

# Edited Book of Case Studies in Commerce, Management & Economics



Anekant Education Society's  
**ANEKANT INSTITUTE OF MANAGEMENT STUDIES (AIMS)**

Permanent Affiliation- SPPU, NAAC Accredited, ISO9001:2015 Certified, Green Audited  
Baramati, Pune-413102 (MH), India.

Ph. 02112-227299 Email: [director@aimsaramati.org](mailto:director@aimsaramati.org)

Visit us at [www.aimsaramati.org](http://www.aimsaramati.org)

ISBN: 978-81-947958-2-7  
Friday, 5<sup>th</sup> June 2021

# Edited Book of Case Studies in Commerce, Management & Economics

## EDITORIAL BOARD

### **PATRONS**

**Shri. Arhatdas Hirachand Shah (Saraf)**  
Chairman, Anekant Education Society, Baramati

**Shri. Jawahar Motilal Shaha (Wagholikar)**  
Secretary, Anekant Education Society, Baramati

**Shri. Milind Rajkumar Shah (Wagholikar)**  
Secretary, (AIMS), Baramati

### **PROVOST**

**Prof. (Dr.) M.A. Lahori**  
Director, AIMS, Baramati

### **EDITORIAL ADVISORY BOARD**

**Dr. C.V. Murumkar**

Principal, T. C. College, Baramati

**Mr. Alok Babelay**

Chief General Manager, Co-Optex, Chennai

**Dr. Mohsin Shaikh**

Professor, ASM's IPS, Pune

**Dr. S.S. Bhola**

Associate Professor K. B. P. I. M. S R., Satara

**Dr. Avinash Ganbote**

Associate Professor, S.V. P. M's I.O.M, Malegaon

**Prof. Sayed Peerzade**

Associate Professor and H o D- Com. Anjuman College, Vijaypura

### **EDITORIAL REVIEW PANEL**

Dr. U. S. Kollimath    Dr. T.V. Chavan

### **EDITORIAL BOARD**

Prof. (Dr.) V.N. Sayankar

Dr. A.Y. Dikshit

Dr. D.P. More

Prof. S. S. Khatri

Dr. M. A. Vhora

Dr. P.V. Yadav

Prof. S.S. Jadhav

Prof. S.S. Badave

Mrs. P.D. Hanchate

**© Research Cell, Anekant Institute of Management Studies, Baramati**

No part of this publication should be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording and/or otherwise without the prior permission of the editors/authors

*Note*

AIMS does not take any responsibility for any mistakes/errors incorporated in the article of the authors, either in setting, grammatical, printing of text or visuals.

**ISBN: 978-81-947958-2-7**

**Published by:**

**AES's Anekant Institute of Management Studies, Baramati**

**Friday, 4<sup>th</sup> June 2021**

**Case Studies \_ Commerce \_ Management \_ Economics\_eEditedBook\_AIMS**



*We are proud to dedicate the **Edited Book of Case Studies in Commerce, Management & Economics** to Shri. Milind R. Shah (Wagholikar), Hon. Secretary, AIMS, Baramati on the auspicious day of his Birthday!*



# Preface



*Seasons Best Greetings!!!*

We are extremely proud to present the Edited Book on Case Studies in Commerce, Management & Economics; sixth in the series of our inhouse publications, and first of its kind by a management institute compiling a bouquet of exquisite Case Studies. The authors come from checkered background within the realm of academics, ranging from senior academicians to young, budding faculty members from UG / PG courses of arts, commerce, and management faculty.

Philip Kotler, one of the finest academicians, known for his pioneering and path breaking works in the discipline of Marketing Management has recently endorsed that, teachers need to bring industry into the classroom, so that the students will find the pedagogy exciting, and meaningful for their learning needs. As one can see, case studies are one of the most time tested and useful teaching tools that help unfold the real world in the classroom and achieve the learning teaching objectives.

The present Edited Book in digital format, has created an opportunity for the teachers to explore innumerable events, individuals, and institutions for preparing cases. Cases on Entrepreneurship, Innovation, Banking, Healthcare Management, Education, Labor Migration, Ethics, etc., in the rural / urban settings, many of the cases emerging in the backdrop of the global pandemic.

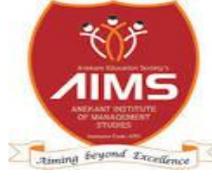
All the cases which have been chiseled by the authors with impeccable knowledge and art of storytelling, were subjected to rigorous reviewing for their relevance to fields of Management, Commerce and Economics as teaching effective tools. Subsequently, the each of them has also been subjected to plagiarism checks as a part of our research policy.

Wishing you a great reading...

Regards

A handwritten signature in blue ink, appearing to read 'M.A. Lahori', written over a light yellow rectangular background.

**Dr. M.A. Lahori**  
**Director, AIMS, Baramati.**



**eEdited Book of Case Studies in Commerce, Management &  
Economics**  
**ISBN: 978-81-947958-2-7**

**CONTENTS**

Sr. No.	Title & Author	Pg. No.
1	<b>Opportunity Comes ‘Ridding On Storm’</b> Dr. M.A. Lahori, Director AIMS Baramati	1-8
2	<b>Chary Formula - Rural to Global</b> P.A.L.N.S.Kalyani, Dean-Academics, St. Mary’s Centenary Degree College, Secunderabad, Telangana	9-16
3	<b>Unfold your wings and fly with grace: A story of merger: OBC, UBI &amp; PNB</b> Dr. Sonali Patil, Associate Professor, D. Y. P. I (MCA & Management), Akurdi, Pune	17-21
4	<b>Confronting The Challenges of Mental Health During ‘Second Wave of Covid-19</b> Dr. Sagar O. Manjare, Principal, Siddhant College of Management Studies, Pune	22-35
5	<b>A Flourishing Dairy Unit by First Generation Entrepreneur</b> Dr. D. P. More, Associate Professor, AIMS, Baramati Dist. Pune	36-41
6	<b>Covid-19 and Indian education sector’s response to it: A case study</b> Ms. Aditi Patwardhan, Research Scholar at Savitribai Phule Pune University, Pune	42-48
7	<b>India’s Pharmaceutical Industry in Covid-19 Pandemic</b> Dr Sanhita Athawale, Principal, Shri Siddhivinayak Mahila Mahavidyalaya, Pune 52	49-56
8	<b>From Hunch to Certainty</b> Dr. Abhishek Y. Dikshit, Associate Professor, AIMS, Baramati	57-65
9	<b>Impact of increased Irrigation Facilities on Migration of labour: A Case Study of Mahbubnagar District, Telangana State</b> Dr. M.S.R .Anjaneyulu, Academic Consultant, Palamuru University P.G.C, Kollapur, Telangana	66-69
10	<b>Entrepreneurship Development in Rural India</b> Dr. Tanaji V. Chavan, Associate Professor, AIMS, Baramati, Dist. Pune	70-73
11	<b>Personal Ethics, an Elixir for Professional Excellence!</b> Dr. Umesh S. Kollimath, Associate Professor, AIMS, Baramati, Dist. Pune	74-80
12	<b>Is a Little Gorgeous</b> Dr. Vinod N. Sayankar, Professor, AIMS, Baramati, Dist. Pune.	81-87
13	<b>Integrating Yoga and Ayurveda: Relevance and Necessity to Holistic Healthcare Management</b> Prof. Shriram S. Badave, Assistant Professor, AIMS Baramati, Dist. Pune	88-93
14	<b>Choti Si Aasha</b> Dr. Pravin Yadav, Assistant Professor, AIMS Baramati, Dist. Pune	94-98

## Opportunity Comes ‘Ridding On Storm’<sup>1</sup>

### Introduction:

Ms.Kaviya basically a textile engineer and completed her diploma from National Institute of Fashion Technology (NIFT) and was happily working with one of the reputed garment manufacturing units ‘Muskan Garment’ since 2010. In her 10 years of experience, she was handling mainly production department and her association with garment designing and marketing was indeed inextricably linked in her duties. In precise she was Plant Head of the factory, she was planning, organizing, directing and controlling the issues to the best of her ability and knowledge. Since 2010 everything was smooth sailing with better dividend and healthy balance sheet of the Muskan Garment with a sales turnover of 150 million.

Basically, the Muskan Garment was engaged in the manufacturing and executing the orders of big garment players for their mega stores in metro cities. Say to say it was an ‘Outsource Venture’ to the big garment stores in metro networking. Muskan was dealing in all kinds of gents’ garments, ladies, and kids wear but focussed was on the kids wear and ladies’ garment.

### Pandemic Catastrophe:

The outbreak of pandemic popularly known as Covid-19 created volatile situation to the Muskan Garment. The orders from the big players dwindled and the working environment was sluggish. The functionality of Muskan almost hands-to-mouth, even the break-even-point was difficult. The entire stakeholder of the Muskan had a brain storming meeting for what next. In the one of the sequential discussions all have come to conclusion and Muskan announces the following options with full consent of the employees;

- a) First option: All employees can opt (if they want) for the lay-off till the market and orders from the garment stores will revive.
- b) Second option: Those employees who want to opt for golden handshakes from the services of Muskan Garment can do so.

Looking to the option Muskan has done fair deal, now it is left to the employees what do for their next, more particularly to Ms Kaviya. On one fine morning Kaviya was deeply contemplating all-round and finally sat on the second option of golden handshakes. In subsequent days she completed the procedure and got relieved from the Muskan.

---

<sup>1</sup> This case was developed by Dr. M.A. Lahori (Director Anekant Institute of Management Studies (AIMS Baramati) Dist.-Pune-India.

**What made Kaviya to do so:**

Kaviya was confident on the saying of **JRD Tata**; *Find the purpose the means will follow* and further support by her thought 'Every great achievement starts with the **decision to try** and the **confidence to act.**' When the things were in the process of turbulence at Muskan due to the pandemic catastrophe and there was no clear roadmap since the dependency was on the outside orders, which were dampen. In one evening while sipping her coffee at her place it was hammering to her mind '*outside orders*'. This humming made her to take pen and paper and write down the competency skill set of her own.

She had rich domain experience and skill set. Further on option of the golden handshakes she had decent corpus. She knows all the functions and execution strategy of the management, she was being plant head at Muskan, she was almost had entrepreneurial functions. She decided to be 'Entrepreneur' and started her own manufacturing units only for the kids wear and ladies' garment. Being a textile and NIFT qualified she had very good hand on the futuristic apparels and designing of the garment.

**Ridding Storm into Opportunity:**

The pandemic was really a force majeure which was created stressful situations. Most of the people have call-it-a-day of their lives more particularly the working class. Kaviya was confident of her Entrepreneurship move. She took the stressful situation positively because of her domain knowledge and experience in the field. Her focus was on the following points:

- a) Kids wear and ladies' garment with trendy design.
- b) Explaining training modules to the staff.
- c) Season based fabric blend, summer more of cotton and winter more of polyester.
- d) No mass marketing only niche with rural area like direct sales to the retail to start with.
- e) Captive orders from schools, parents by 'marketing affiliates' on incentive basis.
- f) A main magic wand was the attractive pricing for the customer and off-take incentive to the retailers (thin margin policy).
- g) Kaviya being a in the production she ensured quality check.

Her workaholic nature, trendy fashion in the garments, affordable price, quality of the raw material used and presence in the market more important the connect with the retailer in shorter span of time she set her 'KAVIYA' brand in the market and customer pull track was established. As time passes her garments were in demand and she was also articulating

experience to encash the opportunity and made strategy to feed market well before saleable time. During pandemic she attended 2 to 3 digital marketing webinar and accordingly she took that platform for her ladies' segment. She has strongly worked on the following,

- a) Every season new design, really customers are delighted.
- b) Digital marketing for ladies' garment.
- c) No overheads better earning but affordable price to customer.
- d) Make and Market concept developed by Kaviya.
- e) Focus on small do big approach.
- f) Kaviya being women she encourages Rural Women Group, like 'Bachat Gat' and 'Self Help Group' to be a part of the 'Earn & Live' happily.

While at Muskan her hand was inextricably on the marketing and indeed knows the pulses of the market. Customers want new designs in occasional, party wear, casual wear and what not. She made a point to delight them very often with trendy designs etc. Her knowledge of digital marketing of the ladies garment was a sales point. Her functioning was totally on ancillary concept meaning thereby no question of unwanted overheads which tend to keep affordable price of her garments. She adopted little drop strategy with retailers in rural market. Kaviya's concept of 'Make & Market' was really big hit and helped to grow faster.

### **Make & Market:**

Kaviya's focus was on kids wear and ladies' garment and working with ancillary units. She design and cut the fabric accordingly and supply other raw-material like buttons, hooks sewing threads, packing material etc., to the ancillary units for tailoring. She has fixed the tailoring on piece basis and on top of that they can sale (market) 50% of the tailored garment within their vicinity with profit. This has given greater momentum to the Kaviya's business, and her garment were available most of the places at affordable price. Every ancillary unit has become Kaviya's marketing tentacle, covering all marketing area with lesser sales cost. Over period of time Kaviya has gain Brand image in the market and the business was growing day in day out. As mellow of time Kaviya brand too had competition and faces the following challenges.

### Challenges:

- a) Bargain deal
- b) Freebees
- c) Garment Soiling
- d) Garment display and showcase

e) Advertisement

Kaviya was operating in small way hence the customer psychology of bargain deal was a hindrance for her growing business likewise the big players in market offering the freebees like buy two and take one free etc. Kaviya's sales points were not with proper ambience the garment in general gets soiled in handling and not having attractive display mannequins and showcase. Kaviya was operating on thinner margin hence no budget of advertisement and sales promotion. These were major challenges Kaviya was facing in her growing business.

**Confidence to act:**

Kaviya's entrepreneurship journey basically with her thought 'Every great achievement starts with the decision to try and the confidence to act.' She was being a textile engineer, qualified garment designer of NIFT and had seasoned experience with Muskan as a plant head has made her to act confidently to deal with the upcoming challenges.

- a) Training to ancillary unit and retailer: The first step she took was providing training by explaining and demonstration on sales tips, customer counter reply more particularly you pay less even after their offers (comparatives statement) and you get better quality garment.
- b) Cluster forming: A second step was she formed cluster of ancillary units and retailers and she had developed connect with them on proper interval. She often resolves the day today trivial issues and put them on track of business.
- c) After sales service: In this third steps she started to provide 'after sales service for the garment' it truly developed the customers' trust and word of mouth publicity basically towards ladies' garment. Further, they were trained on stacking of garments, its handling and display.

Her captive marketing orders by 'marketing affiliates' on incentive basis, Make & Market, after sale service, cluster formation, constant connect, and review with explaining meetings made her to face the challenges and helped her in augmentation of business. Her plus point she was not in race with the big players at metro, her focus was little drop strategy at rural market, so word of mouth and local social media platform was really best than any other heavily paid advertisement. Her small but consistent efforts made her not only to face the challenges, but she augmented business for next level.

**Analytical Handling:**

As she was an experienced and domain expert, in the production of garment, it was going well along with her marketing know-how. The sales at the ancillary units as well as at retailers were took the momentum eventually. To generate more of effectiveness and efficiency, she developed the buckled-tight communication with her stakeholders, based on the customer's requirement, customizing the design of the garment especially for the kids 'Birthday', kids' wear in collage format like 'bed linen' and wall hanging frame etc., were really owning the trust of the customers' more particularly bigger families. Along with this the Make & Market approaches had a noteworthy contribution in the right sense and spirit.

Her supervision and connect was embedding an image among the ancillary units 'own your businesses be a Self-Reliant and the retailer were encourage by the off-take incentives and cash discount. And she incentivized appropriately to the team of 'marketing affiliates' on their bulk orders was also in place. The payment channel was in time, had good rapport with all vendors and cluster review has created ingrained interest among all. It was U-turn pivotal from Muskan to Kaviya's Brand.

**Financial Review:**

At the end of the year Kaviya prepared her financial statement, showing all her business transaction, with proper Profit Loss account (P/L) and balance sheet thereto. While preparing she made the P/L account cluster wise and divided into two category kids wear and ladies' garments. As a whole Kaviya's business was on growth and registered sales of 9 million approximately Rs 90 lakhs at the initial year and her personal earning was 3 time more than Muskan's salary.

On analysis of the financial statement her sales was good in the kids wear than ladies garment. Further it depicts that, two clusters were better performer and contributing good mark-up particularly Make & Market by the ancillary units in the kids wear as compared to the ladies' garment. So, her business strength was the kids wear and planned to make the units on Strategic Business Unit (SBU) with proper profiteering centre. The after sales service for the ladies garment really a bait in growing business of Kaviya.

Her general sales target for the upcoming years based on the financial review was to increase the sale by 30% to 40% (per cent) and market penetration in all the cluster by strengthening the staff and variants in the garments.

**Conclusion:**

Kaviya's firm footing on *'Every great achievement starts with the decision to try and the confidence to act'* made her departure from Muskan and prepared herself for 'Opportunity Comes Ridding On Storm'. Her planning, working efficacy, rich experience and do list practices made her an ENTREPRENEUR. Her core essences were:

- 1) Agility: Her agility on market pulses pertaining to new design, quality of garment and business environment as well made her business going and growing.
- 2) Behaviour: Her positive, ethical, and constructive attitude with ancillary units, retailers and her team also a booster in her KAVIYA'S BRAND.
- 3) Creativity: Her domain and experience made her to do innovative things, new garment style and distinctive positioning by her field by critical thinking.
- 4) Domain expert: She was always enriching her domain expertise on management functions (planning, organizing, directing and controlling) along with her main competencies.
- 5) Explore: She had definitive calendar for exploring and execution of her thought-ware to increase the throughput.

Kaviya's qualities of workaholic, dedication and involvement have been generating funds from the clusters and retailers. She was right on her planned activity and business was on uptrend. Though everything was looking for goody, goody and rosy but there was no exception from the competitors, market spoilers, me too beginners and other volatile challenges to deal with.

**Teaching Note****Opportunity Comes 'Ridding On Storm'****Case synopsis**

The outbreak of pandemic covid-19 made the things shaky at Muskan Garment, where Kaviya was working as plant head. But as time passes the condition was deteriorated further. Looking to the situation Muskan Garment also taken a decision for lay-off and golden handshakes and accordingly it was announced. The basic bottleneck was the 'out-side' orders otherwise Muskan Garment was good, she said. The heat of out-side orders made her to think and analyzed her strengths, like rich experience, domain expertise and hand-on management functions and Kaviya decided to opt for 'Golden Handshake' and to be ENTREPRENEUR in the field of kids wear and ladies garment.

Her stint at Muskan made her seasoned and the catastrophe of pandemic rides her to start her own manufacturing unit. She was explored all her strengths and was reaping the results. Her marketing penetration was only in rural area and not in the race with the big players in metros. She made clusters, make & market concept, providing new designs and updating happenings in the working environment. Aftermath of financial review her focus was on the kids wear and planned to make the units as a profit centres and she had an ambitious marketing plan to achieve 30% to 40% increase in the sales.

Any growing business necessarily has to face so many challenges from inside and outside. Such as managing supply chain, fund flow, strategizes of competitors and volatile business a new normal module was the challenges before Kaviya.

**Key words:** outside orders, decision to try & act confidently, rural market, little drop strategy, cluster formation, after sales service, make & market concept.

**Target Learning group:**

Budding management and technical students, working professional, business unit heads, family business owners, startups and Entrepreneurs.

**Learning and Teaching Objective and key issues**

1. To assess volatility of Muskan Garment and key issues.
2. To examine the decision of Golden Handshake by Kaviya.
3. To analyze the strength quantum of Kaviya.
4. To study the functioning of Kaviya's business.
5. To strategize the futuristic of Kaviya's business.

**Teaching Strategy:**

- 1) The case needs to be led by the group discussion, by break away rooms.
- 2) Peer dialogues among the students and targeted groups.
- 3) Further learning group may be provided with board plan / mind map hints.

**Steps:**

- Divide into the groups and give each group a task of applying a specific strategy on the happenings of the case. Examine the possible outcome.
- Focus on the strategy adopted in the above case.
- Discuss strengths and challenges of the case.
- Strategies to handle the challenges.

- Outline the future potential growth path in the case.

**Questions for Discussion:**

1. Why Muskan performance dwindle. Any other option to infuse?
2. Why Kaviya accepted Golden Handshake rather than lay-off?
3. What were the strengths of Kaviya's decision to be an entrepreneur?
4. Was the catastrophe Ridding Opportunity to Kaviya. Explain?
5. What would be ideal strategies for the futuristic business of Kaviya?

**Background Reading:**

- 1) Rural marketing Pradeep ka shyap, Siddhath Raath, 2008 edition
- 2) Rural marketing K S Hubeeb U R Rich, Himalaya publications. Rural marketing R v Badi & N V Badi, Himalya publications.
- 3) The Hindu date 12.01.2007. Global and Trade for Development.
- 4) David, F. (2009) Strategy Management: Concepts and Cases
- 5) Rethinking win-loss to increase sales, Issue: March/April 2020 by Jim Kraus  
Filed under: Discussion of Technique, Magazine Article.

**Teaching Experience:**

This case was handed over to the learnt professor of management stream for testing among the management students (MBA). It was observed that, student could understand the level of confidence, how to ride on strengths, entrepreneurship quality, 360-degree efficacy in working with prioritizing the work. The most import learning was pandemic was not catastrophe but an OPPORTUNITY. Professors were observed, students have initiated the proceedings on Muskan and Kaviya in context to the case.

\*\*\*End\*\*\*

## CHARY FORMULA - RURAL TO GLOBAL<sup>1</sup>

### INTRODUCTION:

Mr. Mandaji Narasimha Chary is a Telangana Based Rural Innovator famous for innovations viz., Filament less UVC lights of high frequency and destroying various viruses and bacteria viz. Covid-19, Kove-2, SAARs etc within 15 seconds with 100% accuracy. Both the innovations are recognized by the Department of Science and Technology – Government of India and CSIR-CCMB respectively. His innovations are an outcome of an innate passion to answer problems with sustainable solutions.

### BACKGROUND:

He was born at Navi Pet, Nizamabad District of Telangana. Mr. Chary is a B.Sc in Electronics and experimented several years before he mastered the art of re-glowing failed tube lights without using starter and choke. He is a 39 year old person who grew up with a passion and real fascination for innovation, science and experimentation.

He is a product of government school and he spends hours to sitting in his father's furniture workshop and developed passion from his uncle's tape recorder shop. He used to tinker with the materials present there and conduct multiple scientific experiments.

He won a district level award at 6<sup>th</sup> class at a science fair for designing a model of show casing the revolution of the earth around its axis by using light plastic balls.

He got patent rights in 2007 and Siemens India picked up 'Chary Formula' in 2015 when they recognized his innovations through his unique travelogue to search, honor and reward the most impactful innovations at the grass root level.

The Government of India, Department of Science and Technology – ARCI has recognized "Chary Formula" and the lights are certified with High Intensity Report. In the year 2020, he invented an ultraviolet box with filament-less Ultra UV-C light with lux optimization technology. This innovation has been tested by CSIR – Centre Cellular and Molecular Biology on SARS-CoV2 and found to be successful in neutralizing 99% viral particles. The circuit

---

<sup>1</sup> This case was developed by P.A.L.N.S.KALYANI<sup>1</sup>, Dean-Academics, St. Mary's Centenary Degree College, Secunderabad,  
Email Id:satyakalyani.999@gmail.com

technology so developed helps in optimizing the lux to the maximum and by using residual mercury, can kill 99% of viral particles when exposed to a minimum at 15 seconds and a maximum of 1200 seconds. They observed this innovation happens when the virus sample is placed at 30 cms. away from the life.

Mr. Narasimha Chary, a rural innovator holds a patent for “ Reglowing of ‘dead tube lights” and the experts opined this innovation has the potential of holding a patent.

CCMB signed an MOU with Mr. Chary for further exploring the technology.

The Director of CCMB, Mr. Rakesh Mishra expressed his happiness to see small entrepreneurs and start-ups coming up with innovative products and ideas. CCMB is supporting in testing, validating and providing technical assistance wherever possible.

While the biological validation has been carried out by CCMB, the technical validation was done by International Advanced Research Centre for Powder Metallurgy and New Materials. Telangana State Innovation Cell is hand holding the innovator to facilitate him through various institutional validations.

### **BUSINESS JOURNEY:**

Mr. Chary’s quest for electrical innovations was started during his childhood, when he slips upon a pile of defunct tube lights strewn all over the premises of the Department of Electricity, Navipet. He questioned – ‘Why not these tube lights could be used again?’ Thus, his passion and mission for bringing back the deadlights to life have won many honors and a push for environmental conservation. His push for innovative inventions has not decreased.

He is a Winner of ‘Great Minds, Long Miles – Quest for Answers’, which is an initiative of Siemens to search for impactful innovations at the grass root level.

### **BUSINESS STRATEGY:**

#### **1. Clients :**

As every year, the government needs to spend thousands of crores on electricity, India didn’t achieve 100% electrification yet. Mr. Chary’s mission is to provide cost effective power to the public and as a part of it, He collaborated with Nizamabad Municipal Corporation and District Panchayat Office and took a work of electrifying discarded

tube lights and setting them for lighting streets across 1000 villages. This saved Rs.12.5 lakhs to the Government.

For the same municipal corporation, he also provided a light sensitive automatic switch on and off gadgets for the street lights which helped the government to save 8,00,000 watts of electricity.

Thus, he worked with different panchayats, municipal corporations and successfully re-lit around 10,00,000 tube lights across the country.

His innovations are featured by the Discovery channel in November 2015 and he was felicitated by Jagriti Sustainable Enterprise Award in 2019 for his innovations.

As in India, many people are living below the poverty line; his experiments are focused on addressing their concerns.

## **2. Business Development :**

Besides receiving awards from the State government, his innovation has gained huge popularity and received many letters from all over the state. He is using the formula for the sake of local communities.

As he belongs to a rural background, he understood the problems faced by them. He visited villages and wherever they use incandescent bulbs, he replaced them with re-energized tube lights using his formula. As he plugs in Chary's formula, the failed tube lights light up immediately. This equipment saved 60-70% of electricity and when it compared to an incandescent bulb, it shoots up the lifetime of a new tube light up to 200%.

From being a sole trader, he established JCS Innovations Private limited in 2017 and it employed around 100 plus employees to help in the production of tube lights and the sales department. His technology is also utilized by countries like Ghana, Zimbabwe, Afghanistan etc.,

## **3. Innovation:**

The Innovation of Tube lights uses mercury from discarded tube lights till its end level. The innovation makes it possible to re-glow a discarded tube light via using mercury available in it. By considering the massive ill effects of Mercury, the device of Mr. Chary uses the mercury gas available in dead tube light and it is an eco friendly innovation. It is noted that whenever there is a dead tube light is disposed off, it is noted

that the fluorescent and mercury is available in it and it is a major part of “waste management”.

Mr. Chary’s submission to Government is to support his formula which not only generates employment for rural youth but also saves a lot of financial resources to the civic bodies.

His formula helps the local bodies to spend on compact fluorescent lamps and tube lights which can be halved by making use of discarded tube lights. As the mercury existed in the discarded tube lights and CFLs are causing many dreadful diseases and also contaminating ground water, air and soil.

Mr. Chary is partnered with the National Institute of Rural Development and Rural Technology Park – Panchayat Raj, and also imparting the rural youth with his formula. He is fortunate to meet Prime Minister Shri, Narendra Modi and it was appreciated by his.

The Chary Formula – The integrated circuits consists of capacitors, resistors, springs, nichrome etc. The two filaments on either side of tube lights , but most of the time, one of the filaments fails. Normally, both the filaments need to work for a tube light to switch on. But in Chary’s formula, there is no need for any filament to glow the failed tube light and no induction coil or filament is used in his formula.

This formula excites the electron and it will move to the cathode from the anode, besides increasing to the voltage of 2000 volts. It is noticed that the failed tube light consists of 5 mg of mercury which is left over.

Chary’s formula has low maintenance and it is portable and needs to connect only to the ends of tube lights to be hung by using small hooks. It can survive even inside the water. The cost of an integrated circuit is just Rs.99 and whereas purchasing a new one involves between Rs.250 to Rs.500.

#### **4. Sustenance of Crisis:**

1. Due to Covid -19, the sales have decreased and the manpower has been reduced from 100 employees to 50 employees. He is presently looking for dealers and distributors for Chary Formula
2. The new technology introduced for killing the corona virus is lacking promotional opportunities, it was recognized only by CCMB, Hyderabad.

## **5. Future outlook:**

Mr. Chary is looking forward that his eco-friendly, cost effective and life saving innovations that need to reach public. The Government need to provide a helping hand in promoting his innovations at the International Level.

### **QUESTIONS FOR DISCUSSANTS:**

1. Is the strategy of limiting the innovations to the rural markets are justified? Suggest a roadmap for exploring Indian and Global Markets
2. How can Mr. Chary use Digital Marketing for promoting his business?
3. Assume yourself as Mr. Chary and design a Business Plan in post covid scenario
4. Suggest the strategies to deal with challenges and further to promote his business

### **TEACHING NOTE**

#### **Synopsis Of The Case:**

Mr. Narasimha Chary, a rural innovator from Telangana is credited with two innovations that acquired Patent rights. One innovation is re-lighting the discarded tube lights by using a small filament of Rs.99. This is a cost effective and eco friendly innovation. The other innovation is using the Tube light with UV Technology to kill corona virus. This is another cost effective and life saving innovation. As India is facing the second wave presently and few countries are facing the third wave, this technology helps to save the lives of the people.

#### **Target Group:**

The case has been designed for use in Rural Marketing, Strategic Management, Digital Management and Entrepreneurship courses for both undergraduate and post-graduate management and engineering students.

#### **Learning Objectives and Key Issues:**

The teaching purpose of the case is as follows:

- i. to understand the concept of innovations and rural marketing
- ii. to summarize the market entry and expansion strategies
- iii. to analyze the SWOT analysis of the business
- iv. to appraise the strategies for entering into new marketing

- v. to develop crisis management skills for handling challenging situations

### **Teaching Strategy:**

The time required for this case is one session and the students need to have made a prior reading of the case and related topics before coming to the session. The class may be distributed in small groups of students which may consist of 4-6 students per group.

Each group needs to analyze the case and write down the point of consensus. Thereafter, each group will present and analyze the case for discussion. They interpret the case and provide suggestions to the issues involved in it.

The faculty may trigger few more questions from the participants to enhance the understanding of the challenges or issues of the case.

Based on the answers provided by the participants, the concepts of the Rural Marketing to be linked with the facts provided in the case for proper understanding.

### **Questions for discussion and probable answers:**

1. Is the strategy of limiting the innovations to the rural markets are justified? Suggest a roadmap for exploring Indian and Global Markets  
Context : JCS Innovations Pvt. Ltd wants to move to National and International Markets by entering into MOUs and Technology Transfer.  
To order to explore business opportunities the technology transfer needs to be made to Indian companies via dealers and distributors.
2. How can Mr. Chary use Digital Marketing for promoting his business?  
Context : Mr. Chary got patents and invited by many engineering and management colleges in Telangana. But he doesn't have a digital platform for promoting his business.  
Developing his app, using Instagram, Facebook page, twitter and linkdn etc for promoting his business is advisable.
3. Assume yourself as Mr. Chary and design a Business Plan in post covid scenario  
Context : The Covid-19 pandemic created a new thought of using UV Tube light technology for killing the corona virus.

In the post covid scenario, Mr. Chary needs to enter MOUs with National and International Organizations with the support of the government. Twitter, YouTube channel etc can be used as a platform to reach many countries.

4. Suggest the strategies to deal with challenges and further to promote his business

Context : Presently, Mr. Chary has not contended with support provided by this Government.

Mr. Chary need to work with various research organizations to enter into MOUs with other countries and develop other products of eco-friendly and cost effective.

### **Analysis of data:**

The case analysis needs to be made by adopting Qualitative analysis such as SWOC analysis, identification of strategies and niche strategy for a business model with international clients. Micro and Macro environmental factor analysis need to be employed to study the entry into Global Markets.

### **Background Reading:**

1. Azhar Kazmi (2012), Strategic Management and Business Policy, Tata McGraw- Hill Puublications
2. C. G. Krishnamacharyulu (2010), Rural Marketing: Text and Cases, 2nd Edition, Pearson India
3. Eric Greenberg & Alexander Kates (2013), Strategic Digital Marketing, McGraw Hill Publications.
4. Puneet Bhatia (2019), Fundamentals of Digital Marketing, Pearson Publications.

### **Experience Of Using The Case:**

This is the original case cutting across the disciplines of rural marketing, digital marketing, strategic management, innovation and entrepreneurship.

**Multimedia:**

- <https://www.youtube.com/watch?v=mS72EtBvv1k>
- <https://www.youtube.com/watch?v=8sUk27agNcY>
- <https://twitter.com/teamtsic/status/1215498092805423104?lang=en>

**References :**

1. <https://www.thebetterindia.com/216061/telangana-engineer-dead-tube-lights-narsimha-chary-formula-electriifcation-india-nor41/>
2. <https://ommcomnews.com/tag/mandaji-narsimha-chary>
3. <https://www.newindianexpress.com/states/telangana/2020/sep/16/rural-innovator-develops-virus-killer-box-2197432.html>
4. <https://www.thehindu.com/news/cities/Hyderabad/rural-innovators-uv-box-neutralises-99-viral-particles/article32614362.ece>
5. <https://telanganatoday.com/rural-innovators-tech-neutralises-corona>
6. <https://www.thehansindia.com/posts/index/Warangal-Tab/2018-07-13/Mandaji-Narsimha-Chary-formula-Bringing-dead-lights-back-to-life/397595>

## **Unfold your wings and fly with grace: A story of merger: OBC, UBI & PNB<sup>1</sup>**

### **Introduction**

Mergers and acquisitions in the industrial and service sectors have given the modern business world a new lease on life. Globalization, technical advancements, market deregulation, and liberalization have all contributed to the global M&A boom. This trend is also affecting the banking sector. Since there are so many banks, the effect is a paradox of low bank profitability per customer and higher customer pricing. As a result, bank restructuring is clearly necessary from the standpoint of the financial system. Banks will be strengthened, economies of scale will be realized, global competition will be enhanced, financial services will be cheaper, and staff will be retrained to merge skill sets. Consolidation will provide banks with new skills, technology, and goods, as well as help to resolve entry barriers and ensure immediacy.

### **History of Oriental Bank of Commerce**

The bank was founded by Late Rai Bahadur Lala Sohan Lal, who also served as the bank's first Chairman. The Bank was forced to dissolve within four years of its inception. Karam Chand Thapar, the bank's then-Chairman, made a one-of-a-kind gesture by honoring Pakistani depositors' obligations and paying them back. Since its inception, the Bank has seen many ups and downs. The years 1970-1976 are said to have been the most difficult in the Bank's history. Profits dropped to \$175 at one point, prompting the bank's owner, the Thapar House, to sell or close the bank. The bank's workers and representatives then stepped forward to save the bank. The owners were moved and had to reconsider their decision to sell the bank, opting instead to strengthen the bank's status with the active participation and help of all employees. Their efforts paid off, and the bank's efficiency improved dramatically. This was a watershed moment in the bank's history.

The bank was nationalized on April 15, 1980. At the time, the bank's total operating capital was 483 crores, ranking it 19th among the 20 nationalized banks. The bank had become one of India's most efficient and successful financial institutions in less than a decade.

On March 31, 2010, the bank achieved a Business Mix of 2 lac crores, making it India's seventh largest public sector bank, achieving 100 percent CBS, reorienting lending strategy across Large and Mid-Corporates, and establishing new wings such as Rural Development and Retail & Priority Sector.

### **History of Union bank of India**

Union Bank of India is one of India's largest state-owned banks. The bank had 9590 domestic branches, 12961 ATMs, and over 11700 BC points as of December 31, 2020, serving over 120 million customers. The bank has three international branches in Hong Kong, Dubai International Financial Center (DIFC), and Sydney (Australia). Shanghai, Beijing, and Abu Dhabi are all home to the bank. Union Bank of India (UK) Ltd, the bank's wholly owned subsidiary, also operates in the United Kingdom. Retail banking, corporate/wholesale banking, Treasury Operations, cash management services, merchant banking, and depositions are just a few of the options. The Union Bank of India began as The Union Bank of India

---

<sup>1</sup> This case was developed by Dr. Sonali Patil, Associate Professor, D. Y. Patil Institute of Master of Computer Applications and Management, Akurdi, Pune, Email Id- [spatil15@gmail.com](mailto:spatil15@gmail.com)

Limited in Mumbai on November 11, 1919. The bank's registered office was transferred to Mumbai Samachar Marg Fort Mumbai in 1921, which was opened by Mahatma Gandhi. In the 1960s, the Bank went through a period of expansion, aligning its activities with national aims. The bank was nationalised on July 19.

### **Oriental bank to be merged with Punjab National Bank**

As part of the Modi government's quest for structural reforms in the banking sector, Union Finance Minister Nirmala Sitharaman indicated the government would merge Punjab National Bank with Oriental Bank and United Bank. According to the finance minister, this was done after the effective merger of three public sector banks earlier this year - Bank of Baroda, Vijaya Bank, and Dena Bank. According to the finance minister, consolidated banks have exhibited fast growth, high profit, and valuation improvements as a result of scale and synergy advantages. With a corporation worth Rs 18 lakh crore and the second-largest branch network, PNB's merger with OBC and United Bank will establish India's second largest PSB.

According to the Finance Minister, banks will be pivotal in changing India into a \$5 trillion economy, and they would require additional lending authority in order to provide better services using current technologies. "Consolidation is the way forward," she remarked. According to the finance minister, the larger banks would concentrate on overseas markets, while the smaller banks would concentrate on the domestic market. Smaller banks, she claimed, will increasingly focus on regional markets. Despite the fact that there were 27 PSBs in 2017, the finance minister claims that just 12 will be appropriately funded from now on.

### **Merger with Punjab National Bank**

According to the chairman of India's second largest lender, PNB aims to complete the technical integration of Oriental Bank of Commerce and United Bank of India with itself by the end of the current fiscal year after the merger process is completed. On April 1st, the merger of Oriental Bank of Commerce and United Bank of India with Punjab National Bank went into effect.

In an interview with PTI, PNB Managing Director S S Mallikarjuna Rao said, "The arrival of the Covid-19 pandemic has delayed the process of integration by a couple of months; we had planned for May." Technology integration comprises many components, such as the integration of ATM switches, which we hope to complete by September. "We'll have finished integrating Finacle (CBS) and all surrounding technologies by March 2021... The first bank would be transferred by December, and the second by March" he declared

The bank now has over 11,000 branches, 13,000 ATMs, 100,000 employees, and a market mix of over Rs 18 trillion as a result of the merger. PNB's overall domestic business was Rs 11.81 trillion at the end of March 2020. However, according to Rao, both Oriental Bank of Commerce and United Bank of India lost money in the fourth quarter of 2020, which ended on March 31, 2020. He indicated that the losses were mostly due to faulty loan provisions, but he did not disclose specific figures because they had not been made public.

PNB would make a minor profit this fiscal year, according to Rao, thanks to treasury revenues and core banking operations. The bank made a loss of Rs 697.20 crore in the fourth quarter, which ended in March. The bank hit by the Nirav Modi fraud made a profit of Rs 363.34 crore in fiscal year 2019-20, after a two-year hiatus. He further stated that as a result of the Covid-19 problem, the bank's borrowing ceiling has been decreased. He did say, however, that reduced interest rates have given the bank a treasury advantage, which will result in a profit of Rs 1,000 crore in the first quarter of 2020-21.

"We expect to book small income quarter over quarter," says the company. We don't want to make more money because our balance sheet in 2020-21 needs to be improved. "We are extremely certain that we will be able to strengthen the bank's foundation, not only in terms of earning small profit in 2020-21, but also in terms of establishing a good position for 2021-22," he said.

It's time for a reality check a year after United Bank of India (UBI) and Oriental Bank of Commerce (OBC) amalgamated with Punjab National Bank (PNB) on April 1, 2020. It has, as projected, resulted in India's second largest PSB.

Despite a \$2 billion fraud and money laundering lawsuit involving notorious diamond merchant Nirav Modi, the lender has grown into a financial powerhouse with a total turnover of over Rs. 18 lakh crore. It has successfully integrated its business, people, and technology, allowing it to profit from merger synergies. PNB now has more than 10,800 locations throughout the country.

PNB's 58-year-old managing director and CEO, S.S. Mallikarjuna Rao, is happy with the company's progress so far. Despite the pandemic, he has managed to keep the integration running smoothly. "By December 2020, we had completed our technological integration in record time, allowing us to focus on our business objectives from 2021 onwards. In addition, to make the bank more customer-centric and future-ready, we've streamlined the organisation and realigned internal processes. Customers have profited from the seamless integration and harmonisation of commodities, systems, and distribution networks, as well as the creation of new technologies.

Rao, a banker with more than three decades of experience, says the merger has been a fascinating journey for all parties involved, requiring effective harmonisation of diverse working cultures, integration of diverse internal procedures, and complicated technology, all while overcoming the pandemic's challenges. According to PNB, the technical migration activity, was completed with almost no downtime. The bank was able to complete the migration process with limited downtime. Customers will now be able to take advantage of a variety of services across the bank's expanded network of branches, ATMs, and robust digital platforms, according to the release. The amalgamated company has been able to expand its presence in the northeastern United States. In terms of branches, industry, and client base, it has expanded its position in the Northeast. It has been able to service consumers more effectively and efficiently as a result of its expanded geographic span.

The combined company has been able to expand its footprint throughout the Northeast. In terms of branches, industry, and client base, it has strengthened its presence in the Northeast. It has been able to serve consumers more effectively and efficiently because of its expanded geographical coverage. According to the announcement, PNB plays a larger and more constructive role in fostering equitable and sustainable growth among India's individual entrepreneurs and corporates as one of the country's top banks. PNB was recently upgraded from "underweight" to "equal-weight" by Morgan Stanley because to its cheap values.'

The merger/asset quality overhang has slowed Emkay Global's growth, according to the company. It made a net profit of 506 crore in February, well exceeding the projected loss of 440 crore, thanks to decreased opex and controlled provisions. The lender's aggregate Covid-19-related provisions have increased to \$3,000,000 (including pro forma slippages/restructuring). Pro forma gross non-performing assets (GNPA) increased to 14.7 percent in the third quarter, according to the survey, with a restructuring book of 12,000 crore (1.8 percent of loans) and more on the way. According to the report, "overall collection performance was 87 percent as of December 2020."

Due to merger overhang and persistent risk aversion, overall credit growth remains mediocre, according to Emkay Global. "Credit growth continues sub-par at 1% year-over-year, owing to poor growth across

segments hampered by internal integration-related processes and risk aversion following a string of scams. PNB has disbursed loans of Rs 11,000 crore under the Emergency Credit Line Guarantee Scheme (ECLGS), increasing its MSME portfolio by 2% quarter over quarter. Deposit growth is similarly disappointing, at 1% year over year, but the CASA ratio remains stable at 43%. NIM declined 12 basis points to 3.1 percent quarter over quarter due to interest rate reversals and lower rates.

The bank experienced proforma slippages of \$12,900 crore in the third quarter, resulting in a proforma GNPA ratio of 14.7 percent, up from 13.7% previously. Corporates (9,000 crore) and retail (2,000 crore) accounted for the majority of the \$12,000 crore restructuring pool (1.8 percent of loans), with more expected in the fourth quarter.

The Covid-19 contingent allocation of a little over 3,000 crore (46 basis points of loans) was in line with its peers, with 450 crore set aside specifically for Covid-19 contingency, 2,300 crore for proforma slippages, and 290 crore set aside for restructuring (Canara Bank 30 bps; BoB 48 bps). According to the study, “we have modified our profitability forecasts for 2022-23 by 20% to 60%, factoring in modera.”

### **Conclusion**

From the above cases study, it can be concluded that the banks are amalgamated to touch the new skies and Punjab National Bank is now set for a smooth take-off after the seamless integration.

## **Teaching Note**

### **Synopsis of Case:**

Mergers and acquisitions in the industrial and service sectors have breathed new life into the modern business world. The global M&A boom has been fueled by globalization, technological developments, market deregulation, and liberalization. This trend is hurting the banking industry as well. Oriental Bank of Commerce and Union Bank of India are merged to form Punjab National Bank. Merger is a business technique for corporate restructuring. The three banks involved in the case are Oriental Bank of Commerce, Union Bank of India, and Punjab National Bank. The focus of the case is on the merger plan and its implementation.

### **Target learning group:**

Post graduate Students in finance, finance specialization students those are having merger and acquisition subject.

Learning and teaching to objective and key issues:

- To learn Merger and Acquisition concept
- To analyze the types of mergers
- To identify key role of merger as a strategy to solve organizational challenge
- To acquire knowledge on the need for strategic decision-making skills required for a budding finance manager.

### **Teaching strategy:**

A trigger question can be asked

- Are public sector bank run successfully to earn profit?

**Debate and Discussion:**

- Discuss the different strategy to run business successfully.

**Questions for discussion:**

1. What according to you would be the benefits of mergers to the involved banks?
2. “Merger will help to grow trust in the minds of investors of Punjab National Bank”. Discuss the statement.
3. Did merger was one of the best options to sustain in the financial market. Elaborate.
4. What are the challenges of running public sector bank opposite to private sector bank? Analyze the case and find out the type of merger also.
5. “Merger is the best strategy to survive in the market” comment.

**Background reading:**

1. Aurora, Shetty, Kala, Mergers and Acquisitions, Oxford
2. M.Y. Khan, P.K. Jain, Financial Management, TMH
3. Prasant Godbole, Mergers, Acquisitions and Corporate Restructuring, Vikas Publication, 2009
4. Pradip Kumar Sinha, Mergers, Acquisitions and Corporate Restructuring, Himalaya Publication, 2016
5. Bhagaban Das, Debdas Rakshit, Sathya Swaroop Debashish, and corporate restructuring: Merger, acquisition and other forms, Himalaya publication.

**References:**

- i. <https://www.businesstoday.in/current/economy-politics/punjab-national-bank-to-be-merged-with-oriental-bank-and-united--bank/story/376284.html>
- ii. <https://www.fortuneindia.com/enterprise/post-merger-clean-up-ops-underway-at-pnb/105357>
- iii. <https://www.google.com/search?q=successful+merger+of+obc+and+pnb&ei=VZmkYOOFKI6y9QO8j7zoBw&start=20&sa=N&ved=2ahUKEwjjhM2ldTwAhUOWX0KHbwHD304ChDy0wN6BAgBE Dg&biw=1366&bih=625>

## **Confronting The Challenges of Mental Health During ‘Second Wave of Covid-19’\***

### **INTRODUCTION**

The planet is now experiencing a global health crisis. Novel coronavirus disease (COVID-19), a recently emerged zoonotic viral infection, is threatening people worldwide and has taken the form of a pandemic. This pandemic has resulted in a substantial uptick in death and morbidity over the last six months. To date (22 May 2021), there have been 167,058,099 confirmed infections and 146572538 people who have recovered from the outbreak, and over 3.4 million deaths. The United States, India, and Brazil were among the nation’s worst hit by the pandemic's second surge, which affected 202 countries ([www.worldometers.info](http://www.worldometers.info)). According to the WHO situation survey, the European region accounted for more than half of all global deaths and infected cases by the end of March 2020. (WHO, 2020). Since the epidemic is spreading so quickly, most of the countries affected are unable to meet the demands for personal protective equipment (PPE) and sanitation. At the moment, the main objectives of the World Health Organization are to prevent transmission from human to human, to restrict infection spread to close contacts and physicians, to prevent the development of infectious complications, to create isolation facilities and quarantine, and to provide diagnostic, laboratory and development research facilities. “Other than patients with COVID-19 infection, there has been an increase in mental health problems among the general public, elderly, teenagers, migrant workers, and healthcare professionals over the last few months during this epidemic of COVID-19 infection” (Duan and Zhu 2020; Chen et. al., 2020; Liem et. al., 2020; Yang et. al., 2020). International agencies are yet to make concrete guidelines for how to deal with mental health problems after the ‘COVID-19 pandemic’.

### **SOCIAL IMPLICATIONS OF ‘SECOND WAVE OF COVID-19’**

The ‘second wave of COVID-19’ has had a massive global effect, and the public health danger it poses is the most severe since the 1918 H1N1 influenza pandemic. In India, the average case fatality rate of COVID-19 was 1.15 percent, although it may be higher or lower in other countries (Novel Coronavirus PERE Team 2020; Livingston and Bucher 2020). About one-fourth of COVID-19 patients had comorbidities, and these lowered their health outcomes. The pandemic has had an impact beyond just mortality, as morbidity has been reported to have

---

\* This Case was developed by Dr. Sagar O. Manjare<sup>1</sup>, Principal, Siddhant College of Management Studies, Pune, Email Id: [sagar.manjare@gmail.com](mailto:sagar.manjare@gmail.com)

occurred in the wake of the outbreak. The preliminary poll from India found that more than half of the 1,110 respondents in that country rated the psychological impact as moderate to severe, and about one-third said that they had moderate to severe worry. “Individuals experienced social and psychological difficulties even after healing physically from the SARS pandemic or swine flu 2009, according to studies, and this pandemic may have a similar effect” (Bobdey and Ray 2020). “Evidence indicates that disadvantaged groups confined to their homes during a pandemic can suffer health consequences. Children, in particular, become physically less healthy as a result of increased screen time, erratic sleep schedules, and poor diets, resulting in weight gain and cardiorespiratory exercise loss” (Wang et. al., 2020). “There are also some overt and indirect consequences of school closures, such as unintended childcare commitments, which are particularly prevalent in healthcare professions” (Bayham and Fenichel 2020). “This may be linked to the present state of affairs in most countries around the world, not just in terms of child care but also in terms of adult and geriatric care” (Heckman et. al., 2020).

COVID-19 is both a demand and a supply shock. Both issues would have an effect on the overall trade flow. It affects the economy in both overt and indirect ways. Real and financial asset reserves and flows are disrupted. A rise in health-care spending and a decrease in total GDP would undoubtedly have a global effect (McKibbin and Fernando 2020). Travel and tourism will be another sphere of influence. “In the current situation, any resident of any country's travel is effectively halted. Furthermore, even though the pandemic is over, it will almost certainly take a long time for people to regain their trust in travelling” (Anzai et. al., 2020; Dinarto et. al., 2020). Other facets of a pandemic epidemic include stigma and terror. “It may create significant obstacles to accessing healthcare, socioeconomic marginalisation, mistrust of health authorities, and distorted public views of risk, leading to widespread panic by people and unequal distribution of healthcare services by politicians and health practitioners” (Barrett and Brown 2008).

There can be no denying the impact athletics has on the rest of the world. (Gallego et. al., 2020). Like wildfire, rumours, fear, and intolerance spread, along with obsessive purchase and hoarding of items and face masks, within weeks of the outbreak of the epidemic in China. Social media has contributed to this. “Overall, the pandemic would have an effect on all aspects of today's environment, including health, culture, and economy, as well as future policymaking at the global, regional, and national levels” (Djalante et. al., 2020).

## **EMERGING MENTAL HEALTH CONCERN IN THE SECOND WAVE OF 'COVID-19 PANDEMIC'**

The 'COVID-19 pandemic's second wave is a worldwide emergency, To diagnose particular illnesses, a certain amount of time is required, which is a significant limitation in identifying mental illness in numerical terms. Furthermore, many survivors may experience psychiatric illnesses years after the incident. As a result, the problem becomes hazy due to various and dynamic confounding variables. Fortunately, experiments examining the mental wellbeing problem have been slowly emerging; indicating that more research is needed to obtain replicable results.

### **1. AMONGST GENERAL INHABITANTS**

As the second wave of 'COVID-19 pandemic' is more widespread than ever before, "the most pressing mental health problem in the general population has increased the amount of depression or distress reflected in public mental health terms" (Dong and Bouey 2020). "Fear and anxiety are caused by a lack of information about the virus's incubation time, transmission path, treatment, and safety precautions" (Goyal et. al., 2020). "Residents are confined to their homes as a result of the lockdown, which has negative mental health consequences such as fear and insecurity about the future" (Li et. al., 2020). "The people are also experiencing boredom, dissatisfaction, and irritability as a result of the lockdown" (Ho et. al., 2020). "According to one review, the pandemic had serious and wide-ranging mental health consequences" (Goyal et. al., 2020). The experience has the potential to result in the development of new mental diseases while simultaneously increasing the impact of previous ones. More than half of the population (i.e., quasi individuals) will experience fear and anxiety, as well as the many other negative emotions, as a result of suffering from illness or in the process of dying. All of these common psychiatric diseases might include symptoms of depression, anxiety, panic attacks, bodily hallucinations, self-blame, shame, 'posttraumatic stress disorder' (PTSD), delirium, paranoia, and even suicide.

### **2. AMONGST COVID-19 INFECTED PERSONS**

COVID-19 suspects and/or reported suffer from widespread anxiety due to the disease's high contagiousness and fatality (Pan R, et. al., 2020; Li et. al., 2020). Boredom, isolation, frustration, depression, anxiety, rejection, desperation, insomnia, unhealthy drug use, self-harm, and suicidality are all common feelings among those that have been quarantined.

Survivors are at a higher risk of developing a variety of psychiatric illnesses, including depression, anxiety, and ‘post-traumatic stress disorder’ (PTSD) (WHO, 2020). Patients with ‘obsessive-compulsive disorder’ (OCD) can evolve as a result of their safety behaviours. Furthermore, “COVID-19 clinical symptoms such as fever, hypoxia, and cough, as well as the side effects of prescription medications (steroidal drugs), can increase anxiety and mental distress” (Wang et. al., 2020). According to “a new survey conducted recently on 1210 participants from 194 Chinese cities, 53.8 percent of them had a mild or extreme psychological effect, 31.3 percent had depression, 36.4 percent had anxiety, and 32.4 percent had stress” (Liu et. al., 2020). The COVID-19 had a slightly higher psychological effect when the self-rated health condition was low or very poor.

### **3. AMONGST MEMBERS OF THE FAMILY AND CLOSE CONTACTS**

Family members and close relationships of those who have COVID-19, as well as those close to them, suffer psychologically when they've been found, separated, or quarantined, which leaves them terrified and ashamed for the potential contagion, quarantine, and shame their loved ones or associates may be experiencing. “The members of the family who miss their relatives due to the pandemic lead to indignation and bitterness, in addition they often experience shame, blame or stigma for ill and/or quarantined family members, and some studies have shown that PTSD and depression are among the family members and near contacts” (Goyal et. al., 2020). On the other hand, “children who are confined or quarantined during the pandemic are more likely to experience acute stress disorder, adjustment disorder and complaint” (Shah et. al., 2020). “PTSD was identified in 30% of children and early loss or alienation from parents often has long-term negative effects on mental health and higher chances of developing mood disturbances, psychosis, and suicide” (Shah et. al., 2020).

### **4. AMONGST HEALTHCARE AND FRONTLINE WORKERS**

As the global public mental health emergency becomes a pandemic, there is a huge increase in demand for health services. Even in this case, certain nations are lacking qualified personnel and equipment to cope with COVID-19. “Healthcare providers therefore have to face an elevated workload with the fear of infection. They were also quarantined while contacting COVID-19-confirmed individuals. Increased workload, loneliness and injustice lead to physical fatigue, anxiety, disorder in the emotion and sleeping conditions” (Ho et. al., 2020). “A new survey of 1563 health practitioners showed more than 50% reported depressive symptoms, 44.7% anxiety and 36.1% sleep disturbances” (Ho et. al., 2020). In addition, “there

are insufficient facilities to include counselling and clinical screening for the treatment of doctors with infected individuals for fear, depression and suicide” (World Health Organization 2020). It is also meaningful to postulate that after the pandemic stops, many doctors experience PTSD, stress, anxiety, and burnout. “The leading healthcare providers will develop psychiatric illnesses, including depression, anxiety, and PTSD, together with the doctors” (Li et. al., 2020). Previous articles documented “the increase in stress, mental disorders and high depression and anxiety among paramedics, emergency staff and healthcare workers” (Goyal et. al., 2020).

It is believed that the risk of infection will be substantially increased due to the exposure, prompting fears about potentially infecting their loved ones and newborn babies. Moreover, “the professionalism of confrontation and personal fear for oneself triggers burnouts and mental and physical symptoms” (Goyal et. al., 2020).

#### **5. AMONGST SPECIAL INHABITANTS (GERIATRIC AND COMORBIDITIES)**

Since this second wave of pandemic is spreading rapidly throughout the world, “it has brought significant anxiety, alarm, and concern among a few specific groups, particularly in older adults and people with underlying comorbid disorders” (Dong and Bouey 2020). It can have a possible effect on existing diseases and psychological effects may be caused by the interaction of mental illness and immunity in infected people. CoVID-19 effects can also exacerbate neurological distress and anxiety in individuals with previously poor mental skills (World Health Organization 2020b).

The pandemic has inevitably infected patients with pre-existing serious psychiatric disorder (Ho et. al., 2020). Patients that are hospitalised in closed rooms, in particular, face a high risk of cluster infection. “Outpatients with SMI face difficulty receiving maintenance care because of road limits and insulation interventions, and may therefore end with psychiatric relapse and uncontrollable circumstances” (Ho et. al., 2020). Chronic physical disorders (e.g., chronic renal dysfunction, diabetes mellitus, and cardiocerebrovascular diseases) often require routine outpatient care that increases the likelihood of worsening.

#### **CONFRONTING THE CHALLENGES OF MENTAL HEALTH DURING ‘SECOND WAVE OF COVID-19’**

While governments throughout the world are employing various preventative strategies to combat the epidemic, very little attention is paid to the mental health of stressed, fearful, and

house detained populations. Because of the lack of daily social activities and spending longer at home, their mental well-being would affect. Research has also shown that “a sudden outbreak will exacerbate the mental health problems of people with previous mental health conditions” (Ho et. al., 2020).

“To prevent a distressing situation, people should not be subject to media attention too often, maintain a good friendship, communicate regularly with friends and family members via social media, and begin to think positively” (CDC 2020). If coronavirus anxiety appears, “aim to express fear with others to alleviate the fear and improve the awareness by having proper sleep, daily exercise and various calming strategies” (Kecmanovic 2020). As requested by Ho et. al. (2020) “in this technological age, health providers should provide online therapeutic assistance to those who have lost their relatives because of COVID-19” (Ho et. al., 2020). “Healthcare companies should incorporate shortened working hours, daily breaks and rotating changes to promote the spiritual and mental health of primary care practitioners” (Ho et. al., 2020). People will face the challenges of mental wellbeing by taking different lifestyle steps (Figure 1 and 2).



Figure 1: Outline Survive in the course of Second Wave of ‘COVID-19 pandemic’

Do's	Don'ts
<ul style="list-style-type: none"> <li>• Positive thinking</li> <li>• Healthy diet</li> <li>• Moderate exercise</li> <li>• Adequate sleep</li> <li>• Stay connect (Online)</li> <li>• Hygiene practice</li> <li>• Quality time with Family</li> </ul>	<ul style="list-style-type: none"> <li>• Alcohol consumption and smoking</li> <li>• Junk food</li> <li>• Self medication</li> <li>• Excessive news watching</li> <li>• Social gathering and traveling</li> <li>• Negative aspect of Covid-19</li> <li>• Trusting fake news</li> </ul>

Figure 2: Tips for positive mental health in the course of Second Wave of 'COVID-19 pandemic'

### FACTS AND MYTHS ON COVID-19

During an outbreak of a new infectious disease, the prototype of transmission, the risk factors and prevention and care remain very unclear (Schuchat et. al., 2011). Because rumours and misunderstandings are harmful in nature, they increase the level of fear in the populace. With the discovery and distribution of the new coronavirus in 2019, the world is seeing the same. "When the disease emerged in Wuhan, China, the disease was declared to be a second-class infectious disease, but most regions followed first stage reaction control measures, and the measurements taken were without any statistical justification and no successful results were reported after the Chinese government implemented those measures" (Xiao and Torok 2020). "Cold and snow cannot kill the virus and can be spread in regions with a hot and moist atmosphere" (WHO, 2020). People of all ages are vulnerable to COVID-19 infection. "Seniors with chronic health problems such as diabetes, cardiac conditions, and asthma are more fragile" (Fong 2020). Though there are not many pediatric cases to date, "children are susceptible to infection, and no vertical transmission of the infection has been shown to date" (Baud et. al., 2020).

"A number of regional and national publications, tabloids, and media around the world say that smokers are vulnerable to coronaviral infection due to poor lungs and that they are at risk for smokers" (Mullin 2020). However, "a recent systematic review found that there is no meaningful connection between active smoking and the seriousness of COVID 19" (Lippi and Henry 2020).

Reports of use for treatments of patients with COVID-19 include remdesivir, oseltamivir, lopinavir/ritonavir, ivermectin, prednisone, antibiotics, tocilizumab, and conventional Ayurvedik medicine. Again there is little clinical evidence to support the effectiveness of COVID-19 beyond scrupulous personal management, such as the use of personal care to minimise the risk of transmission, early detection, separation, and support for patients affected.

There is still some confusion between all citizens that people won't get poisoned or spray chlorine or alcohol in the body to destroy their infection by having hot water (WHO, 2020). Proper public health advice focused on clinical evidence should be given for general citizens to relieve stress and anxiety, or control mechanisms would be difficult to enforce.

### **PRECAUTIONARY AND RECOMMENDED MEASURES**

Currently, no therapy for the COVID-19 infection exists. The greatest method to tackle the COVID-19 pandemic is to just avoid catching it in the first place. There is no shortage of will to avoid danger, as it is widely assumed. For the most effective 'COVID-19 prevention', adopt the following precautions:

Always take safety precautions: Figure 3 Everyone in the community should utilise it.



Figure 3: General precautionary measures

2. Explicit precautionary measures (Figure 4): It is meant for persons who are sick, close contacts of 'COVID-19', Geriatric and Co-morbidities, passenger and front line workers.



Roughly, there are five categories of population as stated beneath:

- General inhabitants
- 'COVID-19' Infected Persons
- Members of the family and close contacts
- Healthcare and Frontline Workers
- Special inhabitants (Geriatric and Co-morbidities)

The guidelines and suggestions would meet the needs of the five demographic groups listed above. Prevailing misconceptions and ignorance about precautionary steps will cause people anxiety. Certain guidelines for appropriate management of mental health issues need to be followed (Table 1).

Table 16.1 Guidelines and suggestions for effective confronting the challenges of mental health

1.	Clear understanding of COVID-19 and daily updates (as an appreciation of the day to day change of COVID-19)
2.	Develop readiness to face threats such as resource shortages
3.	Ignore bogus and panic-spreading social media content
4.	Ordinary scheduling of everyday work
5.	Inclusion of indoor leisure sports and everyday work relaxing exercises & yoga
6.	Healthcare approach (rather than avoid) if symptoms arise
7.	Installation of positive thoughts and optimism
8.	Get vaccinated, when your turn comes

Persons who suffer from psychiatric problems do not hide or report their difficulties. Persistence may be alleviated by consulting mental health professionals through several helplines or in the event of an emergency. The guidelines are summarised in Figure 5 and Figure 6 by risk magnitude and management response to the pandemic in COVID-19, respectively.

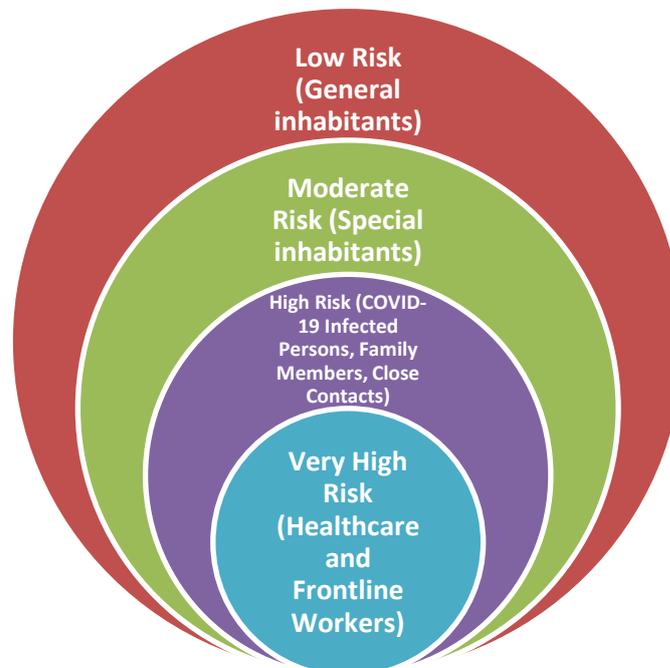


Figure 5: Guidelines and suggestions according the 'COVID-19' risk severity

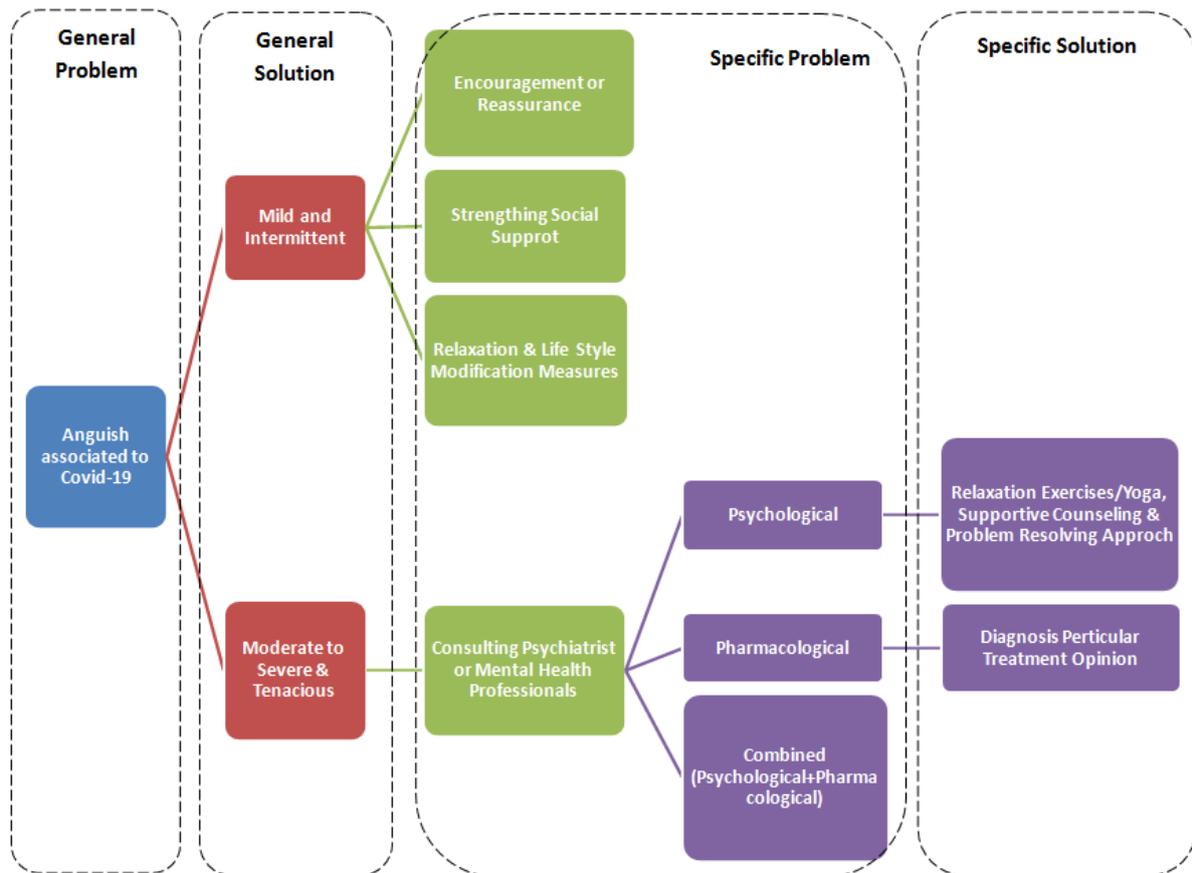


Figure 6: TRIZ approach to mental health problems during the pandemic COVID-19

## 1. CONCLUSIONS

Second wave of pandemic COVID-19 carries high risks to mental health. There is a lack of study since the second and upcoming third wave of pandemic 'COVID-19 pandemic' on mental health problems. As death and morbidity rates hit new highs every day, mental health problems are expected to increase exponentially as isolation and locking states and countries continue to increase, leisure options are decreased and the financial crisis is on the rise due to income off. The mental prospects of second wave of pandemic COVID-19 and potential steps to deal with the pandemic need to be understood to be successful.

## 2. REFERENCES

Anzai A, Kobayashi T, Linton NM, Kinoshita R, Hayashi K, Suzuki A et al (2020) Assessing the impact of reduced travel on exportation dynamics of novel coronavirus infection (COVID-19). J Clin Med 9(2):601

Barrett R, Brown PJ (2008) Stigma in the time of influenza: social and institutional responses to pandemic emergencies. *J Infect Dis* 197(Suppl 1):S34–S37

Baud D, Giannoni E, Pomar L, Qi X, Nielsen-Saines K, Musso D et al (2020) COVID-19 in pregnant women—authors' reply. *Lancet Infect Dis*. [https://doi.org/10.1016/S1473-3099\(20\)30192-4](https://doi.org/10.1016/S1473-3099(20)30192-4)

Bayham J, Fenichel EP (2020) The impact of school closure for COVID-19 on the US Healthcare Workforce and the Net Mortality Effects. *medRxiv*. 2020.03.09.20033415

Bobdey S, Ray S (2020) Going viral—Covid-19 impact assessment: a perspective beyond clinical practice. *J Mar Med Soc* 22(1):9

Chen Q, Liang M, Li Y, Guo J, Fei D, Wang L et al (2020) Mental health care for medical staff in China during the COVID-19 outbreak. *Lancet Psychiatry* 7(4):e15–e16

Dinarto D, Wanto A, Sebastian LC (2020) Global health security – COVID-19: impact on Bintan's tourism sector. <https://dr.ntu.edu.sg/handle/10356/137356>. Cited 29 Mar 2020

Djalante R, Shaw R, DeWit A (2020) Building resilience against biological hazards and pandemics: COVID-19 and its implications for the Sendai Framework. *Prog Disaster Sci* 6:100080

Dong L, Bouey J (2020) Public mental health crisis during 'COVID-19 pandemic', China. *Emerg Infect Dis* 26(7). <https://doi.org/10.3201/eid2607.200407>

Duan L, Zhu G (2020) Psychological interventions for people affected by the COVID-19 epidemic. *Lancet Psychiatry* 7(4):300–302

Fong LY (2020) Frequently asked questions and myth busters on COVID-19. <https://worldwide.saraya.com/about/news/item/frequently-asked-questions-and-myth-busters-on-covid-19>. Cited 29 Mar 2020

Gallego V, Nishiura H, Sah R, Rodriguez-Morales AJ (2020) The COVID-19 outbreak and implications for the Tokyo 2020 Summer Olympic Games. *Travel Med Infect Dis*:101604

Goyal K, Chauhan P, Chhikara K, Gupta P, Singh MP (2020) Fear of COVID 2019: first suicidal case in India. *Asian J Psychiatry* 49:e101989

Ho CS, Chee CY, Ho RC (2020) Mental health strategies to combat the psychological impact of COVID-19 beyond paranoia and panic. *Ann Acad Med Singap* 49(1):1

Kecmanovic J (2020) 7 science-based strategies to cope with coronavirus anxiety. *The Conversation*. <http://theconversation.com/7-science-based-strategies-to-cope-with-coronavirus-anxiety-133207>. Cited 30 Mar 2020

Li W, Yang Y, Liu Z-H, Zhao Y-J, Zhang Q, Zhang L et al (2020) Progression of mental health services during the COVID-19 outbreak in China. *Int J Biol Sci* 16(10):1732–1738

Liem A, Wang C, Wariyanti Y, Latkin CA, Hall BJ (2020) The neglected health of international migrant workers in the COVID-19 epidemic. *Lancet Psychiatry* 7(4):e20

Lippi G, Henry BM (2020) Active smoking is not associated with severity of coronavirus disease 2019 (COVID-19). *Eur J Intern Med*. <https://doi.org/10.1016/j.ejim.2020.03.014>

McKibbin WJ, Fernando R (2020) The global macroeconomic impacts of COVID-19: seven scenarios. Social Science Research Network, Rochester, NY. Report No.: ID 3547729. [https://papers.ssrn.com/abstract\\_3547729](https://papers.ssrn.com/abstract_3547729). Cited 29 Mar 2020

Mullin G (2020) SMOKE SCREEN Smoking ‘may increase risk of catching coronavirus’ and worsen symptoms, scientists warn. <https://www.thesun.co.uk/news/11098194/smoking-increase-coronavirus-risk-worsen-symptoms/>. Cited 29 Mar 2020

Schuchat A, Bell BP, Redd SC (2011) The science behind preparing and responding to pandemic influenza: the lessons and limits of science. *Clin Infect Dis* 52(Suppl 1):S8–S12. [https://academic.oup.com/cid/article/52/suppl\\_1/S8/498182](https://academic.oup.com/cid/article/52/suppl_1/S8/498182). Cited 30 Mar 2020

Shah K, Kamrai D, Mekala H, Mann B, Desai K, Patel RS (2020) Focus on mental health during the coronavirus (COVID-19) pandemic: applying learnings from the past outbreaks. *Cureus* 12(3). <https://www.cureus.com/articles/29485-focus-on-mental-health-during-the-coronavirus-covid-19-pandemic-applying-learnings-from-the-past-outbreaks>. Cited 29 Mar 2021

Wang C, Pan R, Wan X, Tan Y, Xu L, Ho CS (2020) Immediate psychological responses and associated factors during the initial stage of the 2019 coronavirus disease (COVID-19) epidemic among the general population in China. *Int J Environ Res Public Health* 17(5):1729

World Health Organization (2020) Coronavirus disease 2019 (COVID-19) situation report—68. World Health Organization. [https://www.who.int/docs/default-source/coronaviruse/situation-reports/20200328-sitrep-68-covid-19.pdf?sfvrsn=384bc74c\\_2](https://www.who.int/docs/default-source/coronaviruse/situation-reports/20200328-sitrep-68-covid-19.pdf?sfvrsn=384bc74c_2). Cited 15 May 2021

Xiao Y, Torok ME (2020) Taking the right measures to control COVID-19. *Lancet Infect Dis*. [https://doi.org/10.1016/S1473-3099\(20\)30152-3](https://doi.org/10.1016/S1473-3099(20)30152-3)

Yang Y, Li W, Zhang Q, Zhang L, Cheung T, Xiang Y-T (2020) Mental health services for older adults in China during the COVID-19 outbreak. *Lancet Psychiatry* 7(4):e19.

## **A Flourishing Dairy Unit by First Generation Entrepreneur<sup>1</sup>**

**Background:** Mr. Manoj Tupe, brought up in a middle-class farmer's family from Ghadgewadi, Baramati, completed his graduation in Science from Shivaji University in 1995. Coming from a family with weak financial background, Mr. Manoj had the only option to take a job after graduation for the livelihood of his family. Having completed the graduation in science with chemistry as a special subject, he started working as a chemist in one of the reputed milk processing companies in Baramati MIDC. While working in this Multinational Milk Processing company, he understood the nitty-gritty of Milk processing business. In the course of his employment, he understood scope for trading of the milk powder and hence started doing part-time business of Milk Powder Trading. He made an initial investment of Rs. 2,00,000 out of personal savings and mortgaging the gold ornaments. In the initial years, Mr. Manoj started earning a profit of Rs. 3,000 to 4,000 per month from this business.

### **Establishment of Real Dairy:**

The milk powder trading business started achieving growth in sales and Mr. Manoj started to earn lucrative profit to 3 lacs within a span of 4 to 5 years from its establishment. He was still into full-time employment and part-time into a business. One day he Realized that the opportunity cost of doing a full-time job is 10 times more! Finally, he quit the job dedicated all his time to his own business. In 2009, along with the trading business, he started working as a consultant for dairy units for getting funds from NABARD. During these days, he came in contact with several dairy owners from Maharashtra and got an opportunity to study their projects very closely. Having more than 15 years of technical experience in milk processing and possessing in-depth knowledge of running the dairy unit, Mr. Manoj decided to start his dairy project in Baramati. In 2009 his project received an allocation of 7.5-acre land in Baramati MIDC and the journey of Real Dairy began.

### **Capital Required:**

The initial investment for establishing a fully operational dairy plant required a capital of Rs. 30 crores. Mr. Manoj prepared a project feasibility report and approached various nationalized banks for seeking loan. Most of the banks denied giving the loan, as he was a first-generation entrepreneur but due to his persistent efforts, the State Bank of India sanctioned him a business

---

<sup>1</sup>This case was developed by Dr. D. P. More, Associate Professor, Anekant Institute of Management Studies, AIMS, Baramati Dist. Pune. Email ID: dr.dpmore@aimsaramati.org

loan of 24 crores to start the business. He also invested out of his personal savings to meet the additional capital requirement. Setting a dairy plant generally takes 2-3 years, but with the persistent efforts, Mr. Manoj could make the plant operational within a span of 8 months which was one of the key success factors of Real dairy.

### **Business Growth of Real Dairy:**

Real dairy started its operations in 2013. The owner himself started approaching the clients to secure the orders. Mr. Manoj had deep technical knowledge being worked in the dairy sector for more than 20 years, he could able to acquire the first order from big players like Paras Dairy and Amul Dairy Gujrat as job work. Meanwhile, he received another major order from Mother Dairy New Delhi. Currently in a span of 6 years around 15 multinational companies are clients of Real dairy (Chart 1). In the initial year of operation Real dairy achieved a turnover of Rs. 16 crores which has eventually grown to Rs. 292 crores in 2020 (Table 1). He had started with 60 employees in the beginning and now the employee strength reached 260. (Chart 2). Real dairy focuses on quality products and has set the quality standard for every operation. The dairy is equipped with advanced technology required to deliver the world-class products. The present milk processing capacity of the plant is 5 lac liters per day.

Real dairy added another feather to its cap by establishing its subsidiary named Fortune dairy with a similar milk processing capacity in May 2014. This project received a subsidy of Rs. 8.35 crore from the Ministry of Food Processing New Delhi under the scheme of cold chain and value addition infrastructure. It is the only dairy unit in entire Maharashtra having received this grant. The Real dairy had received the Best Supplier award for outstanding performance in supply from ITC Bangalore and from Britannia Bangalore for collaborative partnership and responses during Covid 19 period.

### **Challenges Encountered:**

Mr. Manoj Tupe faced the following issues and challenges during the establishment of both dairy units:

1. Being the first-generation entrepreneur with no business background, many banks rejected the loan proposal to set up the dairy unit.
2. Hiring good talent and retaining them with a new company.
3. Keeping the manufacturing cost lower to ensure good mark-up and compete with big giants.
4. Reduced demand during Covid 19 pandemic resulted in a drastic reduction in selling price or various products.

5. The company incurred a huge loss due to the financial crisis in 2018.

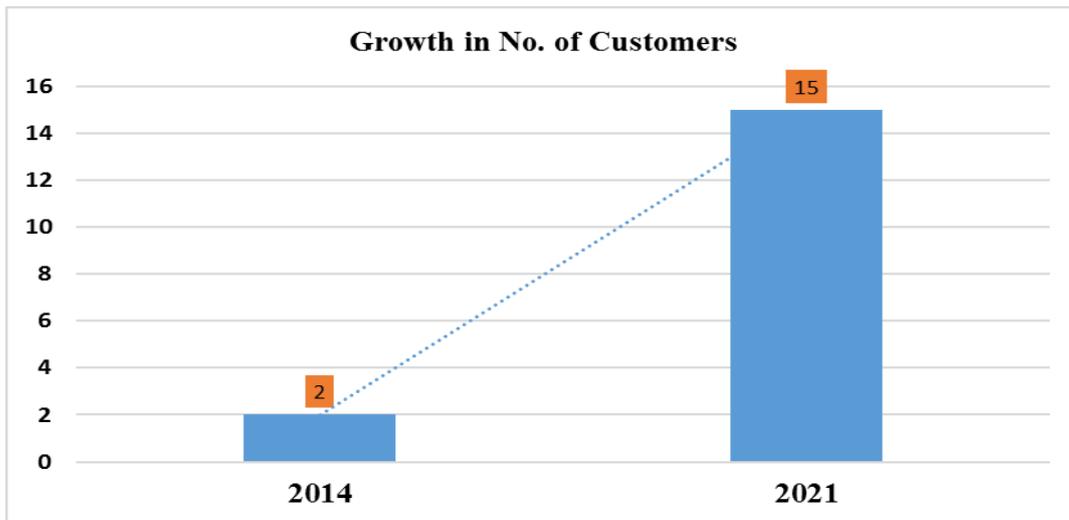
**Strategies Adopted:**

The above-mentioned challenges were successfully tackled with a sustainable long-term approach. He always focused on sustainable solutions to business problems.

1. Determined efforts in availing Bank loans. Met various banks with a project proposal to avail of the loan. Never gave up while confronting difficulties.
2. To retain the employees, he maintained very healthy working conditions and fair HR policies. Continued giving increments during pandemic situation even though the company was incurring losses.
3. The unit was able to compete with established multinationals with the mantra of reducing overhead costs and hence ensured good mark-up on all products
4. To have steady and continued demand, rather than offering its product to end customers he focused on job-orders from established brands like Amul, Patanjali, Britannia, ITC, Dinshaw's, and Mother dairy.
5. To have an optimized operating cycle and intact supply chain, milk was procured from 50 bulk coolers and one chilling plant.

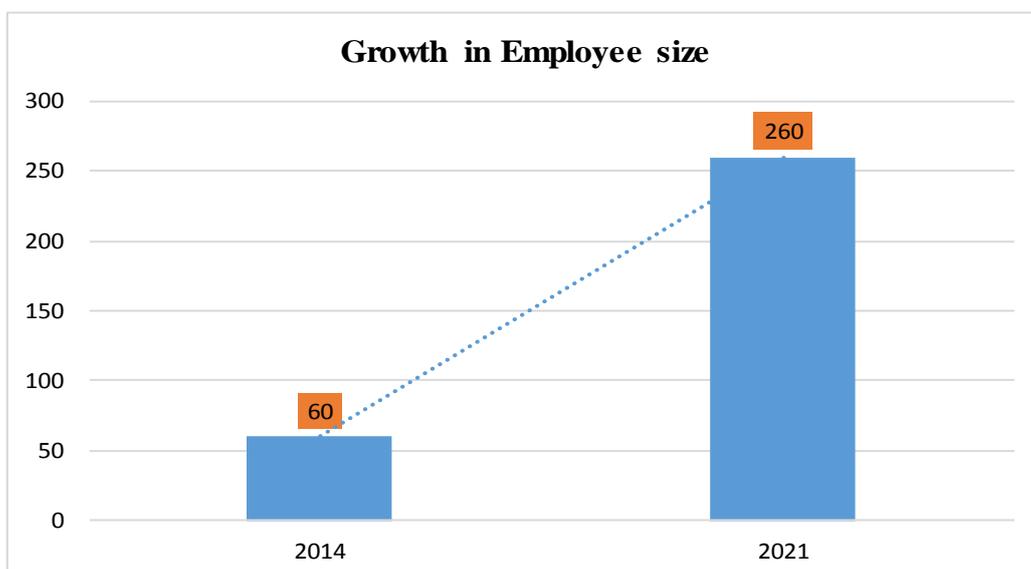
**Social Responsiveness:**

Every business setup is an integral part of society and its implicit objective is to contribute to social development and sustainability. Mr. Manoj Tupe intrinsically follows this business principle and runs his business with social inclination. During the pandemic period, Real dairy has extended support to Sindhutai Sapkal Foundation (an NGO in Maharashtra) in the form of a donation of Rs. 1,00,000 and some essential commodities to be distributed to needy people. Also, he has conducted various programs for farmers to improve their productivity. Real dairy has joined their hands with Pani Foundation for water harvesting through the donation of Rs. 50,000 and a team of volunteers to offer labor in a project.

**Annexure****Chart 1 Growth in number of Customers****Table I Growth in Revenue of Real Dairy**

Sr. No	Financial Year	Revenue (Fig. in Crores)
1	2014-15	16.86
2	2015-16	57.98
3	2016-17	114.59
4	2017-18	120.56
5	2018-19	121.56
6	2019-20	292.43

(Source: Financial Report-Real Dairy)

**Chart II Growth in employee size**

## Teaching Note

### Synopsis of the case

The present case is about Mr. Manoj Tupe, a first-generation entrepreneur from Baramati. After completion of graduation and getting work experience from a reputed milk processing company, he realized the opportunity cost of time and started his own milk processing unit named Real Dairy in 2013. He started the dairy unit with around 60 employees and a turnover of Rs. 16 crores and reached a turnover of 292 crores.

The case talks about various challenges faced by a first-generation entrepreneur in setting up a milk processing unit and the strategies adopted to overcome various challenges from time to time.

### Target Group

This case has been designed for Management Programs to teach Entrepreneurship Management. It is focused on First Generation Entrepreneurship in Milk processing business and strategies adopted to make the firm successful. This is aimed at students who have 'Entrepreneurship Management', Marketing Management, Dairy Technology, Food Processing as a part of their course curriculum in graduate or postgraduate course. As a result, this teaching note is well-suited to illustrate how a first-generation entrepreneur has grown and reached a sustainable competitive position.

### The learning/teaching objectives and key issues

This case serves three primary teaching and learning purposes. In analysing the case, the learners should be able:

1. To understand the journey of entrepreneurs and typical problems faced by a food processing start-up.
2. To evaluate the strategies adopted for different challenges faced by the firm,
3. To develop various strategic options to maintain and expand the scope of the firm.

### Teaching Strategy:

The teaching pedagogy includes the teacher narrating the case and then seeking student participation in the discussion on challenges faced and strategies adopted by the firm. Students can be assessed against their ability to conduct SWOT analysis and to find out the key success factors. Group assessment can be conducted for allocating 4-5 students in one group.

### **Analysis of the Data**

The case covers the data pertaining to the growth of the firm in terms of revenue, employee size, increase in client count, and business. The success of strategies adopted can be evaluated against the growth of firms.

### **Questions:**

- Q1. Analyse the case by using SWOT.
- Q2. Discuss various issues faced and strategies adopted by Mr. Manoj Tupe in achieving sustained growth.
- Q3. Suggest the strategies and future course of action for further expansion of business.
- Q4. Comment on the basis of this case on 'Role of social responsiveness in business growth.

### **Background Reading**

1. Caldwell, G. (2014). *The Small-Scale Dairy: The Complete Guide to Milk Production for the Home and Market*. Chelsea Green Publishing Co.: Cookbook.
2. Kumar Pranav, A. S. (July 2009). *A Handbook For Dairy Entrepreneurs*. New India Publishing Agency- Nipa.
3. Rao, P. V. (2008). *Dairy Farm Business Management*. Biotech Books.
4. Sukumar, D. (December 1996). *Outlines Of Dairy Technology*. Oxford University Press Inc.
5. [www.Realdairy.co.in](http://www.Realdairy.co.in)
6. <https://www.facebook.com/sushant.shirke.790/videos/2935282863206920/?sfnsn=wiwspmo>

## **Covid-19 and Indian education sector's response to it: A case study<sup>1</sup>**

### **Background of the Case study topic:**

For more than a year, continuous discussions and speculations have been going on about the current state and future of Indian education sector. These discussions have mainly originated from the upheavals and uncertainty caused by Covid-19 Pandemic. Education is one of the most important aspects of an individual's life. Covid-19 has brought a lot of changes with it which have created a lot of repercussions on Education sector as well. With lot of changes happening in all sectors of Indian economy, education sector deserves attention too. The mode of teaching-learning and quality of the same directly determine the quality of human resource and overall growth-development of Indian economy. Hence, education sector becomes a sector of great importance for Nation's development.

In order to understand the transition of education sector during these continuously changing times, this particular case study has been taken up.

### **Introduction:**

India reported its first covid-19 case in the month of January 2020. Gradually all states started to report covid cases. Educational institutions postponed all exams till the end of March 2020. In order to prevent the exacerbation of the covid scenario, Government declared a complete lockdown in the whole nation. The twenty-one days lockdown went on extending. As a result, right from schools to universities all the educational bodies had to shut down the campus. Consequently, the educational institutions moved to online lectures.

### **Traditional Education sector in India:**

Since independence, all educational institutions have resorted to traditional classroom teaching. It comprised of usage of lecture method and of other classroom aids to deliver the content. It required teachers and students to be physically present at the educational institutions. This traditional system was working with its own flaws. However, it was considered to be the best and only method for teaching-learning purpose. The main reason for this was absence of usage of any other teaching-learning method.

Before Covid-19 Pandemic, the educational institutions were reluctant to try out any new methods. However, the covid-19 pandemic made it imperative to switch to online teaching. Traditionally, Indian education has been mainly confined to classroom teaching with almost no online or virtual teaching-learning. Many educational institutions all over India preferred these in-person and physical classes rather than online teaching. While on the other hand, many institutions could not afford it. This new change in education sector has brought us on the verge of complete and permanent transition in teaching and learning aspects.

---

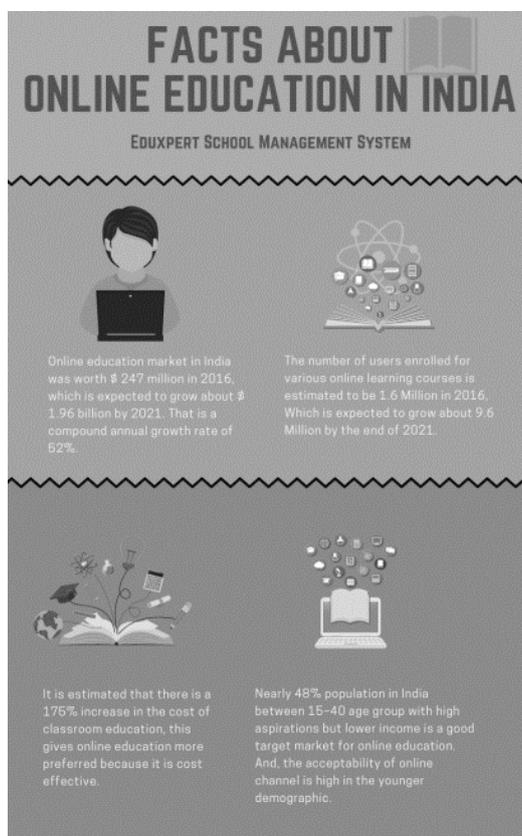
<sup>1</sup> This case is developed by Ms. Aditi Patwardhan, Research Scholar at Savitribai Phule Pune University, Pune  
Email Id: aditipatwardhan26@gmail.com

### **Necessity is the mother of Innovation...Online teaching-learning:**

With sudden lockdown, there was a big question in front of everyone. The lectures had to be continued no matter what. As a result, all the teacher/professors/educators and also students moved to smart choices of teaching/learning. Various virtual platforms like Zoom, Google meet, WebEx became the need of hour. The teachers had to learn how to smoothly operate these various applications in order to create uninterrupted and good quality teaching-learning. Teachers upgraded their skills with various Learning Management Systems. Teachers learned to record videos, prepare quizzes, assignments, worksheets, and distribution of study material in soft-copies. After the initial trial and error, all the teachers and students got accustomed to Online lectures.

### **Digital India Mission and New Education Policy:**

Digital India is the programme launched by Central government in year 2015. This programme aims to empower the country digitally in the domain of technologies. It strives to become technologically empowered and knowledge economy. With the similar rationale, the Union Government introduced New Education Policy in year 2020. This education policy is about giving holistic education. The online education is the most important part of this policy. University Grants Commission (UGC) aims to create credit bank. This will enable students to learn from anywhere at any time. They will require to gain credit scores with completion of educational courses. This provision will increase the preference and demand for eLearning courses. The Covid-19 Pandemic followed by introduction of New Education Policy has increased the demand for Online teaching techniques and platforms.



### **Online Education Market in India and its importance:**

Online education market is growing exponentially day by day. Various eLearning companies are gaining ground here in India. The reason for this is the emergence of cloud computing. With this, various companies are able to save and store significant amount of data, content and information on online platform. With this, the online education market in India is expected to grow by USD 14.33 billion during 2020-2024.

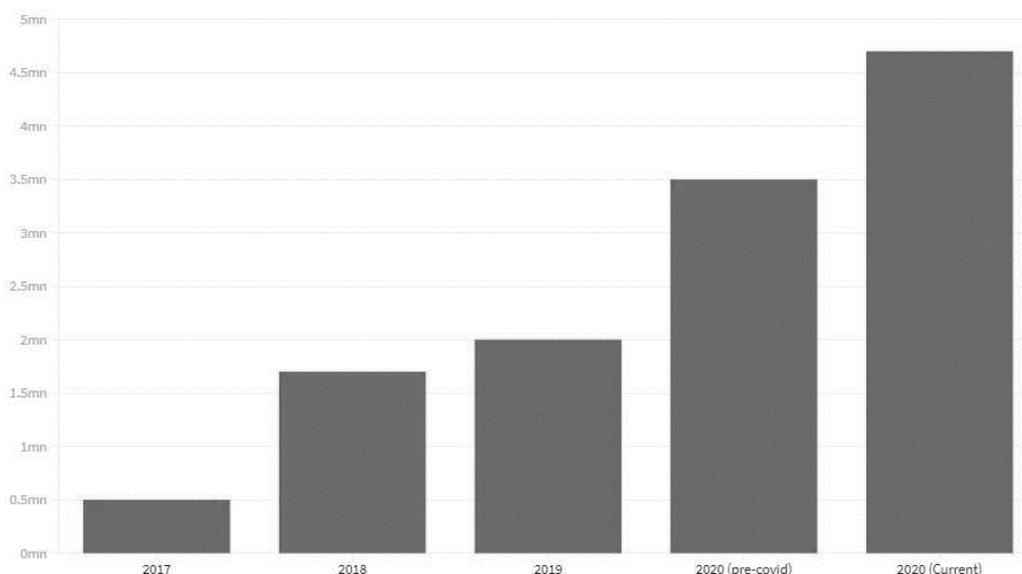
Online education or eLearning is basically showing high potential to change traditional education system in India. These companies are working in line with the Government's aim to revolutionise the education and be at par with other global nations. Along with cloud computing, there is high demand for big data, machine learning, and learning analytics. These companies are offering educational services in a variety of subjects and disciplines. They have created the courses suitable to the needs of present-day job scenario. The emergence and growing demand of these technologies is responsible for the fast-changing outlook for online education market in India. These companies are of great support to various online courses which aim for creating and designing suitable courses for students from different backgrounds.

Today's era is of skills which enhance the knowledge of learners. The industries in India are seeking for skilled young job seekers who are able to fulfil the needs of the organisations and boost the revenue of these companies. With such eLearning companies offering the most sought-after skills, their increasing role in Education sector is very obvious. BYJUs, Simplilearn, Edukart, Dexler Education are some of the eLearning companies which are working prominently in the field of Education.

#### Example of BYJU's-

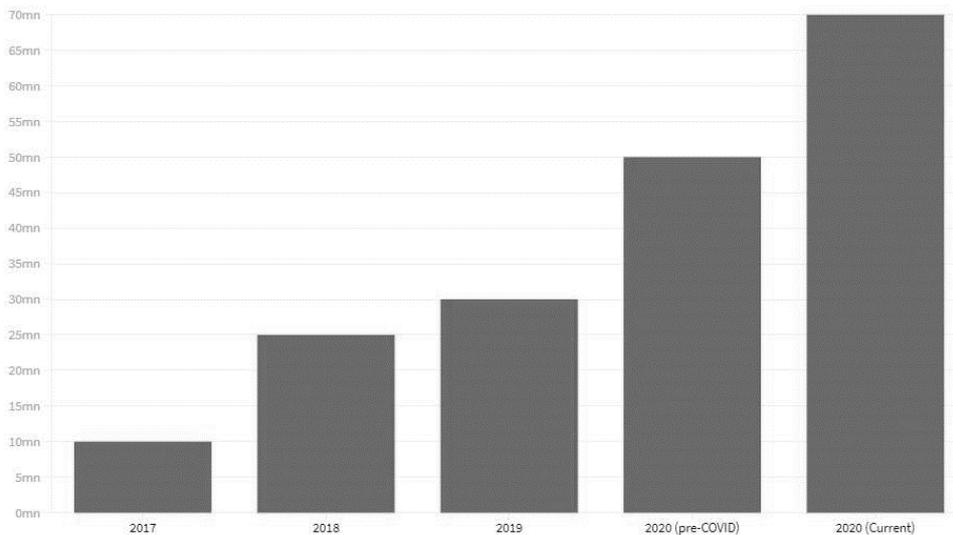
BYJU's is multinational educational technology company. It was established in 2011 and is headquartered in Bangalore, India. It is the India's largest Ed-tech company.

#### **BYJU'S paid users have grown by 9 times in the last three years**



Source: Business Insider (Oct, 2020)

### BYJU'S app downloads have jumped 600% in the last three years



Source: Business Insider (Oct. 2020)

### **Drawbacks of rapid spread of Online education in India and way forward-**

With changing needs of the employers, the education scenario is also changing. Kids and youth in urban areas are highly equipped to avail the services offered by such eLearning companies. Schools and colleges in urban areas also are able to collaborate with such companies in order to avoid some special courses to students. However, rural India does not have this strong access to such various applications and eLearning sources. The education sector in rural India is in very nascent stage. Even today, Rural youth have to migrate to nearby cities in order to obtain quality education. Especially, girls face a lot of issue. Online education can come to a rescue. It can transform the face of rural youth. However, Heavy investments are needed in rural education. There is a need to provide ICT tools to Students there. Fairly good and uninterrupted internet connection is mandatory for such online educational courses. Government has to bring the eLearning companies in rural India too. According to Indian Economic Survey 2019-2020, India spent only 3.1% of GDP on education. However, there is a need to raise this share to 6% of GDP.

### **Conclusion:**

The education sector has been going through a lot of changes. The Post-covid world is going to be different. It is very important that India recognises the potential for growth of Indian education sector. eLearning is becoming of great value is also time-saving. The main thing that remains is the accessibility. There is a need to strike a balance in urban and rural education. Online education has to grow at rural areas and interior regions of India. This will help in skill enhancement of rural poor. In turn, they will be eligible to find jobs in these unpredictable times.

**References:**

- Nick. (2020, June 25). *Top 10 eLearning Companies in India 2020: Online Education Market in India*. Technavio. <https://blog.technavio.com/blog/top-10-elearning-companies-in-india>.
- Arora, A. K., & Srinivasan, R. (2020). Impact of pandemic COVID-19 on the teaching–learning process: A study of higher education teachers. *Prabandhan: Indian journal of management*, 13(4), 43-56.
- Jena, P. K. (2020). Impact of pandemic COVID-19 on education in India. *International Journal of Current Research (IJCR)*, 12.
- Lockee, B. B. (2021). Online education in the post-COVID era. *Nature Electronics*, 4(1), 5-6.
- Bora, U. J., & Ahmed, M. (2013). E-learning using cloud computing. *International Journal of Science and Modern Engineering*, 1(2), 9-12.
- Bates, T. (2001). *National strategies for e-learning in post-secondary education and training* (Vol. 132). Paris: Unesco.
- Tripathy, S., & Devarapalli, S. (2021). Emerging trend set by a start-ups on Indian online education system: A case of Byju's. *Journal of Public Affairs*, 21(1), e2128.
- Mehta, S. N. E-Learning–An Online Educational Platform Challenges and Futuristic Scope in Rural India.
- Kumar, S. K., & Elamathi, K. Digital India: Impact and Challenges on Rural India. *Advances in Science & Technology*, 69.
- Arora, S. (2021, January 30). *Economic Survey 2021: Key highlights of Economic Survey*. Current Affairs 2021: Latest & Daily Current Affairs Today. <https://currentaffairs.adda247.com/economic-survey-2021-key-highlights-of-economic-survey/>.

Teaching Note

## **Covid-19 and Indian education sector's response to it: A case study**

### **Synopsis of the Case:**

The case study is about the changing dynamics of education sector in India. Covid-19 Pandemic in year 2020 changed the entire world. All countries had to go through different challenges. Even today there are lot of difficulties. India education sector also went through a transition. Covid-19 compelled the adaption to online teaching-learning. Same year new education policy was launched. It came out with similar objectives. Many private companies are working in online education market in India. The demand for their services is going to increase in coming future. New education policy and Covid-19 Pandemic has helped realise the importance of technology. In order to achieve significant expansion of education sector of India, there is a need to remove drawbacks from current education sector.

### **Target Group:**

All undergraduate and Post-graduate students of Commerce and Economics.

### **Learning objectives and Key issues:**

1. To understand the changing nature of education sector in India.
2. To know the emergence and importance of online teaching-learning.
3. To understand the challenges in achieving the growth of education sector.
4. To know how transformation of Education sector can be advantageous for overall growth and development of national economy.

### **Teaching strategy:**

Students can be asked to have discussion about recent changes in Education sector. They can be informed about the growing demand of skills enhancement. Their perspective and usage of online education courses can be discussed. Students are the very part of this sector. It will be good to understand the students' perspectives about how they are seeing this change. Students can be asked to discuss the opportunities and challenges that they see in the present situation.

### **Questions for discussion:**

How to bring balance in urban and rural India in matters related to education?

What steps educational institutions can take in order to bring in quality online training and skill education in cost-effective manner?

## Analysis of data:

It is based on secondary data. Government websites, report, scholarly articles, journal articles are used.

## Background reading:

Nick. (2020, June 25). *Top 10 eLearning Companies in India 2020: Online Education Market in India*. Technavio. <https://blog.technavio.com/blog/top-10-elearning-companies-in-india>.

Arora, A. K., & Srinivasan, R. (2020). Impact of pandemic COVID-19 on the teaching–learning process: A study of higher education teachers. *Prabandhan: Indian journal of management*, 13(4), 43-56.

Jena, P. K. (2020). Impact of pandemic COVID-19 on education in India. *International Journal of Current Research (IJCR)*, 12.

Lockee, B. B. (2021). Online education in the post-COVID era. *Nature Electronics*, 4(1), 5-6.

Bora, U. J., & Ahmed, M. (2013). E-learning using cloud computing. *International Journal of Science and Modern Engineering*, 1(2), 9-12.

Bates, T. (2001). *National strategies for e-learning in post-secondary education and training* (Vol. 132). Paris: Unesco.

Tripathy, S., & Devarapalli, S. (2021). Emerging trend set by a start-ups on Indian online education system: A case of Byju's. *Journal of Public Affairs*, 21(1), e2128.

Mehta, S. N. E-Learning–An Online Educational Platform Challenges and Futuristic Scope in Rural India.

Kumar, S. K., & Elamathi, K. Digital India: Impact and Challenges on Rural India. *Advances in Science & Technology*, 69.

Arora, S. (2021, January 30). *Economic Survey 2021: Key highlights of Economic Survey*. Current Affairs 2021: Latest & Daily Current Affairs Today. <https://currentaffairs.adda247.com/economic-survey-2021-key-highlights-of-economic-survey/>.

All the related literature available in internet in form of articles, papers, videos, interviews can be used as background reading resources.

## Experience of using the Case:

This is one of the most relevant topics today. Indian economy needs to grow rapidly. Pandemic has worsened the situation. Online education in holistic manner holds potential to revive our economy post-covid. Hence, proper planning is needed for the same. This case study helps to have a new outlook towards the education sector of India. There is a further scope for in depth studies of primary secondary and tertiary level education.

## India's Pharmaceutical Industry in Covid-19 Pandemic<sup>1</sup>

### Background of the Case Study topic:

Covid-19 Pandemic created a lot of panic all over the world. India was not an exception. In year 2020, entire world went into lockdown. In order to curb the growing covid cases, India too declared complete lockdown in March 2020. The lockdown completely halted all the economic activities not just in India but all over the world. Different sectors witnessed different degrees of impacts of the Pandemic. Initially, Indian Pharmaceutical industry too faced some disruptions. However, this Covid-19 Pandemic acted as a boon to Pharmaceutical sector to a considerable extent. This particular case-study has been taken up to highlight the response of Indian pharmaceutical industry to covid-19 pandemic with reference to innovation and vaccine diplomacy.

### Introduction of Pharmaceutical industry of India:

India's pharmaceutical industry is one of the prominent most industries not just in India but all over the world. Following are some of the most **important features of Pharmaceutical industry** in India:

- India's vaccine production is 60% of total global vaccine production.
- Indian Pharmaceutical industry supplies almost 50% of the global vaccines demand.
- India is the 3<sup>rd</sup> largest drug producer in terms of volume globally.
- The Pharmaceutical industry in India accounts for about 2.4% of the global Pharmaceutical industry in value terms.
- India has the 2<sup>nd</sup> largest share of biotech and pharmaceutical workforce of the globe.
- Indian Pharmaceutical industry contributes significantly to WHO demand for various vaccines such as Tetanus vaccine, Pertussis vaccine, Diphtheria vaccine.
- Indian Pharmaceutical industry exports pharma products to more than 200 countries while US being the most important consumer of Indian pharma products.
- The various Pharma products that are exported include bulk drugs, drug formulations, biological, surgical as well as 'ayush' products.
- The export of generic drugs is one of India's core strengths.
- India is currently among the top 20 global medical device markets and the 4<sup>th</sup> largest medical device markets in Asia.

With this, it gets highlighted the unshakable and non-questionable status of Indian Pharmaceutical industry. Covid-19 pandemic has further created scope for growth and evolution of Pharmaceutical industry of India. It aspires to create India self-reliant in Pharmaceutical industry. This will further reach to other sectors too creating growth environment in Indian economy.

### A bane that turned into a blessing...!

The lockdowns imposed in India and all over the world, created severe problems for industries all over the world. Due to global linkage, Indian Pharma sector too got to experience the wrath

---

<sup>1</sup>This case is developed by Dr Sanhita Athawale, Principal, Shri Siddhivinayak Mahila Mahavidyalaya, Pune 52  
Email ID: [Sanhita29@gmail.com](mailto:Sanhita29@gmail.com)

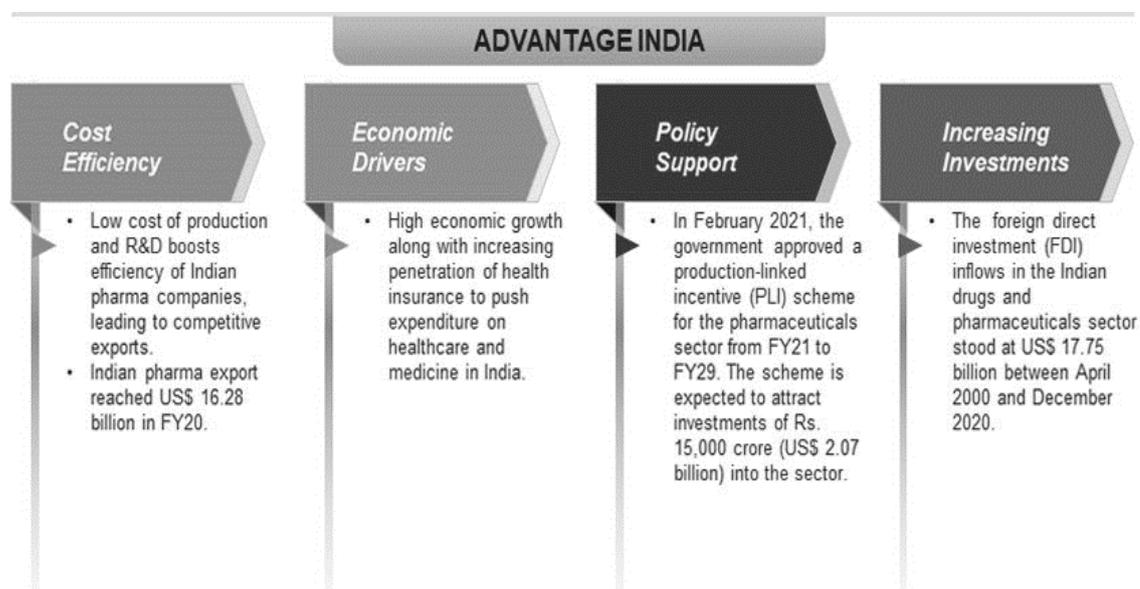
and disruption caused by Covid just like other industries. However, this particular Pandemic came as a blessing in disguise. India manufactured the covid-19 vaccines which in a way gave a boost to the Pharmaceutical industry as well as overall Indian economy to an extent.

- ✓ India's Bharat Biotech made Covaxin in 2021.
- ✓ Serum Institute of India was the manufacturer of Covishield.

### **The grand Innovation in Indian Pharmaceutical Industry-**

The Covaxin was the vaccine which was given approval for the emergency use in India. The whole manufacturing was based on Public-Private Partnership (PPP) model. It saw the collaboration of Indian Council of Medical Research (ICMR), National Institute of Virology (NIV), and Bharat Biotech. Covaxin is India's first and only Phase III efficacy study for a Covid-19 vaccine and the largest phase III efficacy trial that was ever conducted for any other vaccine in India. It has been evaluated in approximately 1000 subjects in Phase I and II clinical trials with promising safety and immunogenicity results. The covaxin has created excellent safety data with robust immune responses to multiple viral proteins that persist.

The Covaxin can be seen as a major milestone in the developments and achievements of Indian pharmaceutical industry. This is not just important from India's domestic vaccine and economic needs. But it also has created a strong ground for India to stand on global map.



Source: Indian Pharmaceuticals Industry report March, 2021

## **Government measures for strengthening of Indian pharmaceutical industry-**

### **i. Initial Challenge and the 'Atmanirbhar' way out:**

India has been the major importer of vaccine raw materials from China. There was supply chain disruption due to frequent lockdown in China and all over the world. However, due to covid-19 and anti-china sentiment that got very strong, entire reliance on China had to be sacrificed. China accounted for 50% of India's needs of Active Pharmaceutical Ingredients (APIs). However, the Covid-19 pandemic helped India to focus on expanding its manufacturing realms with special focus on APIs local creation. This will be a game-changer mover for Indian pharmaceutical industry and enhancing its strong position in the global market.

### **ii. Pharma and Medical devices start-up grand challenge:**

This programme has been launched under 'Start-up India'. This programme is basically based on encouraging and funding innovation in the pharmaceutical sector of India. The innovation challenge takes into account the contribution of the Indian pharmaceutical industry for the growth and development of the Indian economy. This particular initiative will further strengthen the position of the Indian pharmaceutical industry on a global scale, benefitting the overall Indian economy. The challenge welcomes innovative and market-ready products from applicants.

### **iii. Increase in Budgetary allocations for development of Indian Pharmaceutical industry:**

In order to create and strengthen the image of India as 'Pharmacy of the World', the government has made massive allocations for the development of the Indian pharmaceutical industry. The budget 2021-22 has allocated Rs. 124.42 crore for this purpose. This is a huge leap in terms of funds allocation for the pharmaceutical industry in India. The previous budgets did not allocate much money and used only a small part of the allocated funds. The changed allocations show the intent to be completely independent in terms of the pharmaceutical industry. India aims to end the Chinese dependence.

### **iv. Foreign Direct Investment (FDI) in Indian Pharmaceutical Industry:**

100% Foreign Direct Investment in Pharmaceuticals in India is allowed under the automatic route for green-field pharma.

100% Foreign Direct Investment in Drugs and Pharmaceuticals in India is allowed in brownfield pharma, in which 74% FDI in the pharmaceutical sector is allowed under the automatic route and thereafter through government approval route.

FDI will further boost growth of the pharmaceutical industry in India with employment generation and increase in exports. It will also diversify the kind of products India exports.

## **Market size of Pharmaceutical industry in India:**

- According to the Indian Economic Survey 2021, the domestic market is expected to grow 3x in the new decade.
- The Indian pharmaceutical market is estimated at US\$ 41 billion in 2021 and is likely to reach US\$ 65 billion by 2024 and further expand to reach US\$ 120-130 billion by 2030.

- India's biotechnology industry comprising biopharmaceuticals, bio-services, bio-agriculture, bio-industry, and bioinformatics. The Indian biotechnology industry was valued at US\$ 64 billion in 2019 and is expected to reach US\$ 150 billion by 2025.
- India's drugs and pharmaceuticals exports stood at US\$ 22.15 billion in FY21 (until February 2021).

### Importance of Pharmaceutical industry and vaccine manufacturing in growth and development of Indian economy:

1. The start-up and innovation programmes will boost entry of new products in the market.
2. It will create employment opportunities for job seekers in India.
3. The vaccination will help in reducing the covid infection rate to a larger extent.
4. It will boost the re-opening of all companies and businesses in India boosting their production and sales.
5. This will help in bettering demand scenario in India; with further boosting of economic activities.
6. It will help in increase in GDP of India.

### Global cooperation: India's vaccine diplomacy

#### INDIA - COVID-19

## Vaccine diplomacy

India has exported nearly 11 million doses of home-made vaccines as grants around the world between January and April 2021.

It has since banned exports to serve the crisis within India first.



Source: Ministry of External Affairs, India. May, 2021

### **Importance and rationale behind Vaccine diplomacy:**

The vaccine diplomacy of India can be looked at as a smart and strategic move. India's pharmaceutical sector is one of those sectors right now which can fetch dynamic benefits for India in coming future. The vaccine diplomacy focuses on fostering regional co-operation. With this, India aims to create a strong position in the world. This will help India create an image of global friend acquiring cooperation from other nations.

### **The 'Quad' nations partnership:**

The United States (US) and the Quad partner nations i.e., India, Japan and Australia have announced a partnership in order to give boost to vaccine manufacturing. Under this plan, the Quad nations will finance, manufacture and distribute at least 1 billion doses of safe and effective Covid-19 vaccines by the end of 2022. This is going to be the joint effort of these four countries in aim towards establishing safe and affordable vaccine production. It also highlights the goal of equitable access to the vaccine. This will boost economic recovery and global health scenario. India through this partnership and her vaccine diplomacy aims to achieve a strong and influential position in Indo-Pacific region.

### **Conclusion:**

Indian Pharmaceutical industry has already been a dominant sector in India and worldwide. It has special importance in global pharmaceutical market. During the Covid-19 pandemic, the sector reached a new high level with its innovation and vaccine diplomacy which was achieved by political decisions and strategies. This case study becomes important in order to understand the importance of innovation in testing times for an economy. Innovation can reap many benefits domestically and internationally. Innovation in one field leads to further growth in other sectors of the economy. This serves as an important example on how an adversity can be turned into an opportunity to gain the benefits for larger good.

### **References:**

- 1) Jha, R., & Sharma, A. (2020). India's Pharmaceutical Industry: Global Supply Chain and Governance in the Post- COVID-19 World. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3622794>
- 2) Prakash, T. (2021, April 19). *The Quad gives a boost to India's vaccine diplomacy*. The Interpreter. <https://www.lowyinstitute.org/the-interpreter/quad-gives-boost-india-s-vaccine-diplomacy>.
- 3) *Brand India*. IBEF. (n.d.). <https://www.ibef.org/industry/indian-pharmaceuticals-industry-analysis-presentation>.
- 4) Covid-19 impact on Indian pharmaceutical industry. (n.d.). <http://www.pharmabiz.com/ArticleDetails.aspx?aid=135427&sid=9#:~:text=The%20domestic%20pharma%20market%20turnover,as%20per%20the%20government%20data.&text=India%20also%20supports%20the%20global,accounts%20to%2090%20per%20cent>.

- 5) *The COVID-19 pandemic and the Indian pharmaceutical industry*. European Pharmaceutical Review. (2020, April 21). <https://www.europeanpharmaceuticalreview.com/article/117413/the-covid-19-pandemic-and-the-indian-pharmaceutical-industry/>.
- 6) *Department for Promotion of Industry and Internal Trade: MoCI: GoI*. Department for Promotion of Industry and Internal Trade | MoCI | GoI. (n.d.). <https://dipp.gov.in/foreign-direct-investment/foreign-direct-investment-policy>.
- 7) Sinha, S. (2021, January 15). Will Covid-19 vaccine immunise India's economy? *The Economic Times*.
- 8) World Health Organization. (n.d.). *How are vaccines developed?* World Health Organization. [https://www.who.int/news-room/feature-stories/detail/how-are-vaccines-developed?gclid=Cj0KCQjwhr2FBhDbARIsACjwLo0Vd9Co3w9iCDW7BIjZOT20pVNhc56BntXHqAvhFlCebIjBNF2tPoMaAjjvEALw\\_wcB](https://www.who.int/news-room/feature-stories/detail/how-are-vaccines-developed?gclid=Cj0KCQjwhr2FBhDbARIsACjwLo0Vd9Co3w9iCDW7BIjZOT20pVNhc56BntXHqAvhFlCebIjBNF2tPoMaAjjvEALw_wcB).
- 9) Ministry of External Affairs (2021, May) India covid-19 Vaccine diplomacy

## Teaching Note

### India's Pharmaceutical Industry in Covid-19 Pandemic

#### 1. Case synopsis:

The case is about Innovation in India's pharmaceutical sector. It highlights the vaccine diplomacy as a part of India's foreign policy. Covid-19 Pandemic came as an unforeseen event. It completely shook entire world and disrupted the economies. Indian economy is facing its own share of challenges since the very first day of Nationwide lockdown. Indian Pharmaceutical industry has had quite an upper hand in global market. The covid-19 situation in a way did boost innovation in our pharmaceutical industry. The government has been taking a lot of measures to strengthen it even more. As a result many new initiatives are being launched. Even during pandemic, this particular sector has done well. Pharmaceutical sector's innovation in vaccine manufacturing is going to create a positive impact on the economy.

#### 2. Target Learning Group

Undergraduate and Post-graduate students in Economics, Commerce, Business Economics

#### 3. Learning and Teaching objectives and Key issues:

1. To know the features and importance of pharmaceutical industry in India.
2. To understand the innovation in pharmaceutical industry during covid-19 pandemic.
3. To understand the vaccine diplomacy by India and rationale behind it.
4. To know the importance of this innovation for overall growth and development of Indian economy.

#### 4. Teaching Strategy:

Students can be asked to read and inform themselves about the recent developments in Indian pharmaceutical industry. They can be asked to discuss the role of pharmaceutical industry during Covid-19 pandemic. Students can discuss the changing Indian economy scenario with reference to Indian pharmaceutical industry.

#### 5. Analysis of Data:

This case study is mainly related to secondary data. Various scholarly articles, journal articles, government websites and data were referred to make this case study.

#### 6. Background reading:

Scholarly articles regarding role and status of pharmaceutical industry in India, Innovation in Pharmaceutical industry in India.

Reading of Interviews with scholarly people.

Various Government websites and information about recent government measures for this industry will add value in understanding the industry's strategic importance.

Following are the references to be used for finding the relevant reading material:

- *Brand India*. IBEF. (n.d.). <https://www.ibef.org/industry/indian-pharmaceuticals-industry-analysis-presentation>.
- Covid-19 impact on Indian pharmaceutical industry. (n.d.). <http://www.pharmabiz.com/ArticleDetails.aspx?aid=135427&sid=9#:~:text=The%20domestic%20pharma%20market%20turnover,as%20per%20the%20government%20data.&text=India%20also%20supports%20the%20global,accounts%20to%2090%20per%20cent>.
- *The COVID-19 pandemic and the Indian pharmaceutical industry*. European Pharmaceutical Review. (2020, April 21). <https://www.europeanpharmaceuticalreview.com/article/117413/the-covid-19-pandemic-and-the-indian-pharmaceutical-industry/>.
- *Department for Promotion of Industry and Internal Trade: MoCI: GoI*. Department for Promotion of Industry and Internal Trade | MoCI | GoI. (n.d.). <https://dipp.gov.in/foreign-direct-investment/foreign-direct-investment-policy>.
- Jha, R., & Sharma, A. (2020). India's Pharmaceutical Industry: Global Supply Chain and Governance in the Post- COVID-19 World. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3622794>
- Prakash, T. (2021, April 19). *The Quad gives a boost to India's vaccine diplomacy*. The Interpreter. <https://www.lowyinstitute.org/the-interpreter/quad-gives-boost-india-s-vaccine-diplomacy>.
- Various other online articles, research papers, online discussion videos can be found on Internet and official YouTube channels of various newspapers, private corporations.

They can be referred to gain the information about the Indian pharmaceutical industry's response to Covid-19.

### **7. Experience of using the Case:**

This case is recent and relevant in present times as it deals with the recent happenings in Indian pharmaceutical industry. The year 2021 saw a lot of changes taking place on Pharmaceutical front of India and globe. While speaking about global vaccination scenario, India has been a strong and dominant player. Hence this becomes an important topic for case study. The innovation in pharmaceutical industry has multiple dimensions that need to be considered while assessing its importance and impact. There is a further scope for in depth case studies related to the various aspects of this sector.

## From Hunch to Certainty<sup>1</sup>

### Introduction

*“Never ignore a gut feeling, but never believe that it’s enough”* Robert Heller

In the light of this COVID 19 pandemic, the intrinsic and extrinsic pressure on the Hospitals & its stakeholders is ever increasing, diverse and constantly changing. Hospital administrators are faced with an enormous amount of choices to make in an impossibly short timeframe. They rely on their "gut instinct" or "intuition" (which is typically based on their many years of cumulative experience) to quickly react to a variety of circumstances involving doctor and staff member capability, patient involvement, staff learning, and positive and negative behaviour in the Indoor Patient Department (IPD) and Outdoor Patient Department (OPD) wards in this overburdened, time-pressured environment.

“Being Chief Medical Officer (CMO) is easy....like it’s riding a bike... Except the bike is on fire, you're on fire, and everything is on fire...” it is jokingly said.

### Data-Driven vs. Intuitive Decisions...

Often, trusting one's instincts or "gut instinct" as a hospital chief proves to be a good decision because it prevents bigger issues from arising. Sir Richard Branson, a business and leadership guru, favours intuitive decision-making based on "gut instinct," saying, "I depend much more on "gut instinct" than researching vast quantities of statistics."

Other times, hospital administrators trust their "gut instinct," but it betrays them, and their quick reactions seem to be "unwise" in retrospect, resulting in much larger problems. Other leadership experts, are of the opinion that "Data based leadership downplays the importance of gut instinct." In this regard, W Edwards Deming is credited with the famous quote: *“Without data you’re just another person with an opinion.”*

The most common and most damaging failure of ‘gut instinct’ among hospital leaders is misdiagnosing patient dissatisfaction as a problem of ‘lower doctor and staff member capability,’ when, more often than not, it is caused by ‘lower doctor and staff member capacity.’

Such a misdiagnosis results in the implementation of the incorrect solution, which exacerbates the problem (but more on that later...).

---

<sup>1</sup> This case is developed by Dr. Abhishek Y. Dikshit, Associate Professor, AIMS, Baramati  
Email Id: [abhishek.y.dikshit@aimsaramati.org](mailto:abhishek.y.dikshit@aimsaramati.org)

### ***Gut Instinct & The Toss of a Coin...***

According to journalist and author Malcolm Gladwell (who has checked much of the research on the accuracy and durability of 'gut instinct,' depending solely on 'gut instinct' to determine a situation has a 50/50 chance of being correct – the equivalent of flipping a coin.

Regardless of your profession or level of experience, you have a 50/50 chance of being chosen. In this light, how can hospital executives improve their chances of making effective decisions under duress?

The answer is to make decisions based on data. However, this is not always as straightforward as it seems, as it necessitates not only (A) constantly updated data on hospital leadership dashboards, but also (B) data that illustrates the interactions between outputs, inputs, and influencers (AKA Patients, Staff, and Guardians/Parents).

In this case study, the researcher wants to see how intuitive versus data-driven decisions affect the formation of high-performing medical teams. The researcher focuses on the positive impact that comprehensive Hospital Leadership Dashboards can have in assisting data-driven decisions on two common, yet difficult, issues that hospital leadership teams face on a regular basis.

### ***Case Study 1: Patient Satisfaction Drops***

*After a meeting with Hospital Management & Advisory Board about the hospital's results, the CMO was debriefing the leadership team...*

*“It's clear that we need to do more to improve patient satisfaction and care quality. The data from the previous year is dismal, especially in terms of quality care. Over the course of the year, the number of patients receiving an A grade had dropped by 16 percent, and the number of patients receiving a C or higher had fallen by 7%. Quality of treatment is deteriorating – we must intervene immediately!”*

### ***Intuitive Evaluation & Outcome: Patient Satisfaction Drops***

***Intuitive Evaluation:*** The Team Leader expressed concerns about the extent to which 'Access to care' and 'Staffing concerns' were being implemented effectively as the leadership team discussed the situation. When the CMO heard this, he agreed that bad health care policies against patients were most likely to blame.

**Following Intervention** – Capability Based: The leadership team decided to increase walkthroughs and retrain all staff on the value of 'Access to treatment' and 'Staffing needs,' as

well as replace their team meetings for the rest of the term with focused implementation of patient health management practices.

**Outcome:** As a result of cancelling remaining team meetings and increasing preparation, hospital leaders and staff were extremely irritated. Additional walkthroughs revealed no signs of the issues that had been suspected as the cause of the decline. As the year progressed, quality care parameters showed a decrease and, in turn, deteriorated...

### ***Assessment and Outcomes Driven by Data: Patient Satisfaction Drops***

**Data-Driven Analysis:** The leadership team immediately presented their Hospital Leadership Dashboard on the projector screen and started searching for any differences in patient, staff, or parent data that may have contributed to the declining patient satisfaction.

When they looked at (A) the 'output results' from patients, they quickly found that the standard of treatment had declined over the previous year and had deteriorated in the first quarter of this year, despite the fact that behaviour and attendance had remained unchanged.

The (B) 'input data' from doctors revealed that their OPD and IDP ward procedures were standard, but that their diagnostic test centre team data wall was out of date, and that they were not participating in all of their agreed-upon team activities during the Team Activity Cycle. When looking at the Team Pulse Data that tracks Collective Doctor Efficacy, there was a noticeable decrease in professional reviews and job satisfaction that began right before the patient satisfaction data began to decline. There were no significant changes in parent behaviour when the 'influencer data' was examined.

**Following Intervention** – Capacity Focused: This year, Team Leaders expanded their attendance and engagement in the Team Activity Cycle, as well as following up on Team Pulse Data in search of team-driven solutions to obvious Peer Support and Performance Feedback problems.

**Outcome:** The medical team announced over the next few weeks that they had been dealing with a growing trend of personality conflict and competitive behaviour within the team (which had led to lower quality meetings and cessation of team huddles and check-ins). Although each department in the hospital met the hospital's expectations, there was a lot of variation due to the lack of sharing.

As a result, there were contradictions, resulting in drastically different results on evaluation activities. The medical team leader facilitated a review and update of the team's patient safety and quality care Data Wall – especially around "above and below the line" behaviour and a fishbowl activity role play on possible interpersonal issues using their "calling behaviour protocol."

As the year came to a close, there was a change in team behaviour and a dedication to working together better in the future, thanks to a renewed commitment to working as a team and re-engaging with their full activity cycle.

### **Case Study No. 2: The Patient's Unpleasant Behaviour Spike**

*During the hospital leadership team's weekly meeting, the CMO asked, "What are we going to do about the increase in negative behaviour among patients in IPD?" Despite the fact that all doctors and nurses had recently completed OPD and IPD ward management training and positive behaviour data for the current year was strong, behaviour issues in IDP patients had increased significantly.*

*Intuitive Evaluation & Outcome: The Patient's Unpleasant Behaviour Spike*

***Intuitive Evaluation:** The IPD Team Leader indicated that some of the workers might not be following the protocols properly due to their lack of experience. "In my experience, workers just don't like the bother of low level IPD ward behaviour and just send it up to the office – this is typically worst among new staff..." said the very experienced CMO.*

**Following Intervention - Capability Focused:** *The leadership team decided to immediately increase walkthroughs in IPD wards and conduct a series of behaviour management refresher sessions for its employees.*

**Outcome:** *During refresher sessions on behaviour management, IPD doctors and staff members were disengaged (but got correct answers on all quizzes and scenarios) and clearly overwhelmed by the increased walk throughs in their wards relative to staff in other departments of the hospital.*

### **Assessment and Outcomes Driven by Data: The Patient's Unpleasant Behaviour Spike**

**Data-Driven Analysis:** They started searching for any differences in patient, staff, and guardian/parent data that may have been linked to the behaviour increase on the Hospital Leadership Dashboard, which was projected on the projector screen.

Examining (A) the 'output results' from patients, they quickly discovered that the unpleasant behaviour increase began towards the end of the previous quarter and remained strong in the first and second quarters of the current year. Despite the fact that major behaviour and PDAs remained high in term 3, reporting of minor behaviour fell significantly. The large number of green slips in (A) is also noteworthy. These slips were disciplinary proceedings that occurred at the same time as the rudeness spike.

Doctors' (B) 'input data' revealed that their OPD and IPD ward procedures were standard, their medical team data wall was largely up-to-date, and they were actively engaged in all of their agreed-upon team activities during the Team Activity Cycle.

Looking deeper into the data on Collective Doctor Efficacy, there was a significant drop in job satisfaction as well as work/life & health, which coincided with the behaviour spike. Surprisingly, Peer Support and Performance Feedback remained high during the behaviour increase, with 'Peer Support' actually increasing. When looking at the influencer data, parent engagement remained high, but there was a rise in "non-payments."

**Following Intervention** – Capacity-Based: As a result, the Leadership Team's presence and participation in IPD team meetings and community huddles have improved. They have made a point of checking in with the team around their Team Pulse, seeking advice on the causes and solutions to Job Satisfaction and Wellbeing issues.

**Outcome:** After a series of check-ins, huddles, and team meetings, it became clear that the issues originated when doctors were unhappy with leadership decisions (and lack of consultation) on PDA penalties for significant behaviour, as well as subtle judgments of medical capacity in the aftermath. This resulted in a 'circling of the wagons' among IPD ward doctors and personnel, who together adopted a strategy of minimal reporting and excessive compensation for the absence of undesirable behaviour (as opposed an occurrence of positive behaviour).

Patients' guardians/parents, perceiving the physicians' and staff's concern, grew more sympathetic and attentive to the doctors' predicament in the IPD and OPD wards, while becoming more critical of hospital administration. With the matter fully addressed, relationships between the doctor/staff and school administration were rebuilt, improved reporting, feedback, and consultation methods were agreed upon, and counsel on behaviour support to remedy current difficulties was accepted. Parents were also encouraged to participate

in the collaborative effort to improve IPD ward patient behaviour by reporting any problems with the IPD doctor and staff, as well as the hospital leadership team.

### ***Data-Driven Analysis:*** Capacity vs. Capability: Doctor and Staff Member Perspectives

The administrators' "intuitive" assumption that these problems are caused by doctor and staff member "capability" issues, when subsequent "data driven analysis" revealed they are caused by doctor and staff member "capacity" issues, is one of the most powerful insights hidden within the case studies on falling patients and behaviour spikes. Hospital administrators who rely primarily on their intuitive leadership skills frequently make the mistake of misdiagnosing reduced capability as decreased capacity. Given that the majority, if not all, of their leadership experience has been in health-care settings, where the core business is focused on new capabilities and where the need for "improved patient care" is the default response to under-performing patients, this is understandable (but not acceptable). When administrators assume 'capability difficulties' are at the base of conflicts among doctors and staff, they may make the mistake so eloquently expressed in Maslow's famous quote: "If all you have is a hammer, everything looks like a nail."

### **Final Thoughts ....**

Doctors and medical personnel are not patients, and the default response to bad performance should not be "improved patient care." Doctors, on the other hand, are by nature and training highly talented, caring, and professional health care providers. To complete their professions, people must maximise both their competence (a.k.a. skills and knowledge) and their capacity (their well-being).

## **Teaching Note**

### **Synopsis**

In each of our case studies, the intuitive diagnosis and subsequent help were predicated on the notion of a capability problem (i.e., doctors and staff members not having the skills and knowledge to manage the issues of concern). Treating these situations as capability difficulties resulted in increased stress and irritation levels of doctors and staff (as well as worse collective efficacy), as well as no improvement in patient satisfaction or behaviour.

While doctor and staff member capability issues are real (and must be addressed in some cases), we've discovered that the majority of IPD and OPD issues are more likely to be related to lowered doctor and staff member 'capacity,' which can be easily diagnosed and appropriately supported if data-driven decisions are made based on a comprehensive (50:40:10) on Hospital

leadership board. In the situations studied, getting the diagnosis correctly meant that the support was effective, and patient satisfaction increased, as did the doctor and staff members' collective efficacy.

### What Role Should 'Gut Instinct' Play in Administrative Decisions in Hospitals?

“Never dismiss a gut instinct, but never believe it is sufficient.”

Robert Heller is a writer who lives in New York City

The entrée, not the main meal, is intuition...

As we've seen in our case studies, relying solely on intuition can be difficult. Even more troubling in the real world of hospital administration is when apparently "very experienced" hospital administrators rely solely on their intuition and then use their "years of expertise" to dismiss opposing viewpoints and evidence. This is frequently where 'less experienced' hospital administrators have an advantage — they may only be 'partially' confident in their own intuitive judgments and hence seek out further facts to either confirm or refute their feelings.

Recognizing and “partially” trusting their gut impressions can establish a fast-track for our focus of inquiry into the data – which, upon verifying (or not) our instinctual judgment, permits a prompt and suitable 'data driven decision' in the time-poor, high-pressure world of hospital administrators. As a result, the hospital administrators' gut instinct should act as a "entrée," allowing them to go on to the "main course" of data-driven decision-making. The "main course" should never be decided entirely on the basis of intuition.

#### **From Hunch to Certainty, Here's a Pro Tip:**

The quick distribution of thoughts to generate common consensus among hospital administrators without supporting evidence is known as 'group thought' in case studies and in real life.

We have a 'truth-default-bias,' which causes us to trust what we are given without inquiry. This bias grows stronger over time as we work with someone and as time pressure to act swiftly to emergent events increases. When someone shares a position or explanation on an issue, hospital administrators can easily avoid the hidden trap of group think by asking the crucial question, "How do we know that we know that?" This will swiftly expose the scope of evidence, ranging from "hearsay" to "quantifiable reality."

*“We put our faith in God, and the rest is data.” Deming, W Edwards*

**Keywords:** Intuition, Data driven decisions, Hospital Administrators, Hospital leadership board, Hunch to Certainty.

**Who should be educated as a group....**

Budding management and technical students, professional data analysts, business unit heads, hospital managers and administrators, startups and entrepreneurs are all members of the target learning group.

**Learning and Teaching Objective and key issues:**

1. To analyze the turbulence of hospital decision-making and critical concerns.
2. To look into how people make decisions based on intuition versus data-driven science.
3. To assess the effectiveness of hospital leadership boards as a decision-making instrument.
4. To investigate how the Hunch to Certainty philosophy affects business decisions.
5. To plan a futuristic approach to gut instinct and make informed decisions

**How to Teach this Case....**

- 1) A group discussion in separate rooms should lead to a conclusion to the case.
- 2) Students and targeted groups engage in peer-to-peer discussions.

**Steps:**

1. Divide the class into groups and assign each group the task of implementing a certain strategy in response to the circumstances of the case.
2. Think about the possibilities.
3. Focus on the previously mentioned strategy.
4. Discuss the case's benefits and drawbacks.
5. Strategies for solving challenges
6. Outline the case's likely future growth path.

**Four Questions for all decision makers: Putting It All Together**

1. When it comes to intuitive vs. logical thinking, how do you balance your concentration in your day-to-day work as a leader?
2. When making quick decisions, do you depend too heavily on intuition and "gut feeling"? Do you believe your past experiences have tipped the scales in your favour (in terms of making a wise decision)?

3. Do you consider data to be an important part of your decision-making process, and does this data include the complete spectrum of output, input, and influencer variables so you can distinguish between capacity and capability issues?
4. Is your leadership team using a constantly updated leadership dashboard to support decision-making on crucial issues? Do you evaluate and debate it at leadership team meetings?

### **Readings in the Background**

1. “Tie Your Data and Analytics Initiatives to Stakeholders and Their Business Goals,” Gartner, 2020
2. “The State of Dark Data,” Splunk, 2019
3. “Analytics and AI-driven enterprises thrive in the Age of With,” Deloitte, 2019
4. “Data-Driven Mindset Report,” Mention, 2019
5. “How Younger Generations are Reshaping the Future Workforce,” Inavero, 2019

### **Teaching Experience:**

A seasoned management professor was given this scenario to test among management students (MBA). It was revealed that students had a better knowledge of their decision-making confidence, how to maximize on their skills as data analysts, qualities testing the gut feeling in the decision-making process, and 360-degree efficacy in positive reinforcements. The most important lesson was that making decisions under pressure is not a crisis, but a possibility. In the framework of the case, medical teams in hospitals, professors were monitored, and students launched the procedures.

## **Impact of increased Irrigation Facilities on Migration of labour: A Case Study of Mahbubnagar District, Telangana State<sup>1</sup>**

Country like India is facing a principal issue since independence is, migration from rural areas which is gaining more significance year after year. But to large extent, nature, physical characteristics and pattern of migration is changing over a period of time. In fact, the nature of migration taking place is most of the time seasonal and cyclical in nature. Seasonal or short duration migration is certainly not a new phenomenon in India. But the magnitude of rural migration is increasing day by day which is a major concern in the economy. The reasons for Seasonal or circular migration could be largely to collapse of partial or complete rural employment generation, economic difficulties of cultivation and absence of alternative employment opportunities in underdeveloped regions of the country. In reality, it has become an integral part of livelihood strategies pursued by a large number of poor people living in agriculturally underdeveloped areas. In this context, the present case study focuses on examining the impact of investments by government agencies in irrigation projects major, minor and lift irrigation. The present case study analysis is based on various reports published on migration of labour in Mahbubnagar district of Andhra Pradesh (Present Telangana State) before state division i.e before 2<sup>nd</sup> June 2014 and post bifurcation state of Andhra Pradesh, India.

United Mahbubnagar district is a district in the Indian state of Telangana. With Mahbubnagar as district headquarters which is popularly known as Palamoor. The undivided Mahbubnagar district is a combination of other four new districts formed in 2016 named Wanaparthy, Jogu Lamba Gadwal, Narayan pet and Nagar Kurnool. This district is rich in heritage and culture with the presence of “Jogulamba temple” one of the ashtadasha shakthipeetam in Alampur, famous for its “Banian tree” which second largest in Asia and “Priyadarshini Jurala Dam” constructed over Krishna River, Tasty “Kollapur Banyan” Mangoes and rich tribal culture in “Nallamalla” Forest region. At the same time, it is also well known for migrant “Palamoor Labour” whose presence is much evident in India’s Financial capital Mumbai especially in construction industry.

The present case study will high light some of the statistics related to migration before formation of Telangana State i.e 2<sup>nd</sup> June 2014 and various govt investments in various irrigation projects which definitely helped upliftment of economic status of people in this region. Which will enlighten importance of investment in various long term economic projects in the form of public finance will change the lives in long run. Even though this united district rich with water resources with plenty of water resources in the form or Krishna and Tungabhadra but always neglected and water share which has to be distributed based on “Damasha” i.e on area and population was looted by political leadership of coastal Andhra and diverted water share belongs to Telangana region to Krishna and Guntur districts. These incidents made people to react and launched a drive for separate state in two phases i.e phase one during 1969 which was suppressed and the second phase of Telangana movement during 2009 onwards made central govt to declare a separate state hood for Telangana on 2<sup>nd</sup> June 2014. Which brought beginning of new era in the lives of people of Telangana depended on livelihood on irrigation. To highlight neglected irrigation facilities which provoked most of the rural farmers & labour to migrate seasonally researcher is quoting a statistical data collected from a research work on “ NATURE AND CHARACTERISTICS OF SEASONAL LABOUR

---

<sup>1</sup> This Case is developed by Dr.M.S.R.Anjaneyulu, Academic Consultant, Palamuru University P.G.Centre, Kollapur, Telangana. E.mail : ramanjumantha@yahoo.co.in

MIGRATION: A CASE STUDY IN MAHABUBNAGAR” in Indian Journal of Labour Economics · August 2010 done by Vijay korra from Centre for Economic and Social Studies which is based on survey conducted in Village Akkaram which is located in Achampet Mandal of Mahbubnagar District (united Mahbubnagar district) which is far located from Mandal headquarters lacks with poor infrastructure facilities such as transport, communication, health and other basic facilities the village consist of 200 house holds with total population of 1,015 out of which 536 are male and 479 are females. The village economy mainly depends on agriculture and live stock background. With no proper water for irrigation mainly depends on rainfall the village used to face draught. Village has one small tank which is completely dependent on rainfall. Village has a total of 866.2 acres of land out of which 115 acres are irrigated land from both kharif and rabi seasons. They were growing traditional crops like bajra, red gram, paddy, jowar etc. cotton cultivation dominated because of less water facilities. During that time agricultural wages were Rs.50 for male and Rs. 30 for female labourers. From the study it was observed that after monsoon, most of the families, including the landed and landless, migrate in search of employment for the rest of the period. The following table will give prevailing situation at that time.

**Table 1: Distribution of migrant and non-migrant households in the village**

Type of Households	Rural migration	Urban migration	Non- Migration	Total
No.of Households	51 (25)	63(32)	86(43)	200(100)

Source: Field survey, 2006.

Note: figures in brackets indicates proportion of the households.

The survey reflected the fact that 431 individuals from 114 migrant households migrated to other places for work. Out of which total migrants, 38 percent migrated to rural places and 62 percent to urban places.

**Table 2: Distribution of Individual by Migrant status in the village**

Sex	Rural Migration	Urban Migration	Total Migration
Male	67(41)	139(52)	206(48)
Female	97(59)	128(48)	225(52)
Persons	164(100)	267(100)	431(100)

Source: Same as table 1

Rural places attracted more female migrants because agricultural activity demands certain skills such as sowing, weeding and harvesting which are traditionally considered as suitable and choice for females.

**Table 3: Distribution of Land owned by different households**

Land size	Rural Migration		Urban Migration		Non-Migration	
	House holds	Acres	House holds	Acres	House holds	Acres
Land less	10(20)	-	5(8)	-	8(9)	-
Marginal	12(24)	20.5(12)	17(27)	31(12)	14(16)	31(7)
Small	19(37)	77(45)	27(43)	111(44)	33(38)	132(30)
Medium	10(20)	74(43)	12(19)	83(33)	26(30)	222(50)
Large	-	-	2(3)	26(10)	5(6)	62(14)
Total	51	171	63	251	86	445

Source: Same as table 1

If we look into overall land holding pattern, we find that a major portion of land is concentrated in the non-migrant households. Among the migrant households, 58 urban migrant households

own 251 acres, while 47 rural migrant households have 171 acres of land.

**Table 4: occupation between migrant and non-migrant households in the village**

Occupations	Rural migration	Urban migration	Non-migration	Total
Cultivators	18(17)	16(15)	70(67)	104(100)
Labour	31(44)	32(45)	8(11)	71(100)
Non-form	4(16)	17(68)	4(16)	25(100)
Grand total	53(27)	65(33)	82(41)	20(100)

**Source: Same as Table 1.**

From the above survey tables, it very much evident that migration from rural areas to urban is quite common in search of lively hood and it is seasonal especially it is happening due to lack of water resources in villages where common lively hood of people is agricultural. It is very much alarming with the statistics related to one village of entire united Mahbubnagar district then what could be the scenario with regard to total 1146 villages which constitutes with regard to entire Mahbubnagar district. This particular problem of migration was well addressed by newly formed Telangana Rashtira Samithi (TRS) government understanding the importance of irrigation which is a back bone of the state, after the formation of new state they have initiated various irrigation projects under major (02) , medium(01), minor+ lift irrigation projects(03) and Restoration of water bodies/ tanks ( 8622) under Mission Kakatiya in united Mahbubnagar district. The following tables will explain various lift irrigation projects and list of tanks taken up for restoration under mission Kakatiya since the state formation in (2014) united Mahabubnagar district.

**Table 5: Lift irrigation Projects in united Mahbubnagar District.**

S.NO	Project Name	District Name	No.of lifts	No.of running annum	days per	Height of the lift( in meters)	Contemplated Ayacut (in acres)
01	Jawahar Nettempad	Jogulamba Gadwal	02	90		97	2,00,000
02	Koil Sagar	Mahbubnagar	02	90		118	50,250
03	Mahatma Gandhi Kalwakurthy	Nagar Kurnool	03	120		258	3,40,000
04	Rajiv Bhima	Nagar Kurnool	02	120		128	2,03,000

**Source: [www.irrigation.telangana.gov.in](http://www.irrigation.telangana.gov.in)**

**Table 06: Table showing District wise list of tanks restored under mission Kakatiya Scheme**

S.No	District	Total No.of Tanks taken up	Ayacut in acres	Bills paid (in lacks)
01	Jogulamba Gadwal	819	26,032	680.39
02	Mahbubnagar	1993	1,72,250	3212.79
03	Nagar Kurnool	2859	1,17,336	3582.95
04	Narayan Pet	1159	55,444	1053.82
05	Wanaparthi	1792	80,925	2026.88

**Source: [www.irrigation.telangana.gov.in](http://www.irrigation.telangana.gov.in)**

If we can go through the above two tables it is clearly evident that steps taken by the government by investing money in various irrigation facilities since 2014 increased the irrigated land by approximately 8 lacks under various lift irrigation schemes and around 4.5

lack acres of land with restoration of water bodies under mission Kakatiya had given an opportunity to rural population to spend more time on cultivation because of increasing harvesting facilities in the form of water and marketing facilities now people of these areas are busy with taking 3 crops in a year producing Paddy, Jawar/Bajra, Maze, Ground nut, Toor Dal, Chena, Millets like Ragi, Arka, Sama, Korra and horticultural produce Mangoes, Guava, Various vegetables etc.. not only this with the increased water facilities harvesting in fisheries also increased. Fisheries is one of the most important traditional occupation and is providing livelihoods to around 5 lakh families in the state apart from being an important source of food nutrient.

Fisheries is one of the fast-growing sectors generating income and employment in the state of Telangana. The sector is contributing 0.6 percent to the GSDP and plays an important role in the overall socio-economic development of fisher families in Telangana by providing nutrition & Food Security. 27.14 lakh population comprising of fisher man communities who are organized into about 4000 fisherman societies with about 3 lakh members spread over the entire state. All the above well planned and organized activities from govt and non-govt agencies employment opportunities are increasing day by day in both agricultural and its allied areas and that is addressing in a scientific to burning issue of Migration of labor or migration of Human resources from rural to urban areas.

#### References:

1. [www.irrigation.telangana.gov.in](http://www.irrigation.telangana.gov.in)
2. [www.fisheries.telangana.gov.in](http://www.fisheries.telangana.gov.in)
3. [www.censusindia.gov.in](http://www.censusindia.gov.in)
4. <https://www.researchgate.net/publication/228967085>
5. Andhra Pradesh District Gazetteers: 'Mahabubnagar District, 1974', The Government of Andhra Pradesh, Printing Press, Kurnool.

## **Entrepreneurship Development in Rural India<sup>1</sup>**

### **Introduction**

Shankar graduated and worked in the Chemical Company as an assistant in the Lab. This Company is located in the MIDC area of Tembhurni, one of the dry places of Solapur district of Maharashtra State in India. The situational advantage of this village is that it is well Connected with the National Highway No 9 which is connecting two major cities of India, viz. Pune to Hyderabad.

### **Journey towards entrepreneurship:**

This business has started with Eleven Lakhs, but it also requires the courage, self-confidence towards futuristic uncertainty, involves the risk bearing capacity to sustain untoward situations.

The first and foremost objective of the owner is to repay the loan within the Three to Five years. First five years of this business, entire earning spend towards the repay of loan. After the clearance of loan, The owner of business, expanded the business with second the having investment of 17 lakh. and he has added second truck for his business his priority was to repay The Loan taken from Bank. Now this moment, He had diverted income of both trucks towards the repayment of loan and within 3 years he has cleared the loan of second also.

in this way now is both trucks earning minimum rupees 4 lakh to 5 lacs during pandemic, and maximum 9 to 10 lacs per annum. it involves Staffing of three drivers.

### **Challenges:**

While doing job major driver on the someone place is somewhat easy job compared to working for our own business. It involves the client management, service delivery, promptness, cost, credit policy, driver management, and all. The real challenge was to compete the task with full satisfaction of the client.

Competition and existing lobby were also big hurdle to break this chain. Doing business in the market where already such business is established. Transport services having greater players

---

<sup>1</sup> This case is developed by Dr. Tanaji V. Chavan, Associate Professor, AIMS, Baramati, Dist. Pune  
Email ID: tanaji.chavan@aimsaramati.org

available in the Market. They have their own client base and well established network. With the scale they can afford to beat the competitors based on cost and pricing. They are offering more credit facility. Such a things may not be feasible for new entrepreneur.

**Strengths:**

The business has its own goodwill in the market. Earning is unlimited in the market. It depends on us, that, how much we can capture the market share. His sone is inclined towards this business. Being management graduate, his sone Mr. Shankar has also ideas about the development of the business.

**Strategic plan:**

They have plan for furete to develop their business. First and foremost is to increase the client base. Hence, this will result that, the exclusive client will the service of Transport from them only.

Diversification: He has purely focused on the transport service. They are not thinink to diversify there business. They have received offer for merger also. But they denied the same.

**Job and business comparison:**

As per the opinion of Mr. Shankar, the business has some drawbacks, but it has opportunities to earn maximum. This provides, finance to the business, its has its one identity in the market. Hence doing business is better that, the job.

**Pandemic Management:**

During the pandemic, they have taken care of staff by giving them advance salary to retain this business. This increases the attachment of drivers towards the business.

**Conclusion:**

This story of Mr. Shankar can be concluded that, every business having their uniqueness. In the market all service providers are there, hance if any newcomer not entered, this would not affect much. The service shall continue. Also, if new entrepreneur entered in any business, and established the network and doing the business, this will also not reflect much more in the market. Because it's a perfect competition. There are large number of sales and large number of buyers.

Hence, entrepreneurship has its own advantages. And young management graduates have to enter in the business. In the long-term tenure. This business will be well established.

### **Teaching Note-** Entrepreneurship development Rural in India

#### **1. Synopsis of the case**

Mr. Sapate had rich experience of truck driving in the commercial sector transport of various goods. While doing job of Truck driving, he saw a dream of becoming independent owner of Truck. One Truck drive had aspirations to become an entrepreneur. In the year 2011, He became a owner of one new Truck by investing eleven lakhs for his business. The capital structure his business was configured as Nine Lakhs debts from financial institution and Two Lakhs as own contribution. As in the year 2021, He is the owner of Two trucks and has established reliable network among the client. Now his son, Mr. Shankar has also inclination towards this business.

#### **2. The target learning group**

This case has been designed for management programmes in entrepreneurship Management. It is focused on Rural India entrepreneurship and strategies adopted in the Rural environment.

Students who have 'entrepreneurship Management' as part of their course curriculum in graduate or post graduate course in general, management practitioners, and researchers on rural entrepreneurship Management.

As a result this teaching note is well-suited to illustrate how a rural entrepreneurship Management has grown and reached the sustainable competitive position in the rural India.

#### **3. The learning/teaching objectives and key issues**

This case serves three primary teaching and learning purposes. In analyzing the case, the learners should be able:

1. **To understand** the business model of the Rural part of the India
2. **To evaluate** the mitigation strategies against different challenges faced by the business
3. **To develop** the various strategic options available to maintain competitive advantage position and grow further

#### **4. The teaching strategy**

The proposed teaching plan starts with the situation describing the case and then moves forward in time with in class update that constantly challenges students and learners to evaluate the

constraints, competitive situation and develop appropriate responses. This case can be assigned in the following ways:

#### Individual assessment

- Students may be asked to apply various strategic frameworks e.g. SWORT, PESTLE and come out with a foresight on what may happen next in the realm of social and economic context.

#### Group assessment

- Students may be asked to adopt a role-play method, e.g. as a Owner of this business and to propose strategic roadmap to the board

### **Teaching Plan**

Introduction of the case (5 mins.), Profile of the Business (5 mins.), Management (5 mins.), Challenges & Mitigation strategies (10 mins.) and Summary (5 mins.)

### **5. Questions for discussion**

- i. Analyze the case, do the SWORT analysis for the business.
- ii. If you are the owner of the business, what strategies you will adopt in order to overcome the challenges.
- iii. Discuss and evaluate the possible ways to continue the service to Rural India.

### **6. Analysis of data**

The case requires qualitative analysis of the given context under various situations. Through class discussion - analysis and evaluation of various mitigation strategies against challenges faced by the busienss.

### **7. Experience of using the case**

This is a newly developed case and yet to be used by the writers for teaching purposes.

## Personal Ethics, an Elixir for Professional Excellence!<sup>1</sup>

### Background:

Indian Cinema which has a history of over 100 years has created milestones synonymous with many artists who dominated film industry during their active years. KL Saigal ruled the Kolkata based Indian Film Industry during 1932–1947 by his typical baritone voice laced with soft melancholic tenor. Then came the era of melodramas donned by Dilip Kumar (aka Mohammed Yusuf Khan) who introduced the method acting to Indian Cinema; appropriately hailed as the Dictionary of Acting within and outside Bollywood. Though, was extremely popular during 1950–60, he continued his charisma in Bollywood till the end of 20<sup>th</sup> Century by scripting several key roles in the contemporary movies. Concurrently, Bollywood produced world class movies with Raj Kapoor (active during 1935–1988) as an actor, director, producer and above all the greatest showman that Indian Panorama could have ever seen. Devanand (active during 1946–2011) is another name that etched several flamboyant roles that lured the young generation from pragmatism towards romanticism during these years. Then came the true romantic era in the name of Rajesh Khanna (active during 1966–2012). Some of the finest romantic stories that were scripted during his times created strong romantic vibes during this era. The early 1970s is marked by rapid emergence of Rajesh Khanna at one end as a romantic star, whereas the Indian Cinema lovers seemed to be yearning from something different. Dharmendra, Vinod Khanna, and Amitabh Bachchan were struggling to create a space for themselves in the industry. Zanjeer was a movie (released in 1973) featuring relatively unknown artists such as Amitabh Bachchan and Aruna Irani. Initially scripted to feature likes of Dilip Kumar or Rajkumar, Praksh Mehra had to sign in Amitabh Bachchan for lead role unwillingly for the neither of the stalwarts had dates to give him. What followed next is the beginning of new era in Bollywood, that continues unhindered till date. As the French director François Truffaut once called him, Amitabh Bachchan has transformed himself into an "one-man industry". The industry that eventually came to be known as Big B.

### The *Not-So-Tall* Entry into the Silver screen:

Amitabh Bachchan inherited strong value systems from his famous poet father Harivanshrai Bachchan, who was at the forefront of *nayi Kavita* movement, and mother Tej Bachchan, a prominent social activist. After finishing his studies from University of Delhi, he aspired to be a film actor. So, his father approached Prithviraj Kapoor with a request. But Prithviraj Kapoor could not see much desirable in this young lean lad of towering at 188cms. Besides, he had no charming features that were important credentials to become an actor. Thereafter, he went on facing series of rejections from one after the other producer. His first break came not as an actor but as a narrator to Mrinal Sen's National Award-winning film *Bhuvan Shome*. Later he was featured in *Saat Hindustani*, by Khwaja Ahmad Abbas, besides, Utpal Dutt, Anwar Ali (brother of comedian Mehmood), Madhu and Jalal Agha.

---

<sup>1</sup> This case is developed by Dr. Umesh S. Kollimath, Associate Professor, AIMS, Baramati, Dist. Pune  
Email ID: umeshkollimath@aimsaramati.org

Later, he played important roles in *Anand* (1971) alongside Rajesh Khanna, an antagonist lover-turned-murderer role in psychological thriller *Parwana* (1971) besides Navin Nischal and Yogita Bali. Later, films such as *Reshma Aur Shera* (1971) starring Sunil Dutt and Wahida Rehman a guest appearance in the film *Guddi* starring his future wife Jaya Bhaduri. road action comedy *Bombay to Goa*, a family drama *Sanjog* (1972) with Mala Sinha, gave him limited success but gave him a fair chance to show his versatility, dedication and strong character that is required to anchor one's career in any profession. Bollywood perhaps was coming to terms with great the potential this tall -not so good looking-man was having, which would make the entire world look at Bollywood with a different prism. The young rebellion, action hero was about to transform the way Hindi movies were perceived thus far.

### **The Road to Success has few flowers and all thorns!**

If the past decades of Amitabh Bachchan were traced, one would observe the following during the formative years of his career:

1. He aspired for lead roles in the films. But the film makers believed that he lacked the credentials to be one. Afterall, they had set notions of how a Bollywood actor should look like. (Conventional good looks, soft voice, fair skin, medium height and built, etc.).
2. Film producers presumed that the audience is not keen to have innovative story lines and fresh characters; different from the status quo.
3. Mr. Bachchan had to demonstrate extraordinary dedication, punctuality, humility, and tremendous application in his work, far higher than the contemporary actors like Rajesh Khanna, Shatrughna Sinha, Vinod Khanna, Shashi Kapoor, Vinod Mehra Mehmood, and likes.
4. Despite the initial failures in box office, he had tremendous belief in himself that he can one day make it big!

### **'Big B' an evolution as a brand..**

The time period from 1975 to 1988 can be called as the Bacchan Era, wherein he delivered one after the hits. During these years he created wide gamut of characters: an *angry young man* fighting against social flaws such as poverty, hunger, unemployment, corruption, social inequality and so on in films like *Zanjeer*, *Deewar*, *Trishul*, *Kaala Pathar*, *Majboor*, *Shakti* and many more; a sophisticated comedian tickling your funny bone in *Chupke Chupke*, *Yarana*, *Anjan*, *Namak Halal*. He never shied away from experimenting with challenging roles such as the *melancholic shayar* in *Kabhie Kabhie*, the *jealous husband* in *Abhiman*, or the ante hero roles such as the rich and spoiled friend in *Namak Haram* and an idealist in *Desh Premi*. Even though, all his preceding superstars have immensely added value to Bollywood and Indian Cinema, it would not be an exaggeration to say that none of them would have risked their career by experimenting with such a wide range of roles as he did. After going through his career path, it's so convincing to believe that the *raison d'etre* of Amitabh Bachchan is to create series of memorable roles in the industry

and nothing else mattered to him as a professional. Following is a bird's eye view over his achievements spread over 50 years and 200 films and a highly vibrant public life:

**Table 1: Achievements of Amitabh Bachchan in last 50 years**

<b>Civilian award</b>	<b>Honorary Doctorate</b>	<b>National honours</b>	<b>National Film Awards</b>	<b>Asian Film Awards</b>	<b>Filmfare Awards</b>
Padmashri, Padma Bhushan, and Padma Vibhushan by Govt. of India	Jhansi University, University of Delhi, Jodhpur National University, Rabindra Bharati University in India	ANR Award, Kishore Kumar Award, Dayawati Modi Award, Deenanath Mangeshkar award	Best Actor (5 times between 1990-2015)	Lifetime Achievement Award during the 4th Asian Film Awards in Hong Kong (2010)	Best Supporting Actor(9 times)
Order of Afghanistan by the President of Afghanistan	De Montfort University in Leicester, Leeds Metropolitan University in Yorkshire, UK	Awadh Samman, Yash Bharati	Dadasaheb Phalke Award for the year 2018		Best Actor(33 times)
Knight of the Legion of Honour, Government of France	Queensland University of Technology in Brisbane, Australia	"Maharashtrian of the Year-the Maanbindu" Award by the President			1. Filmfare Lifetime Achievement Award (First Recipient) 2. Superstar of the Millennium
	Academy of Arts (Egypt)	Presidents Awards (3 times)			Critics Award (3 times)

\* The list is not exhaustive.

Thus, an individual who started his career by lots of rejections, humiliations, self-doubts, eventually rose to such a towering height in Indian entertainment industry, that not anymore confines to silver screen but transcends to small screen advertisement industry, social media, public awareness campaigns which none could match among his contemporaries. Following is a brief of his vast portfolio as a celebrity:

**Table 2: Brand Big B: A highly diversified entity**

<b>Brands Endorsed</b>	<b>TV Shows</b>	<b>Public Awareness Campaigns</b>	<b>Social Media</b>
<b>Food, Beverages, Supplements:</b> Maggi, Cadbury Dairy Milk	Kaun Banega Crorepati (KBC) (2000, 2005, 2011, & 2012)	“Do Boond Zindagi Ki” a polio vaccine campaign with UNICEF	27 million followers on Instagram
<b>Consumer Goods:</b> Emami, Parker Pen, Dr Fixit, TVS Jupiter, Cycle Agarbathi	Big Boss III season (2009)	'Darwaza Band' campaign against open defecation free (ODF) status of villages across the country. Swachh Bharat Abhiyan	37 million followers on Facebook
<b>Consumer/Retail Services:</b> Tata Sky, Gujarat Tourism, JustDial, ICICI Prudential Life, Flipkart, First Cry	Played the lead role in a TV series titled Yudh (2014)		45 million followers on twitter
<b>Apparels / Accessories:</b> Lux Innerwear, Kalyan Jeweller, Reid & Taylor, Tanishq			Maintains his official blog titled Bachchan Bol at <a href="https://srbachchan.tumblr.com/">https://srbachchan.tumblr.com/</a>
<b>Pharmaceuticals / Supplements:</b> Mankind, Dabur, Chawanprash			

The above details are intended to justify why the man called Amitabh Bachchan has become a brand Big B. This explains how a perennial struggler who once tried hard get a role in films, went on to become a superstar until met with a fatal accident while shooting for an action scene in the film Coolie. Eventually, with entire nation praying for his life, came back. Won Allahabad in 8<sup>th</sup> parliamentary election against the erstwhile CM of UP H. N. Bahuguna with highest margin. Only to exit politics after being vindicated in a corruption case. When people thought that he was finished, he tried to establish Amitabh Bachchan Business Corporation Limited, an enterprise in entertainment industry. Eventually, on account of managerial failure, the company trapped him into huge debt to the extent that he was near bankruptcy. But the worrier in him kept going and he made a comeback with a TV sop Kaun Banega CrorePati (KBC), which made him a household

sensation in 2000s. Today, several consumer brands, state sponsored campaigns besides Bollywood have the charisma of the personality called Amitabh Bachchan, pivotal to their projects. The man has emerged worth USD 400mn. No doubt, he is not just an individual, but a brand called Big B.

When the personal, professional, and public life of Amitabh Bachchan is studied with an academic interest, the author of this case study observes a strong personal ethics as the foundation of his spectacular come backs from a series of crises on professional, social, financial, and health fronts such as:

1. He was known as flop star due to over a dozen box office failures successively before Zanjeer.
2. Encountered fatal accident while shooting for the film, Coolie (1983) leading to critical splenic rupture. But eventually walked out of the hospital triumphant.
3. His short stint with politics after a spectacular victory in 8<sup>th</sup> Loksabha elections culminated into a tragedy when he was entangled in kickback case.
4. His stint with entrepreneurship by setting (Amitabh Bachchan Business Corporation Limited (ABCL) turned into a financial disaster and shut shop in 1997, leading him to near bankruptcy situation. But he braved the crisis through his comeback as a host to a TV Quiz show KBC and rose to popularity again.
5. His health deteriorated again in 2006, due to several medical complications. But came back victorious by the virtue of his tremendous will power.

Following qualities are the hallmarks of the Personal Ethics of Mr. Bachchan, which keep him going despite several setbacks:

1. Time and again he attracted criticism from his co-actors, malicious gossiping from media and other challenges professionally. But he ensured not to harm others, while smartly protecting his own interests. At the same time, he has never attempted to take unfair advantage of the vulnerable.
2. He has demonstrated benevolence to his costars and junior artists which makes him one of the most liked celebrities in the industry.
3. Further, he has been offlate engaged into several philanthropic activities by helping poor farmers in Andhra, Vidarbha, Bihar and UP, and has also helped CRPF personnel, migrant labours, etc., during the crisis times.
4. His public demeanor is always composed and respectful towards other contemporary actors.
5. He has, by and large complied with legal, professional, and social norms, never allowing himself to be dragged in controversies.
6. The actor has always demonstrated qualities such as honesty, integrity, trustworthiness, and truthfulness towards his chosen profession.

Further, Mr. Amitabh Bachchan has religiously followed highest level of Professional Ethics, that can be outlined as below:

1. He has consciously kept himself open for various possibilities that came his way and by far remained transparent about his success as well as failures.
2. His impartial approach within his profession has won him patronage across the globe irrespective of religion, castes and socio-economic background.
3. He has been very objective in decision making; be it about signing a film or starting / quitting his numerous endeavors.
4. He has worked diligently in his chosen work of acting, at public awareness campaigns and even his family responsibilities.
5. In spite of several upheavals in his social, professional and personal life, he has remained loyal to his profession of acting, never allowing detractors to sway him away from his focus.

The strong foundation personal ethics upon which the edifice called Big B is built today has successfully weathered several storms and stands tall in the industry. An article in *Times of India* about the actor truly referred to the literal meaning of the name Amitabh i.e., "the light that will never die". The actor is rightfully known as the Superstar of Millennium!

### **Teaching Note**

#### **Synopsis of the case:**

The present case study is about the Amitabh Bachchan, who essentially is a Bollywood celebrity, who continues to be a prominent actor working with new generation cinematography professionals. Beyond that he has grown to be an inspiration to people within and outside film industry and is arguably one of the most prominent citizens of India. Humbly began as an actor in Bollywood, he has evolved to be a brand Big B, making it case of strong personal ethics working as an elixir for professional success.

#### **Target Group:**

The case may be used as teaching tool for students of any stream who are required to study professional ethics. The students from Commerce, Management, Engineering, and other professional courses shall be benefited by studying the case.

#### **The learning/teaching objectives and key issues**

The present case study has following objectives:

1. To understand the logic behind the spectacular growth of the actor's career.
2. To analyze the factors driving him out of multiple crises.
3. To draw lessons of personal ethics as a means to achieve professional success.

**Teaching Strategy:**

The Case will be thoroughly read by the learner. The students will discuss various elements of the evolution of Big B as a brand. The analogy of this would be drawn to relate to substance of businesses.

**Questions:**

1. How different is the professional elevation the protagonist of this case from his contemporaries?
2. How the unique approach of the actor helped him to transform from a superstar to a Brand i.e., Big B?
3. How personal ethics prove to be important in building one's career?

**Background Reading**

1. "Amitabh Bachchan at 73: An ode to the undisputed 'Shahenshah' of Bollywood". The Indian Express. 11 October 2015. Retrieved 11 October 2015.
2. "Big B gets 'Life-Time Achievement Award'". The Times of India. 25 May 2003
3. "Amitabh Bachchan, the master of comebacks who defeated bad health, returned from brink of bankruptcy" <https://www.hindustantimes.com/> OCT 11, 2019.
4. "List of Brands Endorsed By Amitabh Bachchan" <https://startuptalky.com/> Apr 24, 2021
5. <https://srbachchan.tumblr.com/> Amitabh Bachchan's official blog.

## Is a Little Gorgeous?<sup>1</sup>

### Introduction:

With the philosophy of 'Ham Do and Hamaro Do,' Avinash and Ashwini lived blissfully in Nagpur with their two lovely children. Since 2007, Avinash, a commerce graduate from Nagpur University, has worked in the administration department of a small scale factory in the MIDC region of Butibori, Nagpur. He was a diligent worker who was honest and reliable, and he was in charge of big financial tasks in his firm. Avinash was in charge of purchasing and supply chain activities because it was a tiny business. Ashwini, Avinash's spouse, was a housewife and a great chef. She was an arts graduate with a diploma in food processing. She had a 'bolbachhan' personality and was quite chatty. The life of family was smooth and have reasonable savings to their account.

### Location & Geographical Area:

Nagpur is practically at geographical center of India, in fact the zero milestone of India is in this city. All major highways NH-7 (Varanasi - Kanyakumari) & NH-6 (Mumbai - Sambalpur - Calcutta) and major railways trunk route (Mumbai, Chennai, Howrah, Delhi) pass through the city. Important Central & State Government offices and institutions are located in Nagpur. Industrial Development is existing along the fringe areas like Kamptee, Hingna, Wadi, Khapri, Butibori and Kalmeshwar. Nagpur is 837 kms. From Mumbai, 1094 Kms south of Delhi, 1092 kms north of Chennai and 1140 kms west of Calcutta. Nagpur district lies between 20.35 to 21.44 North Latitude and 78.15 to 79.40 East Longitude. The average annual rainfall is 45 inches, with more rain in the east than in the west. In the west, the hills are forested. In the northeast are the hills of Ramtek.

### Lockdown Declaration and its Effects on Companies

As a preventive measure against the COVID-19 pandemic in India, the Government of India ordered a nationwide lockdown for 21 days on the evening of March 24, 2020, restricting movement of the entire 1.38 billion (138 crore) population of India. The announcement sparked a massive movement across the country that was described as the largest since India's partition in 1947. As the first lockout cycle came to an end, state governments and other advisory committees suggested that the lockdown be extended.

---

<sup>1</sup> This case is developed by Dr. Vinod N.Sayankar, Professor, Anekant Institute of Management Studies, Baramati, Dist. Pune. Email Id: [vinodsayankar@aimsaramati.org](mailto:vinodsayankar@aimsaramati.org)

According to a survey, the COVID-19 pandemic has had a negative effect on the health of over three-fourths of small businesses in the world, with those in the manufacturing sector experiencing the most problems. According to a survey conducted by data firm Dun & Bradstreet, 82% of companies suffered a negative effect during the pandemic year. The workers of the industry were shifted to their home towns. The industry in which Avinash worked was in a similar predicament. Manpower, raw materials, and transportation are all in short supply, making it tough to run a firm. Because of the proximity of industry, Avinash found it difficult to make ends meet while at home.

### **In Action Mode: Avinash and Ashwini**

Ashwini, a housewife and the greatest chef in the family, used to sell festive food. In their society, she used to sell those festive food things. During the festive season, her dishes were quite popular. This strikes a favourable tone with her. People praised her cuisine for its flavour and quality. Due to the collapse of the sector, Avinash was stranded at home and unable to find work elsewhere. His efforts, however, were in vain. During the Covid 19 incident, Avinash and Ashwini spoke and decided to create a small business. They were both well-versed in their respective skill areas. Ashwini has prior expertise in the preparation of festive foods.

Avinash, on the other hand, has a background in buying and supply chain management. With the money they had on hand, they decided to launch a business called 'Om Gruh Udogya'. They built up the necessary processing infrastructure.

Avinash and Ahwini both were confident on their decision and knowledge they acquired. They emphasis on the following points.

1. Birthday and Party ware Cake lucrative shaped.
2. Chocolate truffle, black forest, pineapple, butter scotch, strawberry, rusmalai, piñata, blueberry, raspberry cakes.
3. Supported birthday peripherals scheme
4. Handy and decorative packing design
5. Variety of seasonal food items
6. Platform for digital marketing
7. Maintenance of excellent hygienic conditions
8. Prioritize appetizing and high-quality food items.

The COVID-19 outbreak has brought unique hurdles for businesses. It is no longer the industries that have suffered losses, but the extent to which the market has been harmed. Like

every business journey, the Indian entrepreneurship ecosystem was tested. No entrepreneur could have predicted the impact Covid 19 would have on businesses, despite the fact that it is located in the world's third largest start-up environment.

### **Is a Little Gorgeous?**

Avinash and Ashwini were both reaping the benefits of their exertions. People in the vicinity seemed to enjoy their foods. The quality of their products, the raw materials they used, and the service they provided were all exceptional. Not only do they have good quality, but they also have a pleasant demeanour. Avinash and Ashwini have worked hard on the following things in order to make their culinary items renowned in the surrounding region in a short period of time.

- a) Food-related social media marketing
- b) Customers will be able to afford the things.
- b) Commencement of the discount and the referral scheme
- d) Focus on one's own and others' safety and security.
- e) Focus on bulk orders from customers.
- f) Coordination with the supplier of raw materials

In a relatively short time, the culinary products of 'Om Gruh Udyog' became famous. Customers like the food's design, packaging, and quality. Customers have been drawn to Om Gruh Ydgog because of the variety of cakes and the reasonable prices. Avinash's knowledge in supply chain and buying has aided in the growth of the business

### **Market Potential**

The focus of 'Om Gruh Udyog' was on varied seasonal culinary products and birthday cakes. The food products were suitable, as was the availability of raw materials such as wheat, legumes, and other required grocery items. They choose an outsourced supplier of papad, sevaya, and other things based on quantity, and they may profitably sell other Om Gruh Udyog things in their region. This has provided the company's operations and its goods, which were offered at low prices, a boost. Over time, 'Om Gruh Udyog' rose in popularity in the neighbourhood, and the business increased day by day. The problems that the Om Gruh Udyog faces was as follows:

#### **Challenges:**

- a) Bulk Orders
- b) Safety Aspects
- c) Fear Issues
- d) Advertisement

'Om Gruh Udyog' was functioning in a circumstance where the government declared a state lockdown and imposed restrictions on the people. People were taking extra precautions to protect their loved ones and to follow instructions on time. During the Covid 19 scenario, people have fear considerations, which have an influence on food companies. Operating on a razor-thin margin, 'Om Gruh Udyog' could not afford to spend money on sales. The receipt of a large order aids in maintaining a steady supply of raw materials. These were the key issues that 'Om Gruh Udyog' was dealing with in their fledgling firm.

### **Self-Motivation**

'Om Gruh Udyog' primarily based on thoughts of providing quality food items and confidence of Avinash and Ashwini boosted as they knew their skill sets. Both knew their potential and aptitude to handle to situation. As they the experience in the domain field. Both were confident to act on the dealing with the impending challenges.

- a) Bulk Order Booking: Emphasis were given on fetching the bulk order. The focus was on providing and attracting the customer on discount and referral schemes. Convincing the customer by offering the handsome schemes.
- b) Safety First Approach: The concept of safety first approach was on priority during the Covid 19 situation. A well design planned was developed to follow the safety precautions as per the directions. Implementation of practices of safety measures for the self and customers in the daily processing for the delivery of the products.
- c) Fear Factors: In Covid 19 situation customers were afraid of purchasing food items. It was essential for the customers to get removal of fear factors from them and convincing the home made food items, assurance of hyeigine factors. They often convince the customers and resolve their issues.
- d) Promotion: Ashwini and Avinash has given thrust of advertisement on social media platform. They were keeping the design of cakes on status of WhatSapp and updating of other social media.

'Om Gruh Udyog' orders on referral and discount basis, after Bulk Order Booking, Safety First Approach, Fear Factors, Promotion continuous link, and review face the challenges and helped in intensification of business. Their positive point was with customer engagement, mouth to mouth publicity, maintaining quality and services of the product, local social media platform

was really best than any other heavily paid advertisement. The small but unfailing efforts made them not only to face the challenges but amplified business for next level.

To enhance the business Avinash and Ashwini developed and maintained the data base of their customer. The special occasion of birthday, anniversary of family members they initiated and offered.

‘Om Gruh Udyog’ financial statement had been analysed, their sales was good on cake items compared with other food items like papad, sevaya, festive items. They were planned to make different types of cakes.

### **Conclusion:**

‘Om Gruh Udyog’ worked on ‘Home made quality food’, prepared Avinash and Ashwini themselves for worked fantastically ‘**Is a Little Gorgeous?**’ The rise of ‘Om Gruh Udyog’ was a success thanks to their planning, efforts, and best practises. Customers have responded with resources as a result of their passion and commitment. Their skill set and effective application pay off for their efforts. The scheme's application and execution were both extraordinary. The approach of start from a small and doing the best by efficient management to reach at a nothing is impossible concept.

## **Teaching Note**

### **‘Is a Little Gorgeous?’**

#### **Case synopsis**

As a preventive measure against the COVID-19 pandemic in India, the Government of India ordered a nationwide lockdown for 21 days on the evening of March 24, 2020, restricting movement of the entire 1.38 billion (138 crore) population of India.

Avinash and Ashwini lived happily at Nagpur with their two beautiful kids, with the concept of ‘Ham Do and Hamaro Do’. Avinash a commerce graduate from Nagpur University was working in small scale industry at MIDC area, Butibori Nagpur in administration department since 2007. He was very hard worker, sincere, loyal and handling major financial task in his organization. As it was small scale industry Avinash was handling the task of Purchasing and Supply Chain activities. Ashwini spouse of Avinash an arts graduate and completed her certificate course in food processing was a house wife and a best cook too.

Ashwini a house wife and best chef, use to prepare festive food items for sale. She used to sale those festive food items in their society. Her food items were very famous during festive season. This creates a positive note for her. People were appreciated her taste and quality of food. Because of closure of industry Avinash was at home and jobless, tried hard to get job from other sources. However his efforts were does not work. Avinash and Ashwini discussed and decided to start a small business during the Covid 19 situation. 'Om Gruh Udyog' was operating in a situation where government declares the lockdown and restriction causes the people the limitations. People were taking at most care in safeguarding their family and following timely instructions. People have the fear factors which impact on food items businesses during Covid 19 situation.

**Key words:** *preventive measure, small scale industry, food items, profitability, quality of food*

**Target Learning group:**

Management students, professional, unit heads, family business owners, startups and Entrepreneurs.

**Learning and Teaching Objective and key issues**

1. To study the key issues of 'Om Gruh Udyog'
2. To investigate the decision to start a business.
3. Examine the business's opportunity factors.
4. To study Om Gruh Udyog's marketing strategy.

**Teaching Strategy:**

- 1) The case needs to be led by the group discussion, by break away rooms.
- 2) Peer dialogues among the students and targeted groups.

Steps:

- Examine the probable outcome.
- Emphasis on the technique used in the preceding case.
- Discuss the case's advantages and disadvantages.
- Approaches to overcoming obstacles

**Questions for Discussion:**

1. What prompted Avinash and Ashwini to start their own business?
2. What factors influenced Avinash and Ashwini's decision to become entrepreneurs?
3. What factors did Avinash and Ashwini use in their marketing?
4. What would be the best strategies for Om Gruh Udyog's futuristic business?

**Background Reading:**

1. <http://dcmsme.gov.in/old/dips/Nagpur%20dips%2012-13.pdf>
2. <https://economictimes.indiatimes.com/topic/Small-scale-industries>
3. [https://en.wikipedia.org/wiki/COVID-19\\_lockdown\\_in\\_India](https://en.wikipedia.org/wiki/COVID-19_lockdown_in_India)
4. Marketing Management- Text and Cases, Tapan K Panda, Excel Books
5. Marketing Management, Rajan Saxena, TMGH
6. Principles of Marketing, Philip Kotler, Gary Armstrong, Prafulla Agnihotri, Ehasan Haque, Pearson

## **Integrating Yoga and Ayurveda: Relevance and Necessity to Holistic Healthcare Management<sup>1</sup>**

### **Introduction:**

India has one of the most ancient medicines system with six recognized systems of medicine in this category. They are-Ayurveda, Siddha, Unani and Yoga, Naturopathy and Homoeopathy. Besides, we also have many unorganized folklore practices of healthcare and healing also exist, which often lack in authenticity and recognition in the modern life.

Among all the above mentioned six medicinal disciplines, Ayurveda, perhaps is such a system, which has sustained continuous onslaught due to political reasons from several centuries! Especially, the modern medicine (allopathy), introduced during colonel era, had severely undermined the relevance Ayurveda and Yoga, in order to push western medicines. There is no denying the fact that modern medicine has remarkable abilities to address symptoms and diagnostic / surgical requirements of various ailments such as microbial infections and infestations, injuries and inflammations, etc. But, Yoga and Ayurveda can not be matched in addressing root causes of chronic ailments and lifestyle conditions such as breathing disorders, circulatory issues, management of diabetes / Hypertension, and many psychosomatic conditions which caused by the excesses of modern, stressful life.

Ayurveda essentially is referred to as "the science of life" (ayur means "life" and veda means "science" in Sanskrit). Known to be a upaveda or "auxiliary knowledge" in Vedic tradition, it has originated from Atharva-Veda and Rig-Veda. Dhanvantari, the saint who is celebrated as the God of Ayurveda propagated this system to prevent illness, heal the sick and preserve life.

**Hitahitam Sukham Dukhamayustasya Hitahitam |  
Mananca Tacca Yatroktamayurvedah Sa Ucyate ||**

The above sanskrit shloka defines Ayurveda as “the grand treatise, which contains the details of healthy and long age (ayu) and which defines what is good (hita) and what is bad (ahita) for the four different types of ayus (namely, hitayu, ahitayu, sukhayu and dukhayu, concerning different conditions of diseased or healthy life.

Yoga, on the other hand coexisted with Ayurveda as a discipline based on scientific approach to achieve harmony between mind and body. The word ‘Yoga’ roots from word ‘Yuj’, in Sanskrit meaning ‘to join’ or ‘to yoke’ or ‘to unite’. As per Yogic scriptures the practice of Yoga leads to the union of individual consciousness with that of the Universal Consciousness, indicating a perfect harmony between the mind and body, Man & Nature. Most of the ailments that trouble and traumatize modern lives are essentially the consequences of our incessant conflicts with nature. Yoga can effectively address these conflicts and provide sustainable and healthy lifestyles.

As Yoga and Ayurveda coexisted during prehistoric era, eventually accommodating other medicinal systems brought to our country by Muslim dynasts from Persia, it can very well be integrated with modern

---

<sup>1</sup> This case is developed by Prof. Shriram S. Badave, Assistant Professor, AIMS Baramati, Dist. Pune  
Email ID: shriram.badave@aimsaramati.org

medicines introduced to us by colonial rulers from Europe. The present case study attempts establish possibilities of such integration and thereby strengthen Indian Healthcare Systems.

### **Present Scenario of Indian Healthcare:**

Indian Healthcare system involves in a pool of colleges offering qualifications at UG/PG level of different systems of medicines and a pool of PHCs, government Civil Hospitals, and private hospitals. Following is the recognized list of colleges of medicines:

Sr. No.	Type of the College	Total Number
1	Allopathy	542
2	Ayurveda	247
3	Homeopathy	148
4	Unani	46
5	Siddha	09

\* **Statistics extracted from <https://www.ccimindia.org> and <https://www.nhp.gov.in>**

The graduates from these colleges are partly absorbed in government operated healthcare system. But predominantly, they spread in the private healthcare, which is rapidly undergoing commoditization and corporatization of the healthcare. In the process, popular modes of treatments which offer immediate cure, notwithstanding the side effects have been gaining popularity.

The following table provides vitals of modern health infrastructure to put in perspective:

No. of Govt. Hospitals:	23582
No. of PHCs:	30,045
No. of Private Hospitals	43, 000
No. of Medical Doctors	1 million

### **Limitations of Modern Health Infrastructure:**

From the above statistical information it can be inferred that the modern healthcare has serious limitations to cater to a huge population of 130 Crore, in terms of manpower, technology, and infrastructure. As of now, India has one doctor per 1000 people. Following are few striking limitations of modern medicine:

1. The no. of medical colleges offering modern medicines cannot be increased beyond a stage as it requires vast pool of medical doctors to train the students, which is highly unlikely to happen.
2. The youth, graduating from these medical colleges wish to explore their career in big cities.
3. Owing to high cost of medical education, most of the young doctors are keen to be part of the lucrative private sector and have no willingness to be part of research and academics of modern medicines and public health missions.
4. Due to systemic limitations, there can not be significant in crease in the supply of new pool of doctors (currently at about 30,000 doctor per year).
- 5 Present nature of the medical education system prevailing in these colleges, where there is complete denial and disregard to alternative medicines.

6. No synergy between native knowledge of healthcare and medicines and modern scientific approach to healthcare.

### Legacy of Yoga and Ayurveda:

The discipline of Yoga dates back to the pre-vedic time period in India; traced in the Indus valley civilization around 3000 BCE that means about 5000 years ago. Yoga finds its mention in the Rigveda, and the Upanishads. Eventually, it evolved as a systematic study around the 5th and 6th centuries BCE, The Yoga Sutras of Patanjali propagated by the saint during the 2nd century BCE gained prominence across the western world in the 20th century, beginning with by Swami Vivekananda's spiritual discourses in USA, eventually many spiritual Gurus taking the benefits of the science across the world.

Swami Vivekanand though never promoted posture-based Yoga outside India, many of the contemporary Yoga Gurus such as Maharshi Rajnish, BKS Aiyengar, Sri Sri Ravishankar, Baba Ramdev popularized posture-based physical fitness, stress-relief and relaxation technique. As a prominent Yoga Guru Jaggi Vasudev insists, Yoga is more than physical exercise; it has a meditative and spiritual core.

As it was mentioned in the beginning, from the time immemorial, Yoga and Ayurveda have created profound synergies and therefore, must be studied and practices in totality rather than in isolation. There is a Sanskrit Shloka:

**Samadosha Samagnischa Samadhatu Mala Sriyahah:  
Prasanna Atmenindriya Manaha Swasthya Ityabhidheeyate**

Our ancestors comprehended human existence as a combination of physical body involving muscles, bones, blood, circulatory system, sensory organs, mind and the soul, which need to maintain harmony. If the harmony is disturbed by any external or internal factor, there will be illnesses. For instance, each one of us fall in one of the three body types and accordingly lead our lifestyles as mentioned below:

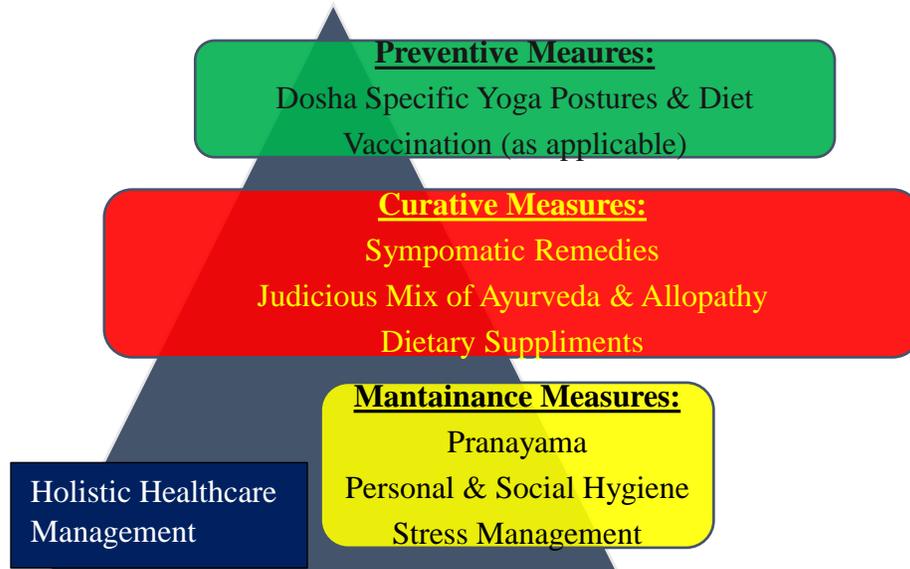
Dosha / Prakriti	Qualities	Physical Attributes	Emotional attributes	Exercise / Diet Regimen
VATA	Cold, Light, dry, irregular, rough, fast, vivacious, energetic and flexible	Small bones, underweight, energetic, insomniac, digestive irregularities, dry skin	Vulnerable to provocations, multitude of thoughts, lack of concentration, inquisitive, creative, anxious and stressed	Moderate exercise, discipline in food intake, lots of fluids, avoid cold winds, adequate sunlight: vegetables like broccoli, leafy vegetables and cauliflower, wheat and rice, mild spices like cumin, ginger and cinnamon. In addition, moist foods like berries,

				melons, and yogurt
<b>PITTA</b>	Hot, light, intense, pungent, acidic, fiery	Medium /average sized, consistent energy levels, short but sound sleep, sound bowels, lively, skin issues	Intellectual, highly focused, decisive and influential, argumentative, methodical yet aggressive	Moderate exercise, meditation, avoid sunlight, adequate relaxation: sweet fruits, dairy products, curry leaves, barley, oats and mint. Avoid sour fruits, red meat, potatoes, tomatoes, and eggplant.
<b>KAPHA</b>	Cold, heavy, slow, steady, solid, thick, soft and oily	Large frame (bones), lower energy levels, large eyes, obese, digestive issues, sound sleep	Calm and caring, loyal, resistant to change, stubborn, escapist.	Heavy Exercise, stay warm, avoid cold: steamed or raw vegetables, ripe fruits, grains like oats, rye, barley and millets, honey and strong spices like pepper, cardamom, cloves, mustard and turmeric.

Even though, practitioners of modern medicines have been often countering the claims of ancient medicine systems in a prejudiced and cynical manner, it is to be noted that most of the claims by Ayurveda are based on scientific evidences and a methodical practice by Ayurvedacharyas (masters of Ayurveda) for over several centuries!

If one leads his/her life in line with the guidelines provided in the above table, good health and wellness will be the natural outcome.

### **Integrating Modern Medicines to Ayurveda and Yoga: A holistic Healthcare Model:**



### **Advantages of Holistic Healthcare Management:**

1. Better remedies, lesser side effects, higher patient compliance.
2. Many formulations can be made by the patient with household ingredients, less chemical intervention, low-cost treatments
3. Paradigm shift from symptomatic remedies to cause elimination approach. So lesser cases of relapses
4. Increased trust of public in Medical Doctors and restoration of the past glory, when doctors were regarded as next to God!
5. Revival of ancient knowledge of medicines and treatments, innovations in traditional medicines.
6. Scope of exports augmented for Ayurvedic proprietary medicines, so better economic prospects.
7. Increased scope for medical tourism due to unique and indigenou healthcare services.
8. Healthy citizens, better efforts in nation building.

### **Teaching Note**

#### **Synopsis:**

The present case is prepared to establish that there are several possibilities to integrate modern medicines and healthcare practices with that of traditional ones especially, Yoga and Ayurveda.

Leveraging our profound knowledge of Yoga and Ayurveda can be path breaking in terms of providing affordable healthcare to all, exports of proprietary medicines and regimens. Upliftment of wellness industry, etc. The present case gives a glimpse of integrated and holistic healthcare management relevant to present Indian socio-economic environment.

**Learning Objectives:**

1. To make students aware of alternate medical systems.
2. Instilling students to explore possibilities of integrating modern healthcare with Traditional medicine.
3. To analyze socio-economic benefits of Holistic Medicines

**Teaching Strategy:**

The teacher shall discuss the case of integrated holistic medicines in the backdrop of infrastructural, human and technological constraints of modern healthcare. Students will be allowed to make a desk research of the cost benefit analysis of modern medicines and traditional medicines in isolation and that of holistic approach to healthcare management.

**Discussion Questions:**

1. What are the reasons behind negligence towards Ayurveda and Yoga?
2. Explain the advantages and disadvantages of Modern Medicines and Traditional Medicines.
3. Discuss the cost implications of adopting holistic healthcare systems to the hospitals.

**References:**

1. "Aushadhi Vanaspati", Prof. Chuodhari et al Publication, 2011.
2. "Ayurveda Darshana" Dr. H. Nagaratna
3. "Health Tips from Vedas" ISBN: 81-8255-021-1 (Compilation from Akhand Jyoti, 2010)

## Choti Si Aasha<sup>1</sup>

### Background

There are 200 sugar factories in Maharashtra. Out of these, around 150 to 170 factories are operational every year. Sugar factories compete to get more quantities of sugarcane to increase their production. Local people do not prefer to work as sugarcane cutters they feel it is low-grade work which is very hectic, and which requires more effort. People from drought-prone districts migrate to earn their livelihood. Children attending school also migrate with their parents.

Children of these sugarcane cutters migrate from April to May every year. They reside near a sugar factory in a small hut called 'Khopi'. These children attended school in their hometown but could not continue their schooling because of migration. Earlier sugar factories used to have schools known as 'Sakharshala' at the premises of the sugar factory. But due to Education Guarantee Act introduced by the State Government in 2009, these schools have stopped functioning. There are many obstacles in admitting these students in Government or Aided Schools, hence these students remain School dropouts.

### **Project ASHAA by TATA Trust-Implementation partner Janseva Gramin Shikshan va Samajik Pratishthan**

To include these children in the mainstream of education, TATA Trust and Department of Education Government of Maharashtra initiated project ASHAA (Digital Education Guarantee Card). Janseva Gramin Shikshan va Samajik Pratishthan (JGSSP) is an NGO which is the implementation partner for of project ASHAA. Implementing this project at ground level was a challenge for the team of JGSSP. This project was carried out in the workspace of Someshwar Sugar Factory. The sugar cane cutters spread across the geographical area in small groups and the residential area of these groups is called as 'Tal'. There were 100-120 Tal's in the said premises hence to reach out to every family JGSSP nominated a task force of 40 people known as Gav Karyakarte (Tal Coordinators). The basic work of these task forces was to communicate with these families, assisting their children's admission, marking their attendance, and act as a trouble-shooter for any kind of difficulties. These 40 members were directed and supervised by 4 Directors and one Project In-charge. The project in charge reports to the program manager of TATA Trust.

---

<sup>1</sup> This case was Developed by Dr. Pravin Yadav, Assistant Professor, AIMS Baramati, Dist. Pune  
Email ID: pravin.yadav@aimsaramati.org

For the year 2017-18 around 2069 families have migrated in the region of the Someshwar sugar factory. In these families around 1711 children (936 girls and 772 boys) have migrated for sugarcane cutting.

### **Survey to Know Reasons of Dropout**

It was important to explore the reasons of school dropouts hence survey was conducted by Tal Coordinators using digital devices. The following reasons of school dropout were reported through the survey:

<b>Reasons for not attending the school</b>	<b>Total</b>	<b>Girls</b>	<b>Boys</b>
Working with Parents	31	16	15
Don't like to attend the school	21	12	9
Others	21	11	10
To take care of younger child	17	3	14
Take care of home	7	4	3
No schooling facility	2	0	2
Cooking responsibility	1	0	1

(Survey Report)

### **Difficulties Faced**

The sugar cane cutters are a deprived and downtrodden community. They had developed negative perceptions regarding schools and education. Convincing these families to send their wards to the school itself was a big challenge. Wards of these families had less social exposure hence they had social fear and phobia about their social inclusion in school. The local school authorities were reluctant in admitting these kids in their schools due to their shabby appearance.

### **Activities Undertaken to Overcome the challenges**

There were several reasons for school dropout which were needed to be addressed. Following activities were undertaken by JSSP to enrol maximum migrated students in nearby schools.

### **1. Survey of Schools**

Survey of schools was essential to enrol migrated children in nearby schools. The shabby look of these children is one of the obstacles in admitting them to schools. Counselling of school authorities & teachers was important to make them available for admission of these students. Around 56 private and public schools were identified in September and interaction was made with school authorities and teachers regarding the admission of these migrated students at these schools.

### **2. Survey of Migrated Children**

The data of migrated children from age group 6 to 15 years were required to plan further activities. A survey was conducted in September to know the exact count of children who has migrated. Also allied required information like family details, the previous school attended problems in attending schools was conducted through this survey. This information was required to overcome the issues faced by these children in attending the school. Their mentality regarding attending the school was also judged during this survey. The survey was conducted in online mode via tab. All migrated students were enrolled in the database so that their progress could be tracked daily.

### **3. Discussion with Parents**

Many of the parents were reluctant to send their children to schools due to reasons like safety, taking care of younger children in the family, filling the water to drink at home, cooking, etc. These obstacles were tackled through the discussion with parents. Tal Coordinators interacted with parents and counselled them regarding the importance of enrolling children in schools. Precautions regarding their safety and food were taken care of by the school and the Trust jointly. Maximum parents were ready to send their children to schools after this activity.

### **4. Admission Fest**

A common admission fest of these students was conducted to admit these children in identified schools. These children were welcomed at schools by offering books and flowers to make their day memorable and create their interest in attending schools. .... students were admitted to nearby schools. The responsibility of tracking their daily attendance was assigned to coordinators of Janseva Gramin Shikshan va Samajik Pratishthan. Teaching Faculty of TAL Coordinators Baramati and students actively volunteered for this fest.

**5. Counselling session for the public and private school's authorities and teachers:**

As the socioeconomic status of these sugarcane cutters and the shabby look of their children makes the public and private school authorities and teachers resist their admission. To work on this, we met some of these authorities and teachers and tried to explain to them that more than their look and status what is more important is their education and our acceptance for the same.

**6. Recreational activities**

Children of sugarcane cutters are socially and emotionally deprived. They fear to express their feelings, emotions, thoughts, and abilities due to many reasons. These children undergo a very hectic and compromised lifestyle. To provide a platform to express their emotions, thoughts & skills and to make them relaxed out of their hectic schedule, recreational activities were conducted. Tal Coordinators have conducted activities like Balgeet, Storytelling, and outdoor fun games. Also, the refreshment was offered by the Institute in the form of Biscuits, Snacks, and Chocolates.

**Outcome:**

The due diligence efforts of the entire team resulted in a changed mind-set of parents and as a result of which, in 2016 out of 743 eligible students, 474 were admitted to various schools. In 2017 out of 861 eligible students, 608 were admitted, and in 2018 out of 993 eligible students, 734 were admitted. In total during 3-year span 1863 students were admitted to various government schools.

**Teaching Note****Synopsis of Case**

This case is about successful implementation of Project ASHAA by TAT trust and Janseva Gramin Shikshan va Samajik Pratishtan, Someshwar. The schooling of wards of sugar cane cutters was a key issue which was addressed by TATA trust in partnership of education department of Government of Maharashtra through Project ASHAA. This project is implemented by JGSSP Someshwar. The challenges faced and various activities conducted to overcome these challenges are discussed in this case.

## Target Group

This case is designed for Management Students perusing HR, students perusing program in social work and social sciences. The case focused wards of seasonal migrant labors (Sugar Cane Cutters) and covering them under mainstay of education.

## The learning/teaching objectives and key issues

This case serves three learning objectives.

1. To understand the socioeconomic issues of migrant sugar cane cutters.
2. To explore the reasons of school dropouts and activities conducted to increase their enrollment.
3. To formulate various alternative options to improve enrollment of wards of sugar cane cutters.

## Teaching Strategy

The case may first be analyzed at the individual level and then may be discussed at the group level. The recommended group size is 4-6 members. Instructor can initiate the discussion in group by describing case situation.

## Questions:

1. Comment on the quality work life of sugar cane cutter families and its impact on grooming of their wards
2. Discuss the alternative idea, activities, and options for inclusiveness of these wards.

## Background Reading:

1. Asawa & Singh, 2. (2016). Sugarcane Cutter Migrants in Maharashtra: A Temporal Analysis.
2. oxfamindia. (February, 2020). *Human Cost of Sugar*. OXFAM INDIA DISCUSSION PAPER.
3. Shinde, S. (2019). The crucial highlights on sugarcane cutters in Maharashtra: Unorganized seasonal migrant laborers. *International Journal of Humanities and Social Science Research*, 71-74.
4. <https://www.tatatrusters.org/our-work/digital-transformation/data-driven-governance/digital-education-guarantee-card>
5. <https://www.dhan.org/developmentmatters/2014/march/case1.php>

## **Conference Sequel 2021**

### **Call for Papers**

#### **“Fostering Human Resilience: Catalyst for Management, Science and Technology”**

*Young students live up or down to expectations the elders (Parents, teachers; family, friends, and Institutions) set for them. They need the elders to believe in them unconditionally and hold them to the high expectations of being compassionate, generous, and creative. Dr. Ginsburg, a pediatrician turned social worker from Philadelphia mentions seven imperatives for any institutions ready to make their subjects resilient: Competence, Confidence, Connection, Character, Contribution, Coping and Control. The present conference to be scheduled during second week of October 2021, shall facilitate deliberations among industry and academia to identify trends, recognize implications, and produce relevant outcomes which can help educational institutes in grooming their students and businesses to manage their resources and thereby build resilient organizations.*

**Dr. Pravin V. Yadav**  
**Convener**

## Other Publications from AIMS Baramati



- Blueprint for Excellence
- Paradigm Shifts in Higher Education
- Mass to Masses: A Roadmap to 5 trillion Economy & Beyond
- Global Lockdown: Reminiscences, Repercussions, and Lessons for the Mankind
- Digital Era: Emerging Opportunities

Write to us on queries related to upcoming International Conference or e-copies of our publications: [conference@aimsaramati.org](mailto:conference@aimsaramati.org)



**ब**ारामती तालुक्यातील सामान्य शेतकरी कुटुंबात मनोज तुपे यांचा जन्म झाला. सामान्य परिस्थिती असतानासुद्धा जिद्द, धिकाटी व आत्मविश्वासाच्या जोरावर रसायनशास्त्र विषयात त्यांनी पदवी मिळविली. त्यानंतर १९९५ मध्ये बारामती सहकारी दूध संघामध्ये दिनाचेतन दोन महिने काम केले, टायमिंगेक्स डेअरी आदी ठिकाणी नोकरी केली. २००५ मध्ये नोकरी करीत अर्धवेळ मिल्क पावडर ट्रेडिंगचा व्यवसाय सुरू केला.

मिल्क पावडर ट्रेडिंग व्यवसायाने विक्रीवाढीस सुरुवात केली आणि श्री. मनोज तुपे यांनी स्थापना झाल्यापासून ५ वर्षांच्या कालावधीत दरमहा ३,००,००० रुपये नफा कमावला होता. श्री. मनोज तुपे पूर्णवेळ नोकरीसाठी व अर्धवेळ व्यवसायात होते. एक दिवस त्यांना जाणीव झाली, की पूर्णवेळ काम करण्याच्या संधीची मिळकत दहापटीने कमी आहे, म्हणून त्यांनी २००९ मध्ये नोकरी सोडण्याचे ठरविले आणि आपला सर्व वेळ त्यांच्या स्वतःच्या व्यवसायासाठी समर्पित केला. २००९ मध्ये त्यांनी व्यापार-व्यवसायाबरोबरच नाबाईकडून निधी मिळविण्यासाठी डेअरी युनिटसाठी सल्लागार म्हणून काम करण्यास सुरुवात केली. या कार्यकाळात ते महाराष्ट्रातील बहुसंख्या डेअरीमालकांच्या संपर्कात आले आणि त्यांना त्यांच्या प्रकल्पांचा अभ्यास अगदी बारकाईने करण्याची संधी मिळाली. दूध प्रक्रिया क्षेत्रामध्ये १५ वर्षांहून अधिक काम केले असल्यामुळे, डेअरी युनिट चालविल्यामुळे सखोल ज्ञान घेऊन श्री. मनोज तुपे यांनी आपला दूध प्रकल्प बारामती एमआयडीसीमध्ये सुरू करण्याचा निर्णय घेतला.

### कर्ज मिळविण्यासाठी अचक परिश्रम

प्रथम पिढीतील उद्योजक म्हणून अनेक बँकांनी कर्ज देण्यास नकार दिला, परंतु तत्कालीन केंद्रीय कृषिमंत्रि शरद पवारसाहेब यांच्या सहकार्याने स्टेट बँक ऑफ इंडियाने २४ कोटी रुपये कर्ज मंजूर केले व स्वतःची गुंतवणूक असे भांडवल गोळा केले. २ वर्षांत सुरू होणारा प्रकल्प ८ महिन्यांत सुरू केला व रियल डेअरीची स्थापना करून प्रकल्प कार्यान्वित केला.

### रियल डेअरीचा प्रवास सुरू

१० जून २०१० रोजी आदरणीय अजित पवार यांनी केलेल्या शिफारसीमुळे त्यांच्या प्रकल्पाला बारामती एमआयडीसीत ७.५ एकर जागेचे वाटप झाले आणि रियल डेअरीचा प्रवास खऱ्या अर्थाने सुरू झाला. रियल डेअरीने २०१४ मध्ये उत्पादनकार्य सुरू केले. मालक स्वतःच ऑर्डर मिळविण्यासाठी कंपन्यांशी संपर्क साधू लागले. श्री. मनोज तुपे यांना डेअरी व्यवसायाचे सखोल ज्ञान असल्याने सुरुवातीच्या काळात त्यांना पारस डेअरी, अमोल डेअरी गुजरात यांसारख्या मोठ्या कंपन्यांकडून जांबवर्क मिळाले. दरम्यान, शरद पवारसाहेबांच्या

सामान्य शेतकरी ते यशस्वी उद्योजक रियल डेअरीचे चेअरमन मनोज तुपे यांचा संघर्षमय प्रवास...

मार्गदर्शनामुळे त्यांना मदर डेअरी नवी दिल्लीकडून आणखी एक मोठी ऑर्डर मिळाली.

सुरुवातीला साठ कर्मचाऱ्यांसह सुरू झालेल्या डेअरीच्या कर्मचाऱ्यांची संख्या २६० वर पोहचली. रियल डेअरीने गुणवत्तापूर्वक उत्पादन तयार करण्यावर भर दिला. प्रत्येक ऑपरेशनसाठी दर्जेदार मानांकन निश्चित केले. रियल डेअरी जागतिक दर्जाची उत्पादने वितरित करण्यासाठी आवश्यक असलेल्या अत्याधुनिक तंत्रज्ञानाने सज्ज आहे. प्रकल्पाची सध्याची प्रक्षिप्ता करण्याची क्षमता पाच लाख लिटर आहे.

### कोविड - १९ मध्येसुद्धा अविरत सेवेबद्दल पुरस्कार

कोविड-१९ च्या काळात सहयोगी भागीदारी व उत्तम प्रतिसाद दिल्यामुळे रियल डेअरीला ब्रिटानिया बंगलोर व आयटीसी कंपनीकडून पुरवठा आणि उत्कृष्ट कामगिरीबद्दल सर्वोत्कृष्ट पुरवठादार हा पुरस्कार मिळाला. राज्यातील अनेक संस्थांनी रियल डेअरीने केलेल्या उत्कृष्ट प्रगती व कार्याबद्दल सन्मान केले आहेत.

### रियल डेअरीमध्ये पत्नीचाही रिजल सहभाग

या व्यवसायाच्या वृद्धीमध्ये मनोज तुपे यांच्या पत्नी सौ. अनिता तुपे यांनी मोलाची साथ दिली आहे. त्यामुळे 'रियल डेअरी'ची 'फिनिक्स भारती' झाली आहे.

सौ. अनिता तुपे या पूर्णवेळ शिक्षिका म्हणून कार्यरत होत्या, परंतु आपल्या पतीच्या व्यवसायाला साथ देण्यासाठी नोकरी सोडून पूर्णवेळ कार्यकारी संचालिका म्हणून त्या काम पाहतात व प्रत्येक निर्णयात त्यांचा महत्त्वाचा सहभाग असतो.

### आयहने आणि सामना

१) व्यवसायाची पार्श्वभूमी नसलेली पहिली पिढी असल्याने अनेक बँकांनी डेअरी युनिट सुरू करण्याच्या कर्जाचा प्रस्ताव नाकारला. २) कुशल कामगार नेमणे आणि त्यांना कंपनीत कायम ठेवणे. ३) मोठ्या दिग्गजांशी स्पर्धा करण्यासाठी चांगले मार्केट अप सुनिश्चित करण्यासाठी उत्पादन खर्च कमी ठेवणे. ४) कोविड-१९ दरम्यान मागणी कमी झाली. परिणामी

# शेतकऱ्यांचा खरा आधार 'रियल डेअरी'



विविध उत्पादनांची विक्री किंमत कमी झाली. त्यामुळे डेअरीला प्रति लिटर ५ रुपये नुकसान सहन करावे लागले. ५) २०१८ मधील आर्थिक मंदीमुळे डेअरीचे मोठे नुकसान झाले. या काळामध्ये कंपनीचे लोन अकाउंट एनपीएममध्ये गेले. या काळामध्ये मनोज तुपे यांना कोपतीही बँक कर्ज देत नव्हती. त्यामुळे प्रचंड आत्मविश्वास गमावला होता व नैराश्य आले होते.

### जिद्द, धिकाटी व आत्मविश्वास कामी आला

जरी विविध संकटे व समस्या आल्या तरी मूळचा शेतकरी असल्याने जिद्द, धिकाटी व आत्मविश्वासाच्या जोरावर यश मिळवले.

१) बँक कर्ज मिळविण्यासाठी निश्चित प्रयत्न कर्जाचा लाभ घेण्यासाठी प्रकल्प प्रस्तावासह विविध बँकांना भेट दिली. २०१८ च्या कठीण परिस्थितीत माननीय शरद पवारसाहेबांनी बँक कर्ज मिळवून देण्यास मदत केली. २) कर्मचाऱ्यांना टिकवून ठेवण्यासाठी कामकाजाची निरोगी परिस्थिती आणि न्याय्य मानव संसाधन धोरण ठेवले. साथीच्या काळात कंपनीला तोटा होत असतानाही वेतनवाढ देणे घालूच ठेवले. ३) ओव्हरहेड खर्च कमी करण्याच्या मंत्राने युनिट स्थापित बहुराष्ट्रीय कंपन्यांशी स्पर्धा करू शकले, म्हणूनच सर्व उत्पादनांवर चांगले मार्केटप सुनिश्चित झाले. ४) अमूल, पतंजली, ब्रिटानिया, आयटीसी, दिनसॉ, हिंदुस्तान युनिलिव्हर आणि मदर डेअरीसारख्या स्थापित १५ ब्रँडकडून ऑर्डर मिळविण्यावर लक्ष केंद्रित केले. आज भारतातील उद्योग्य कंपन्यांना पुरवठा सुरू आहे. अशा रीतीने सामान्य शेतकऱ्यांचा मुलगा ते यशस्वी उद्योजक म्हणून जोळख निर्माण करताना बारामती एमआयडीसीमध्ये रियल डेअरी व मे २०२० मध्ये इंदापूर एमआयडीसीमध्ये फॉर्च्युन डेअरी असे दोन प्रकल्प सध्या सुरू आहेत. अनेक शेतकऱ्यांच्या मुलांना कंपनीत विविध पदांवर नोकरी दिली. त्यांचे संसार उभे केले, याचे मुख्य समाधान आहे, अनेक पुरस्कार मिळाले. कोरोनासारख्या महामारीतसुद्धा शेतकऱ्यांच्या दुधाला उत्कृष्ट भाव दिला, कर्मचाऱ्यांचे उत्कृष्ट वेतनकारार केले व सामाजिक बांधिलकी म्हणून विविध कार्य केले, याचा आनंद वाटतो. शेतकरी, कंपनी व कर्मचारी हे माझे कुटुंब आहे. त्यांनी खऱ्या अर्थाने केलेले कष्ट म्हणजे रियल डेअरी होय.

जागतिक दूधदिनानिमित्त सर्वांना रियल डेअरीच्यावतीने मनःपूर्वक शुभेच्छा...!!!



**A Decade  
of  
Academic  
Excellence!**

