries. The Bhagavad Gita has inspired many of our national leaders and provided them strength, moral courage and clarity of thought with which they have been able to lead the country time and again. Shrimad Bhagavad Gita is such a piece of motivation that each reading provides new understanding, new vision to ponder upon and practice. Modern management concepts like vision, leadership, motivation, excellence in work, achieving goals, meaning of work, attitude towards work, nature of individual, decision making, planning etc., are all discussed in the Bhagavad Gita (Sethumadhvan, 2002). Krishna has explained to Arjun the importance of performing his duty. A warrior is fortunate to find an opportunity to fight a righteous battle, abandoning such an opportunity will incur infamy and sin (Parthasarathy, 1992). The teachings in Bhagavad Gita provide a sharp insight and analysis to equip our minds with sufficient wisdom to handle any problem, making it highly appropriate to be adopted as part of the modern management syllabus at any business school.

Nobody can refute the fact that managing men, money and material in the best possible way is the most important and essential factor for successful management and execution of a project. Managing men is supposed to require the best management tactics and strategies. Human being is the first component in management, which speaks volumes on the role and significance of human being in the strategies of management practices. It is difficult to believe that to manage men at work the Delhi Metro Rail Corporation did not believe in intense vigilance nor did it rely on hidden cameras to plug leaks, nab wrongdoers and work-shirkers. DMRC is one of the few organisations where all executives on joining work are given their own copy of Swami Vidyaprakashananda's 'Gita Makaranda'. "To motivate employees and to encourage a positive outlook, quotes from the 'Gita Makaranda' are published in the monthly newsletter and safety bulletins of DMRC so that the message regarding value of hard work and honesty reaches everyone from the senior management to the workers and the contractors", said Anuj Dayal, Chief PRO, DMRC (Ram, 2008).

The Bhagavad Gita expounded thousands of years ago, enlightens us on all managerial techniques leading to a harmonious and blissful state of affairs. The main objective of the Bhagavad Gita is to help people cross the ocean of transmigration and reach the spiritual shore of liberation while living and working in the society. The central teaching of the Bhagavad Gita is the attainment of freedom from the bondage of life by doing one's duty. We all have grown up listening to our teachers and parents narrating the same stories: 'concentrate on your target like Arjun', 'do not get attached to the results', 'don't be greedy', 'do your duty efficiently without being attached to or affected by the results' or 'always remember the glory and greatness of the creator'. Bhagavad Gita is a great book to learn and implement management and managerial strategies from.

Use the Power of Positive Thinking

Bhagavad Gita in numerous ways narrates the power of positive thinking. In one of the

chapters, Gita defines four goals for steady and methodical growth of the individual and progress of society (Bhattathiri, 2011), they are: doing one's duty; earning wealth; substance and sensual gratification (with senses under control); attaining salvation. In the mode of goodness, one possesses the understanding by which one sees a single (undivided) immutable reality in all beings; performs obligatory duty without thinking of likes and dislikes the result; enjoys sensual pleasure with senses under control; is free from attachment/unaffected by loss or win, non-egotistic, has made his mind up, and is unperturbed in success or failure; has intelligence by which one measures what is the right or wrong action and the path of renunciation, best ways to work, fear and fearlessness, bondage and freedom; has the determination by which one manipulates functions of the mind and senses for God-realization; enjoys contentment from spiritual practice ensuing in cessation of all sorrows; and enjoys contentment that comes by the refinement of Self-knowledge.

Another objective which the Bhagavad-Gita seeks to achieve is to help people overcome dilemmas in everyday life. The entire discourse of the Bhagavad Gita on the dialogue/discussion between Lord Krishna and Arjun on the battlefield is to remove doubts and confusions through positive thinking. Arjun was reluctant to fight with his relatives for gaining control over the kingdom, Krishna explained to Arjun, "If you will not fight this righteous war, then you will fail in your duty, and lose your reputation. People will talk about your disgrace forever. Just do your duty to the best of your capability without becoming disheartened by the thought of the outcome which may be success or failure, gain or loss, victory or defeat" (Bhattathiri, 2011).

In general, all of us, like Arjun, think and feel low not because of the dismal circumstances we are in, but we are in dismal circumstances because we think and feel low. The most powerful but least understood tool we possess is positive thinking. Positive thinking is an approach of the mind wherein a person thinks and believes that efforts utilized in the right direction will turn out to be successful. The

power of positive thinking can be understood when an individual is not happy with the outcomes, situations go wrong or are looking a bit dim, the individual has to think positive. Thinking in a positive manner, in return, attracts positive results.

Attitude Towards Work

One of the biggest problems that we face in our lives and workplace is that we don't seem to enjoy what we are doing. Today, even children say "I am bored". Young professionals want to adopt the western work culture of "weekend getaway". These days, we in India too look forward for "weekend getaways", we perceive work as drudgery and an avoidable aspect of our life. With such a perspective one can never expect the best results from any work place.

Each one of us has different inner characteristics possessing different perspectives. "Look at your own duty you should not waver, for there is nothing better than righteous war" (Parthasarathy, 1992). The Gita advocates that everyone should build a visionary perspective in his or her work. It suggests that whenever an individual does some work, he/she should not get preoccupied with the outcomes. It advises non-attachment/no expectations of the results from actions while remaining accountable for the output of one's duty. It says that by acting without attachment, an individual can accomplish distant outcomes. An attachment sprouts ego in our work and detachment releases us from the harmful energies (Pratap, 2011).

In Gita, it is explained that "You have control over your Karm, but no control or claim over the result. Fear of failure or becoming emotionally attached to the fruit of work is the greatest obstacle to success because it robs efficiency by constantly disturbing the equanimity of mind. The boundary of one's jurisdiction ends with the completion of one's duty. Do your duty to the best of your ability; abandon worry and attachment to the result. Remain calm in both success and failure. Such selfless service brings peace, contented feeling and equanimity of mind."(Bhattathiri, 2011)

To excel in execution of the work, the best way is to immerse oneself in work so much

that it no longer appears as work (karma) but rather, a duty (dharma). This gives rise to a value system in the work of an individual (Pratap, 2011).

Understand Your Place in the Big Plan

The despondent position of Arjuna in the first chapter of the Gita translates a typical human situation which may come in the life of all men and women, some time or other. Krishna by sheer power of his inspiring words raised the level of Arjuna's mind from the state of confusion / inertia to the state of righteous action. Krishna counseled Arjun from the state of faithlessness to the state of faith and self-confidence in the ultimate victory of Dharma (ethical action). Arjun was made to understand his duties, responsibilities, as well as how important it is to identify what are you here for. "Those who are free from pride and delusion, who have conquered the evil of attachment, who constantly dwell on the Supreme Being with senses under control, who understand dualities of pleasure and pain (disappointment), such wise ones reach My Supreme Abode" (Bhattathiri, 2011). When Arjuna got over his despondency and stood ready to fight, Sri Krishna made him realize that he was using his spirit of intense action not for his own benefit, not for fulfilling his own greed and aspiration, but for the good of many, with faith in the ultimate victory of ethics over unethical actions and truth over untruth. Arjuna responds by emphatically declaring that all his delusions/ confusions/ inertia were removed and that he is ready to do what is expected of him in the given situation. Like the characters of Gita we all are expected to respond and perform our duties to the best of our abilities, under a given situation (Bhattathiri, 2011).

Each business organization as well as each individual has a unique slot in the jigsaw puzzle of the universe. The goals of an organization and its departments may keep changing with time. Generally each one of us has inborn talents and skills which need to be discovered, honed and put to use for achieving personal and organisational purpose. It is the responsibility of the leader to ensure that employees have a sense of belonging and identify themselves with renewed focus and commitment. Each

person is required to be fitted into the right slot, while fulfilling his own role, in harmony with the big overall organizational plan (Bhatnagar, 1997).

Developing Values Among Individuals

Krishna made Arjun understand a great psychological truth that whatever a leader does the masses follow, whatever standards he sets his followers emulate them. When a teacher of the institute is undisciplined the students become the same way. When the head of the family is lazy and lethargic the other members of the family develop similar traits. Therefore, for the well being of a state or family, the head of the unit must lead the way. He must set a high standard for his followers to rise to and reach (Parthasarathy, 1992). Fearlessness, purity of inner psyche, non-delusion, forgiveness, truthfulness, absence of anger, charity, control over mind and senses, tranquility, compassion for all creatures, freedom from greed, gentleness, modesty, absence of fickleness, nonviolence, sacrifice, equanimity, contentment, austerity, charity, are the diverse values preached and emphasised by Krishna in the Gita. Lord Krishna, in one of the chapters, says that “the mind and intellect of a person become steady when he is neither elated by getting desired results, nor perturbed by undesired results. Restless senses, O Arjuna, forcibly carry away the mind of even a wise person striving for perfection”(Bhattathiri, 2011). A spiritually underdeveloped employee is very costly to the organization. This is why people who build successful organizations pay great attention to their employees' developmental needs.

In Gita, it is stated categorically that “the senses are said to be superior to the body, the mind is superior to the senses, the intellect is superior to the mind, transcendental knowledge is superior to the intellect, and the Self is superior to transcendental knowledge. Thus, knowing the Self to be superior to the intellect, and controlling the mind by the intellect”(Bhattathiri, 2011). In the present era of omnipresent corruption and scams, it becomes the moral duty of schools, colleges, religious institutions, parents to inculcate values among individuals to

overcome evils of the society.

In today's scenario, the corporate world conducts personal transformation programs to help in the development of effective, quality people. Reiki, vipassana, yoga, sudarshan kriya, silva mind control, transcendental meditation, hypnotherapy, neuro-linguistic programming and sidhha samadhi yoga are some of the systems gaining popularity in corporate circles. (Bhatnagar, 1997)

Make the Best Use of the Present Moment

We all have grown up listening to the phrase “Life is not a destination to be arrived at. What counts is what you are doing with it right now” (Bhatnagar, 1997). When Arjuna became bewildered upon seeing people he loved and respected as his opponents in the battle field, Lord Krishna made Arjun understand that they have only two choices: fight for their right as a matter of duty or run away from war and accept defeat in the name of peace and nonviolence. Lord Krishna said: “If you will not fight this righteous war, then you will fail in your duty. Considering your duty as a warrior you should not waver like this. There is nothing more auspicious for a warrior than a righteous war. Just do your duty to the best of your ability without becoming discouraged by the thought of the outcome. You have control over doing your respective duty, but no control or claim over the result” (Bhattathiri, 2011).

As students, we all wanted to be recognized as one of the best student in school or college, but at the same time we never put in our best efforts to attain that position. Like Arjun all of us generally think of all possible outcomes even before starting the task. We need to understand not to waste time in imagining outcomes of the work. Working only with an eye to the anticipated benefits, means that the quality of performance of the current job or duty suffers through mental agitation or anxiety for the future. In fact, the way the world works means that events do not always respond positively to our calculations and hence, expected fruits may not always be forthcoming. So, the Gita tells us not to mortgage present commitment to an uncertain future

(Bhattathiri, 2011).

Utilizing Alternatives Wisely

Resources are increasingly becoming scarce, which augments the challenge of managing them. There will always be trade-offs between alternatives. This is why it is important to learn how to choose wisely and utilise resources optimally. In Gita, Arjun and Duryodhana both went to seek Krishna's support for the famous battle. Lord Krishna offered two options: one can opt for his army and the other one can take him. Duryodhana chose Krishna's large army for help while Arjun selected Krishna's presence and wisdom. Therefore, unlike Duryodhana, a good manager should never fail to see the bigger picture. Evaluation of alternatives is critical to making decisions; this demands patience, wisdom, and managerial skills (Pratap, 2011). People are ignorant of the supreme self within, ignorance gives rise to delusion, often they are confused and confounded. The mind is infested with doubts and indecisions. Krishna advised Arjun to use his intellect to subdue these negative forces and pursue the path of action (Parthasarathy, 1992).

In any business staying ahead of competitors is the most crucial task. A mobile giant like Bharti Airtel has always focused on evaluating alternatives, for example revamping its pricing strategies at regular intervals in order to stay ahead of competition. The company charged different rates for outgoing calls, SMS, and international calls, depending on the plan the subscriber has subscribed for. It is indeed essential for each organisation and each manager to act wisely to select/evaluate alternatives for the best outcome. Industry experts feel that these actions are necessary to compete in the intensifying competition in the pre-paid cellular card segment in India in the 21st century.

Focus on Work Commitment

In Bhagavad Gita, Lord Krishna, in a popular verse, advises “your right is in action only, never to the fruit; let not the fruit of action be your motive nor let your attachment be to inaction” (Parthasarathy, 1992). If an individual always keeps calculating rewards, recognitions, the date

of promotion or the rate of commission before putting in efforts, then such work is not detached. It is not “generating excellence for its own sake” but working only for the extrinsic reward that may (or may not) result. The best way to perform is to attain nishkama karma. The Gita suggests that this state prevents the ego and mind from dissipation through speculation on future gains.

To help employees make the best use of their capability, the leader of the organisation has to encourage employees to identify and assign tasks to themselves. For juniors to work in harmony with the departmental plans, it has to be ensured that human resources are trained in time to drive desired results. Some people might argue that not seeking the business result of work and actions, makes one unaccountable. In fact, the Bhagavad Gita is full of advice on the theory of cause and effect, making the doer responsible for the consequences of his deeds. While advising detachment from the avarice of selfish gains in discharging one's accepted duty, the Gita does not absolve anybody from the consequences arising from discharge of his or her responsibilities. Thus, the best means of effective performance management is the work itself. Attaining this state of mind (called *nishkama karma*) is the right attitude to work because it prevents the ego, the attention of mind from speculation on future gains or losses (Bhattathiri, 2011).

Learning The Decision-Making Processes

“The human mind runs wildly in all directions seeking the pleasures of the world. Full of desires and agitations, it cannot even concentrate. Therefore, one must first reduce desires by controlling sense, mind and intellect through practicing *karma* (action), *bhakti* (devotion), and *jnana* (knowledge). These three actions would help relieve individual mind from preoccupation with the world. Having the senses, mind and intellect controlled, with liberation as the goal, the sage, free from desire, anger and fear, is verily liberated forever” (Parthasarathy, 1992).

When Arjuna fails to convince himself to wage war against his elders, Krishna assists him in making a decision. In eighteen

chapters, seven hundred verses, the Bhagavad Gita devotes itself to one task – making one decision. Lord Krishna through his conversation with Arjun enables him to undertake a voyage of self-discovery so he can master the art of making a complex decision in the face of conflicting values. The Gita talks about the righteous decision-making process throughout the book. It says that in the midst of a tempest, one needs to take decisions, and those should be righteous. In difficult circumstances, one should be guided by the principle to refrain from thoughts that may make them weak, either physically or psychologically. Faith in self and dharma (ethical action) guides the way to making better decisions. This will not only streamline the process and minimise the use of resources, but also ultimately lead to better outcomes (Pratap, 2011).

Whether it is any organisation or life of an individual, a decision is a choice among the alternatives. As soon as an individual chooses one alternative, it means the other alternative is relatively less important. Selection of an alternative is based on individual's logic, emotion and experience. At times the selected option is acceptable to other members of the team. One has to stand firm for the choice, resist opposition from people and circumstance. Generally, such conflicts are part of decision making. However, thinking about decisions from the perspective of conflict resolution is going about it the wrong way. Conflict resolution is like happiness; the more you chase it, the less likely you are to get it. Thus, Arjun was made to understand the larger perspective of the solution to the problem. Lord Krishna suggested Arjun to understand problems in the right perspective to manage them. This is the greatest management lesson that one can learn.

Wider Spectrum of Task

In general, Bhagavad Gita is full of advice of cause and effect of *karma*, *dharma*, and *moksha*. Lord Krishna told Arjun that all of us are responsible for the consequences of our deeds. The Gita, while advising detachment from the selfish gains by discharging duty, does not absolve anybody from the consequences arising from discharge of their responsibilities

(Sethumadhvan, 2002). To pull Arjun out of his state of inaction, Krishna appealed to him to perform without attachment and reach the supreme (Parthasarathy, 1992). In general, Krishna's *updesha* in the Gita revolves around the philosophy of assessing individual strengths and developing inner faculties, so that one can face and conquer the challenges in life. Each one of us needs to develop a strong intellect to withstand the onslaughts of an agitated mind and to direct actions properly (Parthasarathy, 1992).

The phrase "Don't worry, be happy" may well be a modern term, but the secret of achieving this lies in the Gita. The Gita explains the theory of "detachment" from the extrinsic rewards of work in saying: 'If the result of sincere effort is a success, the entire credit should not be appropriated by the doer alone. If the result of sincere effort is a failure, then too the entire blame does not accrue to the doer'. The former attitude mollifies arrogance and conceit while the latter prevents excessive despondency, demotivation and self-pity. Thus, both these dispositions safeguard the doer against psychological vulnerability- the cause of the modern managers' companions of diabetes, high blood pressure and ulcers (Sethumadhvan, 2002).

Lord Krishna said, "Fearlessness, purity of inner psyche, perseverance in devotion of self-knowledge, charity, sense restraint, sacrifice, study of scriptures, austerity, honesty, nonviolence, truthfulness, absence of anger, renunciation, equanimity, abstaining from malicious talk, compassion for all creatures, freedom from greed, gentleness, modesty, absence of fickleness, splendour, forgiveness, fortitude, cleanliness, absence of malice, and absence of pride are some of the qualities of those endowed with divine virtues, O Arjuna." (Bhattathiri, 2011)

"The wise, united to knowledge, renouncing the fruit of action, liberated from the bond of birth, indeed reach the state beyond evil" (Parthasarathy, 1992). Assimilation of the ideas of the Gita leads us to the wider spectrum of "*loka samgraha*" (general welfare) but there is also another dimension to the work ethic - if the "*karma yoga*"

(service) is blended with “*bhakti yoga*” (devotion), then the work itself becomes worship, a “*seva yoga*” (service for its own sake.) Along with *bhakti yoga* as a means of liberation, the Gita espouses the doctrine of *nishkamya karma* or pure action, untainted by hankering after the fruits resulting from those action. Modern scientists have now understood the intuitive wisdom of that action in a new light (Sethumadhvan, 2002).

Importance of Social Good

Gita also offers perspectives on how to manage certain things in life, understand complex things that we go through. Krishna helped Arjun understand the importance of working with the spirit of sacrifice, its importance for the welfare of human beings. It comprises actions performed selflessly, in a spirit of surrender and sacrifice to a higher goal in life. Such actions set the wheel of progress moving towards the ultimate destination of peace and bliss (Parthasarathy, 1992). It also offers direct ideas and sets us in a state of contemplation.

Lord Krishna said “treat alike pleasure and pain, gain and loss, victory and then defeat, then get ready for the battle” (Parthasarathy, 1992). Krishna prepared Arjun to look at the battle scene as an opportunity to serve the great cause of resurrecting righteousness in his country. The fact remains that while doing great work, all of us need a great amount of energy and motivation. A person may run out of energy and motivation when he is doing something for personal gains, but he will always be driven by higher energies when he is able to see the larger interests of the world. Krishna taught Arjuna to fight against his elders, not with the intention of sheer personal pursuits of materialism, but for *Lok-kalyan*: the good of many, with a firm belief in the virtue of ethics (*dharma*) over unethical actions. Moreover, work done for personal gains delivers a certain set of benefits which may outweigh the cost, but works done for the common good reap a quantum of benefits so great that it overthrows all the costs. Thus, the margin always remains high in the actions of *Lok-kalyan*. Sensing the responsibility of the

work, a manager should ideally be able to evade negative mental states like greed, anger, jealousy, hate, and suspicion (Pratap, 2011).

Empathy for One Another

While clarity of intention and awareness gets us onto the path to success, empathy and compassion help us to gain support of others. Both in Bhagavad Gita as well as in Yoga Sutras of Patanjali, friendliness (*maitri*) and kindness/compassion (*karuna*) are two attitudes that are encouraged in working with others (Kaipa, 1998). When an individual begins to see himself in others and feel for others genuinely, others too reciprocate similar feelings. Time and again, we all have experienced that affection (*vatsalyata bhava*) and warmth for people always brought positive results. In case of conflicts, kindness and compassion are able to diffuse that tension and create some 'openness' to an amicable solution.

Empathy is like "walking in another's shoes." It implies the imaginative act of being the other person. Empathy is the foundation for emotional intelligence. By being kind and empathetic when you could be harsh, you can build lasting relationships with your colleagues, employees and customers. The practice of empathy really requires demonstrating openness, mutual respect and trust in relationships. Deep listening, not just to the words but the meaning behind the words, is the foundation for an empathetic relationship. Sharing from the heart and feeling the pain of the other nurtures relationships. Empathy begets more empathy and is the source of a creative partnership (Kaipa, 1998).

Bhagavad Gita is a message addressed to each and every human individual to help him or her to solve the vexing problem of overcoming the present and progressing towards a bright future. Within its eighteen chapters is revealed a human drama. This is the experience of everyone in this world, the drama of the ascent of man from a state of utter dejection, sorrow and total breakdown and hopelessness to a state of perfect understanding, clarity, renewed strength and triumph (Bhattathiri, 2011). Holy Gita

has become a secret driving force behind the unfoldment of one's life. In the days of doubt, this divine book will support all spiritual search. This divine book will contribute to self reflection, finer feeling and deepen one's inner process. Then, life in the world can become a real education—dynamic, full and joyful—no matter what the circumstance. May the wisdom of loving consciousness ever guide us on our journey. What makes the Holy Gita a practical psychology of transformation is that it offers us the tools to connect with our deepest intangible essence and we must learn to participate in the battle of life with right knowledge (Bhattathiri, 2011).

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Submission Guidelines

Submission and Overall Format

The manuscript should have a Title Page, Abstract with Key Words, Introduction, Material and Method, Results and Discussions, Conclusions and Acknowledgment followed by references.

- Manuscript length should be between 4000-5000 words including figures and tables, typed in double – space and printed in 12 point Times New Roman font on 8.5” x 11” (A-4) size paper with 1.5 inch margin on all four sides. All pages should be numbered consecutively.
- The cover page should contain title of the paper, name of the author(s), official address, contact address, phone number and e-mail address.
- Papers are processed through a blind referral system by experts in the subject areas. To ensure anonymity, the writer's name, designation and other details should appear only on the first page along with the title of the paper and should not be repeated anywhere else.
- Abstract of not more than 200 words outlining the purpose and scope of the paper in a single paragraph should be submitted. The abstract should explain why the reader should consider these results important. Key words are to be mentioned at the end of the abstract.
- Number (in Roman Letters) and caption all exhibits, charts and tables. The number of tables and figures should be kept to essentials, recommended number is 2- 3. Sources of the data should be given below each table.

Content Guidelines

- Use British spellings (rather than American): universal “z” in 'ize' and 'ization' words.
- Use 'twentieth century', '1980'. Spell out numbers from one to nine, 10 and above to remain in figures. However, for exact measurements use only figures (3km, nine per cent %). Use thousands and millions (e.g., not lakhs and crores)
- Use single quotes throughout. Double quotes only to be used within single quotes. Spellings of words in quotations should not be changed. Quotations of 45 words or more should be separated from the text and indented with one space with a line space above and below.
- Notes should be numbered serially and presented at the end of the article.
- Always use internationally accepted signs and symbols for units, SI units.
- Genus and species names should be in italics.

Footnotes and References

It is the author's obligation to provide complete references with the necessary information. References should appear in the text as: “Bollen and Busse (2011) reported that” and the list of all the references must be placed at the end of the manuscript in the following style:

- Bollen N P B and Busse J A (2001), “ On the timings ability of mutual fund managers”, Journal of Finance, Vol.56, No.3, pp. 1075- 1094
- Festinger L(1975), “A theory of Cognitive Dissonance”, Stanford University Press, Stanford

In- text citations (as per APA, 6TH edition):

(Kessler, 2003, p.50); (Joreskog & Sorborn, 2007, pp. 50 – 66); (Basu, Banarji & Chatterjee, 2007)[first instance]; Basu et al. (2007)[Second instance onwards]; ('Study finds',2007); (Anonymous, 1998); (Gogel, 1990, 2006, in press); (Gogel, 1996; Miller, 1999)

Footnotes to tables should be indicated by superscript lower–case letters (or asterisks for significance values and other statistical data) and included beneath the table body.

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