

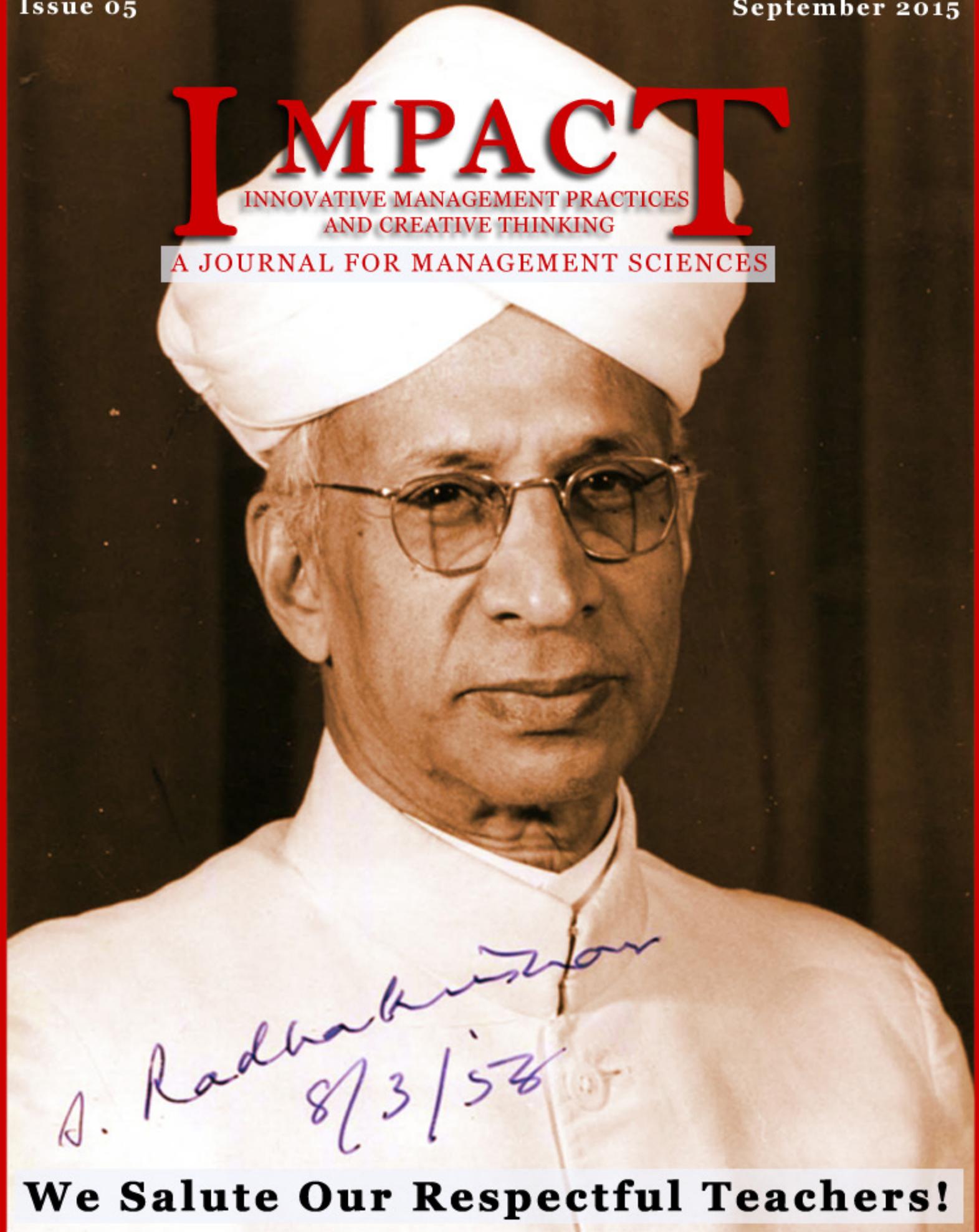
Issue 05

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IMPACT

INNOVATIVE MANAGEMENT PRACTICES
AND CREATIVE THINKING

A JOURNAL FOR MANAGEMENT SCIENCES



*A. Radhakrishnan
8/3/56*

We Salute Our Respectful Teachers!

EDITORIAL TEAM

N V Subbaraman
"Kalki" V Murali
M G Bhaskar

Designed by
SRIKANTH
ksheersaagars@yahoo.com

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With Greetings from IMPACT

Greatly enthused and encouraged by the readers of this IMPACT-INNOVATIVE MANAGEMENT PRACTICES AND CREATIVE THINKING- e journal from almost all over the Globe, we take great pleasure in releasing our FIFTH issue.

This month is a special month in the sense that the great TEACHER-PHILOSOPHER-STATESMAN PRESIDENT Dr. Sarvapalli Radhakrishnan was born in this month and in deference to his wishes fifth September is observed as TEACHERS' DAY throughout the length and breadth of India-that is Bharath- our glorious Motherland. In the fitness of things the readers will find some of Dr. Radhakrishnan's noble thoughts in this issue.

As usual some good articles from our regular and new contributors are carried in this issue which is bound to provoke innovative thinking and creative ideas in the field of management, may be human relations, health or business in the readers.

For any journal of this type to render its services very effectively, support and encouragement of the readers is very important. It can be in the form of subscriptions, articles, advertisements and so on.

Soliciting the same, Editorial team wishes everyone a happy and purposeful reading.

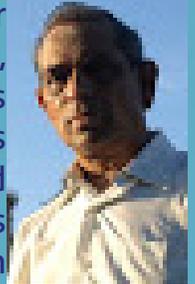
- Editorial Team

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MANAGEMENT IN VALLUVAM - Part V

A bilingual poet, writer, trainer, translator, thinker and speaker from Chennai, Mr Subbaraman has written 36 books. His paper, "Valluvam Inspired Mahatma Gandhi," was approved for presentation in the International Tirukkural Conference held in Washington, USA. His translated works include Thirukkural, Bharathiyar's Kuyilpattu and Ramana Maharishi's Aksharamanamalai. He is connected with the publication of the Management e-journal IMPACT. He was formerly the Deputy Zonal Manager, LIC of India.



In the absence of any negative comments, author takes that this article is being read by some and they are not very vocal in expressing their opinion this way or that way. The author has experiences sufficient that non expression of negative comments is a proof for positive acceptance- which in fact can be one approach of any Manager of Human Relations at domestic, official, societal, public and political domains!!!! On this premises I proceed with the fifth part of my article on HUMAN RELATIONSHIP MANAGEMENT IN VALLUVAM.

'Man is a social animal' it is said. Of all the

pet animals, dog is supposed to be the most grateful one. Let me not go into details about the quality of gratefulness in the dog; but it gives a lot of message to the human beings. For a wise and successful human relations practitioner this virtue of GRATEFULNESS plays a very important role. Probably that is the reason why Saint Thiruvalluvar has devoted a full chapter of 10 couplets on this aspect and let us have a view of it in this fifth part of MANAGEMENT IN VALLUVAM.

He has named this chapter as "செய்நன்றி அறிதல்" (eleventh athikaram) which has been translated as GRATITUDE by one of the great philosopher saints Kaviyogi Suddhanandha Bharathi. This finds a place in the canto on VIRTUE that is "அறத்துப் பால்"

Shakespeare has also dealt with in his plays on several occasions.

செய்யாமல் செய்த உதவிக்கு வையகமும்
வானகமும் ஆற்றல் அரிது (குறள் 101)

Unhelped in turn good help given
Exceeds in worth earth and heaven
(KuraL 101)

That is if someone extends help without soliciting that help indeed is very valuable and it is more than the value of earth and heaven put together. It is quite obvious that the practicing manager of human relationship should rush to the help of his colleagues even without their soliciting as these recipients will be ever grateful and loyal to the individual, institution and the society. It is quite possible that we come across some who do not reciprocate; does not matter. A good deed is worth pursuing.

காலத்தி னாற்செய்த நன்றி சிறிதெனினும்
ஞாலத்தின் மாணப் பெரிது (குறள் 102)

A help rendered in hour of need
Though small is greater than the world.
(KuraL 102)

A Manager, who receives a help from his colleagues and deem it as explained above, will love all and will be loved by all and that is bound to cement the human relationship stronger.

It needs no explanation or exposition. It should be the experience of the human beings in day today life.

பயன்தூக்கார் செய்த உதவி நயந்தூக்கின்
நன்மை கடலின் பெரிது (குறள் 103)

Help rendered without weighting fruits
Outweighs the sea in grand effects.
(KuraL 103)

If the recipient does not think of the value of the help rendered by the other, it will be far, far more than the vast sea.

Only when one begins to analyze the value of the help rendered, the recipient may feel the help a little low or high. Otherwise the help is worth a sea. Help is a help and one should not be sensitive to the measure of it.

தினைத்துணை நன்றி செயினும் பனைத்துணையாக்
கொள்வர் பயன்தெரி வார் (குறள் 104)

Help given though millet – small
Knowers count its good palm-tree tall.
(KuraL 104)

Yes; those who know the value of help rendered, will deem the help to the size of

millet, as help to the height of the tall Palmirah tree! That is value of the help matters little but the spirit with which it is rendered and received is more important and significant.

உதவி வரைத்தன்று உதவி உதவி
செய்ப்பட்டார் சால்பின் வரைத்து (குறள் 105)

A help is not the help's measure
It is gainer's worth and pleasure.
(KuraL 105)

Help by itself cannot be measured; its
measure depends on the recipient's broad
minded acceptance and appreciation.

மறவற்க மாசற்றார் கேண்மை துறவற்க
துன்பத்துள் துப்பாயார் நட்பு (குறள் 106)

Forget not the friendship of the pure
Forsake not timely helpers sure.
(KuraL 106)

It is not right to forget the pure friendship at
any time nor is it to give up that of those who
have rendered help on time.

எழுமை எழுபிரப்பும் உள்ளுவர் தங்கண்
விழுமந் துடைத்தவர் நட்பு (குறள் 107)

Through sevenfold births, in memory fares
The willing friend who wiped one's tears.
(KuraL 107)

Those who know the value of the help
received will not forget the help and those
who rendered for several births. That is to say
till their life time they will keep them in mind
and be grateful.

நன்றி மறப்பது நன்றன்று நன்றல்லது
அன்றே மறப்பது நன்று (குறள் 108)

To forget good turns is not good
Good it is over wrong not to brood.
(KuraL 108).

It is not fair and virtuous to forget the good
help one has rendered; but right thing it is to
forget the wrongs one does.

கென்றன்ன இன்னா செயினும் அவர்செய்த
ஒன்றுநன்று உள்ளக் கெடும் (குறள் 109)

Let the deadly harms be forgotten
While remembering one good-turn.
(KuraL 109)

While a person has rendered help at the time
of need, even the sins arising out of harms like
killing he has done earlier get annulled. That
indeed is the greatness of helping others and
being grateful ever.

எந்நன்றி கொன்றார்க்கும் உய்வுன்டாம் உய்வில்லை
செய்நன்றி கொன்ற மகற்கு (குறள் 110)

The virtue – killer may be saved
Not benefit-killer who is damned.
(KuraL 110)

Redemption is there even for the one who
has killed any virtuous acts but not for the
one who is ungrateful towards the one who
has rendered help.

Thiruvalluvar is very clear in his views and
we can easily derive that any successful
practitioner of human relationship has to
cultivate this noble virtue.

READERS REVIEW

I went through the IMPACT August issue. Hearty congratulations for bringing out one more excellent copy. The article on Thomas Alva Edison by Mr Jayprakash B Zende was highly informative. Mr K Nandakumar has given an interesting piece on Management Through Destruction. I enjoyed reading all other items too. Let us now await the next issue eagerly.

With regards

R.Venugopal.



“From now on, my bad decisions will be called leadership experiments.”

TO ADVERTISE
IN THIS MAGAZINE
CONTACT
DR M G BHASKAR
9840599888

DNA OF SUCCESS



Mrs. Sandhya Rao, Senior Innovation Consultant, Innomantra Consulting Private Limited. Master's in Psychology from Punjab University, Graduation from Government College for Women, Chandigarh with Economics, Psychology and English (Honours), Schooling from Carmel Convent, Chandigarh.

The Oxford dictionary has two definitions of DNA.

1. *Deoxyribonucleic acid, a self-replicating material which is present in nearly all living organisms as the main constituent of chromosomes. It is the carrier of genetic information.*

2. *The fundamental and distinctive characteristics or qualities of someone or something, especially when regarded as unchangeable. The definition of Success in the*

dictionary is:-Accomplishment of an aim or purpose.

Let us consolidate the meanings of these 2 words and discuss the DNA of success. How does anyone accomplish their aim? It depends on the genetic information that the person carries and the fundamental and distinctive characteristics of each person. Success means different things to different people because their aims are different and the way they want to

accomplish it is also different. For example, a person whose aim to gather riches may try to accomplish it through hard work and another person with the same aim may try to accomplish it by wrong means. This happens because of the individual DNA of each person.

Moving the discussion further, the DNA for success can be attributed to one's upbringing, the values they imbibe, the company they keep and the inherent strength of their

Success seems to be connected with action.
Successful people keep moving.
They make mistakes,
but they don't quit.



aim. DNA of success can also be understood in terms of gender differences .The aims /purpose which dictates the actions of a woman will be or could be different from that of a man.

DNA of Success will also vary in terms of circumstances or should we call it the destiny. For example, I had big academic plans before marriage. Being a good student and an all-rounder, my success story depended on my accomplishments which were by far too many. The reasons can be attributed to my upbringing; my parents’ support and constant motivation, good friends for company. For me the DNA of success is a mix of self-confidence, self-help and persistent hard work. To top this list is the unwavering belief in the Almighty’s omnipresence and omnipotence.

There are many of us who have a similar DNA but will this lead to success for



everyone? Maybe or maybe not! Therefore we can say that the DNA of success is not a fixed formulae or a magical potent. It is a combination of many factors some within our control and some beyond our understanding. Success for me is learning in progress

and it is an exciting journey not the destination.

The figure above explains what I want to say.

To conclude, the DNA of success can be activated and actualized as follows.....

- S ee your goal
- U nderstand the obstacles
- C reate a positive mental picture
- C lear your mind of self doubt
- E mbrace the challenge
- S tay on track
- S how the world you can do it

ART AND SCIENCE OF MANAGEMENT



M V Kaushik is Senior Quality Analyst in a multinational firm, and a former journalist

'Management' is a broad term encompassing many important aspects of life. Most often, any discussion on management centres around two aspects, and these are the 'science of management' and 'the art of management'. When one hears about the term management, what comes to one's mind immediately? For me, an office setting with a manager sitting in his desk giving orders to his subordinates is the scene that flashes across my mind instantly. I think for most people, this will be the case. So, in an office scenario, the science of management provides certain general principles which can guide managers professionally. Managers direct all their efforts to get maximum productivity from employees.

Management science has its laws. It works with hard facts and reason and the manager strives for good productivity by applying technology in various ways. In such a situation, where does the art of management fit in? While the science of management is objective in nature, always dealing with reason, statistics, facts and suchlike, the art of management is subjective in nature, with the human element coming into play. The art of management is the art of tackling everyday problems in an effective manner and it is here that the human element in a company plays a vital role. Managers must pay attention to both these important aspects of management, the science of management and the art of management, in order to achieve the desired results. A happy marriage between technology and its application, and the human role in solving problems is what is required for a company

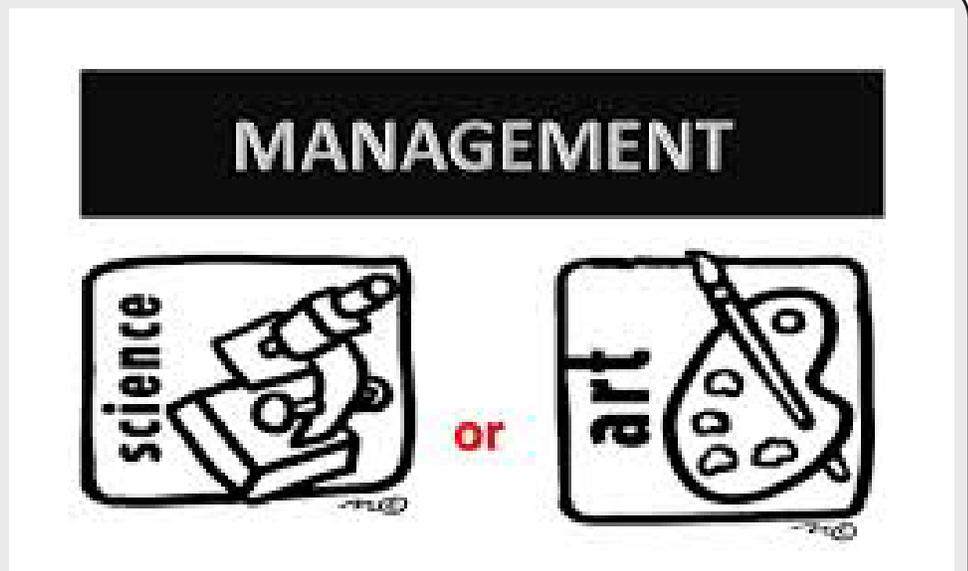
to succeed. Managers can ignore one of these only at their own peril.

In my experience in the newspaper industry and the publishing industry, I have found that both the science and art of management play equally important roles. The manager or a team leader has his task cut out. He has to perfect the art of management because he is dealing with human beings. An effective manager is one who gets the best out of his team. I feel that a good manager is one who encourages good work and praises a person where it is required. The manager should take care not to shower unqualified praise on an individual to the extent that that individual turns arrogant and develops a superiority complex. If such a complex is developed, it will have a negative impact on the team as a whole. A poor manager is one who bosses and lords over his team members in order to extract

the best out of them. Such an attitude will even pave the way for a rebellion within the team. Highlighting only the negative characteristics of the team members and pushing them to do more will only serve to demoralize them easily and inferiority complex will set in among them.

A good manager will ideally ask his individual team members to do a self-analysis and identify their areas of strengths and weaknesses. Attempting to find out where each one stands and then devising appropriate strategies are the best ways to manage a team. Every human being is endowed with great potential and each one of us is good at something and not so good at something else. So, a good manager will tap the true potential of a team member and channelize his strengths in the right direction.

In the publishing industry, a copy editing manager has to take care of various processes in the team. All team members will not be good at all the processes and it is the manager who has to decide suitable roles for his team so that the overall performance of the team is not affected in



a great way. If one is not up to the mark in a particular area, the manager should come up with training sessions for that person. Training is the most important aspect in a company and constant training is needed at every stage of one's career so that one is able to keep abreast of the latest developments and trends. Up-gradation of skill sets is the need of the hour as knowledge explosion is taking place rapidly in today's world, especially in the IT sector and the publishing industry.

I now want to come out of a company scenario and look at how the art of management plays a pivotal role in different scenarios.

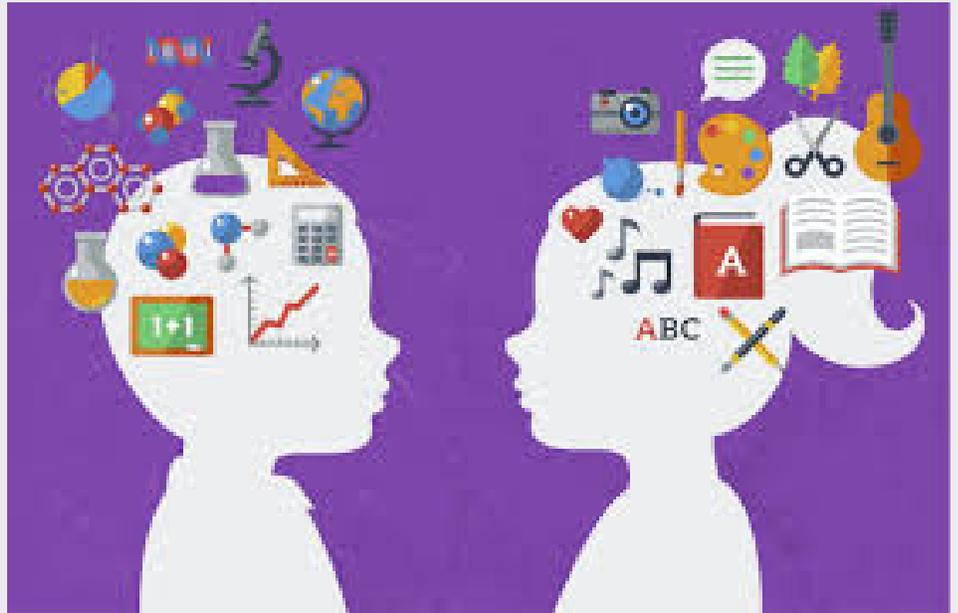
Scenario 1:

In the field of teaching, one requires management skills to succeed. Teaching is an art.

A teacher, at the school and college levels, encounters different situations. In a college classroom consisting of 200 pupils, a teacher has his hands full. First, he has to ensure minimum discipline in the class. This is the primary requirement of a college. How to do this? Should a teacher try to exercise 'total control' of the class by shouting at his students or by even threatening them? The answer is no. The teacher must try to engage his pupils in every possible way. How to engage them is the art of management, the art of managing students. The art of teaching means imparting knowledge to the students by teaching imaginatively. The teacher can narrate humorous anecdotes in the class and relate these anecdotes to the subject that he is teaching. At the school level, a teacher will

experience totally different situations. A school teacher has to often come down to the level of his students in order to make them understand basic concepts. A school teacher cannot teach like a college teacher and vice versa.

While school and college teaching throw up challenges of their own, I have often wondered how the art of management works at the elementary school level, especially at the kindergarten level. Is teaching at this level so easy? High school and college teachers may think so. But as a dispassionate observer, I have felt that kindergarten teaching is a great challenge, a challenge of a different kind. At this level, a teacher can play the role of a good manager if he knows how to tackle kids. In KG and pre-KG classes, chaos and confusion will greet the teacher when he enters the classroom. No amount of the best teaching techniques will work. Here, there is absolutely no role for the science of management. The art of management alone is required for a teacher to succeed. The teacher must be good at the art of persuasion,



at the art of cajoling, at the art of kindness, and even at the art of firmness, but a kind of 'soft firmness', to bring the kids around. In a kindergarten classroom, the teacher has to contend with not merely human emotions but raw emotions. How he succeeds will depend on how he is good at the art of management.

Scenario 2:

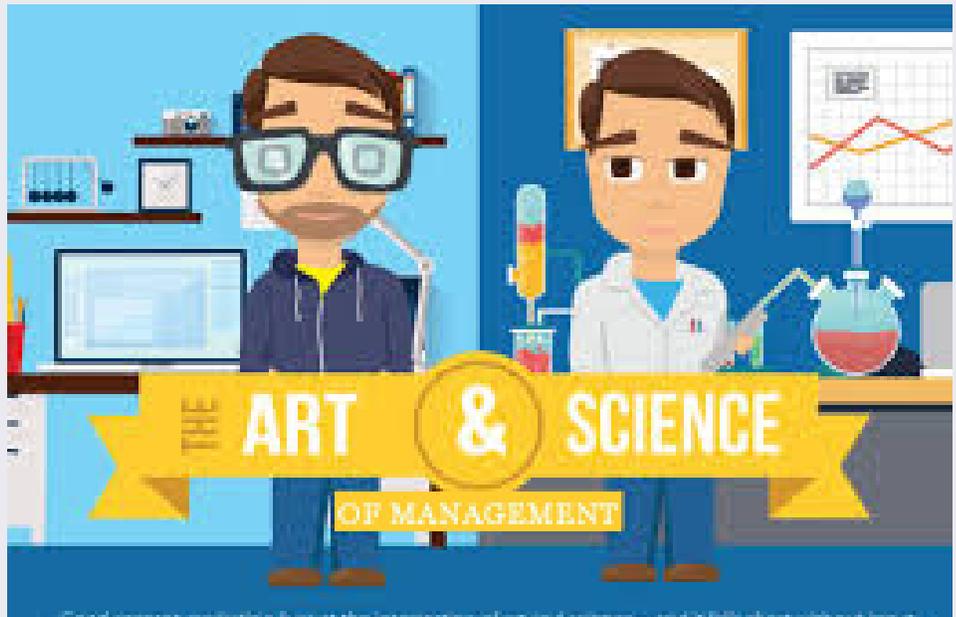
In the field of health care, the art of management plays an important role. I often envy nurses in hospitals. Patient care is one of the most difficult tasks and nurses should often turn into good managers if they are to succeed in their field. Old patients will be prone to childish behaviour, and the question arises as to how unruly patients, like unruly children in a kindergarten class, could be

controlled? Nurses have to develop infinite patience in dealing with patients. If anger gets the better of nurses, the psychological health of patients would be damaged beyond repair. And if this happens, the effects would be deadly.

Nurses should develop the art of persuasion and mix firmness with humaneness in dealing with patients who are prone at throwing tantrums. Nurses should be extremely careful while taking care of 'brain dead' patients. Such patients would not be aware of what they are doing, and nurses should handle them with utmost care. This is the most difficult part of nursing, and if a nurse could successfully deal with such people, then that nurse could be called a 'divine being'.

Scenario 3:

Now, I come to the manager’s role in a cricket team. The art of management is extremely crucial if one has to succeed in the management of the Indian cricket team. Not many managers have succeeded in this task. The pulls and pressures of the job will make any manager give up his role and make him throw up his hands in despair. In my opinion, former New Zealand Captain John Wright and former Indian captain Sourav Ganguly combined together to make the Indian cricket team the strongest unit more than a decade ago. If one has to manage a cricket team effectively, one has to steer clear of all negative attributes and take everyone along with him so that the team gels as a unit. A manager, especially a foreign one, has to contend with regional pulls and pressures at every level of Indian cricket. He has to perform a delicate balancing act while keeping the best interests of the team in mind. A manager’s patience will be severely tested if a team performs badly. It is here that one should display deft management skills and it is in such situations that the art of management comes into



full play. If a team churns out below par performances regularly, the manager and the captain of the team will face a barrage of criticism from all sides. The selectors, the board members, the media, the public at large, all would be at the throat of those managing the team. The captain and the manager would have to take a lion’s share of the blame. So, what do they do in such a scenario? It would be better if they do an objective analysis on what is happening in the team without giving room for any subjectivity and without nurturing any prejudice against any member. It would be better if the manager suggests to the captain that no drastic measures are required like sacking a team member and effecting big changes. Any drastic action

would only betray a sense of panic on the part of the manager. In a situation when the chips are down, it would be better if the manager and the captain analyse the strengths and weaknesses of individual members and come up with solutions. The manager must not be swayed by any radical steps suggested by the captain. The manager has to manage the impulses of the captain and the team and it is here that he has to be really good at the art of management. So, in conclusion, I can say that the art of management should be applied effectively in different fields of activity to produce best results. The science of management stops at the level of theory and the art of management begins at the level of practice.

Famous Quotes of Dr. S. Radhakrishnan

"Books are the means by which we build bridges between cultures."

"Spiritual life is the genius of India."

"Religion is the conquest of fear; the antidote to failure and death."

"Faith in conceptual reason is the logical counterpart of the egoism which makes the selfish ego the deadliest ego of the soul."

"Human nature is fundamentally good, and the spread of enlightenment will abolish all wrong."

"Manav ka danav hona uski har hai, manav ka mahamanav hona uska chamtkar hai. manusya ka manav hona uski jit hai."

"It is said that a man without religion is like a horse without bridle."

"Nations, like individuals, are made, not only by what they acquire, but by what they resign."

"Human life as we have it is only the raw material for Human life as it might be."

"No one who holds himself aloof from

the activities of the world and who is insensitive to its woes can be really wise."

"Only the man of serene mind can realize the spiritual meaning of life. Honesty with oneself is the condition of spiritual integrity."

"The prophets of spirit make history just by standing outside history."

"Reading a book gives us the habit of solitary reflection and true enjoyment. "

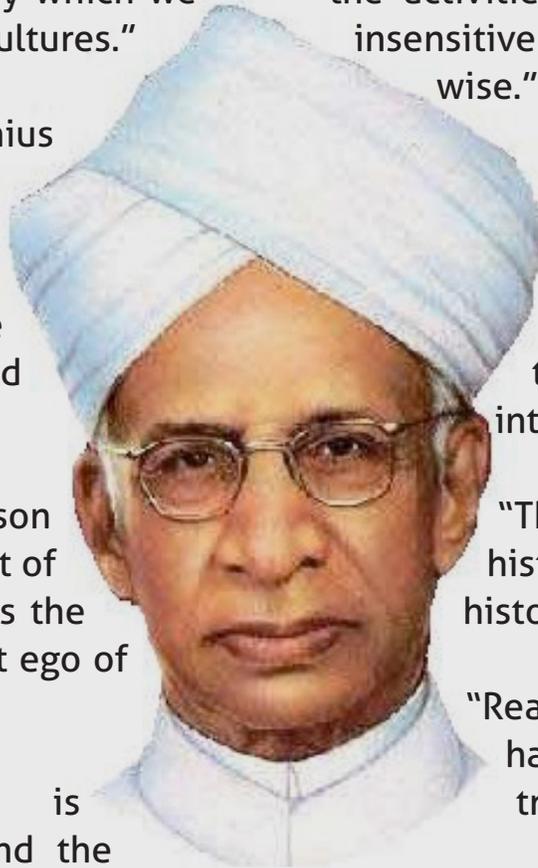
"The end-product of education should be a free creative man, who can battle against historical circumstances and adversities of nature. "

"We must recall humanity to those moral roots from which both order and freedom spring."

"A literary genius, it is said, resembles all, though no one resembles him. "

"All our world organizations will prove ineffective if the truth that love is stronger than hate does not inspire them."

"To look upon life as an evil and treat the world as delusion is sheer ingratitude."



PROTEIN POWER HEALTH MANAGEMENT



Lion M. DESIKAN is a former District Chairman and Life Member, Lions Club International, District 324A. He is a social activist and literary lover.

A report on PROTEIN POWER:

LENTIL is a nutritious legume that provides most of the protein in a typical Indian meal. Lentils are native of the western rim of Asia and they are among the oldest of cultivated food crops. The legume soon spread east and west, becoming a staple food in India, Afghanistan, China, Eastern Europe, Abyssinia and the Nile Delta. Eastern monks in the 6th Century AD approved this crop because they believed it dampened lust.

Lentil is mostly consumed as dhal, and it is the prince of dhals because it has more protein and carbohydrate. All over India, there is literally more than thousand ways of preparing dhal, the poor man's meat. Mashed dhal is one of the principal weaning foods in India, and the legume just stays with you from cradle to grave. Fried lentils with a sprinkling of salt and pepper are a popular snack all over the Indian sub-continent. Lentil flour is a common ingredient in many processed food for Infants and it is also a familiar ingredient in soups, baked food, and purees.

100 gms. of dried lentils contain around 350 calories. They are rich in B Vitamins and nutritional factors like, thiamine, riboflavin, choline, pantothenic acid, pyridoxine, folic acid, nicotinic acid, biotin, the essential fatty acid and linoleic acid. Sprouted lentils contain more vitamins than dried lentil seeds. Lentils are rich in the nutritionally important arginine, leucine, lysine, and sulphur containing amino acids, but the protein – nearly 20 per cent by weight, is not complete like meat, soya bean or egg protein because it lacks methionine, an essential Acid. However cereals are rich in methionine and a meal of lentils and cereals is very good source of complete protein. Nearly 65 per cent of lentil seeds is carbohydrate and it is also rich in dietary fiber, phosphorus and potassium.

Lentils contain trypsin inhibitors, oligosaccharides and haemagglutinins that can cause flatulence. It takes cooking or germination to neutralize these anti-nutritional factors, mere soaking will not do.

The medicinal uses of lentils are few and far between, when small pox was ravaging India, lentil paste was a poultice for the disfiguring lesions of the disease. It has been two decades since small pox was wiped off the face of the earth. So this is one remedy you will never have to employ.

QUALITY LIFE MANAGEMENT

IMPROVING QUALITY OF LIFE USING VIPASHYANA



Jayprakash B Zende, Consultant employee involvement schemes and freelance trainer

UNPARALLELLED TECHNIQUE FOR SELF MGT. THROUGH MEDITATION

In general meditation brings awareness, harmony and natural order to human life. It awakens intelligence to make life happy, peaceful and creative. The awakening of this creative intelligence is the benediction of meditation. Let me share with you world's most simple but effective meditation technique.

My long-standing love for philosophy has often led me to be participant in discourses on religion and philosophy all this while. I had unconsciously been on a search for some form of philosophy that was neither ephemeral nor too intellectual. What I was looking for was a more tangible system, a system

easy to follow and logical to understand.

One day, in conversation with a friend, I came to know of the Vipashyana International academy (Vipashyana Viswa Vidyapith) my curiosity aroused a yearning to be initiated into the ancient form of learning about self excited. I then planned to attend a ten day course at Igatpuri-Vipashyana International Academy's head quarters so that I could learn this art of meditation unique to ancient India.

After reaching Igatpuri railway station, I marched towards a small hill on which this institution is situated. As I started climbing, the atmosphere started changing I started gaining different feeling of having entered a different world-

a place where peace was in command. This ashram is close to "Kalsubai" the highest peak in Maharashtra and also surrounded by hills. Everything was different about this place. The trees were deep green and in nice shapes blossomed with beautiful flowers and fruits. A heavenly spirit seems to emanate from everything. Seeing all this my mind got filled with unique calmness and became very enthusiastic to learn the Vipashyana technique.

There were about 350 participants, in all, for this course. We all were diverse lot of different cast, creed religion and nationality but every one of us was seeking peace, harmony within and around us. Each one of us had a common goal- a pursuit of

Vipashyana technique which would lead us to a higher spiritual plane.

We were requested to follow anushasan a method which entailed strict self discipline and a vow of total silence for ten days, to be broken only when in doubt for asking for guidance from a teacher; no talk amongst the participants even no exchange of gestures. No newspapers, no radio, no TV, no computer or phone calls. We were thus totally cut-off from the outside world. Our daily routine used to start at 3.45 a.m. in the morning and after ablutions we would meditate up to 9 p.m. with three breaks for breakfast, lunch and evening snacks. There were three each one hour Group sittings of meditations which were converted into adishtan (full determination) meditation.

Great emphasis was laid on the understanding of pure dharma, on the practice of "Sheel" (Purity of feeling)."Samadhi" (To remain e-quan'-i-mous,) and "Pradnya" (Rational and unbiased thought) The 'Acharya' of the Institution Hon. Satya Narayan Goenkaji asked us repeatedly not to be blind and mindless follower or to be merely intellectually interested in the technique. He wanted us to be true to ourselves and experience the truth of teachings.

THE TECHNIQUE

Vipashyana or insight, in pali language is a method that leads to the understanding of one's real nature and then frees one from unethical complexes and enables one to live happily and be a creative contributor to society.

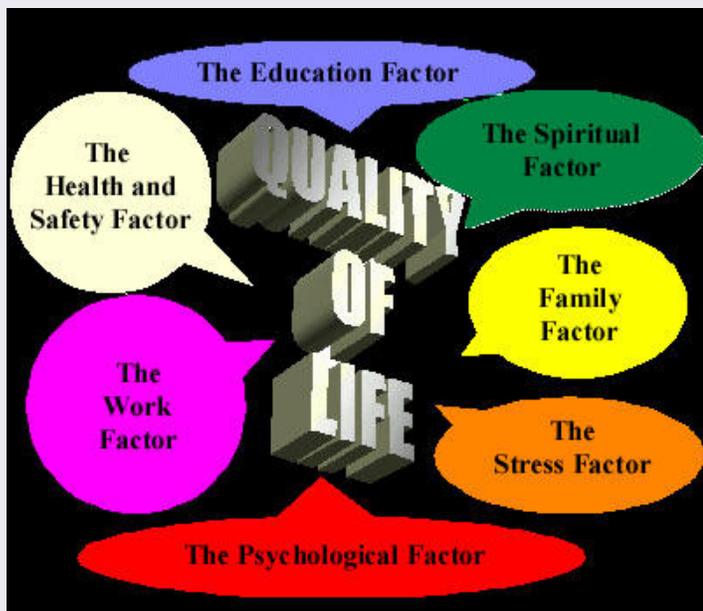
touched with the help of respiration and sensations as they are two sides of the same coin.

The Vipashyana form of meditation is part of India's ancient culture and heritage. It has its roots and inspiration in Vedas. The great Gautam Buddha rediscovered this technique in his torturous and intense search of the ultimate truth. The system of Vipashyana was in practice once again due to his efforts 2500 years ago and was followed a few hundred years during the Golden age of Indian history, in the later part of the reign of emperor Ashoka. The technique then became exoteric and perhaps due to corruption of practice deteriorated and then finally disappeared from India. However fortunately for us this technique was preserved and carefully nurtured in Burma where it continues to survive in its pristine purity.

BUDDHA'S DOCTRINE

The essence of Buddha's doctrine is that there is nothing in the universe which can be identified as 'me' or 'mine'. There is neither doer nor a sufferer, but merely a flow of phenomena. Hence rise above the feeling of

Vipashyana helps to reach up to the intangible mind with the help of breathing and with a greater awareness of the sensations felt on the body. The mind can be



happiness or sorrow and be a witness to the universal flux. The Buddha identified four functional segments of the psyche. The first is pure consciousness without which the sense organs are lifeless. The second part perceives and recognizes with the help of past experiences or memories and observes the properties accordingly. The third part evaluates and accepts objects or feelings as pleasant, unpleasant or neutral, while the fourth part reacts and commands the sense organs to act. Human suffering is an outcome of attachment, basically a reaction to perceptible reality. In case we remain in the first state of mind or pure consciousness, the sensations, feeling and attachment will not be identified as ours but as merely part of passing phenomena. The meditator of mindfulness is intended to establish that consciousness in us.

Contemplate on the four noble truths namely, existence of suffering, the root cause of suffering, cessation of suffering, and the path leading to the end of suffering. Cessation of suffering occurs in a still

mind free from the flame of desire. Therefore, cultivation of a still mind, not inert but actively aware of happenings, is the key to great liberation. How to bring this in our day-to-day life is taught in these 10 days of residential courses.

MODERN SOURCE

Acharya Satya Narayanji Goenka the founder and organizer of the Institution known as Vipashyana International Academy at Igatpuri in Maharashtra State is the main spirit in bringing this wonderful and unique technique back to India and spread it to the whole world. In his twenties Goenkaji was a very prosperous businessman in Burma. He however, suffered from periodic attacks of migraine. In his search for a remedy and avoid after effect of heavy use of morphine

injections he was introduced to Hon. Sayogi U Ba Khin who taught Goyankaji the Vipashyana way. This method of meditation helped him to gain relief from migraine. Astonishingly for him it led to a path that led him to enlightenment through self realization. In response to the deep desire of Hon. Sayogi U Ba Khin to take 'Vipashyana' back to its mother land India Goenkaji decided to return to India after winding all his business activities in Burma. That time all Vipashyana followers in Burma had belief that 2500 years after Buddha, this wonderful and unique technique will go back to its mother land and from there it will spread to the whole world.

Thus the main center was started by Goenkaji at



Igatpuri and now from this place the Vipashyana has almost spread all over the world. One has to go through a 10 days rigorous course to learn the technique and start practicing it. There is no fee for undergoing this course. The institutions are run entirely on voluntary donations given by old students who have benefited from these courses. Donations from Outsiders i. e. those who are not Vipashyana sadhaks are not accepted.

The accommodation and food provided is of a high quality, simple and nourishing. My experience of 10 days was unparalleled to any of the experience at other institutions of this kind. I can say with confidence that my thinking process has become absolutely clear. Basically it is a gain of a certain state of mind, an experience that will, I am sure, be different for every person. We have to follow pure Dhamma (Laws of nature)

with our bodies, minds and develop equanimity through awareness. Equanimity means perfect detachment. With this we can be on the way to Moksha. Thus this attainment of Moksha or Nirvana is possible right here in this life itself.

All other information and application form for this unique course is available on internet please visit www.vri.dhamma.org



YES SIR. I HAVE LOADS OF EXPERIENCE IN CHANGE MANAGEMENT.

MANAGING THE POLICE!

Mr. Venugopal has served in LIC of India from 1968 to 2006 for 38 years and retired as an Executive Director. Then he served as the Professor of life insurance at the National Insurance Academy Pune for nearly 3 years. Now settled down at Bengaluru. He is a member of the Syllabus Committee for the MSc- Actuarial Science course at the Christ University as well as one of their guest faculty. He is one of the editorial consultants for the Insurance World magazine.



My First Visit to a Police Station

I am one of the innumerable honest citizens of this country, who have never visited a Police Station in their life time, mostly because there was no such 'opportunity'. However I had to break this 'record' recently, when a gruff voice over my mobile 'requested' me and my wife to present ourselves at our nearest Police Station, in view of the fact that we had applied for a renewal of our existing passports and a Police verification was to be done.

As already mentioned, I had no chance of going to any Police Station so far in my 69 year old life, being a fearful and law-abiding citizen. As a matter of fact, in many places where I served, being an Officer of a well-known

Public Sector Insurance Organization, I did not even know where the nearest Police Station was. Again as I belong to an old fashioned, conservative family of South India, even going near a Police Station is considered a sacrilege in our Circles!

The Time has come!

Anyway, now the time has arrived to break all these old notions and bondages. Since people are always avaricious of 'forbidden fruits', I too had a secret ambition of becoming a Police Officer in my young age, especially after seeing a lot of Tamil movies where a lone Inspector of Police used to beat more than a dozen thugs in a straight fight and emerge victorious. I always envied the spectacle of the Policeman thrashing the anti-social elements indulging in eve-teasing and coming

out as a great 'hero' in front of young and beautiful girls! However, my fate was something otherwise and I entered a Public Sector service and retired as an Executive Director. Now the great opportunity has come to watch my 'hero'- the Police Inspector in his own den.

But my wife was not at all amused. She said "we never had this kind of verification when we got the first passport at Mumbai in 2005, why should we go now?" I had to explain to her that at that time I was in service and the Company's PR Agency took care of all these formalities- again one of the fringe benefits of a Public Sector service, whatever may be the salary structure! Now that I am retired, I have to do all the work myself- right from going to the Post Office,

Bank etc- let me not narrate that story as to how I did not know how to even fill up a Bank Challan form and the like, as these mundane jobs were performed by a special 'tribe' at the office called the Personal Assistant- PA- another 'enviable' privilege of being a Senior Public Sector Officer!

The Actual Episode

Coming to the present situation, we started in time in our car to the Police Station as the Inspector had cautioned that he was in a hurry to go out for some other assignment- who knows, may be for the bandobust duty for the local Minister's family! I dressed myself in a suit as it was my maiden visit to a Police Station, again much to the chagrin of my 'better-half'! "Why suit and all? Are you going for a wedding reception?" she was muttering to herself. I wanted to park my car just inside the Police compound and get out majestically so that the Inspector himself could see me! But lo, a constable standing there with his age-old rifle, immediately shouted at me to take out the car, as their Superintendent of Police was expected

shortly. I did not want to enter into any argument with him, showing my senior-citizenship position as well as my ex-designation, mainly because the Astrologer had warned that morning over a vernacular TV Channel- as a retired person; this is one of my favorite hobbies now-a-days- to avoid any argument that day! I moved out and parked my car in the next Petrol Station, using the name of the Police Inspector who called me- some benefit of knowing the Police Officer's name!

Ultimately I entered the Station looking for the chamber of the Inspector. I was shown a big table in the middle of the hall and I had to search for the face of the Officer, as it was drowned among the numerous files. When I introduced myself in a grand manner, the Inspector sheepishly excused himself for the sorry state of affairs, in view of the Audit going on at the Station on that day and the Auditors were occupying his room. Knowing the difficulties of facing the Audit during my service days, I sympathized with the Officer. There were not even chairs for the visitors- there

were files kept on the chairs- I condescendingly mentioned "again, the Auditors!" and began my conversation standing.

Actually I wanted to have a long interview with the Inspector so that I can come to know about his 'heroic deeds' in his service so far- the idea is to use them in my next article! - but things were in such a hurry and in such a pathetic situation- the SP may arrive any moment- my transaction was over in less than 5 minutes- just handing over the Xerox copies of the documents for me as well as my wife and packing off.

Dejection and Delight

We were out as quickly as we went in, having completed the job.

I was terribly disappointed at the whole turn of events but my wife was doubly relieved that the whole issue was over in a trice- well, at least somebody was happy!

Now I wish that this should be my last visit to the Police Station, not only the first. Let me live in my own dream world of visualizing the Police Officer as a 'hero' and not face the realities of life!

MORPHING SOCIETY ENCOURAGING ONLINE RETAILING IN INDIA



Dr. Satya Suresh has 10 years experience in Corporate Communications. She changed her career to teaching to bring forth work life balance, which became a passion in due course. With 15 years teaching experience in Management Schools she is planning to undertake projects which are of social significance like undertaking UN volunteering project on educating children in troubled areas.

For a business model to be successful, the macro environment in which it is operating should be congenial. Government policy, business and taxation laws are some of the factors critical for the success of any business. This is especially true for the success of online business, which is relatively new to India.

In this article, I undertake a profiling of the morphing of youth while exploring how this leads to the success of online retailing in India. The youth in India today are so different from their previous generation in terms of how they see, choose, buy, use

and dispose products. Their values and perspectives with regard to products are vibrant in contrast to the earlier generation.

The penetration of the smart phone, internet availability at affordable cost, increased use of credit cards, technology savvy youth, high disposable income among youth, the cash-on-delivery model adopted by the e-commerce sites, price competitiveness of products online compared to brick and mortar, service orientation, comfort and saved time on shopping are some of the factors responsible for the success of online retailing in

India. In this article, I discuss these factors. Predominantly, the attitudes of buyers are changing considerably, which also I explore.

If the trend of Indian business following the Western business models continues, e-business will then start involving the customer community in business instead of just selling products at discounted prices on their websites.

Before going into the main subject of online retailing, I present some statistics of how India's face is changing rapidly. This background information is necessary to understand the larger picture.

The country is undergoing major changes in the twin areas of population and economy. Its strong economic growth is powered by its demographic dividend where the country has proportionately a higher share of productive working population compared to the non-working and dependent population (children and the elderly).

On the economics side, India's GDP has been expanding steadily and at a rate higher than the global average since 2000. India's GDP grew at 6 per cent during 2000-05, but logged a bigger growth at 8.3 per cent between 2006 and 2012. According to reports from the Ministry of Statistics and Program Implementation (MOSPI) of the government of India, India's GDP expanded at 7.5 per cent in the fourth quarter of 2014 year on year. This consistent above global average economic growth rate of India in the past decade is seen as a healthy sign for the country's long-term growth prospects. Increasing affluence and urbanization have brought about far-reaching changes within the Indian society and its value systems.

1. The proportion of nuclear

households is set to increase from 61 per cent in 2010 to 66 per cent in 2020. This has unfettered the newly emerging nuclear families from the earlier restrictions placed by joint families, especially in the area of spending. Nuclear families are now willing to spend more on clothing and accessories, leisure activities, beauty and personal care than the traditional families did.

2. There is a greater confidence in the minds of the middle class about their economic future, with 55 per cent of them believing that their standard of living would be better in two years from now. This, in turn, has increased the willingness on the part of the people to buy goods on credit.

3. There have been

discernible shifts in the quantum and pattern of consumer spending.

4. Increasing affluence has brought about a strong and new brand consciousness especially among the younger population.

5. There is an increasing financial sophistication, with investment preferences in diverse portfolios of debt and equity securities.

6. Rising incomes have spurred demand for baby products, and early age children are emerging as a new consumer segment.

7. Teens are having an increased role in making purchasing decisions at home. Internet is replacing the television as the gadget of choice.

8. Traditional eating habits are changing, with more and



more people opting to eat out regularly and using processed foods more at home.

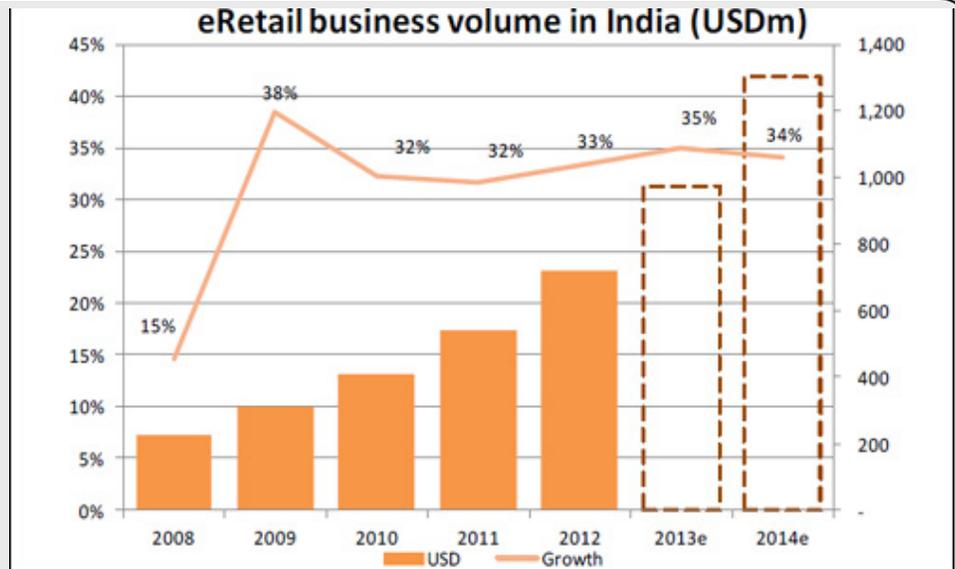
9. More consumers are buying from modern retail outlets, and the main considerations have shifted from price to design, quality and trendiness.

According to a study by the Boston Consulting Group, these consumers 'are fast emerging as the public face of new India – emblems of national optimism, energy and growth'.

Growing affluence and the morphing demographics portends well for e-commerce in India, especially the B2C commerce. It is estimated that the overall e-commerce in India will reach a staggering USD 24 billion by 2015, led largely by e-retail and online travel.

The far-reaching changes taking place in the economy and society have huge implications for the Indian retail market, especially its e-version.

Interestingly, India was ranked third in the world in 2012, as per internetworldstats.com, in the number of e-commerce users after China and US. E-commerce in India, estimated at Rs 3600 crores (USD 600 million) in



2011, is expected to achieve a turnover of a whopping Rs 53,000 crores (USD 8.8 billion) by the end of 2015, with on-line travel constituting about 50 per cent. Even with this unprecedented growth, e-commerce would only constitute 1.5 per cent of the total retail as against the 5.8 per cent achieved in the US. This indicates that notwithstanding the recent spectacular growth, Indian e-commerce industry is still nascent.

India's e-retail today accounts for less than 1 per cent of the total retail market, indicating a huge potential especially for B2C e-retailing, which is about 70 per cent of the Indian e-commerce market today.

But India is at the cusp of a revolution in its e-retail arena. There is now easier access to consumer credit through

various methods, including proliferation of credit cards. There are now increased efficiencies in supply chain management, a greater focus on R&D efforts and new product development and growing investors; interest in the Indian e-commerce space. There is also a conducive regulatory environment for e-commerce. The rising internet penetration and the explosive growth in mobile communication are also helping bridge the rural-urban divide in the e-retail space.

Other macro policy decisions of the government of India would also provide further impetus to the growth of e-commerce. Consider, for example, the Digital India Project of the central government. Under this project on the anvil, all government services to

citizens will be delivered on the mobile platform which would give a huge fillip to taking internet and broadband services even to the rural Indian hinterlands. Similarly, India Post of the Department of Posts, Government of India, is poised to aggressively partner with e-retail companies to deliver products to the customers on Cash-on-Delivery (CoD) basis.

The younger population have taken to e-commerce, especially e-retailing, in such a big way that online purchasing is fast becoming a routine household activity.

Venture capitalists and private equity players have demonstrated their faith in the growth of e-commerce in India. This is substantiated by the significant increase in total investments flowing into this space.

Another factor contributing to the success of e-commerce is the model followed by most of the online marketers, which is to accept cash on delivery. This model almost revolutionized the market, making the customers feel safe with their money and

inducing confidence, where they can physically check their products before parting with their money.

The next important aspect is the price at which the online companies can offer products. Online companies' pricing strategies are so attractive that anybody will get lured to it. Online companies can offer competitive prices because they not only save on the inventory cost but also on the retail space cost which is very high in India. Counter staff, shop interiors, visual merchandising, support staff, security, and costs on pilferage like shop lifting are virtually nonexistent in the online business model.

E-commerce ventures are

now stepping away from selling branded apparels and accessories and are venturing into uncharted areas. Blue Stone is the new online jeweller shopping website. They have their own designing studio and manufacturing facilities. A typical jewellery brick and mortar store has to incur high costs on security, unlike its e-commerce counterpart.

India ranks third in the world after Turkey and Ireland on the business volume of online shopping. Flip Cart, Jabong, Myntra, Snapdeal, Amazon, E-Bay, etc. are some of the top e-commerce sites in India which are household names. The success of these ventures is encouraging new players to start their



enterprises online in areas that are yet to be explored. For example, Town Essential is a venture from Bangalore aiming at selling vegetable, fruits, and household food requirements.

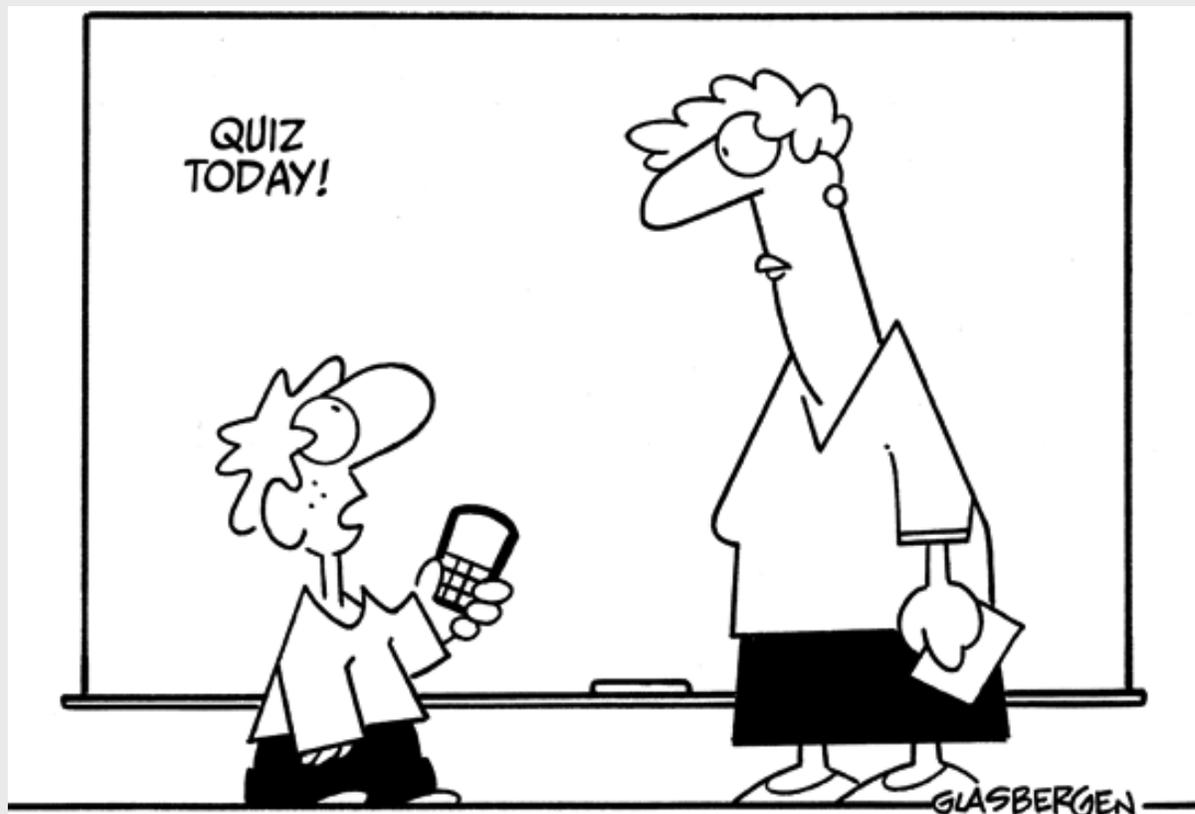
Companies hoping to sell online should look beyond income and analyse the other changing facets of the Indian consumer. They will have to identify their own sweet spots in the market and ensure that their pricing and marketing strategies are flexible and suitably tailored to their

target segment. According to BCG, internet shops will have to develop a nuanced view of the market and fine tune their approaches... International companies will have to create products and services for India and develop products and services in India.

The Next Big Revolution

India has leapfrogged into a mobile era. With a mobile penetration at 64 per cent today, mobile usage has transformed from mere voice calling to higher order usage including mobile

payments and banking. Mobiles will soon become the most influential aspect of e-commerce. With mobile apps being developed by most e-commerce websites, smartphones are increasingly replacing PCs for online shopping. However, most mobile transactions so far have been for entertainment, such as booking movie tickets, music downloads and mobile prepaid recharges. This trend will change soon with more and more merchandise being ordered online.



“Once I learn how to use Google, isn’t that all the education I really need?”

MANAGEMENT JARGONS

Layoff

- 1 A permanent firing of one or more employees
 - 2 A temporary firing where the employees may be hired again
- "We lost some good people in the last layoff"

Leaner

- 1 A firm with fewer employees and/or less plant or equipment
 - 2 To produce the same amount with fewer people
- "We are a leaner company with fewer employees"

Leverage

- 1 To use a firm's knowledge to produce a related product or service
 - 2 Attempting to produce more without more plant or equipment
- "We can leverage our new knowledge into a new line of business"

Long haul

- 1 An extended period of time
 - 2 A period of time long enough to allow a good bit of uncertainty
 - 3 A year or more
- "The firm will be better off in long haul"
- See: Long term

Long term

- 1 An extended period of time
 - 2 A period of time long enough to allow a good bit of uncertainty
 - 3 A year or more
- "Invest for the long term"
- See: Long haul

Major player

- 1 A firm, union, or other participant which is involved or has some influence
- "The firm is a major player in their field"

Makes sense

- 1 A logically correct assessment
 - 2 Within the realm of possibilities
- "This decision makes sense"

Manage expectations

- 1 Limit enthusiasm
 - 2 Prevent over hype
 - 3 Warn customers that their needs may not be satisfied
- "We must manage expectations better"

Market research

- 1 An investigation of the participants in a market
 - 2 Get some idea of which way trends are headed
 - 3 To find out who else is doing the same thing
- "We need some market research before entering that line of business"

Market share

- 1 The percent of total market sales
 - 2 A high percent of a market, determined by a more restrictive definition of the market
- "Our market share is growing"

Marketing department

- 1 A subgroup of employees in a firm which invents strategies for selling the company's products
- "Salesmen get their best ideas from the

marketing department"

Matrix management

1 Many employees report to more than one manager allowing each manager to have more employees reporting to him

"He reports to three managers thanks to our matrix management"

Measured

1 Small 2 Steady 3 Predictable
"We must be patient because of our measured growth"

Milestone

1 The completion of a part of a project that may be needed by some specific time 2 A point in a project to be reported to management

"We must meet our milestone"

More competitive

1 To reduce costs by either firing employees and/or reducing plant and equipment 2 A lower price without less profits

"We have become more competitive by cutting costs"

Move on

1 Take action 2 Put something behind 3 Go on to the next thing

"We need to move on these

new contracts"

Mushroomed

1 Grew large quickly 2 Grew out of control

"We lost control when sales mushroomed"

Multi billion dollar firm

1 A business with sales of at least two billion dollars 2 A firm with sales or assets of over a billion dollars 3 Any large firm

"More large multi billion dollar firms are moving here"

Negative comments

1 Derogatory statements which are not used or appreciated by management
"Keep your negative comments to yourself"

See: Positive comments

Office politics

1 The day to day maneuvering to enhance one's position which can lead to favoritism
"He got his promotion due to office politics"

On target

1 Costs are close to projected costs and/or revenues are close to projected revenues

"Sales are on target"

Opportunity

1 A problem which does

not have a clear solution 2 Someone's assignment

"I gave him an opportunity"

Out placement services

1 A bundle of services which can include: resume preparation, letter writing, interview training and job opportunity identification

"We provided out placement services to the employees we fired"

Out sourced

1 Use of resources not owned by the firm 2 Services provided to the firm by suppliers, consultants and temporary employees

"We are producing more because we out sourced"

Overview

1 A general description of the topic whose goal is not clarity
"The president will provide us with an overview"

Over time

1 During the next period of time 2 In the future

"Our sales will grow over time"

Paradigm shift

1 A change in the well known typical example 2 Any major change in the generally

accepted point of view
 "This new product will cause a paradigm shift"

Pare down

1 The firing of employees and/or the use of less plant and equipment

"We must pare down because of the tight market"

See: Layoff

Partner with

1 A linkage between two firms
 "We need to partner with more sales firms"

Pass back to shareholders

1 Use money to either buy the firm's stock, pay dividends, or in some other way increase payments to the stockholders

"We can pass back to shareholders some of this money"

Payroll orphans

1 Employees that were fired
 "We created several payroll orphans in the last layoff"

See: Layoff

Perspective

1 A point of view
 "That's true from your perspective"

Ping

1 Discuss 2 Mention 3 Verify 4 Notify
 "Go ping the accounting

group to make sure they have what they need"

Play a role

1 Take part in 2 Have some influence on 3 Be included

"He can play a role because of his experience"

Position

1 The firms point of view which usually changes over time

"It has always been our Position to train our employees"

Position a product

1 An attempt to convince customers that this product will satisfy their desires 2 To differentiate a product from competitors products

"We will position a product at the high price end"

Positive comments

1 An upbeat view 2 optimistic statements

"We like your positive comments"

See: Negative comments

Positive tax benefits

1 A reduction in tax payments
 "The new law saves us money because of its positive tax benefits"

Proactive

1 A step taken before

something happens

"We can prevent this by being proactive"

Provide an employee benefit

1 Give employees something of value. Some are paid for by the firm, the employee, or both. Some are paid by the firm and taxable to the employee. Some are chosen by the employee

"We can provide an employee benefit by allowing our people to buy group life insurance"

Push for

1 Recommend 2 Suggest to management

"I will push for your promotion"

Put a spin on

1 Modify a story to make it more favorable

"How can we put a spin on that to make us look good"

Put forward

1 Assert something as factual
 "We can put forward these new statistics"

Put off of work

1 The firing of employees who may be hired back again
 "He was put off of work"

See: Layoff



There's lot more to a turnaround than just flipping the charts Bob



"If books are food for the mind, then this one needs salt, ketchup, mustard, and a side of fries!"

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