Journal of Management & Entrepreneurship

Contents

An Outstanding Visionary's Perspective on Management Education.[*]

[**]J. PHILIP

The Editor of JME expressed his enthusiasm in reprinting excerpts from my interview, along with a brief account of my contributions to Indian Management Education, I gladly agreed.

Professor J. Philip is currently Chairman of XIME, Bangalore one of the leading business institutions of India with campuses in Bangalore, Kochi, and Chennai. Educated in XLRI, Jamshedpur, and Harvard Business School, Professor Philip has a rich blend of experience in management, both in public and private sectors, in human resources development, and educational administration. Professor Philip started his career at Xavier Institute (XLRI), Jamshedpur in 1960, where he became Dean and Professor of Management in March 1970. He was one of the founders of the MBA programme of XLRI. From XLRI, he joined SAIL in 1971 as the Principal of its Central Management College. In January 1980, he joined the Oberoi Group of Hotels, India as its Vice President (Human Resources), managing its Human Resources worldwide. It was from the Oberois that Professor Philip was selected as Director of IIMB in April 1985. (While working with the Oberois,)

Professor Philip has made an impact on management education/ human resource development (HRD) in his various roles and accomplishments which include:

President of the Indian Society for Training and Development (ISTD) during 1979-1980. He is currently the National Chairman of the Advisory Board.

Founder President of the Association for Training and Development (ISTD) during 1979-1980. He is currently the National Chairman of the Advisory Board.

Founder President of the Association of Indian Management Schools (AIMS)- the national association of the Indian Business Schools.

Founder President of the Association of BRICS countries (Brazil, Russia, India, China, and South Africa) established in January 2009.

Founder of XIME in 1991, which he built as a top B-School of India.

Professor Philip is the recipient of many awards including:

Ravi, J. Mathai National Fellow Award for Lifetime Contribution to the Cause of Management Education in India 1999.

XLRI's Lifetime Achievement Award for Excellence in the Profession and Societal Contribution - November 2010.

AIMA's [All India Management Association] – Kewal Nohria Award for Academic Leadership in Management Education - 14th September 2011.

Dr.Suresh Ghai Memorial Award for 'Outstanding Management Education Leadership' at the Higher Education Forum's [HEF] Teachers' Day event in Mumbai – 3rd September 2016.

Recognition as a 'Doyen-Guardian of Knowledge', an initiative from The Hindu Group to recognise and highlight the exemplary educationists of Karnataka - August 2006.

Professor Philip has a number of books and other publications to his credit.

INTERVIEW WITH PROFESSOR J. PHILIP

BACKGROUND TO LEADERSHIP ROLE AT IIMB

Q: Thank you for being with us, Professor Philip, and for making time for the IIMB History Project. To understand how the stage was set for your arrival on the IIM Bangalore scene, it is interesting to know how you moved from the Xavier Institute (XLRI) to the Steel Authority of India Ltd. (SAIL) and The Oberoi Group of Hotels. Could you tell us how you met Mr. V. Krishnamurthy, who was then the Chairman of the Board of IIM Bangalore?

A: My meeting with Mr. V. Krishnamurthy was much earlier and in a different context. He was trying to persuade me to become the first Director of Bharathidasan Institute of Management (BIM), Trichy. Former Finance Minister, Shri. C. Subramaniam, a member of the founding group of BIM, wanted a strong first director for the Institute. Mr. Krishnamurthy, who was then the Chairman of Maruti Udyog Ltd. and a member of the BIM Board had known me for quite some time. He contacted me sometime in July '83 and enquired whether I would like to join BIM as its first Director. During our meeting, he told me that Shri. C. Subramaniam, the Chairman of BIM was keenly interested in my taking over as the first Director of Bharathidasan Institute of Management.

I was located in Delhi at that time and the prospect of moving to the South was an attraction. So, I responded by saying that I would consider it. He suggested that I go and meet Mr. Subramaniam which I did. Once I met Mr. Subramaniam, there was no escape – he was such a percussive person, that you would buy-in. I agreed, but, I said, first let me go to Trichy to see whether the position and situation suit me. I did go to Trichy, but I did not join BIM. It was in that context that I met Mr. Krishnamurthy. He probably even had me in mind for IIMB since he was Chairman of the Institute at that time. However, when I was in the process of joining IIMB, the Chairman was Dr. Abid Hussain. I am sure Mr. V. Krishnamurthy would have had some role in my coming IIMB.

Q: Was it true that Mr. V. Krishnamurthy started the transitionary process by interacting with Professor N. S. Ramaswamy, the then director of IIMB?

A: Perhaps you may know that Professor Ramaswamy was requested to go on a two-year sabbatical leave sometime in August 1984 which was in itself unusual, and there was no regular director at IIMB for quite some time. They tried an interim arrangement with one of the members of the IIMB Board of Governors, Mr. P. G. Daftary as an acting Director, but that did not work out. Then they asked the senior-most Dean, Professor N. Krishnaswamy, to take over, but that interim arrangement also didn't work well. So, Mr. V. Krishnamurthy, the then Chairman was deeply concerned about getting somebody in place. But, in between the Chairmanship changed, and a new Chairman, Dr. Abid Hussain came in. Dr. Abid Hussain told me that he had only a one-line agenda – to get a new director. He added that it was really his main preoccupation once he took over as the Chairman of IIMB.

Dr. Abid Hussain was on the interview board along with Ms. Sarla Grewal of the Ministry of Human Resource Development (MHRD), formerly Ministry of Education, Professor Narayan Sheth of IIM Ahmedabad, Mr. R.P. Billimoria and two others. Ms. Sarla Grewal, the then Education secretory, presided. I got the feeling during the interview itself that the interview panel was interested in getting me as a Director. Their body language was indicative of the same. The reason, as I realised later, was that they were not looking for a pure academician. There were several brilliant academicians at IIMB, people with PhDs, but the Panel seemed to be interested in getting someone with administrative experience too, particularly in managing its Human Resources. I was at that time VP (HR) of The Oberoi Group of Hotels and enjoyed a fairly good image in HR circles.

That was how the Director's role fell on me. I did not have a Ph.D. But some of the members of the interview board knew the work that I had done at XLRI

and SAIL. Ms. Sarla Grewal had seen me on one occasion at a conference in SAIL, Ranchi, Mr. R. P. Billimoria knew what I had done at XLRI, and Professor Narayan Sheth had interacted with me on a number of occasions on several matters.

I was also at the time, one of the apostles of the Management by Objectives (MBO) movement in the country. Management by Objectives was like a hurricane sweeping through the Indian landscape and was spearheaded by the former Minister Mr. Mohan R. Kumaramangalam. Three of us were leading champions of MBO at that time: Professor S. K. Chakroborty of IIM Calcutta, Professor B. L. Maheswari of the Administrative Staff College of India and myself from Sail. Some of them knew the kind of work I was doing in the area of Management by Objectives. Incidentally, the very first management Development Programme of IIM Bangalore was a four-day programme on Management by Objective of which I was the Faculty leader.

STATE OF IIMB AT THE BEGINNING OF TENURE

Q: You mentioned that Dr. Abid Hussain declared that his one-point agenda was finding a new director. However, once you agreed to take on the responsibility, did he give you any other agenda? In your book, you mentioned that when you came into the Institute things were probably in a slightly more disorganized state than what you had anticipated.

A: You put it very nicely – "disorganised". In fact, it was in pretty bad shape from the discipline and morale points of view! It was very difficult to imagine that it could be the situation of an IIM. Dr. Abid Hussain was a smart and nobleman. That man carried himself so well, including having full faith in his colleagues and associates. He did not give a big briefing. Dr. Hussain had taken over as the Chairman just a few months earlier. Therefore, he told me to meet Mr. Krishnamurthy and get a briefing on the Institute. Mr. V. Krishnamurthy (the previous Chairman of the Board) knew all the details, so he was the one to brief me.

Q: It must have been very confusing to you as there were so many things happening. There were issues with the staff, there were issues with the faculty, and there were issues with the students because of the resulting chaos. Given this, what did you see as your priorities? How did you go about putting an agenda or plan in place?

A: I had a safe harbour concerning to students - they were a very committed group, absolutely cooperative and fully supportive of management. Most of the faculty were happy at the fact that somebody strong had come in

– they could see that I was rather firm on the discipline and performance issues. Of course, there were a few faculty members who were somewhat sympathetic to the union cause, and one or two of them were also part of the formation of the IIM Employees' Association itself. Other than that, it was a reassuring time for the faculty after having gone through two years of interim arrangement. That kind of situation was bad because when one is not a permanent director, one has no way to stand up and say, 'No, I don't agree, it cannot be done.' The employees union seemed to have got the upper hand during that period. Even beforehand, during Professor Ramaswamy's time, the situation was terribly bad. Some of the faculty knew my background. Two IIMB Deans had come over to the Oberoi in Delhi to see what kind of person I was. I took them to the hotel's Chinese restaurant and gave them a lovely lunch. They saw the whole setting and perhaps said to themselves that this guy was different. I had a very cordial reception from the faculty when I came in.

Q: Did you decide a priori on your style or approach-carrot and stick, or did you just plunge into the situation and then start innovating "on the fly", so to speak?

A: No, I can tell you I have gone through a number of these approaches. As a manager, I think, I am a pretty balanced person, on both Task and People orientations. Usually, while doing Managerial Grid exercises, I would often score 8 out of 9 on both counts. But I also have a backup style, if things don't go well. And that was toughness.

I am sorry to say that in union matters, at the Institute, things had been mishandled in the past and some kind of regionalism was brought in by some of the advisors to the previous Director. I am not mentioning any names, but it did happen a little bit of what we call the 'caste issue'. That was handled badly. It shouldn't have happened. One would even wonder as to how such a thing could happen at an IIM. But it did.

Fortunately, I did not belong to any caste, because I happen to be a Christian, so nobody could put me in any particular box. If at all, I was sympathetic to the scheduled castes & backward communities. Therefore, I decided that for the first three months, the approach would be talking, conciliating with the employees' union, and taking a more proactive approach in developing better relationships. Unfortunately, they misinterpreted this as a weakness and thought I was trying to plead with them. When I realised that the conciliatory approach did not work out with them, I began to think that a tougher line had to be taken, which I did.

Q: By that time were you well inducted and able to see the landscape?

A. Yes, I spent three months talking with the union trying to change their perspective, saying that this was a national school of excellence, let us build it up together, and so on. A number of faculty also had briefed me on the past. One of the most surprising things was that the career ambition of one staff member, who was the main union leader, almost destroyed the institution. It kept it poisoned for a number of years. It was unfortunate. Therefore, I decided that it had to be fought to the finish. It took four years for me to achieve that, by which time the union became quite weak and demoralized. Some leaders were dismissed, some were under suspension, and some had even left the service. Things were brought back to normal.

The students were absolutely with management. Students were a great source of strength to me. It was only some in the staff, those who were, to use the government language, 'Group C and Group D' employees, who posed the problem. The majority of the faculty, including senior Professors like P. G. Apte, Gopal Valecha, Prasanna Chandra, Vaidyanathan, Shankar Lele, Indira Rajaraman, Vinod Tiwari, and K. B. Nair were all with me in the fight. Professor P. G. Apte was right up there in the front. He was often harassed by the union because he was an upright and top-class professional.

RESETTING THE VISION AND GOALS

Q: In your writing, you have mentioned that because of the uncertainty and chaos, somewhere the visions and goals of the entire organization had been weakened. One of the things you did was to get the faculty together for a two-day retreat at the Windsor Manor hotel and you were able to get them to articulate their issues. Could you tell us something about how you went about trying to bring them back together and give them a common target or vision? Was there some documentation of the discussion that ensued during the retreat?

A: Although I mentioned that there was faculty support from the vast majority of them, there was a division right down the middle, between what was called the 'sectoral faculty' and the 'business management faculty'. They were battling each other, and it appeared to me as a destiny-identity crisis. The Institute or its leadership had not given enough thought to the issue as to whether IIMB should be a business administration school or a sectoral management school. I don't think the MHRD or the Board had given much thought to the issue at the outset. It was mostly the first Director's idea. I must say, the first Director was a little on the leftist side as it was true of a number of academics of that era. Even Congress Party members such as

Mr. Mohan Kumaramangalam and Mr. Mohan Dharia were a part of a leftist group. It was quite popular to be so at that time. Thus, the approach at the Institute was something like, we don't want to be IIMA or IIMC, they are business administration schools; we want to be different. And in that attempt to be different, nobody really studied whether we were doing the right thing or not.

Consequently, IIMB didn't have a Business Administration Programme. It had a Post Graduate Diploma in Management (PGDM) programme in six sectors – Transportation, Energy, Education, Urban Management, Agriculture, and Health. The students themselves were not too enthusiastic about this, saying, where are we going to get jobs? The Fellow Programme too was sector-oriented - no Marketing, no Finance and so on. That was something which I felt, and with no irreverence meant, was not thought through. And it gave the institution a poor image. That poor image got the Institute a nickname – Bullock Cart Institute.

Believe me, one of the first things I wanted to do – no disrespect meant to anybody – was to throw out every remnant of the bullock cart era. Because I didn't believe in that approach, I was not a socialist. I was almost a rightist in terms of economic thinking. I said, look, this is not the line that we should take; we are a business school, and I think I rebuilt it as a business school. That is one of my contributions, right or wrong.

At that time, there was no market for students to get jobs in Health, Environment, Urban Development, or Energy; no way, not one! The closest opening for the Transport Development Graduates was in Dunlop or MRF. Energy graduates joined NTPC or BHEL. There was considerable confusion. The management faculty said, "look, what are we doing? Our students don't want it; the market doesn't look for it". But to the sectoral faculty, it was their life and career. As a result, there were many conflicts between the two groups. When I came in, it was at its peak, and it was at that time I said, "let's go; let's do a reflection, a retreat and think through as to what should be done." That was where we decided to shuck the old and turned ourselves into a modern management school. I was a great believer in the Peter Drucker maxim "Hive the past which has become unproductive."

Q: You set up many centres, Centre for International Management, Centre for Computer-Aided Management. Was this strategy of bringing in new centres a way of transitioning and providing a cushion for both sets – management teachers as well as the sectoral teachers?

A: In 1965, XLRI had sent me to Harvard Business School (HBS) for their International Teachers Program (ITP) – a one year programme. That one year changed me in many ways, including giving me a strong international angle. That was where I became a confirmed business administration guy. XLRI was also a little bit of a welfare-oriented place at that time. When I returned from Harvard, I knew that I had a party line for me, and the party line for me, in the context of IIMB, was that we were a business school and don't mix it up. I was convinced of the need to have a global orientation in our PGP at the Institute. For example, there was a Centre for International Business that was created in my time, as also a Centre for Education Management. We had also created a Centre for Entrepreneurship Development. That was all partly the influence of Harvard Business School. I couldn't accept what was happening in IIMB in terms of its mission. I was keen to change it. I took the lead. The majority of the faculty were with me on that, and when others saw that the proposed changes were good for the Institute, they also joined in.

Q: Therefore, at that point, you initiated the restructuring of the Post Graduate Programme (PGP) and Fellow Programme in Management (FPM)?

A. Yes, PGP moved on and became a real business administration PGP, which was not the case earlier. Of course, the social aspects/values were not ignored. I was pretty strong on this aspect too. On the FPM, I had touched on it in an earlier answer.

Q: The other question that emerges from your writing is that you found it necessary not only to provide some common direction to everybody (not just teachers) but also to bring in work norms and start making things more rigorous…

A: This is an issue I hear even today. My predecessor used to describe most of the major sectors of the economy as under-managed sectors. He thought even the field of 'education' was under-managed. I agreed with him on this point, and I will tell you the reason. You look at the Army; they are trained to fight, and there are successive levels of training. There is an old saying that either they are fighting, or they are on training. The IAS cadre receives first-class training. Management graduates also have first-class training. Now, where is a principal or a vice-chancellor trained? Where is that they come close to management at all? All over, educational institutions are headed by a chancellor or a principal who is a good biology professor, a sociology professor, or form a similar discipline. We must be clear that professorship or research is not management.

I have written about my first unhappy experience after joining IIM-one that was rather disturbing. During the run-up to the first Board meeting which I had to attend, there was an agenda item relating to the confirmation of an administrative officer who was in the Rs.700-1100 pay grade. I asked our administrative officer, "what was that about?" "Does the Board have to confirm an administrative officer of this grade? It doesn't happen even in the public sector (I used to be in SAIL), and certainly not in the private sector". They said, "Sir, the Director has no powers in these matters." Look at that, even an administrative officer was an appointee of the Board! I said that was not the way of doing things. Subsequently, I worked with the Chairman on this issue and there was a major revision in the delegation of powers to the Director. The delegation led me to delegate further down. For example, in 1985, I was signing every cheque of Rs.1500 and above. I said to myself, "God! Why am I signing all these cheques for Rs.1500, 2500, 3000 and so on"? I wasted one-fourth of my time signing cheques. Not only that, signing cheques meant that you had to go through the notes, the bills, and so on. To appoint even a casual labourer the Director's permission was needed. Medical leave had to be sanctioned by the Director so also Casual leave of faculty. After a few months of handling such 'C' items, I said to myself, I am not going to do all these things, it is not my job.

We reviewed our processes, and then I sent our plan on delegation and sub-delegation to the Directors if IIM Ahmedabad (IIMA) and IIM Calcutta (IIMC) for their input on how they functioned. They informed me that they also worked in much the same way as IIMB did, and never asked themselves the question if this was the way to manage things. The main reason was that none of the functionaries of that time at these IIMs had any managerial experience. I am not blaming them, this was a general problem in the education sector, and a very serious one. Many of them continued to do whatever was being done. Nobody questioned the process. There was no work plan either for the faculty.

During that period, I was one of the leading exponents of Management by Objectives in the country. With that kind of a discipline within me, one of the things that struck me was, how it was possible to get better results from the faculty without any work plan at all! Consequently, we instituted a work plan idea at the beginning of the year and a review process at the end of the year. In the review process, I did not comment or criticise any faculty for non-performance. I told them to review and access themselves and tell me how they performed compared to the work plan. My usual introductory statement in such meeting was: "We have set out to achieve certain things, let us see if we have achieved them or not. Then you decide

for yourself." I introduced this objective setting and review process because of my understanding of the idea of Management by Objectives. In a way, it can be termed as "The Goal Setting Theory of Motivation" in action.

Q: Were you and the Institute the pioneers in the implementation of work plans and reviews?

A: I think we were the pioneers. Even about establishing work norms, for which I constituted a committee headed by Professor Prasanna Chandra, we were the first. That was in a way, part of the Management by Objectives system. You don't evaluate somebody's performance unless there were norms that defined what was expected of that person. Interestingly, these practices were rather new to the IIMB system since nobody seemed to have asked the question as to whether this was the way to do things.

Q: And yet you found time to take courses and do some teachings?

A: Yes, I did, and even today I teach. You asked me if I am an academician or a manager. My answer is I am an academician first. That is my oxygen; therefore, I teach. And I intend to do it as long as I can. However, I must add that I thought my work in industry (both public and private sectors) gave me a good grounding in management too.

Q: Just going back to what you said earlier Professor, did you have to go back to get the Memorandum or Articles of Association revised to get the delegation changed?

A: No, the Memorandum was not changed. In the IIMB case, the Board had all the powers. They only had to change the delegation by redrawing it.

ENGINEERING TRANSFORMATION

Q: Where was the Society in all this? Whenever we talk about IIMB, we never hear anything about Society.

A: In case of XIME, our Board and Society are different. The Board has only 14 members and the Society has 35 members. In the case of IIMB, the Society and the Board are almost indistinguishable. At every convocation, the Board meets and then the Society meets. It is mostly the same membership. That is not the case with IIMA. They have a wider Society with more members from outside. I don't know what the situation now is under the new Act, but at that time, the Board and Society had the same membership.

Q: What was your view on Management Development Programmes (MDPs) and Organization Based Programmes (OBPs) at that time?

A: With regard to MDP, OBP, and research, I am sorry to say, IIMB had become a soft place in terms of work and contribution. Something like a comfort zone. I repeatedly emphasized that we cannot have a Centre of Excellence with this kind of attitude. In moving up, it was not PGP alone that counted. We needed the MDP/OBP leg, research and publications leg, and the institution-building leg. These are the four key activities that the faculty must be doing. I found that except for the PGP, there was not much happening. My one year at Harvard had opened my eyes to what a good business school should be. As I said earlier, I had attended the International Teachers Program at HBS. I went as a teacher, and it was great training for me and others who were in the programme. Incidentally, a number of IIMA faculty had gone for this programme. In my own batch, there were six faculty members from IIMA.

Q: So, you encouraged the faculty to float courses?

A: There was a very good group of faculties, namely, Professor S. Subhramaniam and Professor Thirunarayana from Marketing. Professor Prasanna Chandra and Professor Vaidyanathan from Finance and Professor Valecha and Dr. Kalyani Gandhi from HR. We had a few champions every year for pushing up the MDP offerings. I did some heavy lifting too. We made considerable progress. We also did well in what is called OBPs.

Even in research, the Institute was not greatly up, although we had some good researchers: Professors Indira Rjaraman, Prasanna Chandra, Vinod Tewari, Ranganathan, S.K. Roy, among others. We also needed industry support. Sometime during the early part of my term, I went to BPCL for help, and they got around to fund a study. Four of us, including Professor Gopal Valecha and Professor S. K. Roy (who passed away while the study was going on) and Professor Kalyani Gandhi, undertook a study of human resource development (HRD) in the public sector. Practically, all public sector organisations cooperated because the call was going out from IIMB. We also conducted one or two leadership studies.

There was an outstanding person in Madras Refineries at that time, Mr. V. R. Deenadayalu – we conducted a study on what was it that made him so successful at Madras Refineries. There was another gentleman at FACT, Kerala (which was terribly rocked by unionism), and Mr. N.B. Chandran, who turned it around. Mr. Chandaran became a celebrity in terms of his management style. We conducted a study on Mr. Chandran's leadership style. We also got some funding from Karnataka Finance Corporation to conduct a study on the successes and failures of small enterprises in Karnataka. The team was comprised of Professor Vinod Tiwari, Mr. A. M.

Pandey, a research associate, and myself. I took the initiative for this study and thus got another opportunity to drive home the point. In this way, I provided a determined push to both MDPs and research.

Q: Tell us about your views on research and publications, and the fact that you started the process of getting the IIMB journal into place, and now have a XIME journal too. So, obviously, you have great faith in that concept.

A: I always had a fascination for journals. I did it even in SAIL. In industry, who publishes journals? But that was the first thing I did after joining SAIL. I said, most managers don't read anything professional at all, so let us give them a good digest, a concise one for them to read and learn from. That was the beginning of the SAIL publication that was titled GROWTH. I said that I would get the journal out on the first anniversary of my joining. I joined SAIL on October 03, 1971. And on October 03, 1972, I got the journal out. It continues to go well.

Thought if SAIL could do it, why not IIMB? I knew it was a question of organising it and managing it. I remember that a team from the British Council visited the SAIL Management Institute on an occasion and they were fascinated by our journal. They asked me, how do you manage this journal? I said we manage it in-house. Don't you have a separate department? I said, no. Don't you have a separate team? I said no. they looked at me and asked me how could we run such a good journal without any group working on it. I explained to them how we did it. The work was divided amongst a number of us. I was the editor and our librarian was the printer. The faculty had specific roles: one would work on a digest of an article, one would work on a book review, and one would work on a research publication, another on an article, and so on. Many SAIL managers also wrote in GROWTH. The work was divided and followed up. By doing so, the journal was all set. We never had a failure. I said it was a question of organising things and that it was not a hugely intellectual exercise. The intellectual component was there for the one who wrote, but the journal component was again a management task. It depended on how good you were in planning and executing.

Q: Did you have to coax people into the idea of a journal?

A: When we presented this idea in a faculty meeting, it was opposed by most of the faculty. They said, it just wouldn't work; it would be difficult to maintain high quality, and there was no point in bringing out two issues and then dropping it! I said no, I had some experience in this matter and that I could make it work if they supported me. And during the second faculty

meeting, I persuaded some senior faculty to take it on. The assigned group then picked up the project, and it went on.

I gave the journal its name too. Some of our colleagues had to come up with that name. When there was no agreement on the name, I suggested that we call it IIMB Management Review. It was accepted. And that was it. I must mention here especially Professor Basudev Ghosh, the first Editor, and a few faculty members like Dr. Indira Rajaraman who fully supported it.

Q: At some point, you have also observed and commented on the fact that the Institute was not getting enough students. Did you feel that the Institute was under-utilized and under-resourced? Would you like to talk about how you ramped up this aspect?

A: No, that was not what I meant! Once we changed the PGP into a general management one, it had no problem. However, I must mention an early shock on the number. My first shock was the first convocation I participated in. I joined IIMB on April 15, 1985, and the convocation was on the 27th, just twelve days later. Some of the key decisions on the Convocation including the Chief Guest and the venue had not been taken. I suggested using the entrance foyer as the venue, something that had not occurred too many. And it worked well. For the years I was there, and even for a few years thereafter, it was the foyer that was used as the venue for the Convocation.

But I got a second shock when the students appeared for the Convocation. If I remember correctly, we had only 95 students who graduated that year as against our capacity of 120. I told my senior colleagues that we had wasted 25 precious seats. And the stock answer was that we took more than 120 students, but some of them left mid-way. I replied if you thought 25 or 40 would leave why did we not take an additional 30 or 40? Who prevented us from doing so? No regulatory authority was sitting on us, and no other body was controlling us. Instead of 130, if we took 140 or 150, nothing would happen! The following year we worked on that basis, and thereafter, we had 120 or near about graduating every year.

Sometime in early 1989, I discussed with my colleagues about our batch size. We had 65 faculty at that time while we had only 240 students with a huge campus and all the support facilities! I asked: What is the ratio? How can we justify this? So, I suggested we must raise the number of students. Most of the faculty were not in favour of this at the beginning. Some of them were worried about the possibility of an increased workload. I had already advised the Admissions Committee in that direction. There was no faculty resolution or Board resolution on this. However, there was a strategic plan

document supporting increased intake. I took the support of that document. I was convinced that the whole system was under-loaded, and the country was deprived of some additional number of good management graduates. It was my suggestion to the Admissions Committee to admit 190 students. In 1989, the last full year of mine at IIMB, the incoming batch was up from 120 students to 190. It was the first major expansion being implemented at IIMB and as a result, we caught up with IIMA, which had a batch size of 180 students. I was extremely happy with that decision. I must add that the Admissions Committee was firmly with me on this issue.

Q: By that time, had the Common Admission Test (CAT) come into being?

A: Yes, CAT was out of the bag a long time ago!

Q: Did you set IIM Ahmedabad as some kind of a target?

A: At that time IIM Ahmedabad was way ahead of us. IIMB was in turmoil for a number of years. From 1974 till about 1986, it was in huge turmoil. Things began to improve by July '86. However, only by the mid-1990s, it really entered a period of normalcy and peace. I had relentlessly pursued the goal of re-establishing the right kind of culture at the Institute. I was a student of general management. To me, culture was something very important. I came from two culturally strong places – Oberoi and XLRI – both great performers! What was it that made them so successful? As I saw it, it was the culture. In SAIL – it was the opposite: a number of years of neglect!

I said to myself, if I don't bring back the culture of performance and the culture of shared goals and values, there is no way forward! My battle was to bring back the culture of performance among both the staff and the faculty. On the students' front, there was no problem. They were a great source of strength to the management. They came to study and had a career ahead of them. There was so much pride in them, that itself was a great drive for performance.

Q: How did you go about getting this in place?

A: My big battle was for correction of indiscipline that was rather rampant. I was determined, and I even said so publicly that either I will bring back discipline or return to Delhi. I was sure Oberoi would give me a job. I would possibly get back the same job that I had previously held. I did not doubt this. In fact, Mr. Oberoi had tried to prevent me from leaving the company in 1985. Mr. Oberoi asked me, "Professor Philip are you out of your mind"? You are going for an Rs.5000/- job, which is not even forty percent of what we are paying you now (1985)"? "Why do you want to go "? Mr. Oberoi had

studied in a good Christian school, so he knew the Bible rather well, and he used to quote from it once in a while. So, on that day, I quoted a famous Bible verse back to him, "Man does not live by bread alone." I quickly added that I had a great time at the Oberois, and I had an excellent job, but IIMB was a different proposition.

Thus, I could have gone back to my previous job, so I said publicly that I did not bring back to IIMB the rightful position and authority of management, I would go back. Either I succeed or I leave. It was that bad. I don't think most readers of this piece today will ever be able to understand how it was! Maybe people like Professor P. G. Rajaraman or Professor Prasanna Chandra could recount what the situation was!

Q: Did you ever have doubts at any point? Having gone into this, how did you personally cope with it? It was a hard job and you never emphasised that point.

A: Did I have any doubts? I would say yes. On September 30, 1986, I lost my dear daughter Maria, in an accident. That was one year and six months into my Directorship at IIM Bangalore, and it was at the peak of a battle with the union. Then for the first time, I began to think that maybe my South India expedition was a failure (I had never worked in South Indian before), and that I had made a wrong move. My dearest daughter dying in an accident when she was just 221/2!! That was the first time I lost my confidence and resolve. I took my wife to my family home in Kerala for a few days. Back in the family home in Kerala for a few days, I did nothing but lie down in my room. I began to think that maybe it was a mistake to come away to Bangalore. Nothing seemed to have worked well! Troubles at IIMB and now this mortal hit! I prayed for strength. I prayed to God to help me to make the right decision. Then something akin to an inner voice came to me: "You running away, don't run away, stand and fight". With this kind of voice coming to me I said to myself "I am not going anywhere. I am going to fight until I win". So, I returned to IIMB on October 12, 1986, with renewed vigour.

Q: What were the defining moments during your tenure, either from a personal view or from a governance point of view?

A: One defining moment was when I succeeded together with the faculty in establishing clarity on our PGP. This was an area of utter confusion. So, we said, despite our past, we were going to be like IIMA and IIMC in the business management programme. The beginning was made during the faculty retreat at the Windsor Manor Hotel in 1985 June or so. After that, we had one or two more faculty meetings on the issue and finalised the

nature and content of our PGP. It was no more a sector-based programme. So, in a way, that Windsor Manor meet was a defining one. In other words, the remnants of the bullock cart era were closed out. If history wants to judge me harshly, fair enough. I did what I thought was right at that time. But I must hasten to add that if offered today, the sectoral programmes would be successful, but this was not feasible at that time. That was an important point along with the bringing in of the faculty together which as I said earlier, would probably not be understood by many today. I succeeded in making them into one unified unit; there was no more "sectoral faculty" and "business faculty".

Another defining moment was when we increased the strength of admissions from 120 to 190 in June 1989.

The third landmark was resuscitating our Fellow Programme which was dying; nay, it was dead! We were declining from 12 approved seats to 4 to 2 to 1, and in 1985 when I joined there was zero registration. Why? Because no student wanted to carry out a project on buses and trucks or health management. Therefore, I strongly felt that we must change the basics of our approach to the Fellow Programme. Thereafter, the Fellow Programme was largely based on functional or General Management lines, with projects in Business Administration, Marketing, HR, Finance, etc. This helped to bring clarity to the Fellow Programme. From now on, the Fellow Programme, which had hit zero, began to move up.

A fourth defining moment relates to a unique faculty development programme. We were trying to build up a partnership with the European Commission (EFMD) - a partnership of five Indian business schools with seven European business schools. I must give due credit for that to Dr. Prem Pandhi, Director of International Management Institute India (IMI). The two of us went to Delhi and fought for it at HRD Ministry and the European Commission people. The implementing arm was EFMD. At length, we succeeded. It enabled Indian faculty from 5-business schools, including IIMB to travel to Europe for ten months at a time and work in a university there. It was a tremendous opportunity for the Indian faculty; for example, Professor Mathew Manimala of ASCI capitalised on the opportunity and did another Master's Programme at Manchester. A number of others did the same at one university or another. Many others taught or conducted joint research at some of the leading European business schools. To many of them, it was a game-changing opportunity. I think five faculty from IIMB had gone to Europe under this scheme.

Q: It was an exchange programme?

A: No, it was not an exchange programme. Faculty from European business schools did not come here. Only Indian academics went to European business schools. The way Europeans saw the situation was that they felt most Indian academics were gradually influenced by American thought, everything that we did here had an American tinge, particularly in business education, with Europe not figuring anywhere. Therefore, they decided to give a chance for business school teachers to come and understand Europe. They spent the money. India had about 5-7 seats every year. The original arrangement with the EC was for 5 years; it was later extended. This was a project where I thought I made some meaningful contributions.

To add to the question on defining moments, one of the other things was the establishment of a Faculty Development Allowance – which was again a first in the country which later entered into the Pay Commission recommendations. We were the pioneers in this Faculty Development Allowance.

Likewise, when the employees' union harassment became unbearable, I suggested to my senior colleagues that I must have a masterstroke, it has to be something which the Union will never anticipate: a shock treatment! Just before I left the Oberoi service, we had a running battle with the workers' union there, and it was a big and nasty battle. Ultimately the Oberoi lawyers told the Chairman, that the way to stop the agitation was to go to court. Get an injunction, preventing the union from coming within 100 meters of the hotel's periphery. I saw how it worked since I was part of the battle. That was just about three months before I came to IIMB.

So, when the union issues reached the peak at IIMB, I spoke to our lawyer Mr. Sundaraswamy, who, as a former Advocate General of the State, was one of the Senior-most legal luminaries in Karnataka. I went to him and asked why we could not try this tactic. My suggestion was that we must go to the court and submit that ours is a Centre of Excellence, a Government of India institution which was being dragged into the streets by the Union, and that it must be stopped. I told him that we had tried it in Delhi and succeeded. He in turn told me that such a thing had never been tried in South India and he was doubtful as to whether we would succeed. If it failed, he said, the result could be disastrous. I said I would take the risk and face it. Anyway, I was going through a terrible agony day in and day out and it could not get any worse. Then he told me that he did not appear in lower courts; to which I replied." Please do this for such a noble cause and you will create history". So, we filed a petition in a lower court sometime in late June 1986, to secure an injunction preventing members of the Union from shouting slogans or

creating any disturbance within 100 meters of the periphery of the Institute. Lo and behold we succeeded with ease – we got an injunction against the Union!!

The union members would, as a matter of routine come to work in the Institute buses, get down in front of the gate, shout slogans, march into the foyer, shout slogans again and then disperse. It was a painful sight. On that particular day of the injunction, they didn't know that such an order had been granted and tried to go about with their routine. The Circle Inspector (CI) of Police on the spot – a very smart fellow – he had a copy of the court injunction. These (Union) guys came and started their usual routine; at which time the CI said to them: "Here is a copy of the court order injunction for you, take it, read it, and walk back to that bamboo pole" [that he had planted 100 meters away]. At that time, there were paddy fields in front of the Institute, and right at the centre of the paddy field, the bamboo pole had been planted. The CI asked them to go there and shout, and then, silently march in with no more noise. That was a sight to see! I was there inside the main block of the Campus waiting for this to happen. I could see these fellows marching in like lambs, very quickly. They did not realise what hit them!

In a way, the union collapsed that day! They couldn't receive it thereafter although some forms of troubles continued. A hundred meters from the periphery was a distance of about 200 meters from the main building. And who would see, hear or notice the tantrums enacted far away in a paddy field? That was the end of it!

There is one other piece I should add to my list of defining moments. For this, I would like to depend on my book: Institution Building in India: Some Experiences (2007). Let me quote:

Re-establishing the Management position at IIMB

From July 1986 onward the original union had a number of setbacks. Slowly but steadily the management re-established its rightful position and role. Discipline was re-established. Any legitimate grievances or concerns of the employees were looked into expeditiously. Two senior officers were particularly helpful in this – Sri. G. Y. Suhas, Personal Manager, and Lt. Col. Laxman Singh, the Security Officer. Most of the union leaders were under suspension and some were even terminated on just causes. The mocking sign of 'Victory Hall' had long since been removed. Likewise, the Union Notice Board from the institute foyer was also removed. Some of the leaders of the original union then approached the management for restoring "normal

and friendly relationship ". The management made its position known that it would only be happy to do so if the union was willing to behave responsibly. (That included vacating the forcibly occupied Director's office at the main building of the Institute.) The management told them that they must surrender the office, which they had forcibly occupied in 1983. Several alternative offices were suggested to them, but they did not accept any. However, they had a lurking fear that the management would forcibly evict them. Therefore, they went to the civil court seeking a stay against the management from interfering in any way in the functioning of their office.

They were hoping that they would get an ex-parte order. That did not happen. The court issued notice to the Institute to file its objections, which we did Arguments were heard. And finally, the court gave its verdict that no 'stay' would be granted. But the honorable court made some very important observations. The substance of the order was:

The union was a trespasser into public property.

A trespasser who is illegal occupation of public property is not entitled to a stay /injunction.

However, there was no order that they should vacate the premises. But this order had clearly upheld the position of the management.

The Personnel Manager was able to get a copy of the judgment very quickly. We studied it carefully and also consulted our lawyers. Ms. Sunderaswamy and Sons. Their advice was on the following lines: Since the court had said that the Union was a trespasser to the Institute office, the management was within its right to reoccupy it.

OR

Since the management was on high moral ground, negotiate with Mr. Micheal Fernandes, and reach an amicable settlement.

OR

Go back to court and get an execution order.

Time was crucial. We were afraid that the Union would go in the appeal if they got time. (Interestingly they were not aware of this order for one or two days).

We were not hopeful of any negotiated settlement since we had made several attempts in the past and failed. Under the judgment, the only

practical option open to the management was number I above. However, the lawyers warned that the Director, Dean [Administration], Personnel Manager and other senior officers could get involved in a police case, which the union would in all probability, accusing the management of various offences. The other danger was the possibility of physical violence. It was a delicate decision to take.

Since my main employment contract had ended in April 1990, I was on extension. This was the month of August 1990. In another few months, I would be leaving IIMB. I wondered whether at that stage I should get into an open confrontation with the union which could even fail. Even if we succeeded, there was the possibility of a criminal case against us. It was an agonizing situation. At our meeting on Friday evening the Security Officer said that if they had to act, they should do so on Saturday early morning. At last, I telephoned late evening on Friday and told him to proceed as we had discussed. I couldn't sleep that night.

The next morning at about 6:30, I got a call from Lt. Col. Laxman Singh saying that the operation had been completed. The office was taken possession of. He along with the officers had made a full list of all the materials of the Union and shifted them to an office located in the staff quarters area of campus. It was a spacious and conveniently located office

By 8:00 am the news spread all over the campus. None of the Union leaders came to the office. Although Saturday was a holiday, many of the faculty came to the Institute on getting the news. Some of them couldn't even believe that we had taken possession of the office after six and a half years. One of the faculty members described it as a "forcible vacation of the aggression by the union". I had accomplished the very last task left for me in the Union relations. Discipline and order were totally re-established. As predicted, the union filed a police case against me in my life. I knew that we were in the right. The police made enquiries, and I was told that they eventually filed a 'B report' The case was over.

I must end this part with a quote from a piece that I wrote for the Silver Jubilee Commemoration Volume of IIMB. I said: "I am, however, very happy to say that a large number of employees later appreciated the steps that we had taken to bring in not only harmony but a very positive Institute-Staff relationship. I am very thankful to the Employees' Association and the staff for their cooperation and understanding particularly towards the latter part of my tenure. In fact, by that time IIMB had become almost a model for employee management relationship in the city".

Q: Professor Philip, during your time you also created a lot of visibility for the institute in Delhi. I remember you did a lot of events in Delhi, organising seminars and conferences under the AIMS banner …

A: I should answer this on the same lines as before – as of one of the defining moments of my tenure. As I later realised, a creativity bug had got into me early in my career. While I was in Ranchi, I founded the Ranchi Management Association, the local chapter of the Indian Society for Training and Development (ISTD), and re-built from near-total ruination of the Cheshire Home of Ranchi. When I was in Delhi, a few of us got together and established the Harvard Club of Delhi. Now in Bengaluru, I am a co-founder of the Bangalore International Centre, along the lines of the India International Centre, New Delhi. We are a group of 60 to 65 retired IIM Directors and none of us, as far as I know, had ventured into the establishment of a business school. I took the risk, even though I had no money. And that was the beginning of XIME in 1991, which now has three first-class Campuses- Bangalore, Chennai, and Kochi.

Likewise, one of the things that I did, and for which I hope I will have a place in Indian management education history, was to found the Association of Indian Management Schools (AIMS) in 1988. Historically, there had never been such an association in India. The Canadians have one, as do the Americans, the Europeans, Asians, and the Africans; everybody had an association of management schools, but India did not have one. I decided we should have an association of management schools by which we could meet on a common platform. The association was formed at IIMB on August 27, 1988. That was a special contribution of mine to Indian Management education. The first AIMS annual conference was held in Delhi in August 1989. We conducted several such conferences/workshops in Delhi, particularly at the India International Centre. And we established a partnership with Canadian Business Schools (AIMA & CCMS). That was another achievement. I am a great believer in what Peter Drucker had said of institutions. He said: "Your resources are outside; your results are also outside. You are a box of activity or cost centre. If you don't reach out to your resources and results, you are bound to fail". I think this is a good model for any institute, particularly business schools.

I strongly believed in what Drucker had said. Whenever I speak to teachers, I say to them, if you teach a good class the students will know, the walls may also know if they can hear it, but how will others (outside the institution know) that we are top class teachers? Therefore, my advice always was, take the institutions out to your stakeholders. That was what I tried to do.

Q: During your tenure, there was a lot of activity on a campus building. What was the state of the campus when you came in? How did you enhance physical infrastructure?

A: When I entered IIMB, the library building was not complete, it was just about halfway done. The construction of the Director's Block had not even started. I particularly pushed that one to completion. I also gave my little contribution to its design including the lawn at the back. The Dean's residence at Harvard B-School has a lawn at the back (where we had several rounds of coffee and tea while at HBS). So, I suggested, let there be a lawn behind the Director's office, just like that, I was also happy to see a small guest house attached to the Director's Office.

Likewise, the library was not getting anywhere, so also the Executive Block. I pushed for them and was able to have them completed during my time, as also one or two hostel blocks. These are things which I accompanied to the construction site. There was no proper canteen at that time. It was a pathetic sight to see the then existing staff canteen! Therefore, that was one of my priorities too.

That takes me to another point. When I joined IIMB there were only two Deans, and I made it into three Dean and finally, four Deans. The fourth was a position that you will not see normally in a B-school. That was titled Dean (Projects). The other positions were Dean (Academics), Dean (External Programme), and Dean (Administration). Thus, we had four Deans unlike most other leading business schools of India. I was quite happy with that structure. Considering the volume of work, particularly on projects, I wondered why it should take up my time. Professor A. K. Rao was quite enthusiastic about this role. He did a great job! He was such a committed soul. I must also place on record my appreciation for my other Deans, Professor Raja Herlekar, Professor Prakash Apte, Professor Vinod Tewari, and Professor K. B. Nair. I don't think many Directors will be blessed like me in having four top-notch and committed members in my team, especially since IIM Bangalore was not famous for teams. A very sad commentary, but that was the way it was in most earlier years!

Let me give you an example: A few of the Deans in the past began to think that they were faculty representatives, especially when, at some stage, there was an election for these positions. I appraised this to Chairman Dr. Abid Hussain. We were clear that the prevailing scheme of things was not the way the place had to be managed. Deans were part of the top management; they were a part of your administration team. Likewise, the faculty members of the Institute too belonged to the larger team at the

Institute. That was the way I saw the situation. There was similar confusion concerning the two faculty members on the Board of Governors. There was a feeling that they represented the faculty and need not necessarily go along with the management in some of the issues. That was mainly because most faculty members had no organisational experience. As a result, they would come up with their own ideas on institutional management which were often contrary to established organisational principles.

Q: In your writing, you talk about the way you addressed the gender gap in the student intake. Can you talk about that?

A: In answering this, let me go back to my time at the Oberoi. When I joined the Oberoi, I found that they had discontinued taking in women as management trainees. I thought that was wrong. So, I went to the Vice-Chairman, Mr. P. R. S. Oberoi, and discussed the matter with him. I argued that the company should not miss out on this. I added that women were the most naturally gifted people in the hospitality industry. The Vice-Chairman agreed with me. In the first batch of trainees who joined after I came to Oberoi, we took 7 women inductees out of a total of 25.

When I came to IIMB, I found that there were only 9 women students out of 95 who graduated in 1985. I said to myself, what nonsense! (Here, at XIME, it is 45-52% women students all the time.) I said this was illogical, unnatural. In a private meeting, I jokingly told my colleagues in the Admissions Committee, "You are male chauvinistic pigs, otherwise how could this happen?" Most of them were close friends, so I could say things like this in a lighter vein! Professor K. B. Nair at that time was the Admissions Coordinator, and I told K. B. to please correct it. Thereafter the number of women being admitted started going up. In my last years, if I am not mistaken, we had 38 girls, up from 9 when I joined. I said Indian girls were generally so smart, how could they not have adequate representation at IIM? These were unnatural errors, and I just couldn't believe it. You could ask Professor Indira Rajaraman or some of the other lady faculty about my views on this. Some of them used to say that for the first time, they saw at IIMB somebody who was a huge supporter of women in management.

MOVING FORWARD

Q: When you finally disengaged from the Institute, how did you feel? What were your exit emotions, so to say?

A: Firstly, I was very happy that I did do the main job that I had taken up-the turnaround of the Institute. Incidentally, I must tell you that when I was

retiring-not based on age but account of my contract – IIM Lucknow had some troubles. They wanted a new Director. Dr. Prem Pandhi, Director, IMI, and a member of the Board of IIMB had some admiration for the work I had done. He seemed to have told the IIML Chairman that if he wanted somebody to fix the problems, "Get Joe Philip here". So, one day Dr. Prem Pandhi called me and said, they wanted to consider me as the Director. They were asking for my consent. I said, "I have a baby to look after here in Bangalore". XIME had just started up and I did not want to abandon the baby. Perhaps, I would have been the first person in India to serve as the Director of two IIMs, had I gone along. But, I sacrificed that.

Going back, when my time at IIMB was coming to an end, I was already planning for the next phase in my career. I took written permission from Dr. Abid Hussain for the same. I had told him that after my retirement I intend to build a Management School in the private sector. So, I took his permission to work on it without any interference with my work at IIMB. I worked on it basically in the evenings and at night. I wanted him to know of this so that should anyone raise any objection, I did not want him to be embarrassed. Thus, with his permission, I started working on the idea. The moment I got out of IIMB, the XIME idea was ready!

Q: What do you see as lessons for academic governance? You made a point that something needs to be done about the administration of the educational institution. Did people learn from IIMB experience?

A: My colleagues at that time, Professor Ramaswamy in Calcutta, Professor Narayan Sheth in Ahmedabad, and Professor Ishwar Dayal at IIML (who was senior to me), appreciated the way I managed IIMB. It was much the same that I heard from the Chairman and Board members. In the past, whatever a union-management confirmation took place, it was management did not yield were IIMB and IIT Kharagpur. At IIT Kharagpur, Mr. Russi Mody was the Chairman of the Board of Governors and he stood his ground and said no to the strike by canteen workers there. In both, the places the management won, and the people in power said, "Here are two guys who stood their ground and proved management doesn't have to retreat all the time if they are fair and firm". The other issue is communication with all your key stakeholders including faculty and staff. My third concern was for 'innovation', which I always felt was the central piece in institutional management.

Q: Now that we have the IIM Bill, any advice on the way forward for IIMB?

A: I became the full Dean and Professor of Management at XLRI in 1970. I was only 34 years old at that time. Even before that, when I was an Assistant Dean, I said that XLRI should be global. At that time globalisation was not in the picture, not even in the air, nobody was even talking about it. I had argued that we should go outside. Unfortunately, I didn't stay long enough there to get it implemented because I moved on to SAIL. I also used to ask the question, why is ONGC only in India? Why is it not outside the country? Why is Indian Oil confined to India only? I had the same question for the IIMs too! Why are we not outside the country or attracting foreign students? I would like to see three or four IIMs coming together as a consortium in establishing "Videsh IIMs" outside the country. The Middle East is one possible destination, South East Asia another. IIMs could even establish an institution in Canada or Australia. This idea will succeed because the IIMs have such a tremendous brand image. And we should cash it on it. These institutions outside of India will bring in richness in many ways, foreign students, foreign faculty, students coming in for exchanges, and our students going there, better teaching material, and so on. There is scope for tremendous enrichment in many ways, which will in turn strengthen Indian Management education. We could leverage in many ways if we had a few good B-Schools abroad.

To the IIMs I would say, with the ushering in of the MBA programme you should aim for 33% foreign students and 33% foreign faculty. Raise the fees further but subsidise anyone who needs help. If you do not wish to raise the fees further for Indian students, you could charge international students a different price. But go global. Prove that Indian B-schools can be good global players.

At least at this stage, I would like to attempt to correct a wrongly held perception about the IIMs. I am not an enthusiast about services provided by the government. I believe the Government is a poor agency to provide most services like education, hospitality, transportation, etc. Air India is an example. So also, ITDC. Government hospitals are also examples of my above proposition. According to recent reporters, even BSNL and MTNL are poor performers. But some will point to IIMs and IITs and ask, how about them? My answer is they are government founded, and government-funded with almost absolute freedom. Even Harvard Business School would have worries about money but no IIM or IIT has to worry about money. Every quarter they will get a bank draft, a bankers' cheque and there it is! They do not have to worry as to where the money will come from. And autonomy, truly great for their effective functioning!

In my five years and nine months as Director at IIMB, no Secretary to Government of India or Minister had asked me any question on the way IIMB was managed. I thought and felt I had the right kind of freedom. Where will you get that kind of an environment? These are not government institutions. I recently read the intents and purposes of the document in establishing the All India Institute of Medical Sciences (AIIMS). Rajkumari Amrit Kaur was the Health Minister then. You should read through the original mission statement of this institution! It was given absolute freedom; the Government was not even expected to come anywhere near it in management. Even Government representatives were not supposed to be on its Board. That is the same way she saw things. That is the way IIMs and IITs were conceived by Prime Minister Nehru. So, IIMs are not really Government Institutions. They are unique institutions in the educational field. In discharging my role as the Director of IIMB, I found both representatives from the Government (the Technical Advisor and Financial Advisor) on our Board were quite supportive. It is a question of how you handle such senior people. That was a great experience!

When I joined IIMB, Dr. Abid Hussain was talking about his one-line agenda of getting a regular Director. And he further added that the Board would fully support me in any reasonable step that I took in bringing back the glory of IIMB. The Chairman and the Board kept their word. And I hoped that for my part I did full justice to the job entrusted to me. I left IIMB in January 1991 with a feeling of fulfillment and achievement.

Thank you for making time to speak to us.

Thank you.

THE CHANGING ELECTORAL LANDSCAPE

T S Srinivasan[*]

Abstract

The electoral landscape is changing over the years in India. The caste system was oppressive and exploitative in the past. It continues to be so in spite of affirmative actions by the government. Religion, along with caste, plays an increasing role in electoral politics in recent years. There is also the emergence of more regional political parties. New political narratives become increasingly divisive to gain electoral advantages. The entry of data science and political consultants makes the electoral landscape more complex. However, performance does matter for a political leader's success.

Key Words – Electoral landscape, caste and religion, electoral platform, performance

INTRODUCTION

This paper explores the changing electoral landscape in India from independence in 1947 to the present. The core theme of this paper is that as times change, the moods and needs of the electorate also change, and political parties that do not respond with new narratives, run the risk of losing their relevance and being sidelined. The paper ends with a brief look at how new narratives might be conceived and also at a powerful new development on the electoral landscape, namely the entry of data science, and political consulting based on that science.

CASTE AS ELECTORAL PLATFORM

While independence in 1947 brought some cheer to India, the country woke up to a huge internal challenge: its age-old caste system. This system was not only oppressive and exploitative but resulted in the so-called upper castes cornering all available opportunities for higher education and lucrative employment. Considering that, taken together, scheduled castes (SC) and scheduled tribes (ST) accounted for some 25% of India's population of 360 million in 1950, the challenge facing the country at that time was indeed quite formidable.

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The country's founding fathers recognized this challenge and initiated a policy of reservation for these sections of the population, in terms of seats in higher education, public sector employment, and also political representation. This was not just a policy enacted by parliament, but a conscious affirmative action, whose governing principles were enshrined in the country's constitution. An interesting backdrop to this discussion was the socio-economic condition of these sections in 1950: 27% of SC and 37% of ST households lived below the poverty line, compared to a mere 11% among other households.

It was quite natural for the Indian National Congress, the major political party of that time, and other parties, to contest elections on the caste platform, with the declared goal of lifting these castes and tribes from their backwardness. While, on the one hand, there has been commendable progress on this front, over the past seventy years, caste has gradually become just an electoral ploy, for the political class to use as much as they cared, to reap marginal electoral benefits.

Fast forward to the present, the year 2020: India accounts for one-third of the world's poor, with about two-fifths of its population, or some 550 million people, living below the international poverty line of $1.25 per day **(1).** The country also has one of the most aggressive affirmative action programmers in the world, with seats explicitly set aside for members of minority groups -- the Scheduled Castes (SCs) and Scheduled Tribes (STs)) -- in higher education, public sector employment, and political representation.

Even allowing for some faulty implementation of the policy over the years, it is hard to overlook the significant improvement in the social and economic conditions of SCs and STs. India's poverty rate has declined rapidly over this time period–between 1981 and 2005 alone, it declined from 60% of the population (living below $1.25 per day) to 42%-- a sizable improvement, even if it cannot all be attributed to the policy of reservation **(2).** The fact that, in later years, other backward castes (OBCs) demanded, and won a separate reservation quota for themselves on the lines of SCs and STs, lends additional support to the view that the policy of reservation has indeed worked. With the gradual uplifting of backward castes and tribes, caste has lost much of its force as an electoral plank, and one cannot but wonder why our political class continues to fight elections based on caste.

RELIGION AS AN ELECTORAL PLATFORM

It is hard to say precisely when religion entered electoral calculations, particularly considering that India, and its major religion, namely Hinduism,

were both ravaged by successive foreign invasions through the centuries. There is a credible view that the religion survived mainly by absorbing the best from other great religions – Buddhism and Jainism in ancient times, and Christianity and Islam, in more recent times.

Strong anecdotal evidence supports the view that scheduled castes and tribes, who were backward, socially and economically, provided fertile soil for conversions to other religions, such as Christianity and Islam that have traditionally welcomed such conversions. This should not in any way obscure the highly commendable work done by Christian missions in India over the past two centuries, in the areas of education (primary, secondary, other) and health care (see Table 1 below for a ranking of world religions by number of followers)

S.no.	Religion	No.of Followers (billions)
Table 1 : List of major religions by number of followers (Source : Pew Research Centre, 2015)	
1	Christians	2.38
2	Muslims	1.80
3	Unaffiliated to any religion	1.20
4	Hindus	1.10
5	Buddhists	0.50
6	Folk Religions	0.40
7	Other religions	0.10
8	Jews	0.01

In India, religion did not enter electoral calculations in any direct way, but through an electoral platform, known as secularism. Parties that chose this path were typically guided by the following electoral calculation: "Well, we already have the SC/ST and other backward caste votes securely wrapped up in our belts, and let us now slice the remaining votes on religious lines, invoking the secular argument. That should appeal to both Muslims and Christians, who can, with some effort, be nudged into a "minority mindset". That there are powerful global forces at work, to create and nurture a sense of exclusion among the minority communities in India, is a perception shared by a growing number of people in this country. (See table 2 below for a listing of major religions within India, according to the percentage of population following those religions).

This approach worked well for a while, but times have changed, as also the electoral landscape. One large, national, party positioned itself so

aggressively as a champion of minorities, that, over time, that party acquired the image of being a "minority party", much to its chagrin, and much against its conscious intent to be perceived as a national party representing all sections of the population.

Table 2 : Religious Demographics of India (Census of India, 2011)		
Religion	Number (Millions)	% of population
1 Total Population	1211	100.00
2 Hindus	966	79.80
3 Muslims	172	14.23
4 Christians	28	2.30
5 Sikhs	21	1.72
6 Buddhists	9	0.70
7 Jains	5	0.37
8 Others	11	0.90

THE EMERGENCE OF REGIONAL PARTIES

A strong Centre was admittedly needed in a large, poor, country embarking on a democratic form of government, and the Indian National Congress, as the only national party of the time, provided just that. But, as it turned out, over time, and almost unknown to itself, the party ended up weakening, if not emasculating, state governments. And then there were strong regional aspirations that could not be fulfilled by one national party. India is simply too large and complex a country for that to happen.

Gradually, regional parties, such as the Dravidian parties in Tamil Nadu, the Telugu Desam in Andra Pradesh, the AGP in Assam, and the Akali Dal in Punjab, emerged to fill this political vacuum and to provide a strong regional identity to the people of their respective states. It must be said, to their credit, that these regional parties did commendable work, over the years, in not only giving their people a regional identity but in more pressing matters, such as poverty alleviation and the eradication of social evils, like the caste system. And the Congress party, the major national party, was quick to adapt, by resorting to a policy of electoral alliances with regional parties at the state level.

THE ELECTORAL LANDSCAPE IS CHANGING

More than seventy years have passed since independence, and the India we now see is not quite the same country that won freedom from British rule. The image that comes to mind when we contemplate India's economic

progress in the past seventy-five years is surely not that of Usain Bolt, the great Olympic champion, but rather that of a frail, old man climbing a steep slope, with a heavy burden on his shoulders.

On the other hand, despite all the stumbling and the hiccups, the past seventy-odd years since independence have witnessed a measure of progress that can only be described as impressive for a country of India's size and complexity.

Times have changed. The caste system has been cured of its oppressive elements, and a supportive government policy, both at the centre and the states, has improved the lot of both SCs and STs. And these efforts continue, with the promise of significant, further improvement. Strong regional parties have, by and large, addressed the regional aspirations of people in different states and regions.

It is reasonable to assume that a growing section of youth from the so-called backward classes all over India have experienced some upward mobility in a social and economic sense. Many of them would also have taken up residence outside their states, and even outside national borders. A regional identity, while it is comforting, may not be enough in the changed circumstances. A strong national identity may be more appealing. Changing times call for changing tunes and, in the political arena that would mean coming up with new narratives that capture the prevailing mood and needs of the electorate **(3)**. People do not like stale, old, narratives that have outlived their purpose.

It is interesting, at this point, to ask: "Have there been some winning narratives in India's political past? I would say YES, and here are a few examples-- game changers, if you like:

- Garibi Hatao (Abolish Poverty), the slogan coined by Mrs. Indira Gandhi, India's longest-ruling Prime Minister

- The National Rural Employment Guarantee Scheme, the programme launched by the Indian National Congress

- The Amma Canteen, launched by Ms. Jaya Lalitha, former Chief Minister of Tamil Nadu

- A Strong India for all Indians, regardless of caste, creed, race or religion (the slogan coined by Narendra Modi, India's Prime Minister since 2014)

Rahul Gandhi's 2019 election promise of transferring Rs 6000 per month to the bank accounts of the bottom 20% of the country's population, sounded like a game-changer until one began hearing the whispers, particularly the following questions: Why only the bottom 20% of the population, why not the entire population? Why not dole out a smaller amount per month, say Rs.2000, but to all families across the country?

THE SEARCH FOR NEW NARRATIVES

There is no short cut to new narratives. It calls for a concerted effort on the part of a party's leaders, preferably at a regular annual retreat, away from the din and bustle of cities. The main purpose, at these retreats, should be for the party to reinvent itself and come up with new narratives that are more in tune with the prevailing economic and social realities.

Here is an incomplete list of illustrative questions that might unlock the door to new ideas and narratives **(4):**

1   According to present estimates, a million Indians are entering the labour market every month—clearly a formidable challenge to a poor country. How are we going to cope with this challenge? Where are the additional jobs going to come from?

2   What about the farm sector? Is there any break-through insight? What about the linking of rivers? The adoption of scientific farming methods? Crop insurance? Farm loans?

3   With the State giving more freebies and subsidies, a sense of entitlement seems to be creeping into the mind of the average citizen, robbing him of his will to work. How to counter this trend, without abandoning the basic idea of social justice and poverty alleviation?

4   The relentless march of technology is rendering hundreds of jobs obsolete across the world, including in India. Do we have an adequate response to this challenge? And then, there is much talk, these days, of the Fourth Industrial Revolution. Do we understand this profound challenge in all its ramifications, and have a strategy to meet it?

5   Throughout history, technological change has always outpaced the process of human adjustment to that change. Are there some meaningful ways in which we can bridge that gap?

6   Inter-state disputes seem to be on the rise – (eg.) the dispute about sharing the waters of the Cauvery river between Tamil Nadu, Karnataka, and a couple of other southern states. Isn't it time that the country

came up with a viable approach to such disputes while encouraging inter-state cooperation, not just between state governments, but at the level of bureaucrats, and the people of the states concerned?

Not so long ago, there was a potential shortage of water in some western regions of the United States, and the states concerned – Arizona, California, Colorado, Nevada, and Oregon—got together on their own, to solve the problem, without any prodding from the Federal government. An example that seems worthy of emulation.

7   Should politics continue to be characterized by bitter, inter-party rivalry? Can we not move to a system of mutual respect and cooperation? Can we not have some kind of power-sharing, say in the form of the following option?

- All-party committees on major problems confronting the country

- All party meetings on major challenges facing the country

- The Prime Minister holding monthly breakfast meetings, with representatives of all the parties who have elected members in Parliament

(Similar approaches can also be adopted at the state level)

In other words, should the opposition always feel like people left out in the political wilderness, devoting all their time and energy to organizing protest rallies, and the photo opportunities that go with such rallies? **(5)**

8 What about the monster of corruption? Has corruption become a way of life in this country? How do we slay this monster? What can we learn from the rest of the world?

THE 1000–POUND GORILLA ON THE ELECTORAL LANDSCAPE

It is not clear exactly when and how this process began, but we now have a 1000-pound gorilla on the electoral landscape.

Easy, readers, the reference here is not to a real gorilla, but, figuratively, to a powerful new influence in elections, namely, data science. Readers might have heard about Prasanth Kishore, the high profile political consultant in India, and the British consulting firm, Cambridge Analytica, both of whom advise political parties on using data science in elections.

To put it briefly, electioneering seems well on course to becoming a science – with meticulous attention to data, both quantitative and qualitative, about every potential voter and the use of advanced computing technologies to process that data, leading to useful inferences on how best to influence the voter in the desired direction. There is a view, in some quarters that the unexpected victory of Donald Trump in the 2016 Presidential elections in the US is largely traceable to the help his election campaign received from Cambridge Analytica, the British firm specializing in political consultancy.

THE SHAPE OF THINGS TO COME

A bit of crystal-gazing may be in order. With the entry of data science, into the electoral arena, and its promise of higher success rates in elections, it seems highly probable that political parties, in general, will make a beeline towards that magic wand. The only potential constraint would be money, limiting the use of data science, and the associated political consulting, to the bigger parties, with financial clout.

The rumor mill has it that the leading political party in the South paid nearly Rs.400 crores (approximately $ 57 million, at Rs.70 per Dollar) to Prashant Kishore, during its campaign for the 2019 parliamentary elections. The message is loud and clear: political consulting, based on data science, does not come cheap.

What about other problems plaguing the electoral landscape -- fake news, deep fake, and the chronic tendency in some political quarters to create divisions and tensions in society at large, for their political gains? Will all these problems disappear in the dazzling light of data science? Does not seem likely. Human nature has remained more or less the same through the centuries, and all these angularities in human nature do not look like disappearing any time soon.

The most we can hope for is that the new electoral process will pick the "men from the boys", and the smaller parties, without a credible political and financial base, might gradually be edged out of the political arena.

CAN YOU BELIEVE IT? PERFORMANCE DOES MATTER.

Before closing, it might be appropriate to make a brief reference to a case of extraordinary political success in this country – the state of Odisha. Here is a Chief Minister, Mr. Naveen Patnaik, who has been in power for as long as you can recall, and seems to have such a passion for anonymity that it takes some effort even to remember his name. How did he pull it off? Surely, a

deep commitment to the welfare of his people and untiring, selfless efforts in that direction. A rare type of leadership indeed, not just in India, but across the world. Well, it is hard to believe, but performance does matter in elections.

TO CONCLUDE

Changing times call for changing tunes and, in politics that would mean new narratives that capture the prevailing mood of the electorate. Caste was the electoral plank in the years that followed Indian independence, followed by regional aspirations, and then secularism. None of these might be the appropriate narrative in today's India.

Political parties that do not come up with new narratives that would suit today's electoral landscape, run the risk of being sidelined. New narratives need to be minted out of the crucial economic and social challenges of the day. The paper closes with a brief look at a powerful new development in the electoral arena, namely the entry of data science, the high profile political consulting based on it, and the likely impact of this development on the electoral landscape.

Notes

1   Chen, Shaohua and Ravallion, Martin. "The Developing World is Poorer than We Thought, But No Less Successful in the Fight Against Poverty." Policy Research Working Paper 4703, World Bank Development Research Group, August 2008.

2   Aimee Chin & Nishith Prakash, 2010. "The Redistributive Effects of Political Reservation for Minorities: Evidence from India," CReAM Discussion Paper Series 1003, Centre for Research and Analysis of Migration (CReAM), Department of Economics, University College, London.

3 and 4: T S Srinivasan, "Tamil Nadu at the Cross-Roads" (an abridged version of this article was published in DNA India, on 14 February 2019)

5   T S Srinivasan, "Towards a More Benign Political Culture", Published in the October 2019 issue of Wimwian, the alumni magazine of the IIM, Ahmedabad.

Article

DECOLONIZING BIBLICAL INTERPRETATION IN AFRICA: A CONTEXTUALIZATION OF 'EZER KENEGDO (AD*g>n<K. rz<[Eß) IN GENESIS 2:18-25 AMONG YORUBA CHRISTIANS

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Abstract

This paper considers Genesis 2:18-25 in view of its usage in academic scholarship and among Christian organizations in Yoruba land. Genesis 2:18-25 has been classified as a sacred story (a myth) of origin under Genesis 1:1-11:32. Church traditions use Gen. 2:18-25 to expound the institution of marriage. Several biblical texts on marriage also allude directly or indirectly to Gen. 2:18-25. Previous studies on Gen. 2:18-25 and English translations of the pericope in versions of the Bible commonly used by the Christian organizations in Yoruba land do not adequately reflect the full importance of negdo in the translation of the phrase 'ezer kenegdo in spite of the fact that the phrase 'ezer kenegdo is used twice in the pericope. This paper employs an integrated contextualization of value of negdo in interpreting 'ezer kenegdo in the biblical text and in Yoruba adages. It finds the meanings of 'ezer and kenegdo are in consonance with a Yoruba adage oju ni oro wa, ko oju simi ki nko oju si o (face me I face you or face to face) deduced from parable of romantic toads (oju ni oro wa, ko oju simi ki nko oju si o ni opolo ndun ni odo wipe bunmi ki nbun o). The paper argues that the omission of the concluding part of the phrase 'ezer kenegdo is a factor contributing to violence in exercising dominion in interpersonal relationship and in domestic violence in marriage. The omission of the value of negdo in 'ezer kenegdo influences instances of competition and conflict between females and males in Christian organizations. It recommends interdependent companionship of opposite sexes as an appropriate translation to fill the gap created by the omission in the translation. The interdependent companionship includes a connotation of economic and industrial interdependence between the husband and the wife through equal partnership, without compromising the notion of individuality and self-worth of both spouses.

Key Words: decolonizing, aetiology, patriarchy, contextualization.

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Introduction

Genesis 2:18-25 as a *pericope* has served one of the objectives of the Church in building and transforming marital relations of church members. It has also been used in analyzing management of gender equality in business entrepreneurship and environmental/ecological enterprise. Biblical interpreters use the book of Genesis chapter 1-11 to explain divine principle of human dominion on earth over nonhuman creatures. The exercise of dominion in business entrepreneurship and environmental/ecological enterprise begins with divine initiative to make humankind in the image and likeness/similitude of God (*'Elohim na'aseh 'adam besalmenu kidmutenu*) with for a purpose which is to have dominion, to rule, to tread down, to prevail, to dominate or to subjugate (*weyirdu* from the root word *radah*). In other words "God commanded the water and the earth to bring forth other creatures: but of man he says, "Let us make..." signifying that God takes counsel with his wisdom and virtue purposing to make an excellent work above all the rest of his creation." This image and likeness of God in man means being "created after God in righteousness and true holiness" as well as having "all perfection, as wisdom, truth, innocence, power" (Bushell and Tan, 2003:921-922).[1] However, within Genesis 1-11, marriage counselors often expound the institution of marriage citing Genesis 2:18-25 (Oladapo, 2012:27; Falabi, 2009:1).[2] So, translations or interpretations of this *pericope* in commonly used versions of the Bible and in commentaries produced by marriage counselors have not made an adequate translation of the phrase *negdo* (AD*g>n<).

This paper assumes that an integrated contextualization of *negdo* (AD*g>n<) will reduce and possibly wipe out violence in interpersonal relationship (marital and domestic violence) that is linked with ignorance of value of feminine aspect[3] of interpersonal relationship in management, entrepreneurship or marriage (Boy and Kulczycki, 2008:66-67).

A careful reading of Genesis 2:18-25 identifies a comparative, intercultural and community contextualization (integrated contextualization) of AD*g>n< (*negDô*) omitted in commonly used versions of the Bible. It gives a description of Eve as the opposite communicator resembling Adam. Wendy Zierler avers that a careful reading jettisons traditional biblical "reading that sees Eve as authorizing and prescribing gender inequality". It favours contemporary biblical interpretation "that opens up alternative, egalitarian possibilities" termed "depatriarchalized reading of the Bible." The mission of the unconventional reading of the Bible or "depatriarchalized" view is to expose "the crucial, culture-making nature of attentive, close reading" of the Bible that "juxtaposes texts that are not often in conversation and allows us to

see in them differences and similarities not often apparent" (Wendy Zierler, 2008:249-250).[4] Consequently, Anne Lapidus Lerner opines "contemporary Jewish poets often evoke the biblical story of Eve and the Garden of Eden to present it in a more positive light" that is, to reclaim "Eve as a powerful, independent thinker and knowledge-seeker" (Anne Lapidus Lerner, 2010:9-10).[5] This approach is taken as the Church and societies for biblical studies are alleged of complicity in matters pertaining to relegation of the voice of femininity. How women participate in discourses in the business world, in the Church and in the academy as processes of getting things done are also questioned by scholars seeking egalitarian considerations. Interpretation of the Bible by the Church is accused of not allowing women to present alternative or unconventional preference at Church's meetings (Beth LaNeel Tanner, 2009:114-116).[6]

Methodology

Knut Holter in "The Current State of Old Testament Scholarship in Africa: Where are We at the Turn of the Century?" avers the Old Testament was read in the late 18th century as a reading "interpreted in western scholarly contexts with a more secular interpretive agenda, emancipated from the previously dominating denominational and doctrinal approach." Subsequent Old Testament scholarship in recent years magnifies "professional interpretive context" that strongly focuses on "historical enterprise" approaches that consider "the background and historical function and meaning of the texts." Popular interpretive context seeking "the function and meaning the same texts have today have been left for other disciplines" like sociology of religion or systematic theology. Yet, in 2000, Old Testament scholarship in Africa moves "towards bridging the gap between professional and popular interpretation of the Old Testament" with an "emphasis on the question of relevance". In this sense, attention is on "contextualization of theology and biblical interpretation" with the interpretation of the Old Testament supposed "to reflect the questions and experiences of the interpreter's context" (Mary Getui, Knut Holter & Victor Zinkuratire, 2001:32-34).

Nicoletta Gatti and George Ossom-Batsa on "Interpreting the Old Testament from an African Perspective" identifies "African Biblical Hermeneutics" of pre-1960s in "Seminaries and theological Faculties of the local Universities" as emphasizing "Western cultural point of view". However, by 1976, African theologians and biblical interpreters introduced a new paradigm highlighting "the objective of inculturating the Bible in a dynamic dialogue with the multiplicity of cultures that characterize the African Continent." They have continued to "lay emphasis on the African context" using it as "the theoretical framework for the analysis of the biblical text" with

different terms like "adaptation, indigenization, incarnation, inculturation, or *skenosis*". So, contextualization engages in biblical interpretation "to understand its original meaning and then delineate its significance for the contemporary audience." It functions "to make the Word of God life for contemporary readers" as well as to "address the needs of the people dialoguing with the text, and ultimately influence their choice in life" (Gatti & Ossom-Batsa, 2011:167-168).

Among the different methods of contextualization are "Interfaith or Multi-Faith or Comparative Approach", "Postcolonial Approach", "Cultural or Inter-cultural Approach", and "People Based or Community Approach" (Gatti & Ossom-Batsa, 2011:170-171). For this paper, the relationship between contextualization and intercultural hermeneutics is located in observation of Allan Heaton Anderson in "Contextualization and Intercultural Theology." He avows success of pentecostalism and biblical interpretation in the 20th century to African cultural features. The characteristics of oral African and cultural structures include using oral liturgy and narrative theology in witnessing, promoting the relationship between body and soul through an emphasis on prayer for exorcism and healing, and having a high respect for interpretation of dreams and visions, celebrated with participatory singing and dancing within a mindset of reconciliatory communal belonging (Allan Heaton Anderson, 2018:197-207). In the opinion of Gatti & Ossom-Batsa, "**Comparative Approach**" emphasizes inter-religious dialogue between the Bible and other religions "as a dialogue partner in the search for mutual enlightenment." But the "**Community Approach**" discusses a popular reading of the Bible when people gather together "in communities for Bible study and worship, to read and apply the Bible to their lives." In this setting, the role of the community in appropriating biblical principles to their daily living values the traditional myths, fables, proverbs or songs as hermeneutic criteria for the interpretation of biblical narratives. Still, the "**Inter-cultural Approach**" focuses on the cultural context of the Bible and a people by studying together the concepts present in the Bible and the tradition. It engages "the biblical narratives as a foundational myth" of identifying existing divergence, difference, and variance or existing convergence, similarity, and agreement between symbolic representations in a biblical text. It integrates together the narrative method and the comparative study of African myths, legends, traditions, and proverbs (Gatti & Ossom-Batsa, 2011:170-176).

Diversity of Views in Genesis

As considered by Gordon Wenham, compilation of the book of Genesis is assumed to have reached its final form in the fifth century BCE (about 800

years after the demise of Moses) in the scholarly debates about the dating of the book (Gordon Wenham, 2005:246).[7] It describes the paradox of life in the universe. The narratives in Genesis set side by side existing parallels in the creation story, in the myth of origin, and in the patriarchal custom of the Hebrews (with Amorite origin and existing providential care for semi-nomadic peoples of ancient Near East amidst communal, ethnic, and racial conflicts). Genesis traces how concepts like sacred and profane, good and evil, male and female, and moral and immoral intertwine among ancient Near Eastern peoples. Consequently, Ben Sira describes "Genesis 2–3 in a striking and provocative fashion" by eliding "the story of the tree of the knowledge of good and evil" as insisting "that the human is created with the full knowledge of good and evil" in a universe of opposite entities (Shane Berg, 2013:139).[8] In this light, "Ben Sira's distinctive reading of the creation accounts in the book of Genesis" assumes "that the human is capable of free moral choice." It avers the "use of the Genesis creation accounts to assert the freedom of the human to obey God's law" is in response to some previous readings of the *pericope* yielding "deterministic views of human action" (Shane Berg, 2013:143-144)."[9]

The `ёºzer KünegDô [10] Approach

The consideration of the woman created by the Lord God as AD*g>n<K. rz<[Eß (`ёºzer KünegDô) but, later named by Adam as hW"+x; (Hawwâ/Eve) as a researcher and self-determining theorist forms the theoretical framework of this paper. The term AD*g>n< (*negDô*) is translated by William Gesenius from the root *ngd* in the New (late) Hebrew derivative of *nagad* with its verb sense as making something obvious, eye-catching, noticeable, or "conspicuous." It severally means informing, declaring or leading a thought, announcing or expounding information, publishing or proclaiming a report, and dragging or drawing attention of another by announcement (William Gesenius 1977:616-617).[11] Yet, in its substantive sense as a noun, it refers to "what is conspicuous or in front, always…in front of, in sight of, opposite to" as an adverb or a preposition. It is also viewed as being "before," "open to," "known to," or "straightforward mentally" with another fellow. It also connotes to "vividly present to," to be "before your face," and to be "in your view, or purpose." However, when *neged* is prefixed with the preposition k^e and suffixed with a third person pronominal suffix *o* as in k^e-*neged-o* in Genesis 2:18 & 20, the combination creates a phrase reflecting "according to what is in front of" an identity or "corresponding to" an entity under discussion or that is being addressed. Consequently, AD*g>n<K. rz<[Eß (*'ezer k^enegdo*) is translated "a help corresponding to him i.e equal and adequate to himself." In addition, *neged* in an argumentative sense has also

been viewed as being "opposite to," "parallel to," and "ex adverso" of who or what *neged* serves as an adverb of or a preposition to (William Gesenius 1977:617).[12] The meaning and function of the inseparable preposition k^e in k^e-*neged-o* overshadow the significance of the word *neged* in Genesis 2:18 & 20.

A closer translation of the Hebrew *ngd* as a verb by Robert 'Connell then assumes to "make known," "disclose" and "declare" as attested in Lachish Ostraca with inference of to "be communicated." Yet, as a rule *ngd* "indicates audible, verbal communication" employed in "relaying the words of a message" as well as "describing a situation to someone." In socialization, *ngd* also means "communicating something previously unknown" in order to state facts of a case, to disclose a secret, to answer a question, to solve a riddle, or to interpret a symbol, dream, and sign like "human interpretations of something understood to have been revealed by Yahweh/God." These meanings are seen in ancient Near Eastern cognates of this *ngd* verb. The Aramaic of *ngd* is translated as "describe or report" a message as a servant while the same *ngd* connotes "drag, draw, lead" a thought as a *nagoda* leader. The Arabic of *ngd* means "inform, notify, make known" in order to "rise above, surpass, be conspicuous, and make oneself bold." However, the Ethiopic of *ngd* has "travel, (carry on) trade" probably with an intent of guiding, persuading or attracting the attention of another fellow in partnership (Robert 'Connell, 1977:16).[13]

An aetiological reading by Gerhard von Rad of the phrase AD*g>n<K. rz<[Eß (`ëºzer KünegDô) in Genesis 2:18 & 21 in comparison with previous texts on events of the creation (ar"îB'-rv,a] ATêk.al;m.) in Genesis 1:1-2:22 exposes a narration of paradoxes. These paradoxes include heaven and earth, darkness and light (night and day), evening and morning, waters and dry ground (seas and land), and male and female creatures according to their species with an ability to produce seeds or offspring teeming with either water or land as habitat. The creation of paradoxes in the text is approved by its Creator with the expression "then God saw all that he made and behold were exceedingly good" repeated from the third day event to the sixth day event. The narration of events of the creation within the myth of origin of life, relationship, socialization and intricacy of exploration for fulfillment reveals that the Lord God, the Creator intentionally and gladly designs and forms the universe for opposite identities and with paradoxes. So, the account has the creation of Adam (male) and Hawwâ (female) rendered ~t'(ao ar"îB' hb'Þqen>W rk"ïz" as crown of the creation that are blessed in Genesis 1:26-29. In this light, gender distinction is created with sexual identities of a male and a female, beyond having the male alone (homosexual/androgynous)

identity as the standard of categorizing humankind as man and woman (Gerhard von Rad, 1961:58).[14]

The aetiology of the creation of humankind therefore asserts that human beings exist to till/work and guard/preserve the ground (hm'(d"a]h'(-ta, Hr"(m.v'l.W Hd"Þb.['l. ~d"äa'w>) in Genesis 2:5, 8, & 15. The creation of intricacy of coexistence of opposites is affirmed in the Garden of Eden with a repetition of another form of coexisting opposites (in the placement of two contrary identities side by side) in Genesis 2:9. The account reads that the Lord God cultivates all trees desirable to sight and good for food (lk'_a]m;l. bAjåw> ha,Þr>m;l. dm'îx.n< #[e²-lK') where the tree of life and the tree of the knowledge of good and evil are set ([r"(w" bAjï t[;D:Þh; #[e§w> '~yYlx;h; #[eÛw>). By Genesis 2:16 & 17 the Creator clearly distinguishes the trees desirable to sight and good for food from the tree of knowledge of good and evil with an imperative that has a death sentence for the disobedient tiller/ husbandman of the garden. Subsequently, in Genesis 2:18 & 20 the Lord God as the Creator exposes an inconsistency in the pattern of the creation narrative that is, the farmer is alone in the garden without his opposite gender, unlike other creatures (of opposite gender) in the garden and the universe.

From the two aetiological views stated above, there are male and female creatures coexisting in the universe of opposite identities like heaven and earth, day and night, light and darkness, seas and land etcetera. It is consistent to have human beings as husbandman and husbandwoman cautiously exploring the resources in the garden. It is inconsistent to continue to permit the survival of the husbandman without the company of the husbandwoman. The context of the phrase AD*g>n<K. rz<[Eß (`ëºzer KünegDô) in Genesis 2:18 & 21 is occupation, labour, service, employment, livelihood or career in the Garden of Eden. The husbandman in this context is thus a passive communicator whose response (to his creation, his blessing, his abode in the Garden of Eden, his charge with the responsibility of utilization and preservation of the garden, and his oath of office that has a decree with its death penalty from the Lord God) is not even mentioned once from Genesis 1:27 where humankind are created as male and female till Genesis 2:17 where the Lord God places a command of abstinence with a death sentence on the husbandman. The opposite of passivity in this context of career and livelihood is activity. The opposite of a passive communicator in the Garden of Eden is an active motivator. Yet, the context of husbandry in the Garden of Eden demands a comparable colleague, a parallel helper, or a compatible partner of his species (`ëºzer Kü) for the husbandman. Thus, there is a need for the presence of *negDô* as an opposite communicator

parallel to or a divergent interpreter comparable to the husbandman, in the light of passive communication that has existed between the husbandman and the Lord God.

Interestingly, *negDô* as a divergent or opposite communicator is omitted in some versions of the Bible that are commonly cited today. The translations "a helper suitable for him" in Genesis 2:18 and "suitable helper" in Genesis 2:20 are found in the New International Version[15] while "an help meet for him" in Genesis 2:18 & 20 are found in the King James Version.[16] In other words, *negDô* in this sense exposes the Lord God as setting an unconventional researcher, an alternative opinionate, and a self-determining theorist in front of the husbandman as an appropriate worker to provoke interpersonal dialogue towards interdependent interactions.

A Comparative, Intercultural and Community Interpretative Approach

Abiola Olaniyi avows that trajectory of biblical exegeses reveals that "every methodology comes out of and bears the imprint of a definite socio-cultural milieu of its consideration as a lasting and outstanding characteristic" (Olaniyi, 2012:263)."[17] In line with the desire to have an African biblical hermeneutics that provides "authentic Christianity," this paper considers "contextualized hermeneutic approaches" that can assist "the religious faithful and churches in Africa to tell and re-tell the sacred stories." These approaches are regarded as "Folkloristic and Intercultural Hermeneutics," employing "methods that are culturally informed and yet faithful to biblical tradition." They utilize "resources and happenings in Africa as subject of exegesis and make African social environment the determinant of meaningful consideration of biblical texts." So, they exploit "the values found in worldviews that are provided by customs and 'traditions handed down to posterity through folktales, poems, hymns, proverbs, riddles and art' for communal education and development of succeeding generation (Olaniyi, 2012:263).[18]

Traditional Yoruba folklore of origin and creation of life in social parlance avers that *eto-iseda ni eye ki se ifi apakan fo, ti oda-ifa fun se-otun se-osi maa ba ibikan je wipe tibi-tire oun tako-tabo ni ada ile-aye; aki ini ile-baba ki a ma ni ile-iya bi otile je wipe iyekan baba niba, katakata ni iyekan iya nya* meaning birds are not designed to fly with a wing, so, divination for the person known as do-both-right-and-left-well says creation combines good and evil with male and female; no one has a father's house without a mother's house though pattern of paternal kin converges where pattern

of maternal relatives diverges. This folklore avows that human life is a coexistence of paradoxes or opposites. Social expectation of this context also assumes that every member of the society should play well his/her role in the irony of life that demands finding the middle ground in every dialogue between opposite entities.

As observed by Walter Brueggemann, biblical exegesis of the full importance of *negDô* in this regard should consider the coexistence of opposite sexes in gender roles and sexuality. This notion implies that and agrees with the idea (of the myth of the creation) that humankind is created as male and female genders and blessed by God to have dominion and multiply as compatible partners. The creation narrative thus presents the man and the woman as completely equal, matching, proportionate, corresponding but differently commensurate in the image of God (projecting the initial good intention of God for the future of humanity). However, the roles of both sexes in the Old Testament have been altered and misrepresented by patriarchal conjectures in biblical traditions. Patriarchy has attempted the sustenance of patrilineal distribution of landed properties and guardianship of household under a male household leader. In this light, any imagination as curiosity becomes probable depending on the motif that is enunciated (Brueggemann, 2002:190-191).[19]

In the same vein, the inclusive interpretation of *negDô* assumes that the creation of humankind is in male and female sexes (duality of the genders). The sexual distinctions are created by God as part of the creation order for what being human should mean and not as part of the innate nature of the divine realm. In other words, God works in the text by forming (yäcär) the male from the dust of the earth and by building (wayyìben) the female from a rib of the male indicating a design of egalitarianism for symmetry, parity of relationship and sexual complement between a heterosexual duo (wüdäbaq Bü´išTô) and not in an androgynous, hermaphroditic or bisexual individual. In this regard, there is no suggestion of ontological superiority/ inferiority or functional leadership/submission between the male and the female. Rather, the initial design in the narrative is to have equality of the male and the female with their accessibility to God, the Creator who has jointly blessed the two sexes to fulfill the responsibility of reproduction and joint managerial gathering and moderation of nonhuman creatures. In this light, the woman is designed to be the equal counterpart (like a military ally involved in a beneficial relationship or companionship) to the man that needs an egalitarian helper (soul mate) in front of him for opposite but corresponding solidarity (Richard Davidson, 2007:17-35).[20]

The Yoruba folklore that avers that birds are not designed to fly with a wing in making progress also implies that the creation combines both good and evil circumstances with male and female roles. Subordination of the female gender (who should be equal and complementary in the opposite side of the male as the other wing of birds that fly to make progress) turns women into dependent mates upon men and as parts of a patrilineal inheritance to possess, to share and to dispose. The abilities, qualities, values and charisma of womanhood in complementing the efforts of men as the opposite but complementary wing for flying in making progress are rendered under-utilized. Instances of competition and conflict between females and males are recorded when and where women canvass for a repositioning of recognition and a restoration into the status of equality. Communication of individuality in a face-to-face dialogue to garner support, complementarity and reciprocity of usefulness should be emphasized to broker peace in this setting.

Principle of complementarity by connectivity may be adduced in the message of `ëºzer KünegDô as describing a beneficial relationship between the female and the male on equal companionship in partnership. The two expressions `ëºzer and KünegDô should be rendered complimentary efforts of equality. Since the word negeD conveys being in front of; opposite of or a counterpart of another. A literal translation of KünegDô in this sense may aver being or functioning like the counterpart of the male gender. The word `ëºzer then indicates nothing less than equality without hierarchy between Hawah/Eve and Adam. So, Eve in the text is Adam's benefactor/helper (that is, one who in position and status is corresponding to him and equal and adequate to him). Consequently, Eve is a power equal to Adam. She is Adam's soul-mate and his equal partner (Richard Davidson, 2007:30).[21]

However, traditional rendering of the woman in Genesis 2 considers her as a derivative from the man. She is wished to be subordinate, lesser in rank and dependent on the man rather than being considered as the ground for interdependence of individual choice or self-determination with camaraderie towards equilibrium, equality, unity, evenness and balance. A pattern of reconstruction of human life is found in the customs and laws of the Israelites with masculine entitlements and prestige. The husbandman orders the wife and spinsters under the family as properties of the household man. Female concubines, harlots or prostitutes are tolerated as additional privileges of the household man in the sustainability of the family, household, society and community in Exodus 20:17; Leviticus 20:10; 21:9; Deuteronomy 5:21; 20:14; 22:13-21; 24:1-5 (Brueggemann, 2002:191-195).[22]

A Yoruba adage that suits this context (brokering peace between traditional renderings of `ëºzer KünegDô in Genesis 2) is taken from Yoruba parable of the romantic toads. It reads, *oju ni oro wa, ko oju simi ki nko oju si o ni opolo ndun ni odo wipe bun mi ki nbun o*. It means that dialogue between two opposite sexes require confronting somebody with something. This response is usually made at a discovery of a new behaviour or a sensitive issue requiring dialogue. It is usually made by the romantic toads at the state of laying eggs and getting them fertilized. At this point, the male and female toads engage in a face to face dialogue over their concerns to woo support and assistance of each other. The two romantic toads court each other with enticement to flatter first the physical presence of each other for acceptance. Subsequent to this courting is the phase of learning to give and take. This phase is usually accompanied with the derivative *gba fun gbada ni ile ni gba fun gbada ni oko* meaning reciprocity demands making deposit before getting withdrawal. At this point, the male toad makes nuptial dance by hopping rhythmically to the admiration of the female toad that will indicate in response its consent by lowering its gaze at the male toad as a sign of acceptance with blushing that takes few seconds. This moment is expressed with the statement *oko-anfani won ni ode, ni opolo fi wipe mo ti gbe oko ti emi pon tepan* meaning scarcity of considerate husbands at the public glare makes the female toad to baby-sit the male toad. Babysitting the male toad for the fertilization of eggs laid by the female toad requires the male toad's tolerance of the female toad. It also demands reciprocity by perseverance or endurance of the weight and size of the male toad by the female toad. This is the message of `ëºzer KünegDô describing a beneficial relationship between the female and the male on the status of equality. So, procreation and reproduction of new generation of toads for continuity of life requires communication of individuality for agreement towards interdependent companionship between the male toad and the female toad under an equal form of partnership.

Conclusion

This paper employs the hindsight of African Biblical Hermeneutics of the Nigerian Association for Biblical Studies (NABIS) to discuss biblical contextualization in contemporary biblical studies. It engages the diversity of views in the book of Genesis about coexistence of opposite identities and paradoxes to interrogate *negdo* in Genesis 2:18 & 20. It exposes the need for the inclusion of *negDô* as an opposite communicator, parallel to or a divergent interpreter, comparable to the husbandman[23] in the translation of the versions of the Bible used by scholars and churches. Intercultural interpretative approach in this paper traces the African view of relationship of

opposite entities as interdependent companionship. It avers that reciprocity of considerate response between husbands (with endurance) and wives is invaluable to blissful marital relations in the *pericope*. It concludes that continuity of life demands communication of individuality for agreement between the males and the females that prefer equal form of partnership. It suggests the following:

1. Intercultural assessment of relationship between opposite sexes should consider individual differences of opposite sexes that are creatively designed with defence mechanism (both sexes have communicative ability to curry favour or abet opposition).

2. Interdependent relationship between opposite sexes should be accompanied with acceptance of necessity and reality of reciprocity for continuity (selflessness of the male in providing tender loving care spurs the female to tolerate and cooperate by perseverance).

3. Academic discourses should be sensitive and considerate about human concerns like assurance of safety and security.

4. Conferences on biblical studies should arrange procedures of holding meetings that demonstrate affection towards parenting and child friendly services.

5. Biblical studies should hold periodic discussions that recognize the creativity in both genders and spur communication of initiatives.

6. Priority should be given to issues that border on dialogue, conflict management, conflict resolution, and life transformation. Themes of conferences, workshops, and seminars should involve social peace and taming of violence, economic success towards home management, human relations and communication, and social issues affecting homes, child care and training of youths.

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The Iconic Fall of Harley-Davidson in India

Sridhar Raj[*] and Meher Karuna[**]

Abstract

The case study 'The Iconic Fall of Harley-Davidson in India' depicts how the company struggled in capturing the customer's attention in India. India being a different market unlike the US, Harley-Davidson did not make much impact throughout its stay in India for more than ten years. The case study points out various challenges faced by Harley-Davidson in India including how it could not take on its rivals like Royal Enfield. The case study highlights its problems in other global markets in the sustenance of its iconic brand.

Introduction

On 23rd September 2020, Harley-Davidson India made an announcement that it was exiting India operations. That was a shocker. The increasing difficulties of the iconic bike maker to penetrate the Indian market for the last ten years have not yielded fruitful results forcing the bike manufacturer to down its shutters for the Indian operations. The prospective bike buyers gave a meek response to Harley-Davidson's efforts to penetrate the Indian market since its entry in the year 2009. The ever-growing bike market has seen the gradual decline in the market share of the bikes from Harley-Davidson and eventually forcing the company to halt its operations in India.

History of Harley-Davidson

The neighbourhood friends from Milwaukee, Wisconsin, William Sylvester Harley and Arthur Davidson scribbled, "Harley-Davidson Motor Company" on the wrecking door of Harley's backyard room measuring 10 - 15 feet in the year 1903. They were not aware that Harley-Davidson would make an iconic brand globally in the years to come. Harley worked in a bicycle factory and Davidson's passion was fishing. He used to peddle a bicycle to reach his favourite fishing spot that used to consume half of his energy. The common point of discussion of the duo was the bicycle. At the age of 20, they got an

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idea of giving an engine to the wheels (bicycle, used to be called during that time) that would give them comfort and also saved energy.

In 1903, a hybrid motor-bicycle rolled out from the Harley-Davidson Motor Company that needed pedalling initially and once the engine had started, it picked up and ran with the power of gasoline. The company also picked up with great energy that made the backyard too small to produce motorcycles. In 1907, a new establishment was built at Juneau Avenue in Milwaukee.

It was a challenge for normal citizens to travel long distances as the means of travel were horses and cars, both were expensive. Understanding the situation, Harley had created an engine that would not disturb the horses with its sound. Harley called it, 'Silent Grey Fellow'. The first order in the surge of orders came from the police force. The heavy motorcycle attracted other segments of customers like rural customers, businesses and military in the later years that increased the company's market share.

The Great Depression of the 1930s hit the company hard. There was a sharp dip in sales due to the low purchasing power in the hands of the customers. Nevertheless, Harley-Davidson survived the Great Depression. The two World Wars destroyed many countries and companies, but the wars were boon to Harley-Davidson. The company supplied a large number of vehicles for the warring countries.

Harley-Davidson captured the market when Model T from Ford penetrated the motorcycle market with its low price strategy. Harley-Davidson introduced a new concept for motorcycling, i.e. Leisure Biking. The company introduced a new entertainment for the proud owners of Harley-Davidson wheels to commute in groups for fun. The customers received the idea positively and Harley-Davidson became a fad. Harley-Davidson established the HOG (Harley Owners Group) in 1983. HOG was very careful and meticulous in designing and managing the tours. The concept regained its fame and helped the company to build the brand and establish a network.

The American Market

Intense competition hit Harley-Davidson in the US market from major competitors like Suzuki, Yamaha, Honda and Kawasaki. Harley-Davidson influenced the Government to increase the import tariffs for some time to strengthen the company that helped it to compete with the foreign brands. The then American President, Ronald Regan increased import tariff on the heavyweight motorcycles above 700 cc. However, Harley-Davidson faced stiff competition from its competitors.

Honda, the Japanese motorcycle giant which introduced 696 cc motorcycles to capture the untapped segments of Harley-Davidson. Honda, in the year 1959 came out with the slogan, '*You meet nicest people on Honda*'. Harley-Davidson was positioned as a tough and heavy motorcycle for strong males. Honda concentrated on the normal soft built male segment and women segment with its new motorcycles followed by other Japanese manufacturers, Yamaha, Kawasaki and Suzuki.

The Motorcycle industry had seen tremendous growth during the 1980s and 90s. The economic well-being of the citizens changed the lifestyles of commuting. Long drives on highways, entertainment orientation, a proliferation of varieties to capture multiple customer segments and low-interest rates were the reasons for growth, apart from the innovations in the industry. Baby boomers reached the age group of motorcycle buyers, with their increased disposable incomes which had contributed to the increased sales. The sales reached its peak in 2006 and sharply declined soon after due to the ageing baby boomers. Another disadvantage had emerged from an earlier advantage. That was the second sale market for Harley-Davidson motorcycles. Pre-owned motorcycles of Harley-Davidson were more attractive in the market discouraging the sale of new bikes.

Global Entry

By 1920, Harley-Davidson established its business in 67 countries. The global entry of Harley-Davison had protected the company from the loss of sales due to the Great Depression of 1930-31. Today, Harley-Davidson is known and found all over the world. The company has its presence through a strong global network of independent dealers globally. There are 1569 well established and trained Harley-Davidson exclusive dealers in all the corners of the world. The company established 56 international dealers in the year 2018. Presently, Harley-Davidson is operating in North America, EMEA (Europe, Middle East and Africa), Asia Pacific and Latin America. (Annexure No. 1)

Harley-Davidson adopted the strategy of a robust network of dealers in the European market. Market study to suit the tastes and preferences of the European customers led to the acceptance of the iconic brand in Europe. Harley-Davidson outpaced its competitors in Japan. The ban of two up-highway riding was successfully handled to get a competitive advantage in Japan during 2006. Harley-Davidson established its business in China during 2006.

There was a dip in US retail sales from new dealers during 2007. But the International markets remained strong. The economic slowdown hit the company hard but the company's legacy and long history could help survive the economic pressures. There was a growth of 10.8% outside the US which was a mark of a strong global presence of Harley-Davidson. Sport motorcycles of Harley-Davidson had shown high performance in European markets with 70% market share. During 2008, a three-pronged strategy was designed to create a new cost structure, investing in financial services division to fund the retailers and built a strong brand by consistently investing in brand building initiatives.

However, the year 2009 was a challenging year for Harley-Davidson. Its International shipment was reduced by 27% compared to the previous year because of the global economic recession. The company planned to increase its international dealership network by adding around 150 dealers by 2014. The company took its strategy in International markets by lending loans to the dealers. The success strategy was supplying bikes in line with the demand and customer preferences in the international markets. International focus and internal operating model named Rewire to make fast decisions helped the company to sustain during challenging times.

Harley-Davidson's entry into India

Harley-Davidson's entry into Indian in the year 2009 was an inspiriting event given the financial crisis which engulfed the entire world in the year 2008. The entry of Harley-Davidson into the Indian market was a signal of revival and hope for the diminishing impact of the financial crisis, coupled with the increasing faith and trust in the Indian economy. Harley-Davidson wanted to ensure that its production did not dip due to the financial crisis. The search led Harley-Davidson to exploit the market potential of a country like India which grew at a rapid pace, not much infected by the financial crisis. India was a good market for Harley-Davidson.

Harley-Davidson pinned high hopes on the Indian market given the increasing number of people shifting towards leisure bikes and tourist bikes. As the motorcycles market showed signs of a thaw in the year Harley-Davidson did not waste the opportunity. The increasing connectivity of the road network further gave a fillip to the bike maker to enter into the Indian market. India was a land of young people with almost half of the population in the under 40 years of age category which also lured the bike maker not to miss this great opportunity.

However, Harley-Davidson faced two challenges while entering into the Indian market. One, high import duty and taxes and two, meeting the expectations from the Indian customer. As Harley-Davidson initially had to depend upon the CKDs to be assembled and then reach out to the customer rather than manufacturing in India, the price of the Harley-Davidson bikes soared high. Of course, the problem was addressed later with the starting of the manufacturing plant in Haryana, India.
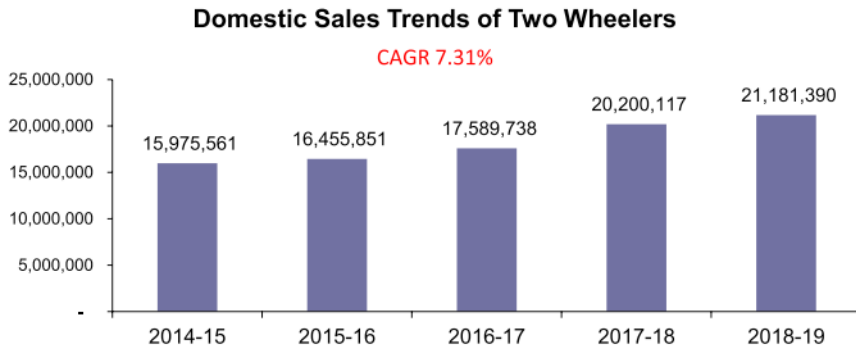
Further, the Indian customers had iconic expectations from the company given its rich history and legacy all over the world, particularly in the US. The customers wanted to see the bike suitable to the Indian roads, which are more or less rugged, except in major cities. The prospective buyers expected that HD would meet the Indian standards of roads and other conditions which would make it more amenable for the local conditions.

The two-wheeler segment in India

The Indian two-wheeler scenario is robust with each company garnering a larger share year on year as there is a huge demand from customers. During the year 2019, the total sales for two-wheelers in India stood at 21.2 million units which are expected to reach 26.6 million units by the year 2025. With a huge population migrating to urban areas, it is but natural that the market is expanding and for such populace, the two-wheeled vehicle is the most convenient mode for travelling. India is the biggest market in the world, next to China, and given the increase in disposable income.

The two-wheeler segment has shown consistent growth in India and according to the statistics of SIAM, during the year 2015-16, the number of two-wheeler units produced stood at 18,830,227 which increased to 19,933,739 during the year 2016-17. The market showed consistency in the growth with the numbers increasing during the year 2017-18 with 23,154,838 produced and the year 2018-19 also witnessed similar growth story with 24,499,777 units produced as given in the Table No. 1. The number of units sold during the year 2016-17 stood at 17,589,738, which increased to 20,200,117 during the year 2017-18, which further moved up to 21,181,390 during the year 2018-19. Till 2018-19, the two-wheeler sector grew at CAGR 7.31% which is an indication of increasing demand from the customers.
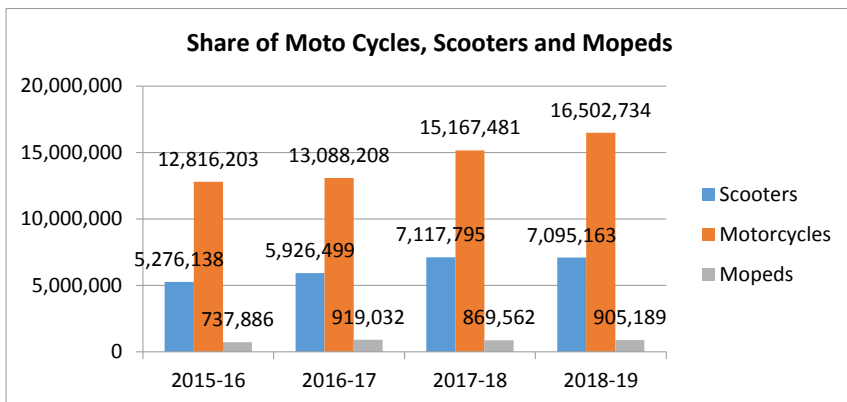
Table No. 1

Domestic Sales Trends of Two Wheelers

CAGR 7.31%

Year	Sales
2014-15	15,975,561
2015-16	16,455,851
2016-17	17,589,738
2017-18	20,200,117
2018-19	21,181,390

Source: Annual Report, 2018-19, SIAM

The share of motorcycles is almost half in the two-wheeler segment as shown in Table No. 1 The reasons are manifold.– convenience, mileage, suitability for road conditions, low maintenance, all-terrain adaptability, etc., Motorcycles have gained popularity in India for the reason that they offer better mileage compared to scooters and mopeds. The infusion of latest technologies has raised the motorcycle performance in terms of mileage, which is one of the concerns of the Indian customer. Motorcycles are also preferred over the other two as they are highly manoeuvrable on both rural roads and urban roads (Table No. 2). The four-stroke engine which catapulted Hero Honda bikes top position in Motorcycle's segment revolutionized the Indian two-wheeler market as more customers preferred the motorcycles for better mileage.

Table No. 2

Share of Moto Cycles, Scooters and Mopeds

Year	Scooters	Motorcycles	Mopeds
2015-16	5,276,138	12,816,203	737,886
2016-17	5,926,499	13,088,208	919,032
2017-18	7,117,795	15,167,481	869,562
2018-19	7,095,163	16,502,734	905,189

Source: Annual Report, 2018-19, SIAM

Although, Hero MotoCorp, Bajaj Auto and HMSI are the market leaders in the commuter segment of the two-wheelers, the premium segment, above 250 cc - 500 cc is dominated by Royal Enfield bikes. This is the segment poised for higher growth and higher margins with the increasing shift of the urban customers towards premium bikes. As there is no competitor for Royal Enfield bikes in this segment, more than 90% of the premium bike market is dominated by Royal Enfield bikes. This is the segment where the Hero MotoCorp, Bajaj Auto and HMSI are planning to launch their products in the days to come.

Pie Chart No. 1

Market share of two-wheelers in India (Jan. 2020)

Market Share – Jan 2020

Source: *https://www.team-bhp.com/forum/motorbikes/219484-january-2020-two-wheeler-sales-figures-analysis.html*

Harley-Davidson expected that the customers would move next to 700 cc bikes and with its iconic tag, the entry and penetration into the Indian market was not very difficult. However, the entry was easy but the penetration into the Indian market proved tough for the icon.

The challenges

The announcement of its exit from India was the sequel to the slide in its sales since its entry into the Indian market in the year 2009. Harley-Davidson had entered into India with high expectations as India was one of the growing

economies in the world. The young and aspirational middle-class Indians, Harley-Davidson thought would bait for the iconic brand, Made in America. However, the Harley-Davidson entered India, but never in the Indian mind. The brand remained a premium motorcycle. The customers who wanted to upgrade to the premium segment shuddered to even enter into the Harley-Davidson showrooms. The Indians looked at Harley-Davidson showrooms with awe and did not dare to enter them as many they thought that the Harley-Davidson motorcycles were out of bounds for them. Harley-Davidson remained an art piece for most of the Indian customers.

The price of Harley-Davidson motorcycles was not in tune with the Indian customer psyche as the customers looked for the 'economy models' which could give higher mileage. The price range was considered as abnormal for the Indian market, although, Harley-Davidson motorcycles demanded premium pricing across the world. Given the premium pricing of more than four lakh rupees wasn't a good idea for most of the customers in India. For them, adding another four lakh rupees would get a good car which could carry the entire family during all the seasons.

The customer segment which looked towards Harley-Davidson motorcycles was not in majority and all those few who bought them did not buy for utility purpose but showcasing the Harley-Davidson motorcycles' premium-ness. The daily usage bikes were affordable from a price perspective and manoeuvrable on Indian roads. The price factor deterred most of the bike lovers from expending exorbitant money on these motorcycles. There were not many takers who could afford the motorcycles at the premium price tag. (Table No. 3) More than 95% of the motorcycle buyers simply could not afford Harley-Davidson bike.

Table No. 3

Harley Davidson Street 750	Harley Davidson Iron 883	Harley Davidson Fat Boy
Rs. 4.69 Lakh	Rs. 9.38 Lakh	Rs. 18.25 Lakh

Source: https://www.zigwheels.com/newbikes/Harley-Davidson

The 600 cc bike segment in India does not exist in India. This is the new segment created by Harley-Davidson followed by Royal Enfield. The 600 cc

segment is very small compared to the overall motorcycles market in India. In this segment, the customers bought the motorcycles to showcase their affordability rather than usage and those customers preferred to commute by cars. These customers took out their motorcycles on holidays for a jolly trip around the city or nearby woods. Harley-Davidson got restricted to the 600 cc segment which more or less remained small and same over a decade. In fact, the market got further restricted as the customers moved towards 300 cc motorcycles, rather than 600 cc motorcycles.

The market was not ready for the premium bikes in India as people were eager to shift towards 300 cc plus category motorcycles and the launch of 600 cc motorcycles found to be an anomaly on the part of Harley-Davidson. If one were to look at the sales figures of Royal Enfield motorcycles in the 350 cc, one would be surprised that the customers swelled in this segment more than the 600 cc segment. Given the increasing demand for the bikes in 350 cc category, Harley-Davidson motorcycles did not make a cut in the India market. The engine capacity and the cost of the motorcycles effectively deterred the prospective motorcycle buyers in India.

Harley-Davidson motorcycles were in tune with the American socio-anthropological conditions, where the average height of the males in America hovered around 5 feet 9 inches. The macho image and vagabond image of Harley-Davidson motorcycles fit the American bill very much. However, the average height of Indian males is around 5 feet 5 inches. The Indian society did not bet on the macho image of men, on the contrary, the image of an Indian male was that of a caretaker of the family. Harley-Davidson motorcycles carried the image of bikers who had a lifestyle filled with freedom and mobility, which again did not fit the Indian market. The image of the middle-aged white male Americans riding through the highways, touring the places, was out of tune with the Indian conditions.

Harley-Davidson found Royal Enfield as a tough competitor in India with the Bullet motorcycle in different avatars – classic, meteor, etc. and most of the customers were willing to move towards the 350 cc segment from 150 cc plus segment. Given the image of the Royal Enfield motorcycles – all geographic and all demographic motorcycle, the customers inclined towards them making Royal Enfield a tough competitor for Harley-Davidson. The company continuously expanded its product portfolio to meet the requirements of millennial customers. The Royal Enfield has successfully stopped the lifestyle bikers and others aiming for 350 cc plus engine with its different variants at an affordable price and a vast network of service stations and showrooms. With better mileage which suited the Indian customers, it is not surprising

that Royal Enfield motorcycles became favourite motorcycles among the lifestyle bikers in India, giving little space for Harley-Davidson to expand in the Indian market.

Conclusion

Now that Harley-Davidson has stopped its operations in India, the customers and the dealers have taken to streets. The joy rides by the bikers have now turned into 'Dark Rides' as the bikers and the dealers were against Harley-Davidson's sudden decision of its closure of Indian operations. The bikers and the dealers are not sure about the new set up as the news of Harley-Davidson getting hitched to an Indian motorcycle company circled in the market. The important question that remained unanswered is whether the Indian customers needed a premium Harley-Davidson motorcycle.

What is in store for the customers and the dealers is not very encouraging as they are fuming with anger and the 'Dark Rides' may not yield the desired results for the dealers and the owners. The entry and exit of Harley-Davidson into Indian market poses a few questions, tough enough, for the premium motorcycle companies about their sustainability in Indian conditions. The premium nature of Harley-Davidson has generated enough enthusiasm among prospective buyers. But they realized later, that the premium motorcycles like Harley-Davidson come with a premium price and the Indian market may not be ripe for the premium motorcycles, forcing the exit of Harley-Davidson from India.

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Annexure No. 1

Total Retail Sales of Motorcycles of Harley-Davidson (In units)			
Year	US	International	Total Sales
1986	29910	6825	36735
1987	34729	8586	43315
1988	38941	11576	50917
1989	43637	15288	58925
1990	43138	19320	62458
1991	46993	21633	68626
1992	53242	23253	76495
1993	57183	24513	81696
1994	66498	29313	95811
1995	73028	32076	105104
1996	84114	36657	118771
1997	96216	36069	132285
1998	110902	39916	150818
1999	135614	41573	177187
2000	186915	54775	204592
2001	186915	47546	234461
2002	212833	50820	263653
2003	237656	53491	291147
2004	260607	56682	317289
2005	266507	62510	329017
2006	273212	75984	349196
2007	241539	89080	330619
2008	206309	97170	303479
2009	144464	78559	223023
2010	131636	78858	210494
2011	152180	80937	233117
2012	160477	87148	247625
2013	167016	93455	260471

2014	173994	96732	270726
2015	170688	95694	266382
2016	161839	100382	262221
2017	144893	96605	241498
2018	132433	96232	228665
2019	124326	89613	213939

Source: https://investor.harley-davidson.com/our-company/motorcycle-shipments.

Perennial Hurdles in Priority Sector Lending and Recovery

S. Rajkumar[*]

Abstract

Priority sector lending is a policy tool to improve access to credit for under-served sectors. Currently, India, Indonesia, Malaysia, the Philippines, Thailand, and Vietnam implement some form of priority sector lending, through providing subsidies or interest rate caps. This study is aiming to inspect the recovery phase with priority sector assets. Banks are having a mandatory system of priority sector lending passed on with subsidy and/ or subsidized interest rates, whether these loans are properly recovered and in turn the efficiency of banking system towards recovery with priority sector. While we are constantly worrying about a prime and sub-prime crisis, we are ignoring the larger picture of the priority sector, which we consider minuscule, that has to be checked and reviewed periodically. The priority sector holds a large chunk of the assets and it keeps on expanding as the new atmosphere put forth. This paper also urges policymakers to launch a better governance system for better recovery in PSL.

The government reported at the end of March 2019 that the total loan defaults since the inception of Mudra scheme are Rs 17650 crore, roughly all of the money lent through this programme. This plainly states that the money lent through priority sector lending is at the peril of non-performing. Even with the tragic beginning, the government had eased the norms under MSME's in 2020 directing the banks to lend with higher limits. With the current ongoing pandemic and restructuring in place, we may have to brace for the impact very soon.

Keywords: *Credit, Financial Institutions, Loan Recovery, Non-Performing Assets, Performance, Priority Lending Sector.*

Introduction:

Priority Sector Lending Certificates (PSLCs) is a mechanism to enable banks to achieve the priority sector lending target and sub-targets by the purchase of these instruments in the event of a shortfall. This also incentivizes surplus

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banks as it allows them to sell their excess achievement over targets thereby enhancing lending to the categories under priority sector. Under the PSLC mechanism, the seller sells surplus of priority sector obligation and the buyer buys the obligation with no transfer of risk or loan assets.

To decipher the priority sector borrowings, let's dismantle the priority sector, disseminate the assortments and the limits specified for each sector. When the limits of lending are exceeded, the borrowings are categorized under the non-priority sector for the borrower and no longer eligible for availing the benefits set for priority sector. We can obviously understand why corporate companies mostly venture into new start-ups as a separate entity.

Priority Sector includes the following categories:

No	Category	Limit(In Lakhs)		Variations for banks
		Banks	NBFC's	
1	Agriculture	No limit	10	Higher limit specified for FPO's and FPC's#
2	Micro, Small and Medium Enterprises	2000	20	Revised definition of MSME's
3	Export Credit	4000	Nil	Nil
4	Education	10	Nil	Nil
5	Housing	35	25	35 lakhs for Metropolitan and 25 lakhs for Other cities
6	Social Infrastructure	500	Nil	Nil
7	Renewable Energy	1500	Nil	10 Lakhs for an individual.
8	Weaker sections	1	1	Various sections notified by Govt from time to time.
#FPO's-Farmer producer organizations, FPC's-Farmer producer Companies.				

Source: rbi.org.in

Is the recovery methodology efficient?

There are several recovery forums used by banks like SARFAESI (Securitization of reconstruction of financial assets and enforcement of security interest act 2002), Lok Adalats and DRT's.

Since most of the priority sector loans are without any collateral, the banks do not have any alternative path for recovery other than the Lok Adalat system where recovery percentage is very less. When banks directly use the judicial system it takes unusual time for recovery. A borrower can normally refrain from appearing in these kind of cases which are civil in nature for at least four summons which is normally served over a period of two years. The bank has to file an EP (Economic proceedings) within twelve years of the verdict in favour of the bank if the borrower fails to pay.

Is Priority sector lending Miniscule?

It's a common belief that priority sector lending contributes minuscule part of the bank's assets and doesn't affect the institution's performance. On the other hand, all financial institutions are mandatorily directed to lend/hold a minimum forty percent of the credit with priority sector lending. It's easier to deduce that the impact may be heavier when left unchecked.

Herewith we overview the mandatory priority sector lending limits set by the regulator.

Categories	Domestic scheduled commercial banks (excluding Regional Rural Banks and Small Finance Banks) and Foreign banks with 20 branches and above	Foreign banks with less than 20 branches	Regional Rural Banks and Small finance banks
Total Priority Sector	40 per cent of ANBC or CEOBSE, whichever is higher.	40 per cent of ANBC or CEOBSE, whichever is higher.	75 per cent of ANBC.
Agriculture #	18 per cent of ANBC or CEOBSE, whichever is higher. Within the 18 percent, a target of 8 percent is prescribed for Small and Marginal Farmers.	Not applicable	18 per cent of ANBC. Within the 18 percent, a target of 8 percent is prescribed for Small and Marginal Farmers.
Micro Enterprises	7.5 percent of ANBC or CEOBSE, whichever is higher.	Not applicable	7.5 percent of ANBC.

Advances to Weaker Sections	10 percent of ANBC or CEOBSE, whichever is higher	Not applicable	10 percent of ANBC
UCBs (excluding those under all-inclusive directions)- 75 per cent of ANBC or CEOBSE, whichever is higher. (To comply with the above target by March 31, 2024)			
# Domestic banks have been directed to ensure that their overall direct lending to non-corporate farmers does not fall below the system-wide average of the last three years achievement.			
ANBC: Adjusted net bank credit, CEOBSE : credit equivalent amount of off-balance sheet exposure			

Source: rbi.org.in

NPA's with priority sector

Priority sector borrowers also have a different period scale to get categorized under NPA's, unlike monthly repayments. For crop loans: two crop seasons and three months for marketing and sale, borrowers of Allied agro loans are not followed up by banks regularly since most of the loans carry half-yearly repayments. The banks collect only interest in case of crop loans instead of principal and interest and categorize the loans under standard other than the actual NPA category.

We can clearly see from the tabulation below that the NPA's with priority sector is having an increasing trend which is almost directly proportional to the increase in priority sector lending.

Sector-wise GNPA s of Banks

(As at end-March)

(Amount in ₹ crore)

Bank Group	Total borrowing	Priority Sector	Of which			Non-priority Sector	Total NPAs
			Agriculture	Micro and Small Enterprises	Others		
PSBs*							
2018	847034	187511	75,274	82,094	30,143	657964	845475
2019	761612	197334	95,938	73,381	28,016	512774	710109
PVBs^							
2018	688188	18,426	7,789	8,013	2,624	83,998	102424
2019	775324	29,721	12,679	12,796	4,246	126991	156712
FBs							
2018	127690	1,184	78	552	554	12,645	13,830
2019	151367	1,101	105	616	379	11,082	12,183
All SCBs**							
2018	1682309	207120	83,141	90,659	33,321	754608	961728
2019	1709670	228156	108722	86,792	32,642	650847	879003
2018 Total	3,345,221	414,241	166,282	181,318	66,642	1,509,215	1,923,457
2019 Total	3,397,973	456,312	217,444	173,585	65,283	1,301,694	1,758,007

Notes: 1. Amt.: – Amount; Per cent: Per cent of total NPAs.

**Source:** Off-site returns (domestic operations) RBI

Does the picture actually depict the priority sector?

Banks account for the priority sector for most of the borrowings without proper end-use and these are not properly accounted for the following reasons:

Borrowings of sharecroppers and oral leases are not accounted for duplication of credit. As for the jewel loans pledged, the unit cost or acreage were not properly accounted for and land records are forged. Either way, the government came out with a plan to stop subsidy for jewel loans pledged under Agri sector from Sep 30, 2019, and directed banks to lend through Kisan credit cards and attain hundred percent credit for the actual available agriculture land. The government found out that the subsidized amount corresponds to three times the available farming land.

Tamil Nadu media has recently reported a one hundred and ten crore Rupees scam in the state. The state government has unearthed nearly five lakh dubious entries of farmers with the beneficiaries list in the northern and western districts of the state. (*Indian Express* dated 09/09/2020). The norms were eased by the government due to the COVID-19 pandemic situation.

Pie diagram given below depicts the NPA's with priority sector and share of priority sector breakup over two years.
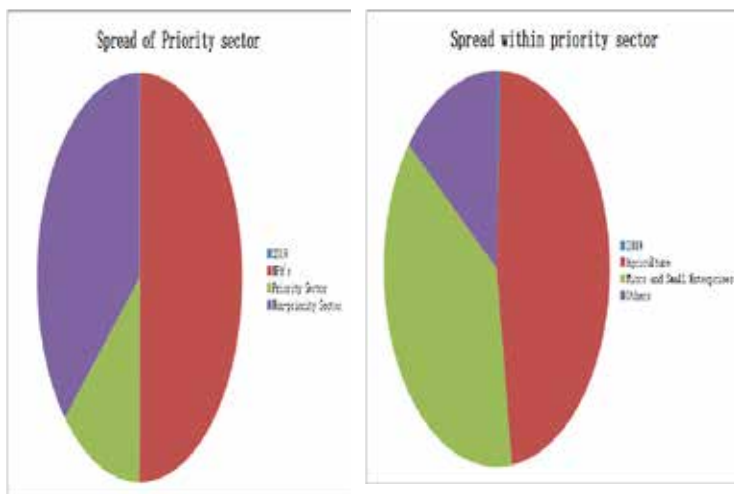
In the future scenario, we are looking forward to the increased share of MSME's.

The next build-up of non-performing assets (NPAs) could be in the loans to Medium Small and Micro Enterprises (MSMEs) under the SIDBI-run credit guarantee scheme. The government should focus on sources of the next crisis, and in particular, it should refrain from setting ambitious credit targets.

Is Debt relief to agricultural loans necessary?

In emerging economies, debt relief for agricultural borrowers is of immense importance since a large proportion of the households engage in agriculture. These households are not only large and poor but also remain vulnerable to income shocks.

But waiver adversely affects the repayment discipline of farmers as the prompt and part repaid borrowers are excluded during the debt relief scheme in 1990 which cost the government ten thousand crores. . An empirical study on Agricultural Debt Waiver and Debt Relief Scheme, 2008, states that distressed beneficiaries benefit significantly from debt waiver, but the loan performance of the non-distressed beneficiaries worsens after the waiver.

Conclusion:

At this juncture, even when the quantum seems comparatively small, it is important to remember that priority sector assets are distributed to a large population. When the morale is high, the recovery of these loans is equally high and when the chips are down, they fell into the abyss. Moreover, priority sector beneficiaries are the pulse of a nation as they are the majority and decide the next candidates in the political arena. The recovery of these loans largely falters due to the election mandates as these loans are promised to be waived. Priority sector lending is in a way the social responsibility of the banking system. One should ask oneself some of the questions to investigate the need for priority sector lending.

Is priority sector lending really beneficial to the eligible?

Are the priority sector lending regulations followed to the book by the banks?

Is priority sector lending mandate to be followed?

Is the share fixed for priority sector enough?

Is it right to subsidise the loans?

Is it correct on the part of the government to stop the subsidy of jewel loans under agriculture?

Would one advocate for the waiver schemes in future when a right insurance scheme could replace the same? These and other questions are worth probing. Further analysis is suggested in this existing area of study.

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A Comparative Study of Consumers Attitude Towards Luxury Goods in India and South Korea

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Abstract

Luxury goods market is one of the fastest developing business sectors in Asia. It has opened the door of opportunities for many companies to expand their business across borders. Democratization, the increase in spending power and globalization are some of the significant reasons for fast development. Simultaneously, companies needed to confront numerous difficulties in an unfamiliar land because of various factors. This study aims to explore and compare these factors that affect the attitude of Indian and South Korean consumers towards luxury goods. The result suggests that along with personal values (ethnocentrism, materialism, uniqueness, conformity, and demographics), economic conditions and cultural values also affect consumer attitude towards luxury goods.

Keywords - *luxury goods, scarcity value, ethnocentrism, conformity, materialism*

Introduction

The world is globalizing and digitizing, individuals' lifestyle is not anymore confined in one country. All these created immense opportunities for companies in the luxury goods market, yet at times it gets harder for companies to expand them in other countries. This study revolves around the consumers of India and South Korea as both these Asian countries are perhaps the most appealing markets for luxury goods in recent times. Here we try to compare their personal attributes, economic conditions and cultural aspects. This analysis can help companies involved in luxury goods markets either in India or South Korea/

Literature review

The idea of luxury is unpredictable and emotional, comprising purchasers' perceptions and simultaneously its significance is subject to different individual and relational intentions (Stegemann, 2006; Vigneron and Johnson 2004). Nueno and Quelch (1998) characterized luxury as "those

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whose proportion of utilitarian utility to cost is low while the proportion of intangible and situational utility to cost is high". Roux and Floch (1996) related luxury with delight, refinement, eliteness and appreciation. Like Vigneron and Johnson 2004, Kapferer (1997) summed up luxury as characterizing magnificence, illuminating and giving a great taste. As shown by him, excess things give material bliss and are the limit of the choice or restrictive classes.

Evolution of Luxury Goods Market in India and South Korea

South Korea

South Korea is one of the markets for Asian products. This gives luxury goods companies plenty of chances across different categories, Euromonitor's Fflur Roberts reports.

Estimated at KRW13 trillion (US$11 billion at flow 2016 costs), the extravagance products market in South Korea positioned eighth out of the 32 nations covered by Euromonitor International's luxury goods research and records for just 3% of the worldwide market. The extravagance products market in South Korea was esteemed at 14.2 trillion won ($12.1 billion) in 2018, up from 11.46 trillion won in 2014, as indicated by statistical surveying organization Euromonitor International and in 2019, it was esteemed at around $13 billion, as per Agility's Trend Lens 2020 Wave 1 report. South Korea's luxury products market is relied upon to climb to $12.7 million out of 2020, per Euromonitor. Notwithstanding, with genuine world development of 44% in the five years to 2016, South Korea presently remains as the fourth quickest developing luxury goods market behind India, Malaysia and Indonesia.

In recent few years, South Korea becomes a hotspot for some top worldwide organizations. In April 2016, the second Conde Nast International Luxury Conference was held at The Shilla Seoul lodging in South Korea. After the debut occasion in Italy in 2015, Conde Nast chose South Korea as the second scene for its meeting, proof that South Korea is immovably setting up traction as an extravagance products market.

In July 2016, L Capital, the private value arm of LVMH Moët Hennessy Louis Vuitton, declared that it intended to put USD50 million in CLIO, a South Korean shading beautifier's organization. This is the main speculation by the LVMH bunch in a South Korean organization. LVMH had recently put resources into YG Entertainment, a South Korean K-pop stars the executives gathering, which later dispatched an exclusive shading beautifying agents

brand, Moonshot. Goldman Sachs and Bain Capital Private Equity have likewise consented to procure Carver Korea, the proprietor of the ongoing home shopping hit, AHC Real Eye Cream for Face[1]

In April 2019, Louis Vuitton opened a spring up store for its unmistakable Twist packs in a joint effort with Hyundai Vinyl and lastic in Seoul. It was Louis Vuitton's subsequent single-topic spring up store, following its Arclight shoes spring up dispatched in New York in 2017.

In July, Louis Vuitton collaborated with one of the nation's driving retail establishments, Shinsegae Department Store, to open its first Asian spring up space at its Gangnam source in southern Seoul completely dedicated to purses. A set number of the things were solely sold at the store[2]

England based extravagance tote producer Mulberry as of late took full responsibility for South Korean business by purchasing Mulberry Korea from nearby accomplice SHK. As a feature of a more extensive Asian advancement procedure, Mulberry made extra speculation of 1.3 million pounds[3]

These are only a couple of organizations there are numerous more. South Korea pull in new organizations as well as gives them an ideal climate for the extension.

Revenue generated from Luxury goods

Income in the Luxury Fashion fragment adds up to US$1,855m in 2020. The market is expected to develop yearly by 9.4% (CAGR 2020-2025). The market's biggest section is the portion of Luxury Apparel with a market volume of US$1,185m in 2020[4]

India

As per the McKinsey report, the worldwide luxury merchandise market is extended to shrink by 35% to 39% in 2020. After Coronavirus, India's extravagance merchandise market is estimated to be worth $7,956 million of every 2020 and is expected to develop yearly by 10.6% CAGR between 2020-23 according to the April report from insights and market information entrance Statista[5].

The Indian extravagance market once considered as impervious has become an alluring objective for the advertisers (Das, 2015). As indicated by Deloitte's Global Powers of Luxury Goods 2019 report, three Indian brands, Titan, PC Jeweller, and Joyalukkas are among the rundown of 20 quickest developing extravagance products worldwide companies. Apart from that

Kalyan gem specialists and Tribhovandas Bhimji Zaveri likewise entered the FY2017 rundown of Top 100 most Global Powers of Luxury Goods.

Revenue generated

Total revenue generated for the luxury goods market is US$7,130m in 2020 which is expected to grow annually by 9.7% (CAGR 2020-2025). Largest revenue is generated from the segment of Cosmetics & Fragrances with a market volume of US$2,097m in 2020.[6]

Factors affecting luxury goods purchases

Park et al,.(2008) report a few studies that have been conducted to investigate the luxury goods market identified with prominent utilization (Wong and Ahuvia, 1998), pay (Dubois and Duquesne, 1993), and dispersion level (Dubois and Paternault, 1995).

Personal values

Significant number of studies used personal values as a variable to examine consumer's behaviour towards luxury goods. As indicated by Vinson et al (1977), who observationally estimated the impacts originating from individual qualities on buyer conduct, personal values assume a significant function in forming shopper behaviour towards explicit products. Sukhdial et al (1995) especially took a gander at the impacts of individual qualities on shopper practices toward the luxury brand market. The creators found that individual qualities are basic in deciding if a buyer will purchase or not accepting extravagance vehicles. Singular qualities and social-related qualities make up the individual worth variable. Singular qualities are customer ethnocentrism and materiality (Ha, 1998; Park, 1999; Sharma et al., 1995). Social-related qualities are congruity, vanity and the requirement for uniqueness. Every one of these factors is talked about below.

1. **Consumer ethnocentrism-**Word reference importance of ethnocentrism is "assessment of different societies as per predispositions starting in the principles and customs of one's own way of life." Shimp and Sharma (1987, p. 280) utilized the term shopper ethnocentrism to speak to "the convictions held by American shoppers about the fittingness, for sure ethical quality, of buying unfamiliar made items". Buyer ethnocentrism has been found to have a significant influence on mentalities toward imported items in many investigations (Shimp and Sharma, 1987; Durvsula et al., 1997; Brodowsky, 1998). Perceiving the significant function of shopper

ethnocentrism on customer conduct toward unfamiliar made items, different investigations have been as of late led to recognize its effects identified with the assessment of the items from

Nations of social likeness (Watson and Wright, 2000), item specific impacts

(Kim and Pysarchik, 2000), and sway on unfamiliar brand characters (Supphellen and Grønhaug, 2003).

2. **Materialism.** Belk (1984, 1985) defined materialism as a character-like characteristic that recognizes people who see assets as especially basic to their personalities and lives from the individuals who see assets as optional. Fournier and Richins (1991) revealed that two significant inspirations for materialism are status show and self-affirmation through possession of status-situated belongings. Wong and Ahuvia (1998) proposed the need to consider the connection between the public utilization of luxury products and materialism suggesting that Southeast Asian buyers, who are influenced to buying worldwide luxury brands by the community as much as their partners in East Asian nations, place more emphasis on the public significance of extravagance utilization than did Western buyers. (Park et al.2008)

3. **Conformity**-Bearden and Etzel (1982) found that the reference group's influences contrast

Among openly and secretly devoured items and extravagances and necessities.

Congruity has been considered as one of the most significant factors influencing openly devoured items. The inspiration of procurement may emerge from the goal of satisfying any social similarity, improving somebody's own character, getting more open and appealing to encompassing gatherings (Sun, 2011). Lascu and Zinkhan (1999) likewise suggested that reference bunch influences are more liable to be more grounded for extravagance things, freely burned-through items, items or brands which have social perceivability, and brands that are separated from others and proposed that congruity is probably going to happen for extravagance merchandise.

4. **The requirement for uniqueness**- The requirement for uniqueness just as congruity in light of the fact that the requirement for uniqueness is not quite the same as non-similarity, the inverse of congruity (Park et al., 2008). Identified with purchaser decision conduct, Tian et al. (2001, p. 52) defined the requirement for uniqueness as "the characteristic of seeking after distinction comparative with others

through the procurement, usage, and demeanour of shopper products with the end goal of creating and improving one's mental self-view and social picture". It is notice which that people usually attracted towards the goods one have a high scarcity value. Luxury brands' scarcity value empowers buyers to separate themselves from others (Burns and Brandy, 2001) since people who have high requirements for uniqueness are bound to goods with high scarcity value (Tian and McKenzie, 2001).

5. **Social acknowledgement** The effects of materialism and congruity, lead people to consume publicly consumed products with socially trying importance, on buying worldwide luxury brands, have been identified, they may not completely clarify the luxury brand utilization practices-(Park et. al., 2008). As Nueno and Quelch (1998) referenced that the responsibility for brands offers some data identified with the proprietor's social status, imparting the picture of achievement and eminence through the responsibility for extravagance brands to others should be considered as a determinant of buying a luxury brand.

6. **Demographics (age and income)** As per Louis (2002) who announced that young Korean customers have become shopper pioneers as their spending power increases and their western social reference focuses expand significantly. Park (2000) who revealed that purchasers in their twenties are quickly supplanting moderately aged buyers as the principal buyers of worldwide extravagance brands in Korea. Dubois and Duquesne (1993) identified age and income with luxury products bought.

Effects of these determinants on behaviour on Indian and Korean consumers

South Korea

1. **Ethnocentrism**-A few investigations are being done on Korean buyer undertaking ethnocentrism as a determinant, Ha, (1998); Park, (1999); Sharma et al., (1995) have identified the significantly negative influence of customer ethnocentrism on buying imports.

Park (1999) likewise, identified the significant influence of shopper ethnocentrism on perspectives toward imported attire in the Korean market. Park et al.(2008)The aftereffect of negative influence of shopper ethnocentrism on buying goal demonstrates that unfamiliar brand

advertisers are as yet confronting customer ethnocentrism notwithstanding the quick dissemination of worldwide purchaser culture and realism in Korea.

2.   **Materialism-** Korea is well known for its **Hallyu** culture and with an increase in the popularity of **K-Drama** and **K-pop** Koreans are getting more and more pulled in towards the way of life that is being depicted by the media. According to Yoon (2003), spreading materialism among the Koreans, especially the more youthful ages, has been prominent beginning from 1995. Park et al.,(2008) Almost twenty years after the fact, it may very well be seen that Koreans are progressively seeing cash as the portrayal and indication of accomplishment, and accordingly, are progressively pulled in to worldwide luxury brands, which are the exemplification of abundance and accomplishment throughout everyday life. They purchase these products simply to flaunt to other people.

Koreans, particularly the younger ones can be viewed as the ones who are status-situated and would feature this character through their assets. As per Wong (1997), contrasting East Asian customers and American buyers, it tends to be said that East Asian buyers are the ones more materialistic. American subjects purchase these costly products, not on the grounds that they are putting prime emphasis on the public importance of luxury consumption, in contrast to their East Asian partners (Wong and Ahuvia, 1998). Most studies utilized the idea of materialism to pinpoint that Asian customers, who are formed by the estimation of cooperation will be more delicate to the public importance of luxury consumption than did Western shoppers, and this will impact their purchasing behaviours. In that capacity, materialism advances Korean's buying expectations toward luxury goods consumption (Park et al., 2008)

3.   **Conformity**-Wong and Ahuvia (1998) clarified the distinction of luxury consumption

Among Confucian and Western nations: Western customers tend to prominently

Consume luxuries in light of the fact that the items reflect their private inclinations while East Asian buyers will, in general, devour luxuries rather on the grounds that the items adjust to their Social norms. They likewise suggested that Southeast Asian buyers place a more prominent emphasis on openly noticeable belongings that have representative implications

and qualities at the point when devoured openly than did their Western partners.

As per Lacsu and Zinhan (1999), East Asian customers are bound to purchase luxury things, particularly those that have social perceivability. Since luxury goods yell achievement and abundance and are particularly unique in relation to mass market items, East Asians are bound to adjust to prevalent difficulty and experience higher drive to buy these brands.

4.   **Need for Uniqueness** - As per Park et al. (2008), Koreans see that possessing luxury brands separate them from others and make them interesting on the grounds that not all will have a similar kind or brand. Indeed, even with the convergence of worldwide luxury goods in the Korean market, Koreans actually have this idea that luxury brands are difficult to get to, and having it will make them exceptional, on the grounds that luxury goods have a scarcity value.

As indicated by Gluck (2002), young Korean shoppers buy attire and other style things which they can use to communicate their independence in the midst of a fairly uniform society. Young customers in Korea accept that they can communicate their uniqueness utilizing unfamiliar brands with scarcity value, which subsequently, supported interest for extravagance brands in the Korean market.

5.   **Social acknowledgement** -Koreans see worldwide extravagance brands as the encapsulation of flourishing and economic wellbeing, which is not generally that unique in relation to the impression of the Westerners (Park et al., 2008). Since others will remember one brand, purchasers will encounter higher aim of purchasing this brand.

6.   **Demographics**-Buyers in their twenties are quickly supplanting moderately aged purchasers as the primary customers of worldwide extravagance brands in Korea (Park, 2000). This makes Korean market an alluring spot for some luxury merchandise organizations as the younger ages have higher buying intentions with regards to worldwide luxury products. They are what is generally labelled as purchaser innovators and they attempt to maintain this picture, by having the "IT" things[7]. Dubois and Duquesne (1993) in their study show a positive correlation between income and luxury goods purchases

India

Numerous segment changes have occurred in the Indian populace which has prompted increment in the acquisition of extravagance brands. After the

appearance of globalization, the young people have better openings for work and higher expendable wages which have expanded their buying power. It is accepted that the youth have less liabilities toward the beginning of their profession and subsequently are high on realism which drives industrialism among them. This has raised the consumption to an obvious level[8].

1. **Consumer Ethnocentrism**-Majority of people are brand loyal regardless of the nation's origin. The information from the investigation recommends the absence of ethnocentrism in Indians because they get great quality unfamiliar brands at significant cost[9].

2. **Materialism-**The relationship between materialism and luxury consumption can likewise be perceived according to the post-realism hypothesis. Post-realism hypothesis places that individuals who have continually experienced wealth are more likely to make a big deal about emotional issues like concern for the climate than the more unfortunate social orders (Dunlap and Mertig, 1997). As indicated by the hypothesis, created and rich countries show more elevated levels of post-realism than their creating partners (Abramson and Inglehart, 1995). The hypothesis appears to have significance in an agricultural nation like India, as the development in the upper-working class has driven to the ascent of "nouveau riche"luxury shoppers (Gupta, 2016).

In India, hierarchy and disparity are endemic parts of the general public, and individuals will in general connect symbolic meanings to material objects (Chadha and Husband, 2010).

Recently Indians are constantly exposed to luxury goods this new mass interest has filled the development of luxury in India (Amatulli and Guido, 2011**).** Henceforth, their ongoing introduction to abundance may maybe be one reason for materialistic extravagance utilization.

3. **Conformity**-global Indians purchase luxury goods to achieve self-satisfaction, while young Indians buy luxuries due to high prevailing social pressure and to show their showy characters (Jain and Kharbanda, 2014). Chaudhuri and Majumdar (2006), argued that on one hand shoppers buy luxury brands to improve their self-idea then again they likewise endeavour to adjust to the society's majority opinion. Young individuals are affected by companions in the acquisition of extravagance brands, though more established individuals could be more impacted by family.

4. **Uniqueness**- Luxury consumers have a high evaluation for special estimation of luxury merchandise. Extravagance customers need to purchase merchandise which is uncommon and elite. They ought to have items which are not controlled by many. These items are not mass-created. The extravagance purchasers quit purchasing these items when they become regular among others (Srinivasan, Srivastava & Bhanot, 2014)

5. **Social acknowledgement-** People want to adjust to society by purchasing luxury merchandise. They need others to appreciate them as a result of their economic wellbeing (Srinivasan, Srivastava & Bhanot, 2014). They need to isolate themselves from individuals of lower layers by purchasing such items. More young Indians have gotten comfortable with Western culture and consider brand desire and acknowledgement as the principle advantages of extravagance utilization. Along these lines, Indians emphatically partner luxury brands with glory and social status (Shukla, 2010). In India, hierarchy and disparity are endemic parts of the general public, and individuals will in general connect symbolic meanings to material objects (Chadha and Husband, 2010). All things considered, affluent Indian shoppers will in general buy luxury goods predominantly to be respected by others (Eng and Bogaert, 2010). Eng and Bogaert (2010) in their investigation found the significance of obvious consumption among Indian purchasers who principally devoured luxury products to show their abundance and redefine their social situation in the general public. Indians get to delight in flaunting their buys to others through the online stages like Facebook, Twitter, and so forth (Jain, Vasta, and Jagani 2014)

6. **Demographics** There is a connection among age and remarkable estimation of luxury goods. People with a higher age are more worried about the uniqueness estimation of extravagance merchandise. As they become more seasoned, they ascend regarding their situation at employment and need to situate themselves separated from others. So, they need to purchase those extravagance items which are not controlled by others. (Srinivasan, Srivastava & Bhanot, 2014)

Comparison of consumer's attitude towards luxury goods in South Korea and India

By comparing the variables, we can examine the factors that influence the purchasing behaviour of buyers in Korea and India.

Out of this determinant **social acknowledgement** assumes a significant part in the Indian context. Indian luxury brand buyers appear to be fundamentally impacted by others' opinion about them. And consequently, burn-through in an approach to impact others to accomplish cultural acknowledgement, mirroring the various levelled nature of the general public (vertical collectivist). Essentially, they use luxury brands mostly to demonstrate societal position and, all the more significantly, as a way to represent accomplishment, riches and prestige[10].

Various studies (Prendergast and Wong 2003; Wong and Ahuvia 1998; Eng and Bogaert 2010; Shukla, 2008) also show that Indians are principally inspired to buy luxury brands to intrigue others. Past investigations directed in Indian setting likewise reasoned that the emotional standard is the vital indicator of luxury buy expectation which demonstrates that Indian buyers' buying choices are highly controlled by others' instead of self (Sanyal let al., 2014; Jain, Khan, and Mishra 2017). Luxury products have always been popular among Indians and symbolized power and status (Eng and Bogaert, 2010).

We see that Indian customers are exceptionally pulled in towards luxury goods either due to their uniqueness, exclusivity, good quality or for social acknowledgement still most of the market is as yet distant from this recognition and the brand/logo esteem profoundly impacts extravagance utilization. The mentality of Indian buyers is as yet that of an 'aspirer' instead of 'authority'. (Kearney, 2010).

As per a report by Technopak – The Knowledge Company there are more than 8 to 9 million customers in India who have the capability to buy luxury goods yet don't buy them as they can't relate with them. In Korea, luxury is something individual and enthusiastic, something which offers 'smugness.' and a 'positive sentiment'," Agility's report states. "Different attributes identified with the item, similar to 'great quality' and 'costly,' are as yet significant, however auxiliary. Extravagance is seen as a superficial point of interest, however, it speaks to the lovely and good emotions that accompany the responsibility for top-notch things." [11]

Aside from that Korean purchasers feel more connected with luxury products which are absent in Indian shoppers on account of steady exposure, they get from around the globe. Korea is a well-connected country where people follow tech-savvy culture with 99% of the population using broadband connections[12]. This is the explanation they have more information on the item they are purchasing which expands their certainty towards luxury merchandise.

Analysis

Apart from personal values, countries differ in economic condition and cultural values. Also these factors affect the buying behaviour of consumers.

| Indication*	India	South Korea
1. Per capita income	$2,097	$31,762
2. Population	130 crores	5.13 crores
Urban	34.47%	91.8%
Rural	65.53 %	8.2%
3. Gender ratio		
Female	48.03 %	49.8%
Male	51.96%	50.1%
4. Average age	29 years	43.7 years
5. Literacy rate	77.7%	99.00%
6. Internet penetration rate	48.48%	96%
7. Employement rate	39.4%	61.70%
a. agriculture	41.49%	4.77%
b. industry	26.18%	25.01%
c. service	32.33%	70.23%
8. Contribution to GDP		
a. agriculture	16%	2%
b. industry	31%	33%
c. service	53%	65%

*above data is from FY19

Indian population is almost 25 times that of South Korea but still, its consumption of luxury goods is nearly half or even less when compared to South Korea or the rest of the world. The major reason behind that could be low per capita income, low internet penetration, low literacy and employment rate.

Vogue Business report

India has a huge untapped market and enormous potential to become the largest luxury goods market in Asia. Factors like population size and younger population make India significantly more appealing for organizations dealing with luxury goods.

Growth of luxury cars in the past 10 years
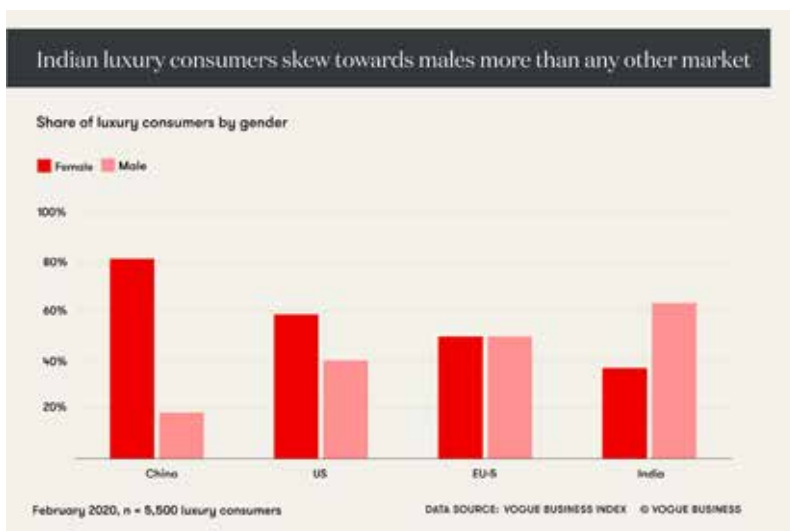

Source: Team-BHP.com
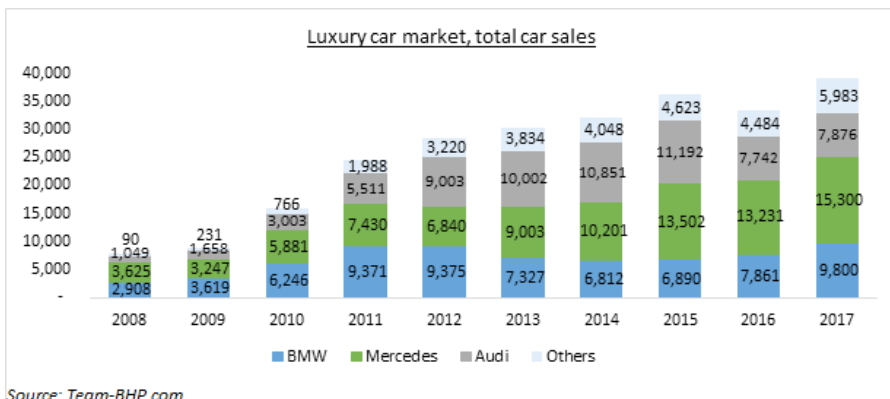
Cultural values

Korea is a monolingual nation with Korean (Hangeul) as a prevailing language where individuals are essentially influenced by Confucian culture while India is a multilingual nation where individuals follow distinctive religion, culture, taste and climatic conditions.

So, in South Korea, it turns into somewhat simpler for specialists to figure an advertising procedure as the majority of the population share a similar attitude and beliefs while in India, they need to experience rigorous statistical surveying because of its diverse market conditions. To conquer the Indian market is troublesome. However, it is not impossible.

1. Single market technique for entire India is not sufficient

2. Build an enthusiastic relationship with the crowd

3. Connect with the audience through various channels

4. More focus on female consumers*

5. A proper pricing strategy.

6. Adopt a positioning strategy keeping Indian attitude and motivation behind buying luxury goods in mind.

*Males consume more luxury goods that female in India (Vogue Business report)

Indian luxury consumers skew towards males more than any other market

Share of luxury consumers by gender

February 2020, n = 5,500 luxury consumers   DATA SOURCE: VOGUE BUSINESS INDEX   © VOGUE BUSINESS

Assumptions-

1.   Comparison is done mainly keeping a younger population in mind

2.   Above mentioned luxury goods are mainly from foreign countries

Conclusion

After going through various studies done on Indian and South Korean consumer attitudes towards luxury goods, we come to the conclusion that personal values (ethnocentrism, conformity, materialism, uniqueness, demographics) strongly affect consumer attitudes towards luxury goods as has been mentioned by various researchers. And along with the personal values, we find that economic conditions and cultural values of any country also affect their consumer behaviour. Thus, it becomes important for a strategist to take into account all these conditions while formulating a strategy.

Notes

1.   https://www.luxurysociety.com/en/articles/2017/05/south-korea-new-market-luxury-brands

2.   https://retailinasia.com/in-markets/japan-korea/korea/luxury-fashion-brands-expand-into-south-korea/

3.   https://retailinasia.com/in-markets/japan-korea/korea/luxury-fashion-brands-expand-into-south-korea/

4.   https://www.statista.com/outlook/21030000/125/luxury-fashion/south-korea

5.   https://www.livemint.com/mint-lounge/features/will-revenge-buying-save-the-indian-luxury-market-11590753254814.html

6.   https://www.statista.com/outlook/21000000/119/luxury-goods/india

7.   https://www.ukessays.com/essays/cultural-studies/the-korean-consumption-behavior-cultural-studies-essay.php

8.   https://pdfs.semanticscholar.org/8121/64363ee3102e636f172b022d8399ee43bc36.pdf

9.   http://www4.pucsp.br/icim/ingles/downloads/pdf_proceedings_2008/24.pdf

10. https://luxurysociety.com/en/articles/2015/07/a-closer-look-at-luxury-consumption-in-asia

11. https://www.luxurysociety.com/en/articles/2020/06/south-korea-resilient-covid-19-storm

12. https://www.luxurysociety.com/en/articles/2017/05/south-korea-new-market-luxury-brands

13. https://www.worldometers.info/world-population/south-korea-population/

   In which approximately 91.8 percent of the population is living in urban areas[13].

14. https://www.statista.com/statistics/603679/south-korea-urban-population/#:~:text=In%202019%2C%20there%20were%20around,in%20urban%20areas%20that%20year.

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Lauderdale Paradox in COVID-19 Pandemic Times- A Study on Kerala[*]

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Abstract:

Karl Marx explains Lauderdale paradox as a contradiction between public wealth and private profit and how the latter increases as the former diminishes. The present paper argues that COVID-19 pandemic has been strengthening the Lauderdale Paradox in the healthcare sector, of Kerala State in India. Kerala, the most literate state and more advanced than most other states of the country, in terms of social development indicators, experienced progress in the public health system in an impressive way, till the 1980's and declined thereafter. Higher levels of literacy and public healthcare services are possible because of government expenditure. With improvements in literacy, standards of living and awareness, consumers of healthcare services start demanding more and better quality of the same. However, public healthcare systems do not develop enough. Private players, especially large private hospitals enter and expand their share in the space created in the healthcare sector. This is an instance of the unfolding of the Lauderdale paradox in the healthcare sector.

The present study explains the increasing domination of private hospitals in the healthcare sector development in Kerala, against the backdrop of the Marxian theory. Health is treated as a commodity and offered for sale with mainly profit motive. This trend is strengthened during pandemic times. A few suggestions for further research in this exciting area of study are given at the end of the paper.

Keywords: *Lauderdale Paradox, Healthcare sector, Private hospitals.*

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Introduction:

Kerala attracted international attention in 1957 when it had the world's first democratically elected communist party government. Later Kerala and the 'Kerala model of Development' attracted world's attention because of its outstanding achievements in social sector development indicators, even though its achievements in agricultural production, industrial development and per capita income growth were relatively poor. The present paper is divided into three parts. In the first part, a brief historical account of the development of the healthcare sector in Kerala is given. The emphasis is on the initial growth and relative decline later of the government's role in healthcare sector development which allowed rapid expansion of private (especially large) hospitals, affecting people's interest. The second part explains how the logic of the market system undermines people's welfare, with the help of Marxian concepts of Lauderdale Paradox and commodification of health. In the third and last part, the strengthening trend in Lauderdale Paradox during the pandemic times in the healthcare sector in India is explained.

Part 1- Development of the healthcare sector in Kerala:

A brief historical analysis of the development of the healthcare sector in Kerala may be provided as a backdrop to the subsequent discussion. Western medical practices were first introduced in 1498, when the Portuguese arrived in Kerala. There were progressive changes in the socio-cultural conditions under the influence of European colonization and the services of Christian missionaries. The control of Cholera was a huge challenge. The princely rulers in the states of Travancore and Cochin of the 19th century allowed and encouraged Christian medical missionaries. For example, the Church Missionary Society (CMS) sent medical supplies and experts in 1816 and later it expanded the services especially in Travancore state. The London Missionary Society (LMS) started a training school in 1864. The Salvation Army began its activities in the medical field and subsequently, other societies like Nair Service Society (NSS), the Shree Narayana Dharma Paripalana Yogam (SNDP) and the Muslim Educational Society (MES) started hospitals. However, Malabar and large parts of the neighbouring Madras Presidency were relatively backward compared to Travancore and Cochin, in terms of healthcare facilities.

In 1956, the Malabar district of British India's Madras Presidency was integrated with Travancore and Cochin to form the state of Kerala, during

the state reorganization efforts in India. During the initial decades, the Kerala government's commitment to the provision of high-quality health services to the ordinary people was substantial. Social sector areas, especially education and health, received a large share of the government's expenditure. The annual growth rate of government healthcare expenditure from 1956 to the early 1980's was about 13 percent, when the annual growth rate of the state domestic product was only 9.8 percent during the same period. (Pannikar and Soman, 1984). This was reflected in the rapid growth of government healthcare facilities in Kerala. The number of beds in government hospitals increased from 13,000 in 1960-61 to 29,000 in 1980-81. Education was another social sector which received huge government expenditure during this period. These government initiatives resulted in positive social sector outcomes during the 1990's, a few of which are given below.

Table 1: Major Indicators of Social Development in Kerala and India

Sl. No	Indicators	Kerala	India
1.	Literacy-Male (Percentage)	93.6	64.1
2.	Literacy-Female (Percentage)	86.22	39.3
3.	Sex Ratio- Female per 1000 males	103.6	92.7
4.	Crude Birth Rate (CBR) - per 1000 population	17.3	28.5
5.	Crude Death Rate (CDR) - per 1000 population	6.0	9.2
6.	Infant Mortality Rate (IMR) - per 1000 population	13.0	74.0
7.	Life Expectancy- Male	68.2	62.3
8.	Life Expectancy- Female	73.6	64.2

Source: *Economic Review*, Government of Kerala, 1995.

The social sector development indicators mentioned in table 1 are largely the outcomes of the pivotal role the government played especially in the healthcare sector. However, due to the fiscal crisis from the 1980's, the

government could not spend adequately on the existing facilities in public healthcare institutions, let alone on the expansion of the facilities. Even whatever government spending that happened was limited to revenue expenditure rather than capital expenditure.

There arose a paradoxical situation in healthcare sector development in the state of Kerala. There were many positive changes happening in the economy and society which led to increased demand for more and better healthcare facilities. There was an increase in household incomes due to mainly the remittances made by those from Kerala working in the Gulf countries. There was an increase in literacy and awareness about the importance of better health standards. There was an increase in the size of the ageing population which required special medical attention to take care of age-related ailments. There was development of road networks and public transportation which made health-related travel easier and less expensive. These are the major reasons for the increase in the demand for more and better healthcare services (Kannan et al, 1991). As patients and members of their families began to expect and demand more and better healthcare facilities, the state slowly withdrew giving room for the private hospitals to expand their share in the healthcare sector. One study says that the number of private hospitals was 704 in 1978, which increased to 4288 in 1995 and accounted for about 76 percent of the hospitals in Kerala (Sadanandan R, 1993). Another study points out that between 1986 and 1996, there was 5.6 percent growth in the number of beds in government hospitals whereas it was 37.8 percent growth in the case of private hospitals in the state. (Surendran P, 2002)

Another related and interesting trend is that the state government plays a leading role in building and running training institutions for doctors and different kinds of health professionals. Along with these government institutions, there are a large number of missionary hospitals many of which have facilities to train nurses and other medical personnel. Many young girls in Kerala, mostly from the Christian community, wish to become nurses and build successful careers. However, a large number of those who get training in these institutions join in large private hospitals because these hospitals pay two to three times higher salaries compared to government hospitals (Parayil G, 2000). According to one study, the number of doctors per 1000 population was relatively high in Kerala among other states of the

country and about 86.4 percent of the doctors worked in private hospitals (*Economic Review*, 2012). Economic motive and availability of modern medical facilities in large private hospitals are cited as major reasons for this trend. In table 2 the distribution of government and private healthcare facilities, in districts of Kerala is given.

Table 2. Distribution of government and private healthcare facilities in districts of Kerala

District	Population density (per km²)	Literacy (%)	Income per capita (Rs)	Private beds per 100000 pop.	Private hospital per 10km²	Govt. beds per 100000 pop.	Govt. hospitals per 10 km²
Thiruvananthapuram	1437	89.22	8147	153	1.97	220	0.52
Kollam	1019	90.47	7831	283	1.48	81	0.35
Pathanamthitta	463	94.86	8094	359	0.97	77	0.23
Alapuzha	1468	93.87	7026	175	2.60	193	0.64
Kottayam	862	95.72	7429	402	2.15	177	0.38
Idukki	227	86.94	9586	346	0.48	74	0.13
Emakulam	1237	92.35	12665	383	2.25	131	0.47
Thrissur	959	90.13	8126	287	0.95	141	0.40

Palakkad	577	81.27	6943	81	0.40	80	0.24
Malappuram	1006	87.94	4933	93	0.67	60	0.34
Kozhikode	1214	91.10	7768	130	1.59	154	0.40
Wynad	350	82.73	9875	237	0.52	109	0.18
Kannur	824	91.48	7940	162	0.89	86	0.34
Kasergode	602	82.51	7321	108	0.79	56	0.30
State	806	89.81	8007	216	1.10	122	0.32

Computed from *Economic Review* (2012), Government of Kerala

A few inferences can be made from the numbers available in Table 2 to find support to the arguments presented in the present paper. Ernakulam had the highest per capita income among all the districts of Kerala. The gap between the numbers of beds in the private hospitals and the number of beds in the government hospitals, per 1 lakh population was also the highest in Ernakulam among all the districts of the state. It is about 3 times and it means that as the state retreats in the healthcare sector and the income of the people increases, the space for the private sector to expand increases. Kottayam had the highest literacy rate among all the districts of Kerala. Again, the gap between the number of beds in the private hospital and the number of beds in the government hospitals, per 1 lakh population was among the highest in Kottayam,

among all the districts of the state, when literacy rate is taken as a criterion. It is about 3 times and it means that the state retreats from the healthcare sector, when literacy and awareness among the people increase, leaving the space for the private sector to expand. These trends indicate the unfolding of the Lauderdale paradox in the healthcare sector in Kerala and perhaps in other parts of the country as well.

Part 2- Unfolding of Lauderdale Paradox in the Healthcare Sector:

Karl Marx (1847) explains Lauderdale Paradox as a contradiction between public wealth and private profit and how a decrease in the former progressively increases the latter. In the context of the present discussion, it would mean how a decline in public healthcare services progressively increases the growth of private hospitals and their profit. Marxian theorists like Foster (1975) and Churchill (2004) extended the concept of the Lauderdale paradox to explain the growing contradiction between public wealth and private profit in the modern economy and society. They provide additional insights taking into account the recent trends in the growth of industrialization, urbanization, standards of living, education, awareness and technology. They argue that healthcare is commodified and sold in the market under the influence of western neo-liberal economic logic. Health is treated like any other commodity and offered for sale and it is affordable only to those who have the required financial resources (Moynihan R and A. Cassels, 2005). The western neo-liberal market system makes use of consumer culture, nurtured in the beginning with the best of the motives by government agencies which provide basic education and healthcare facilities.

Kerala experienced progressive changes in the social, cultural and healthcare environment due to European colonization and the services rendered by Christian missionaries even before India's independence and formation of the state in 1956. As already mentioned, there was an expansion of medical facilities by the government from the 1960's to the middle of 1980's. Since then, there has been a relative decline in both the quantity and quality of healthcare services provided by the government hospitals (John, Sara, 2018). According to one study, about 95 percent of the total number of hospitals in Kerala were under the ownership of either private or voluntary organizations, and only 5 percent were run by either state government or local bodies in the year 1991 (Leversque *et al,* 2006). Private hospitals

increasingly adopted advanced medical technology for diagnosis as well as treatment like MRI, endoscopy and CT scan while government hospitals failed to show progress in this area. A study points out that in 1995, out of 26 CT scan centers in Kerala, 22 were in private hospitals (John, Sara, 2018). The disparity could have increased since then. The recent trend is the rise of super-speciality hospitals even in small towns in the state. There are several reports about "unnecessary" medical investigations conducted in corporate hospitals. Patients and their families, especially those belonging to middle-income groups are at the mercy of corporate hospitals. This unfolding of the Lauderdale Paradox in healthcare has become worse during COVID-19 pandemic times, which is briefly explained in the third and final part of the paper.

Part 3- Lauderdale Paradox in Healthcare Sector during Pandemic Times:

The high cost of medical treatment in private hospitals and its adverse consequences are not adequately addressed in India. According to a World Bank study, more than 40 percent of all the patients admitted to private hospitals borrow heavily or sell assets including inherited property in the form of house or farmland to meet medical expenses. The same study points out that about 25 percent of farmers in India are pushed below the poverty line when a member of the family gets medical treatment in a private hospital (World Bank, 2001). It is common that doctors in private hospitals, perform unnecessary surgeries with a profit motive. A report says that the number of Caesarean section (CS) deliveries is several times more in private hospitals compared to government hospitals. Hospitals and doctors get more money when they conduct a CS rather than vaginal delivery (Sreevidya and Sathiyasekaran, 2003). The high cost of medical treatment and unnecessary surgeries raise issues of affordability, equity and ethics. There are less effective regulatory professional and statutory organizations like the Indian Medical Council (IMC) and the Indian Medical Association (IMA) to maintain standards of practice among hospitals and doctors. It is reported that doctors get commissions from CT scan and other testing centers under the pretext of "referral fees" when the test is not necessary for diagnosis and treatment (George K.K, 1993). This trend found in hospitals and doctors gets additional strength during pandemic times as patients become more vulnerable, desperate and helpless.

The private healthcare sector bloomed because the state retreated. Public spending on drugs and other medical supplies was progressively reduced due to fiscal difficulties. This affected government hospitals at all levels, district hospitals, taluk hospitals and primary healthcare centers. According to one survey, only 23 percent of even poor households wanted to utilize government hospitals even in the year 1987 (Kannan *et al,* 1991). The percentage would have gone down further in recent years. When this trend is happening, the governments at the center and state levels were encouraging private investment in the healthcare sector. For example, The National Health Mission, launched in 2013 which was extended in 2018 envisages active participation of the private investments in the healthcare sector. The government offers several concessions like sale of land at subsidized prices, reduced utility charges, loans at low-interest rates and import of medical equipment for research at reduced import duties. When employees of public sector undertakings and state and central government departments avail medical treatment in private corporate hospitals, it becomes a huge income for these hospitals because the medical bills are reimbursed by the government agencies. Since there is a negative perception of government hospitals among the patients, it becomes a huge revenue loss for the government. The direct and indirect patronage of the government to encourage private investments in corporate hospitals explains the unfolding of another dimension of Lauderdale Paradox in the healthcare sector.

According to one report, the COVID-19 pandemic has led to a sharp decline in the number of patients seeking normal healthcare services in private hospitals due to the fear of the virus. It is said that even the number of emergency medical cases has declined during the pandemic times. So, the "business" of private hospitals was affected. The report goes on to say that India will be missing the woods for the trees. Even before COVID-19 pandemic, there were vulnerable health conditions caused by non-communicable diseases (NCD's) resulting in a large number of deaths aggravated by the neglect of social and health sectors over decades in India (*Mint*, October 19, 2020). Then there was a resurgence of unethical "business" practices by the hospitals and doctors who tried to make up the loss with a vengeance. A corporate hospital charged Rs.80,000 for Coronavirus treatment for 24 hours. The patient was asked to take body temperature six times a day and for each reading, he had to pay Rs. 3000 (*Times of India*, June 30, 2020). A recent report in the *British Medical Journal* (Sept 10, 2020) explains the high cost of COVID virus treatment in a corporate hospital in Kolkata. A

businessman admitted his 57-year-old mother in a corporate hospital when she developed breathlessness. Many tests were conducted and he could not understand the hidden cost involved. After two weeks, the patient died and the final medical bill was Rs. 15 lakhs. The high prices of healthcare services provided by corporate hospitals can be regulated by the government, but they are not. This is another dimension of the Lauderdale paradox in the healthcare sector. According to recent reports, about 86 percent of India's rural population and about 81 percent of urban population has no health insurance or social security protection of any kind (*Financial Express*, June 7, 2020). India is one of the few countries in the world which lacks Universal Health Coverage (UHC) in the real sense.

India is again, one of the few countries which deliberately created fear and patriotism among people with a sudden four-hour warning of a national lockdown. There were no trains and buses, and the migrant workers started walking back to their villages. As per 2011 census, there were 450 million internal migrants in India and many of them chose to walk on the highways and railway tracks spreading fear, desperation and disease. Citizens were asked to applaud from the balconies of their houses to appreciate the services of health workers, doctors and hospitals. On another day, people were asked to switch off the lights of their houses at 9 PM for 9 minutes, and light lamps to spread a message of hope. Actually, these deliberately crafted moves created an emotional atmosphere dominated by fear and uncertainty in the minds of the people who were rapidly losing their jobs, incomes, and self-esteem (Foster J.B and Intan Suwandi, 2020).

The effects of massive reverse migration of people from towns and cities to their native villages caused by the lockdowns imposed during pandemic times be mentioned briefly. One report says that it was the most heart-breaking migrant crisis since the partition of the country in 1947. Men, women and children were walking back home in dangerous journeys, dying due to hunger on the road or on the railway tracks (*The Hindu,* May 30, 2020). There was inadequate support, from the government, the corporate sector and the middle class. On the one hand, there was a lack of empathy for the poor and on the other hand, there was great enthusiasm for privatization projects in the form of opening of the economy to private capital including foreign capital in coal, defence production, railways, infrastructure and even space travel (*Deccan Herald*, June 11, 2020). State governments set up relief camps and shelters for migrant labourers and about 69 percent of all such shelters were started in Kerala. However, the conditions in these

camps were so poor that many opted not to stay in such camps (*The Hindu*, May 17, 2020). One could see political and administrative responses from the government and not public health responses, during the pandemic times, creating space for the private sector to expand activities and exploit vulnerable people.

It was reported that when there were less than 500 cases and 10 deaths from the pandemic, India declared the world's longest, largest and the most restrictive lockdowns in history (*Times of India*, August 8, 2020). It could be observed that the pandemic related reports and strict lockdown parameters produced behavior change based on a sense of terror and uncertainty among people, especially among the vulnerable sections of the society. This provided a fertile ground for hospitals, doctors and testing centers to exploit the patients and their families during the pandemic times. This phenomenon can be explained in terms "*Amygdala hijack*", which means an immediate, strong and overwhelming emotional response experienced from a threat. Amygdala is a small region of the brain which is involved in experiencing emotions such as sadness, fear and anger.

In evolutionary terms the survival value of Amygdala is crucial. The critical milliseconds' response in times of danger decides the life and death of organisms. Those who react in time, survive and others perish. In the brain of the modern man, amygdala works in times of crisis or crisis perception (Goleman, Daniel 1995). There are studies which explain disruptive events in terms of this phenomenon. For example, a recent study says that when demonetization of Rs. 500 and Rs. 1000 currency notes were announced at 8 pm over national television channels on 8, November 2016, "*Amygdala hijack*", was at work (Jaffer, N.M, 2020). When the world's longest lockdown was announced with less than four-hour notice, at 8 pm, on 24, March 2020, again "*Amygdala hijack*" was at work. This time among the beneficiaries were corporate hospitals. A recent report says that India's super-rich saw their wealth grow during the pandemic times, when the economy was shrinking in India. The wealth of Mukesh Ambani, of Reliance industries, the richest person in Asia, increased by 73 percent and that of Dilip Shanghvi, of Sun Pharma, the ninth richest person in India, increased by 17 percent (*Mint*, September 30, 2020). In general, a sense of terror, uncertainty, loss of income, humiliation and fear of illness and death prevailed, in the minds of the people. The general perception was that going to government hospitals would spoil a patient's health further and it would be better to go to private hospitals even though they followed exploitative practices (Prashad V. 2020).

There are studies which point out how the commodification of healthcare increases during crisis times (Kassirer J.P, 2004, Loayza, 2020). This trend is increasing in the Indian context, in recent times. There is a scarcity of good healthcare, and capitalism feeds on scarcity (Foster J.B and Intan Suwandi, 2020).

Conclusion:

The major arguments presented in the paper may be recapitulated. The Marxian concept of Lauderdale Paradox has been extended by later writers to explain the increasing contradiction between public wealth and private profit in various fields of activity including healthcare service provision in a modern economy. Kerala, a socially progressive state with relatively less industrial development compared to other states of India, was taken as a case in point. It experienced a rapid expansion of the public health system in an impressive way till the 1980's. With an increase in literacy, educational attainments, standards of living and general awareness, demand for more and better healthcare services increased impressively. The state retreated thereafter giving room for the expansion of private hospitals including large corporate hospitals. The government also encouraged private investment in the healthcare sector through various incentives. This was an instance of the unfolding of the Lauderdale Paradox in the healthcare sector. The trend of commodification and commercialization of healthcare services increased during pandemic times as the government created an atmosphere based on fear, panic, uncertainty, loss of income as well as of patriotism. This trend further unfolds Lauderdale Paradox in the healthcare sector in the country. The state should be advancing instead of retreating in the field of healthcare services, especially in pandemic times. This does not seem to happen in India. Healthcare is treated as a commodity and sold with exploitative commercial motives by the private players and ordinary people suffer in silence with fear and patriotism. This exciting but disturbing scenario needs further study and analysis by extending the scope to include other major states of India. Further research efforts to find possible solutions should be undertaken in the interest of people's welfare.

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