

# IMPACT

INNOVATIVE MANAGEMENT PRACTICES  
AND CREATIVE THINKING

A JOURNAL FOR MANAGEMENT PEOPLE



Inspiring Indian Women Achievers

CELEBRATING  
WOMEN  
The Strength Within

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*From the beginning of time a great strength has existed*

*Those who have harnessed this strength have achieved great things*

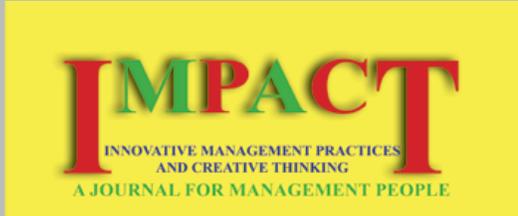
*And you can too*

*To realise your true potential*

*You need to release the strength within*

# Women's Day Celebration

# Greetings from **IMPACT**



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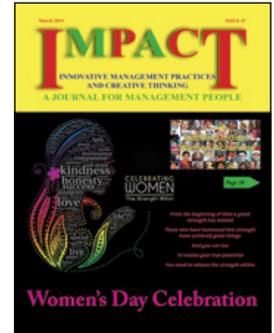
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Dear Readers,

### **Powerful Women in Indian Mythology and Culture !**

Indian Mythology taught us the following about woman,

"Aacharya is 10 times greater than Upadhyaya.

Father is 100 times greater than Aacharya.

Mother is 1000 times greater than Father."

-from Manu Smriti

### **So, for women what would be greater pride more than this?**

"Where women are respected, loved, cared Devas / Devatas live there"

- From Manu Smriti

### **So, we should always give respect, care and love to women.**

According to Devi Purana Goddess Kali is the supreme Goddess in Indian Mythology.

Godess Durga is worshipped as the supreme warrior who cannot be defeated by anyone in Hindu Mythology.

Goddess Saraswati is the source of Knowledge, Wisdom, Intelligence.

Goddess Mahalakshmi is the source of Wealth, Money, and all physical happiness.

Western world celebrates only one day of 365 days as International Women's day on 8th March every year.

Whereas Indian's celebrate every day the women in our traditional culture!

Editorial Team

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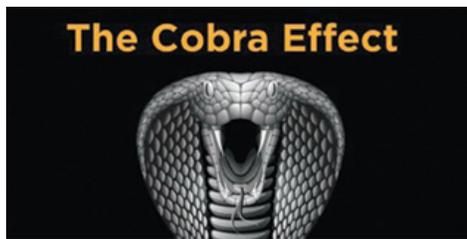
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# Lessons Learnt from Bee !!!

**M**ost of the Project Mangers record their learning during each project and document the same as part of their process (Project Closure) so as to improve efficiency in managing similar risk in future. Do we learn from the creatures around us? Honeybees are fascinating and it's amazing how much we can learn from a tiny insect! Michael O'Malley in his book entitled: 'The Wisdom of Bees'; he begins by telling us that bees "have developed a system that rivals ours in complexity and surpasses it in efficiency..." Unfortunately, many of us can testify to bad experiences of leadership and inefficiency or at least know of those that are inefficient and are dysfunctional. So when I came across these lessons I remembered the following verse in Quran where Allah says in the Chapter called 'The Bees':

Quran {16:68-69}: And your Lord inspired the bee: build homes in mountains and trees, and in (*the hives*) they build for you. Then eat from all the fruits, following the design of your Lord, precisely. From their bellies comes a drink of different colors, wherein there is healing for the people. This should be (*sufficient*) proof for people who reflect.



In an effort to be among those who 'reflect / give thought', we will discuss together in this article some lessons inspired by honeybees that we can learn, ponder upon and implement in our lives.

## 1. Honeybees inspire us to reflect and gain knowledge

Most of us wondered in our childhood how bees make honey and found out later during study that bees start making honey, their food, by visiting flowers. They collect a sugary juice called nectar from the blossom by sucking it out with their tongues. They store it in what's called their 'honey stomach', the color and flavor of honey they produce differs depending on the nectar source.

## 2. Honeybees inspire us to work together

When they have a full load, the bees fly back to the hive. There, they pass the nectar on through their mouths to other worker bees who chew it. It's passed from one bee to the other, until it gradually turns into honey. Then the bees store the honey in honeycomb cells, which are like tiny jars made of wax. The honey is still a bit wet, so they fan it with their wings to dry it out until it becomes stickier. When it's ready, they seal the cell with a wax lid to keep it clean. **Teamwork is the secret to their success.**

**This also teaches us humility.** The goal of a humble honeybee is to play its part in producing honey. Think about your attitude towards your team members. It's a question only you can answer: *how am I contributing to the success of my team?*



### 3. Honeybees teach us to optimize.

I was surprised by how much effort bees put into producing honey. However, what fascinated me more was that Allah divinely inspires honeybees! Allah commands bees to make homes in mountains, trees and hives that people construct.

The functions performed by the honeybee leave us in wonder. Honeybees produce their honeycombs in the form of hexagons. Mathematicians inquiring into the reason why this hexagon remained constant and why there were no rectangles, heptagons, octagons, etc. found out that the optimum use of the entire space of unit could be no other than a hexagon, which also accounted for the production of cells using the available material in the most economical fashion. Had the cells been of a different shape, i.e., triangular or quadrilateral, there would be no vacuum, as well. But less



material is required to build hexagonal cells than that required for triangular or quadrilateral cells. In many other shapes there would be unutilized space left. Thus the hexagonal cell is capable of storing the greater amount of honey with less wax. I envy honeybees for the simple yet extremely productive life they lead: they are highly organized, focused and produce amazing results as a team, all through obeying Allah's command .

### 4. Honeybees teach us to seek pure 'sustenance'

Bees only eat nectar from fresh and clean flowers that no other bee has eaten from. So, their sustenance (rizq) is from a pure source.

On the subject of rizq, Imam Malik was reported to have said : "No one will die until his provision is completed for him, so behave correctly in your seeking it." [Muwatta' Malik – The Decree] .

Unfortunately in this day and age, the pursuit of wealth and being individualistic and selfish is paramount. Many companies exploit their workers and the environment and only care about profit., but Honeybees teach us to seek pure source which means we must not deal in prohibited items or engage in corruption or deceive or cause loss to Customers and Stakeholders so as to increase profitability / share.

## 5. Honeybees teach us efficiency

We have all heard someone describing his/herself by saying they're 'busy as a bee'. This description sums up the life of honeybees: they're extremely efficient. A large beehive can house up to 60,000 bees and they may collectively travel 55,000 miles and visit two million flowers to gather enough nectar to make just a pound of honey!

Let's take inspiration from honeybees and work not just hard but efficiently to achieve the best results in whatever actions we do. A simple way to increase your efficiency is by changing your sleep pattern. Gradually begin to go to bed earlier and start waking up earlier just by 30 minutes. Late at night, we don't really get much done, but in the morning, our body and mind are much more alert.

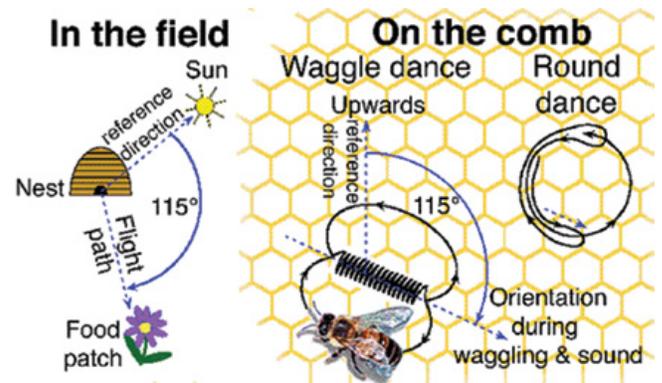
## 6. Honeybees provide key relationship advice

Did you ever think you could get a relationship tip from a bee? Well, think again! **Bees have amazing symbiotic relationships with plants; they are neither greedy nor selfish.** In the process of gathering nectar, a bee gives back more to the flower: it transfers pollen grains from one flower to another, hence pollinating the flower for essential fertilization and reproduction to take place.

**In our relationships, we should try and give more, just like the honeybee does.** It's good to be generous with our love, attention and time. In addition, while the bee is drinking nectar, it doesn't harm the delicate petals of the flower.

## 7. Honeybees teach us to care about our communities

Bees live together in well-organized hives where every bee has a role to play in its community. The queen bee lays the eggs while worker bees clean the hive and keep the hive's temperature cool. Bees maintain a temperature of 92-93 degrees



Fahrenheit in their nest regardless of whether the outside temperature is very hot or very cold. Some bees protect the hive from intruders while others fly for miles to collect nectar. When a bee returns to its hive, it does a little dance (it's called the bee dance) to show the other bees the coordinates of the flowers so they can go and feed. The bee that has located the spot where there is nectar to be collected returns to the hive to inform her sisters about the location of flowers. The scout bees returning to the hive perform circular dances or tail-wagging movements.

These dances indicate not only that the scouts have found nectar or pollen and that the other workers should go out and seek it, but they are actually performing an amazing charade that conveys precise information to their sisters about the direction and the distance of the location of a newfound source.

A bee cannot survive or make honey on its own; it has to cooperate with its fellow bees.

**People are exactly the same. We need to take care of our responsibilities and work with others to create harmonious and productive societies.**

Syed Fazlullah Khan

*Certified Project Manager (IPMA C) and MRICS with over 3 decades of qualitative experience in the Construction Industry. Currently working with ETA Properties & Investments Pvt.Ltd., Chennai as Head - Projects.*



# Five Elemental Women

Indians believe that between the real and the divine worlds, there is a mid-level world of mythology. Here, mythical heroes and heroines play out stories of love, valour, courage and righteousness as well as revenge, hatred and mindless cruelty. Five women from the epics – Ramayana and Mahabharata – have played such crucial roles in our tradition, that every Indian woman, even in this tech-savvy age, continues to be influenced by their life-graphs...With the International Women's Day on March 8 2008 coming soon, it is time to remember the Panchakanyas and see how Indian women relate to them even today!



Are you an 'earth' woman? Do you feel an affinity to the element of 'fire' because of your passionate and temperamental nature? Do you flow serenely through life like 'water'? Is your spirit free and elusive like the 'wind'? Or do you dream of being light as air and vast like 'space'? As an Indian woman, it is likely that you have a little of all these elements in you and that you combine all qualities of the five elements. If this is so, you should not be surprised, for all Indian women carry the legacy of their icons, the most celebrated Panchkanyas of mythology.

As **inheritors of the Panchkanya concept** for centuries, Indian women are unique, to say the least. Like their icons, they have dual personalities. They are bound by the strictest norms of society on the one hand; yet on the other hand, they are left free to prolifically use the chinks in the armour of social and traditional laws made by a staunchly male-oriented pecking order. Within the scope of social boundaries, they can still express their personalities and design their own life-graphs. The female icons set up by Indian tradition for women to follow therefore are admirable and confusing at the same time.

Among the feminine icons of Indian tradition, five epic characters stand out prominently. These are Sita, the heroine of the Ramayana and the wife of King Ram of Ayodhya; Draupadi, the heroine of the Mahabharata and the wife of the five Pandava princes; Mandodari, the wife of Ravana, King of Lanka; Ahliya, the wife of the Sage Gautama and Tara, the wife of Bali, the tyrant monkey king who usurped the kingdom of Kishkindha.

Each of these women is described as extraordinarily beautiful and virtuous. As a matter of fact, tradition says that their character was so strong, that no calamity could diminish their spiritual power or their worshipful places in the hearts of generations of people the world over. In fact, the five women have such a powerful hold over the hearts of millions of Indians that they are called the Panchkanyas (five women) whose very names ensure salvation and freedom from all evil. It is not uncommon for devout Hindus to recite their names each morning in a Sanskrit Shloka to remind them of the power

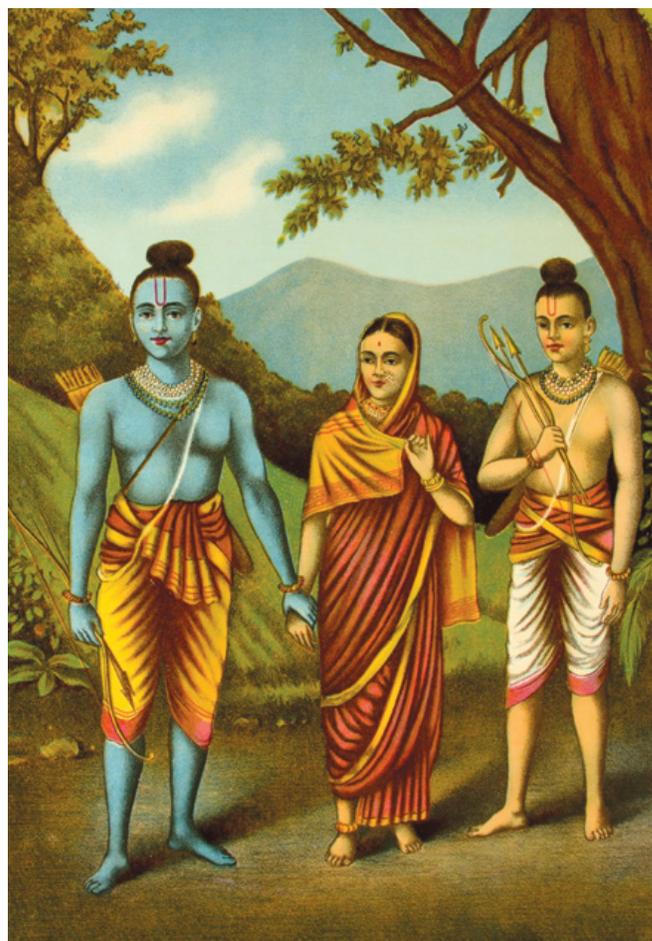
they symbolised because of their purity of character and spiritual strength.

Yet another interesting aspect of their life-graphs is that all of them are legendary beauties in their own right. Their lustre and beauty caused kings, sages and sometimes even minor gods to kidnap them or covet them. Both the epics describe gigantic wars fought because the beauty of Sita and Draupadi, made evil men like Ravana and Duryodhana lust after them. It is perhaps fitting therefore, that considering their beauty, character and personality, Indian tradition links each one of them to an element.

In an uncanny way, the life-graph of each of these women is somehow replicated in the lives of millions of Indian women even today. Whatever suffering and traumas each of them went through during their lives, are repeated ad nauseum in the lives of millions of Indian women. It is clear that Indian society, at its deepest core, still thinks that man is born to rule and woman to be ruled!

Janaka, the King of Mithila, as is well known, found **Sita** while his fields were being ploughed. She is the wonderful daughter of the earth, stable, forgiving, patient and pure. The story of her kidnapping by Ravana and her suffering at the hands of the people of Ayodhya is read every day in millions of homes. It continues to inspire devotion and compassion among all women. Briefly, Sita, the Princess of Mithila, was married to Ram, the Prince of Ayodhya. Soon after, she chose to follow her young husband into the forest, when he was banished for fourteen years by his stepmother. Ravana kidnapped her during this forest sojourn. A bloody war followed across the sea and she returned to Ayodhya with Rama for his coronation.

Alas, because of the suspicions of his subjects about her purity, Ram banished the pregnant Sita once again to the forests on the banks of the Ganga. Here, she lived in the Ashram of Sage Valmiki, the author of the Ramayana, where she bore her



twin sons Luv and Kush. When she was finally re-united with Ram, she chose rather to return to her mother, the earth, than go back with her husband as his empress. In this last defiant gesture, she showed her inner strength and rejected the continued injustice she had suffered all her life. Yet, Indian men are quick to say that she asked for all the suffering she was subjected to because she did not stay within the Lakshman Rekha drawn for her protection by Lakshmana, her devoted brother-in-law. She, they say, was punished by fate for overstepping the authority of the men who were her familial lords. Today's women are similarly expected to observe the unseen but clearly delineated Line of Control drawn for them by the men in her life. Her career, her social activities and her behaviour must be governed by strong male-designated social and familial rules. If she disobeys these rules, trauma and abandonment become her certain fate.

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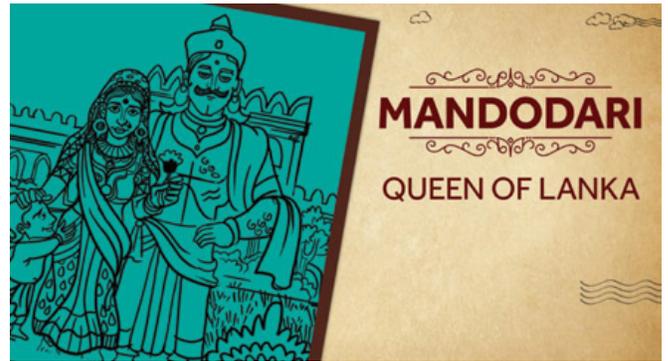


**Draupadi** was the copper-toned beauty born of fire. Fiery, gorgeous and strong-willed, Draupadi was born out of her father's prayer for revenge against his enemies. She personified this quality throughout her life. Her burning passion for revenge against the Kauravas, who disrobed her in a full assembly in the presence of her five husbands, caused the epic war between the Kauravas and the Pandavas in Kurukshetra. Draupadi's oath that she would tie her long tresses only with bloodstained hands is symbolic of her personality. Her anguish at being disrobed and humiliated in the Kaurava court led to her curse that a country where women are reduced to such ignominy, would never prosper. Even today, many Indians believe that women's anguish and their cries against monumental injustice have left India with centuries of suffering, slavery and bloody conflicts.

Draupadi's anguish and anger are a commonly used theme in many dance ballets, music renditions and poetic compositions in all Indian languages. Famous research scholars like Dr. Ananda Coomaraswamy and Dr. Irawati Karve, who believe that gentleness and vengeful anger are just two sides of Indian womanhood, have juxtaposed her character with that of Sita. Here too, orthodox Indians and researchers believe that Draupadi asked for the humiliation piled upon her because she not only rejected Duryodhana as a suitor but ridiculed him by calling him "the blind son of a blind father". Most Indian women would agree that like this passionate heroine of the Mahabharat, millions of women are publicly humiliated and even raped as a punishment for challenging the male will or for 'talking back' at a man. Many men are known to use

violence against wives merely because they 'back-answer' them!

**Mandodari**, the wife of Ravana, is associated with the element of water, turbulent on the surface yet deep and silent in her spiritual quest. The beautiful Mandodari tolerated the misdeeds of Ravana till his death. Ravana, it is said, abused numerous women and kidnapped Vedavati, daughter of a sage, whom he wooed with vigour till she, in disgust killed herself, saying that she would be reborn as Sita, who would



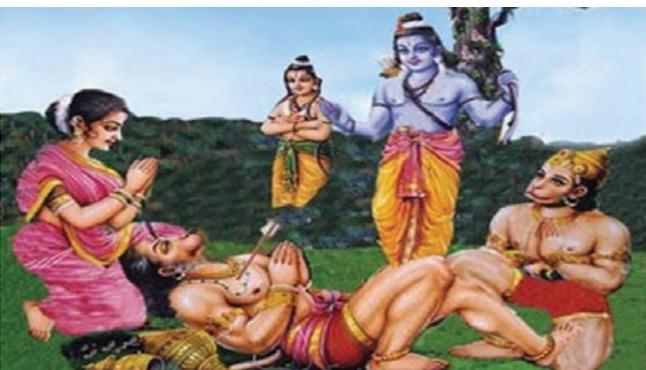
be the cause of his annihilation. Mandodari was a woman of character, virtue and relentless faith and tried her best to make Ravana mend his ways, though she was unsuccessful in the end. Mandodari's fate is shared by millions of women today. A staunchly male-oriented society overlooks the affairs and illicit liaisons of a husband and expects the wife to love and honour him despite his misdemeanors.

**Ahalya** is the beautiful wife of a Sage Gautama, whom Indra, the chief of the gods, coveted. He cheated her by assuming the persona of her husband and seduced her. Angry beyond reason, Gautama cursed her and turned her into a rock. Upon hearing the truth, he pronounced the Rama, during his banishment in the forest, would touch her with his sacred feet and would bring her back to life. Ahilya, admired by women for her forbearance and ethereal nature is likened to the freshness and active nature of the wind. Though Ahalya's seduction was a fraud, she suffered for by being turned into a stone. This story too, applies to modern Indian women. Whoever, falters or is offended in the family – husband or



children – she is held accountable and bears the brunt of the misdeeds.

**Tara**, wife of the monkey king Bali, was also a woman of great virtue. Bali was a tyrant who usurped his brother Sugriva's kingdom and abducted his wife Ruma. He died a valiant death at the hands of Rama and left Tara to live piously for the rest of her life. Tara is associated with space and has the quality of intelligence, compassion and large-heartedness. There are two other Taras in mythology: Taramati, the wife of king Harishchandra and Tara or Rohini, the consort of



the Moon god and mother of the planet Mercury or Budha. The theme of Panchkanyas may include any of these three women, all equally lustrous and virtuous. All the three Taras show that women were considered the 'property' of men in India for millenniums. They were kidnapped, punished, abandoned, left to live miserable lives as widows and even sold as slaves by powerful men. Things are not much different today. Women suffer the same humiliations even in modern India.

In spite of this, the Panchkanya theme has inspired Indian women for ages. They believe that even today, they have great affinity to each elemental woman by the way they look, feel or react to the world around them. Most Indian women believe that they tolerate and accept the worst kind of injustice like Sita and remain steadfast in their duty and devotion to their husbands and families. Yet, surprisingly, like Draupadi, they also hide storms of anguish, anger and revenge in their hearts. They believe that the curse of a virtuous, strong woman can ruin the most powerful of men. Like Mandodari, they live a life of duality, with the turbulence of varied experiences on the surface and a deep, silent core in their souls, where wisdom originates. Like Mandodari, they have an inherent gift of distinguishing between right and wrong. In a crisis, they know how to insist on doing what they consider right. Like Ahliya, they have a dormant power buried deep down in their psyches. They have the strength to move like the wind and the compassion to forgive wrongs done to them. Like Tara, they seek a special lustre of their own. They seek a sacred place - which is their right - in the vastness of space. From this niche, they spread their compassion and tenderness.

It is for every woman to study the life-graphs and personalities of the Panchkanyas and decide which element they empathise with. However, in truth, every Indian woman has shades all the Panchkanyas within her soul!

**By Vimla Patil**

Source: <https://www.esamskriti.com/>

# Five Questions on Choosing

**E**ven straightforward decisions have multiple dimensions, as the act of choosing incorporates multiple disciplines, says Sheena Iyengar, one of the world's leading experts on how and why we human beings make the choices that we make. The Inaugural S.T. Lee Professor of Business at Columbia Business School, Iyengar is the author of *The Art of Choosing*, published in 2010, a nominee for the *Financial Times* and Goldman Sachs Business Book of the Year award.

**Q. You are considered one of the world's leading experts on choice. Can you briefly share how you got interested in that topic?**

**A.** I started formally studying choice when I was a PhD student at Stanford University. Conducting research on what we know about human motivation, I found that there were four central pillars: the need to achieve, a desire to fulfill one's curiosity, fulfillment of dreams, and the desire to engage in exercises in self-determination.

I was quite taken by the idea of self-determination and what was at the root of that. The idea of self-determination is a focus in different disciplines, such as political science, philosophy, economics, and psychology, but they all come at it from very different angles. At the same time, a growing field, judgment and decision-making, has developed in another part of psychology. That looked at all the ways in which we basically get decision-making wrong. I got interested in putting together both our desire to have choice and what choice would mean in our lives, as well as the practice of choice. If you look at my work, I have always pitted the meaning and value of choice against the practice of choosing.

**Q. Can you give us a sense of your current research?**

**A.** One line of study looks at cultural differences in the way that people react to choice. No matter where you go in the world, people are born with a unique desire to be in control. But the extent to which people will use choice and be empowered by choice is what culturally varies. Studying employees who all work within the same organization, for example, we find that even when people have the same job, they don't all see themselves as having the same amount of choice. Anglo-Americans think they have more choice than people from Asian countries, who in turn think they have more choice than people from Latin American countries. The critical difference isn't so much how many choices they think they have, but whether if having choice in their job actually affects their performance and their satisfaction.



**Q. Many of us feel that our lives and calendars have become too inundated these days with too much to do and too little time. Are there lessons from your work that individuals might use to better manage the choices they make?**

**A.** We can't do well at things if we are constantly reacting rather than being proactive. One of the things that I tell everybody, and I often do this as an exercise in class, is to tell them to jot down all the things that they're responsible for and the things they think are important to do. I tell them to make that list as long as they need to. Then I tell them to review that list very carefully, and cross off everything other than the top 1, 3, and 5 items – those are the things that you absolutely cannot live without. That should be your way of setting your priorities.

**Q. Looking at management education on a whole, are there any implications in your work for improving the business of business schools?**

**A.** I think that business schools need to spend time understanding what practitioners are saying



about their needs. What are the one, three, and five big questions or problems that practitioners are struggling with, and to what extent have we equipped ourselves to help aid them? If we are not aiding them with that, that's a guide to how we might reform our curriculum.

**Q. Are there lessons in your research that could help top managers of business schools to become better leaders?**

**A.** I will actually be talking about leadership and choice at the GMAC conference. In particular,

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I will be talking about what we have learned about how leaders use choice to empower themselves and others around them. I will focus on a few key points. One is, how do you motivate people through choice? How do you empower people and make them feel a sense of self-determination? I will talk about this both from the American perspective as well as from a cross-cultural perspective. How do you create a global organization in which everyone is getting the kinds of choices that will most motivate them? When you decide to give people choice, how much choice should you give them? What is the optimal amount of choice to give them so that they are motivated, both from the perspective of employees and customers? I will also be talking about the big

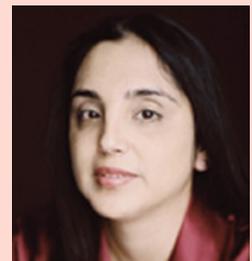
question of when you have to make a choice, how do you balance the desire to use reasoned analysis vs. gut?

My goal will be to get people thinking about the kinds of choices that they make, and about how they can get more out of choice in their everyday lives, both personally and professionally.

*Source: <https://www.gmac.com/>*



Sheena Iyengar



# New Management Lesson from Sasa & Kasav

Once upon a time a tortoise and a hare had an argument about who was faster.

They decided to settle the argument with a race. They agreed on a route and started off the race.

The hare shot ahead and ran briskly for some time. Then seeing that he was far ahead of the tortoise, he thought he'd sit under a tree for some time and relax before continuing the race. He sat under the tree and soon fell asleep.

The tortoise plodding on overtook him and soon finished the race, emerging as the undisputed champ.

The hare woke up and realized that he'd lost the race.



The moral- "Slow and steady wins the race. This is the version of the story that we've all grown up with."

## The Story Doesn't End Here

The hare was disappointed at losing the race and he did some soul-searching.

He realized that he'd lost the race only because he had been overconfident, careless and lax. If he had not taken things for granted, there's no way the tortoise could have beaten him. So he challenged the tortoise to another race.

The tortoise agreed. This time, the hare went all out and ran without stopping from start to finish. He won by several miles.

The moral - "Fast and consistent will always beat the slow and steady. It's good to be slow and steady; but it's better to be fast and reliable."

## The Story Doesn't End Here

The tortoise did some thinking this time, and realized that there's no way it can beat the hare in a race the way it was currently formatted.

It thought for a while, and then challenged the hare to another race, but on a slightly different route. The hare agreed. They started off. In keeping with his self-made commitment to be consistently fast, the hare took off and ran at top speed until he came



The moral - "It's good to be individually brilliant and to have strong core competencies; but unless you're able to work in a team and harness each other's core competencies, you'll always perform below par because there will always be situations at which you'll do poorly and someone else does well."

to a broad river. The finishing line was a couple of kilometers on the other side of the river.

The hare sat there wondering what to do.

In the meantime the tortoise trundled along, got into the river, swam to the opposite bank, continued walking and finished the race.

The moral - "First identify your core competency and then change the playing field to suit your core competency."

### The Story Still Hasn't Ended

The hare and the tortoise, by this time, had become pretty good friends and they did some thinking together.

Both realized that the last race could have been run much better. So they decided to do the last race again, but to run as a team this time.

They started off, and this time the hare carried the tortoise till the riverbank. There, the tortoise took over and swam across with the hare on his back. On the opposite bank, the hare again carried the tortoise and they reached the finishing line together. They both felt a greater sense of satisfaction than they'd felt earlier.

Teamwork is mainly about situational leadership, letting the person with the relevant core competency for a situation take leadership.

Note that neither the hare nor the tortoise gave up after failures. The hare decided to work harder and put in more effort after his failure. The tortoise changed his strategy because he was already working as hard as he could."

In life, when faced with failure, sometimes it is appropriate to work harder and put in more effort.

Sometimes it is appropriate to change strategy and try something different.

And sometimes it is appropriate to do both.

**Jayprakash B. Zende**  
*Consultant in employee involvement & freelance trainer*



# 21 Quick Tips to Change Your Anxiety Forever

**Lead a happier, healthier life with these calming strategies.**

**Y**ou can read all the anti-anxiety advice in the world, but none of this matters unless you take action. To feel more relaxed, to sleep soundly at night, and to put energy into what matters, you have to stop wasting time on tasks that don't matter.

By the end of this article, your life could become infinitely more productive and Zen-like. Your part is to commit to 15-60 minutes per day and tackle a few of the following 22 anxiety busters below.

The more you commit, the better you'll feel.

You're probably familiar with some of these anxiety strategies. But if you experience racing thoughts, tightening in your chest, and shortness of breath, you haven't done all of them.



## **Anxiety Buster #1: Start Deep-Breathing**

If you're not focused on how to calm your body through slow, intentional belly-breathing, you're missing out. Belly-breathing is free, location independent, and easy to implement.

1. Sit with your eyes closed and turn your attention to your breathing. Breathe naturally, preferably through the nostrils, without attempting to control your breath.
2. Be aware of the sensation of the breath as it enters and leaves the nostrils. Place one hand on your belly, and the other on your chest. Take a deep breath for a count of four. Hold your breath for a



count of three. Exhale for a count of four. The hand on your belly should go in as you inhale, and move out as you exhale.

3. Concentrate on your breath and forget everything else. Your mind will be very busy, and you may even feel that the meditation is making your mind busier, but the reality is you're just becoming more aware of how busy your mind is.

4. Resist the temptation to follow the different thoughts as they arise, and focus on the sensation of the breath. If you discover that your mind has wandered and is following your thoughts, immediately return it to the breath.

5. Repeat this as many times as necessary until your mind settles on the breath. Don't wait to begin belly-breathing. The sooner you make this a daily habit, the quicker you'll feel relaxed.

When you implement belly breathing, you start the day in a here-and-now state. Better yet, you're not wasting time worrying about the future, or reliving the past.

### **Anxiety Buster #2: Meditate**

Calm is an inside job. Give yourself the gift of serenity and start the day with 10 minutes of solitude and positive energy. Think calm, measured and open-minded, and your daily activities will correspond.

### **Anxiety Buster #3: Practice Self-Care**

Get a massage, a mani-pedi, or a haircut. Nothing says polished and well-maintained like a sexy, healthy glow.

If money is tight, look for a discount salon or a training school which offers quality services for people on a budget. So they don't serve peppermint tea on a silver tray -- close your eyes and imagine that



five-star service while you take in the pampering you deserve.

### **Anxiety Buster #4: Eliminate Soda**

That morning jolt of joe can jumpstart your day and provide warmth and comfort, but anything with high fructose corn syrup and 177 other ingredients will not.

If you're accustomed to that 3:00 p.m. Dr. Pepper, switch it out for a soothing green tea. Not only does the caffeine jack up your central nervous system, soda depletes vitamins and minerals from your diet and wreaks havoc on your smile. Teeth become susceptible to cavities when the acid level of your saliva falls below a certain point.

If you drink soda all day, the outer layers of your teeth begin to lose minerals and cavities form. Many dental plans do not cover root canals + you'll end with a huge bill. Speaking of which:

### **Anxiety Buster #5: Trim the Fat from Your Budget**

Financial stress is a common reason people contact me for psychotherapy. Debt will keep you up at night and contribute to feelings of low self-worth and hopelessness.

Take charge of your finances and stop spending on non-essentials.

Track your daily expenses for a week or two and decide where you can cut back. Notice the items you accumulate mindlessly.

Possible eliminators:

Switch out your cable TV for Netflix

Contact your car insurance carrier, your mobile device company, or your credit card company and ask if they'll reduce your bill

Cancel your newspaper delivery during the week and opt for the Sunday paper, or an online service, instead

### **Anxiety Buster #6: Get Rid of the Clutter**

Do you ever wonder how much time is lost when you can't find your car keys, or that package of Epson 400 color ink?

Chances are you've got too much stuff clogging up your living space.



Try this quick organization hack:

1. Choose a drawer, cabinet or closet
2. Categorize the stuff you don't use
3. Make three piles for a) Items to throw away, b) Items to donate, and c) Items to sell

Hold a sale at home or sell through online and use the money to...

### **Anxiety Buster #7: Plan a Day Trip**

When you spend time in nature, you give your mind and body a much needed break from the hustle

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and bustle which causes you to Google things like "How to get rid of anxiety" in the first place.

Chances are no matter where you live, there's a serene, interesting and charming place within a couple hours.

### **Anxiety Buster #8: Go to Bed Early**

This may sound impossible if you're accustomed to staying up late to catch up on the To-Do list. But this one's a MUST.

Sleep deprivation is a huge anxiety culprit. Inadequate shuteye can amplify the brain's anticipatory reactions, upping overall anxiety levels, according to research.

"We all have anticipatory anxiety," explains researcher Fugen Neziroglu. "Having moderate levels of anxiety about doing well is important. But it can be destructive when it begins to interfere with your life." It's impossible to have healthy emotional functioning without adequate sleep.

Don't burn the midnight oil in hopes of catching up on the weekends. Unused sleep minutes don't roll over.

### **Anxiety Buster #9 Wake up 15 Minutes Early**

Like most anxious people, you're probably rushing around in the morning and yelling at everyone in your wake, "Hurry up! We're going to be late!"

Go slowly, and set yourself up for a relaxed day ahead. If you start to worry about the To-Do list, take a deep breath and think, There is enough time.

### **Anxiety Buster #10: Get Your Lavender On!**

Lavender oil has many healing properties and can be used as a natural remedy to reduce anxiety and

other nervous conditions. There are many ways to incorporate lavender into your calm tool kit:

1. Add essential lavender oil to your bath water for a calming bath. Use water infused with lavender leaves to soothe painful joints and muscles.
2. Fall asleep quicker when you add a few drops to a tissue and place under your pillow.
3. Use lavender in an oil diffuser to help with insomnia. The sweet woody smell of the lavender oil helps you to fall asleep and stay asleep.
4. For headaches, apply lavender oil to a cotton ball or your fingertips and massage slowly into your temples. The smell will relax you as the oil eases your headache.
5. Lavender is used in aromatherapy massage as a muscle relaxant. Massage the oil into the skin and unknot the muscles of the back and reduce spasms.
6. Lavender can be used as an expectorant. It breaks up the mucus from nasal and chest congestion that accompanies a cold.
7. Inhale lavender oil to help with pain management, especially after a workout, a therapy session, or surgery.

### **Anxiety Buster #11: Reduce Caffeine, Sugar and Processed Foods From Your Diet**

Caffeine can cause heart palpitations if you ingest too much. Caffeine also can trigger panic or anxiety attacks, especially if you have an anxiety disorder. Hypoglycemia, or low blood sugar, can also cause palpitations.

Sugar acts as an adrenal stimulant and can cause anxiety or even panic attacks. Other offensive foods include those containing refined flour products, and even wheat since this causes inflammation.



Besides caffeine, and sugar, food allergies are a big contributing factor in your overactive central nervous system. Do this step along with #12...

### **Anxiety Buster #12: Go Green!**

Diet affects anxiety. A morning glass of green juice can get you on the right side of calm.

For a different and delicious way to get your daily vegetables try this recipe: Combine one banana or green apple, a bunch of kale, sliced ginger, one lime, cucumber slices, a few ice cubes, and a cup of water to a blender or juicer. For added protein, add an egg, yogurt, nuts, or protein powder.

### **Anxiety Buster #13: Know that Feelings Are Not Facts**

One of the hardest jobs of a psychotherapist is to convince your anxious client that the feelings of low self-worth, guilt and shame are not accurate. Negative thoughts cause negative feelings. This one's

tricky because many of our negative thoughts are automatic, deeply internalized, and rooted in the unconscious.

Do this in tandem with #14...

### **Anxiety Buster #14: Challenge Negative Core Beliefs**

Remember that thoughts precede feelings. Negative thoughts lead to negative emotions, which lead to negative behaviors. For example:

Jocelyn wakes up and immediately thinks, I'm gonna blow the PowerPoint presentation today. I just want to stay in bed all day She feels unmotivated, nervous and sluggish She yells at her kids when they don't dress fast enough

How to challenge your negative mood:

1. Record your thoughts periodically. Pay attention to when you feel stressed out.
2. Write the feelings that accompany the thoughts. Think one-word responses like frustrated, angry, worthless and defeated, etc.
3. Challenge reality. This is hard because we tend to lack objectivity about the truth. Is there proof you don't deserve that job promotion? Were you written up because of shoddy work performance?

If you commit to recording your daily thoughts and feelings, along with reality testing, you'll see that many of your negative feelings are created in your mind, and not based in reality.

The good news is you created the negative thought, and you can uncreate it.

### **Anxiety Buster #15: Practice Gratitude**

As bad as your situation is, there's always someone in a worse predicament.

Read a chapter of Man's Search for Meaning by Viktor Frankl, or check out the headline of the daily newspaper. Be thankful your life is not the feature story.

Make a mental note of the positive things in your life. Remember everything in life is temporary -- the good, the bad, and the ugly.

### **Anxiety Buster #16: Get Some Accountability**

If you're BFF with Nervous Nellie or Anxious Allen, put your keyed-up energy to good use. Vow to work on healthier ways to cope when feeling stressed.

How to get your accountability on:

Share this resource with a friend Pick a few strategies that resonate with both of you Make a plan to call each other out when you stray Give praise when you make positive changes Start a Facebook group and post regular tips to decrease stress and anxiety

### **Anxiety Buster #17: Attend a Social Gathering (Even If You Don't Want To)**

If you're prone to social anxiety, it's important to make time for socialization. It's cool to be an introvert, but know that we live in a universe that revolves around connecting with others.

### **Anxiety Buster #18: Schedule a Physical Exam to Rule Out a Medical Condition for Your Anxiety**

If your anxiety has spiked recently, or if you were previously able to cope with life, and now not so much, your doctor can determine if there's a medical condition responsible for your anxiety. Ask for a blood panel, and be honest about your symptoms.

### **Anxiety Buster #19: Schedule a Visit with a Therapist**

Nobody deserves to feel bad. A qualified mental health professional is your best bet if your anxiety is unbearable.

Ask a trusted friend or colleague for a referral, or use the Psychology Today directory for a therapist in your area.

### **Anxiety Buster #20: Exercise, Exercise, Exercise!**

Exercise is nature's anti-anxiety remedy. Besides clearing the mind, firing up the endorphins, and helping you sleep soundly at night, researchers have found that individuals who exercise vigorously and regularly were 25 percent less likely to develop an anxiety disorder within five years.

### **Anxiety Buster #21: Accept Your Anxiety**

Whether you inherited the "anxiety gene" from your parents, or your lifestyle, or both, accept your anxiety rather than fight it.

It's not about rolling over and giving up. Understand you have to work hard every day to bring calm to your environment.

Remember there's always options in life, and worse fates exist than being anxiety-sensitive. After all, when push comes to shove, at the end of the (stressed out) day, anxious people get the job done!

By Kalen Emsley

*Source: Kalen Emsley/unsplash*

# Interesting news for admirers of MGR!

I am bringing out a book titled “*CRITICAL YEARS OF AN IMMORTAL LEGEND*”.

This recounts briefly, series of incidents, namely how MGR who was always a picture of



health, became suddenly giddy on 15<sup>th</sup> Sept 1984 at a function in Tanjore Bragadeeswarar Temple.

Later, on the night 5<sup>th</sup> Oct 1984, he developed respiratory distress and was admitted into the



Apollo Hospital. Exactly a month later, he was transported to U.S.A.

The problems faced in the Aircraft while shifting MGR to Newyork, and the days he spent in the Brooklyn Hospital are also highlighted. How MGR was ‘reborn’ and stood before a massive crowd during the first week of February at the Polo ground in St Thomas Mount and how he became the C.M for the third time are also narrated.

Hopefully this book will see the light of the day during the first week of April.

**Dr.H.V. Hande**

*Former Health Minister of  
Government of Tamilnadu.  
Founder& Director of  
Hande Hospital.*



## Interim Budget 2019

# More “Josh” More Savings & More Life Insurance Business

The Interim Budget presented by the Honorable Union Finance Minister in the Parliament on February 1 2019 has provided a lot of relief to the Middle Class people by way of the Income Tax savings, thus paving the way for a lot of ‘josh’ among them.

As Professionals from the Life Insurance Industry, it is our duty to tap them for policies, which will be beneficial for the customers for their different needs at various times.

### Salient Features

The following are the concessions announced:

- Up to Rs 5 lacs taxable income per year, an Individual, there is no IT. You save an amount



of Rs 13000 per annum including a 5% tax rate and a 4% cess. If your gross income is up to Rs 6.5 lacs per annum, you may not pay any tax, if you make investments under Section 80C for Rs 1.5 lacs and bring down the taxable income to Rs 5 lacs.

- Below Rs 5 lacs, you save Rs 520 , between Rs 5 and 10 lacs, you save Rs 2080 and between Rs 10 to 20 lacs, you save Rs 3120.
- If you earn Rs 50 lacs but less than a crore, your savings would be Rs 3432, including a 10% surcharge. If you are in the crorepati income category, you can save Rs 3588 including a 15% surcharge.

- The Standard Deduction for salary earners, which includes pensioners too, has been increased to Rs 50000 from Rs 40000. This is for all income groups. This will result in a maximum tax savings of Rs 3588 for the maximum marginal tax rate of 35.88%.
- Those with 2 houses, one of them locked up, can celebrate. They would have earlier paid tax on presumed rent for the locked up house or even occupied by self or others, they need not pay any tax on Notional rent. If you have such an house in an area with rentals of Rs 25000 a month, there is a saving of Rs 93600 in tax over an year, if you are in a 30% tax bracket. For more valuable properties or higher income levels, the savings would be correspondingly higher.
- Threshold for TDS in interest income from Deposits with Banks and Post Offices has been increased from Rs 10000 to Rs 40000. The limit for a Senior Citizen continues to be Rs 50000.
- Threshold for TDS on rent paid by any person to a resident increased from Rs 1.8 lac to Rs 2.4 lacs.
- Senior Citizens currently pay 5% tax and 5% cess for taxable income between 3 and 5 lacs



of rupees. They will get the full rebate if their annual income is Rs 5 lacs. The Super Senior Citizens aged 80 and above already enjoy tax exemption up to Rs 5 lacs income.

- All these concessions come in to effect from April 2019.

All these measures result in a lot of savings to the people and our Agents should utilize this opportunity to divert these excess funds towards buying life insurance policies.

While the Government of India can only show the way, we have to own that way and forge ahead for success in our procuring of new business for our own welfare and for the welfare of the Nation as a whole.

**JAIHIND.**

**Note:** The figures used in this article have been taken from the Times of India dated February 2 2019, which I gratefully acknowledge.



**R. Venugopal**

*Mr. Venugopal has served in LIC of India from 1968 to 2006 for 38 years and retired as an Executive Director.*



# Cobra Effect !

It's time that you learn about it.

The Cobra Effect is a term in economics. It refers to a situation when an attempted solution to a problem makes the problem worse.

This name was coined based on an incident in old colonial India.

By some reasons, there were too many venomous cobra snakes in Delhi. People were dying due to snake-bites and it became scary for almost everyone to step out of their houses.

The government of the day had to get into action to stop this menace and it offered a silver coin for every dead cobra. The results were great, a large number of snakes were killed for the reward.

Eventually, however, it led to some serious unwanted consequences. After a short-term dip in cobra population, it started going up.

This was because few people began to breed cobras for the income. When the news reached the government, the reward program was scrapped, causing the cobra breeders to set the now-worthless snakes free. As a result, the cobra population further increased. The solution for the problem made the situation even worse.

The unintended consequence for a well-intentioned idea led to making the problem worst.

Trying a new solution? or Planning to tackle an existing problem with a new idea?

Well, it's time to pause and think about how people would respond to the new idea that may sound great on paper!

Specially the solutions that try to affect how people behave.

There's always a certain group of people who have a tendency to game the system-intentionally or otherwise.

They have a tendency to take short-term advantage of any situation though that may lead to harm to them & society-at-large only in the long run.

Every solution has consequences and those consequences may lead to certain situations where rather than solving a current problem, you may end up with more complex problems.



## The Cobra Effect



Few more examples:

A similar type of incident like increasing cobra-population occurred in Vietnam. The rulers realized that there were too many rats in Hanoi and spread of plague was imminent. They created a reward program that paid a prize for each rat killed. To obtain the bounty, people would provide the severed rat tail. After initial success, the officials, however, started noticing rats with no tails. The rat catchers would capture rats, cut off their tails, and then release them back into the sewers so that they could breed and produce more rats, thereby increasing the rat catchers' profits.

As they say the road to hell is paved with good intentions, the similar mistakes are happening

around us everyday when the decision-makers fail to take a 360 degree view of all the possible outcomes of an action before implementation.

Nearly 2 years ago, city of Philadelphia in USA passed a "soda tax" — a US \$1 tax on a typical 2-liter bottle of soft-drink- as a "sin tax" in the national war on obesity. But the natives didn't cut calories as a result of the tax on sweetened drinks, nor there was a shift towards any healthier option. Instead, most of them just drove outside the city to buy the same colas, from stores where they didn't have to pay the tax. But the poorest paid more as they could not find it affordable to drive out of the city to buy their drinks. In the end, city suffered loss of revenue due to lower sales whereas the lower section society paid more.

The unintended consequence for a well-intentioned idea led to making the problem worst.

Even big & brilliant companies do the same mistake!

It is not that mistakes happen only with the government run programs, there're n numbers of

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examples in great private companies too where the best & brilliant people lose sight of certain negative outcomes due to the initial magic of seemingly great looking ideas .

The Nano Car - a small car that could never it make it big !

The car once touted as the world's cheapest, Tata Nano, seems to be running into a dead end as sales and production is down to a trickle. The poor demand has resulted in Tata Motors shutting down the plant in last month.

A car considered as a brilliant product, launched in a segment having a billion dollar opportunity. Hope ran high, the company expected all present and potential two-wheeler owners would shift to Nano.

But they forgot to dwell deeper – a car marketed as 'the cheapest car', created huge initial interest. But it never took off.

Later on, Ratan Tata admitted that the reason for failure of this idea was none other than the term which became synonymous with Nano – “The cheapest car”.

Buying a car in India is associated with social status and prestige; if a person owns a car, he is assumed to be successful and settled. But the word 'cheap' in its marketing campaigns spoiled everything.

The company also failed to dwell upon the competition from used-cars. Used cars (2nd hand cars) from other companies, which were much better in quality, space and mileage were available to the same customer-segment at the same or lesser price than Nano.

An intelligent team of people failed to think about the above likely outcomes because it became temporarily blind by the brilliance of such a great idea, by the idea of tapping a billion-dollar opportunity.

Apple turning sour!

In 2017 Apple admitted that it was slowing down the speed of old iPhones as the batteries of those old phones were degrading with the passage of time. To make up on loss of brand image and to satisfy its erstwhile customers, it offered to cut its US \$79 battery replacement fee down to US \$29 as a way of apologizing.

This lower fee led to more people in 2018 ended up swapping their batteries — instead of upgrading to the latest iPhone models thus affecting new iPhone sales. As iPhone batteries became cheaper and easier to replace, fewer people are shelling out for new iPhones that can now cost up to US \$1,449.

On January 2nd this year, Apple revealed that it was expecting a \$9 billion loss in revenue due to weak iPhone demand that's partly caused by more people replacing their batteries, according to a letter issued by CEO Tim Cook addressed to investors.

Slowing down of iPhones sales can be attributed to many external reasons too (better Chinese phones, better Apps on Android phones etc ), but strategy of battery-replacement was an internal idea. It would have been handled better if people at top would have thought more about it, if they would have filtered this program from Cobra effect

What's in it for you?

Next time if you or your team has some brilliant idea, get your brilliant guys together in a room and think about the Cobra- effects before implementing that idea.

You can always fine-tune the idea to minimize the negative implications by spending few extra hours/ days before rushing to announce it.

Don't implement while you're under the awe of the brilliance of a never-tested, nice-looking solution or idea, think about the Cobra-effects first.



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# Inspiring Women Achievers in India

## Bhakti Sharma



She is the first Asian women and the youngest in the world to create a swimming record in the waters of the Antarctic.

## Arunima Sinha



A sports person who is lesser known. She lost her leg in an accident, and despite, managed to climb Mt. Everest.

## Harshini Kanhekar



She received the title of India's first female fire fighter about ten years back. She believes in creating barriers and making history, and has clearly done the same.

## Puja Thakur



She became the first officer to lead the Inter-Service Guard of Honour that was inspected by US President Barack Obama. She says she joined the Indian Air Force because of the life she wanted for herself.

*Source: <https://www.indiatimes.com/>*

# Weird places around the world

## Fly Geyser, Nevada, USA



This otherworldly geyser is on private land on the edge of Black Rock Desert in Nevada. Created accidentally in 1964 after an energy company drilled down into geothermal waters, today a scalding fountain erupts up to five feet high and the resulting mineral build up means the cone is growing by several inches each year. The brilliant hues of red and green are down to thermophilic algae.

## Cat Island, Japan



A short ferry ride from Japan's east coast, Tashirojima has a population of one hundred humans who are vastly outnumbered by their furry friends. Originally the cats were encouraged as the island produced silk and mice are a natural predator of silkworms. Local fishermen regarded them as good luck and the island even has a cat shrine, along with newly built cat shaped cabins for tourists to stay in. It goes without saying that there are no dogs allowed.

Source: <https://www.roughguides.com/>

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