

IMPACT

INNOVATIVE MANAGEMENT PRACTICES
AND CREATIVE THINKING

A JOURNAL FOR MANAGEMENT PEOPLE



Relationship Matters...

Greetings from Impact



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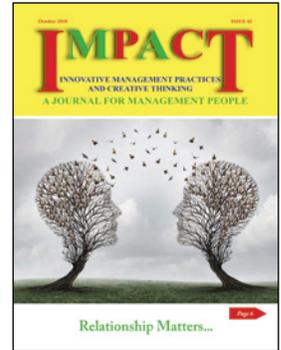
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Dear Readers,

Month of October an auspicious month and a month of Festivals.

Starting with Mahatma Gandhi Jayanthi, a number of important and significant days fall on this month. For any management practitioner- well experienced, juniors and aspirants, students of Management need to have faith and belief in continuous Learning.

‘Management’ is an ocean and knowledge is a deep sea! BBA/MBA/BBM/MBM apart, man constantly learns through experience- the greatest Master. Managing effectively and efficiently the self to family to office to Society toIs all that matters to claim success in life.

“Being successful means the achievement of desired visions and planned goals. Furthermore, success can be a certain social status that describes a prosperous person that could also have gained fame for its favorable outcome. The dictionary describes success as the following: “attaining wealth, prosperity and/or fame”

Whether it is physical, mental, intellectual or spiritual success

Editorial Team

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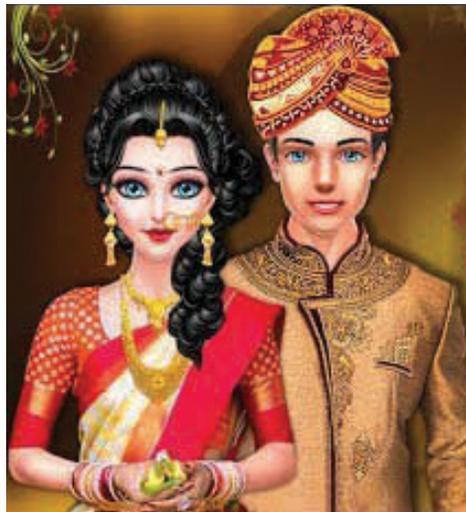
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How to Tutor Your Own Child

Boost Grades and Inspire a Lifelong Love of Learning—Without Paying for a Professional Tutor



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20 Quotes of Swami Vivekananda That Will Guide US In Life

The whole world admire this GREAT personality—Swami Vivekananda. He introduced Hindu (Indian) philosophies and spirituality like Vedanta, Yoga, Meditation, and Hinduism to the western countries with his first Chicago address to the religious Parliamentarians with the opening remarks “Brothers and sisters of America” that won the hearts of the delegates and all.

Here are 20 quotes by Swami Vivekananda that can guide us in our life.

1. Take Calculated Risks

“Take risks in your life, If you win, you can lead! If you loose, you can guide!”

2. Be Obsessed With Your Idea

“Take up one idea, make that one idea your life. Think of it, dream of it, Live on that idea let the brain, muscles, nerves, every part of your body be full of that idea, and just leave every other idea alone. This is the way to success.”

3. Meditate

“Meditation can turn fools in to sages but unfortunately fools never meditate.”

4. See Good In Others

“Learn everything that is good from others, but bring it in, and in your own way adsorb it; do not become others.”

5. Work Like a Master

“You should work like a master and not as a slave; work incessantly, but do not do a slave’s work.”

6. Believe In Yourself

“You cannot believe in god until you believe in yourself.”

7. Meet Yourself Everyday

“Talk to yourself once in a day.. otherwise you may miss meeting an excellent person in this world.”

8. Think Clear

“We are what our thought have made us; So take care about what you think. Words are secondary. Thoughts live; They travel far.”

9. All Power Is In You

“Have faith in yourself—all power is in you. Even the poison of a snake is powerless, if you can firmly deny it.”



N V Subbaraman

A bilingual poet, writer, trainer, translator, thinker and speaker from Chennai Mr. N. V. Subbaraman has written 36 books. His paper, “Valluvam inspired Mahatma Gandhi,” was approved for presentation in the international Tirukkural Conference held in Washington, USA. His translated works include Thirukkural, Bharathiyar’s Kuyilpattu and Ramana Maharishi’s Aksharamananmalai. He was formerly the Deputy zonal Manager, LIC of India.



10. You're Your Best Teacher

"You have to grow from the inside out. None can teach you, none can make you spiritual. There is no other teacher but your own soul."

11. Stick With Your Goal

"Arise awake and stop not until the goal is achieved."

12. Don't Hate Anybody

"Do not hate anybody, because that hatred which comes out from you must, in the long run, come back to you, if you love, that love will come back to you, completing the circle."

13. GOD Is Within Us

"Where can we go to find GOD if we cannot see him in our own hearts and in every living being."

14. Develop Concentration

"The power of concentration is the only key to the treasure-house of knowledge."

15. Think Ahead of Time!

"Each work has to pass through these stages—ridicule, opposition, and then acceptance. Those who think ahead of their time are sure to be misunderstood."

16. Conquer Yourself

"Conquer yourself and the whole universe is yours."

17. Live With These Rules

"3 Golden rules!! Who is helping you, don't forget them. Who is loving you, don't hate them. Who is trusting you, don't cheat them."

18. You're NOT Weak

"The greatest sin is to think that you are weak."

19. Understand Hinduism

"I am proud to belong to a religion which has taught the world tolerance & universal acceptance. We believe not only in universal toleration but we accept all religion as true."

20. Build Your Character

"Neither money pays, not name, nor fame, nor learning; it is CHARACTER that can cleave through adamant walls of difficulties."

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Relationship

House is built with Hand

But

Home is built with Hearts

There is a Greek ancient tell. A Greek King wanted to find out what is the effect of Human interaction on relationship. He constructed a well equipped room with every comfort. He kept a new born baby in it. He gave strict instructions that there should not be any human interaction with baby. No human voice, no human touch, no human warmth. The baby died in two weeks. Then he filled the same room with hundreds of people. He ordered the people to look after the baby. Give it all human touch (कुशीत घेणे, कुरवाळणे), warmth, surround with all human voice. Still the baby died in one week. The conclusion, from this was that in human relationship too less is bad and too much is also bad. Most of us are complaining that there is too much on our plate. I am somebody's son, brother, husband, brother in law, boss, and subordinate. How can I manage relationships? Remember too much also kills & too less also deprives. We must strike a balance between the two and it takes life time to do this.

In Japan they started post retirement crews (समूह सहल). The travel agents appealed people that they have spent all their work life in factories or offices and could not give much attention to their spoces. Now, they can spend one full months with their love. There was good response to the crews. But after few years Japan Govenment has to literally close down these crews as they found that there were more diversers, post crews saying that we did not know each other so well, now we can not stand this relationship. Thanks to the jobs which keeps us away. It takes life time to know that you don't know each other but one month is enough to know that you know too much. Just right is the secret of relationship, should not be too much or too little just right.



Jayprakash B. Zende

*Consultant in employee
involvement
& freelance trainer*



There was family Father, Mother, two sisters & a boy. They were loving each other very well. But the boy had a complain that they were not giving him the gift he wanted. Therefor family decided to give his designer's trouser. They bought the best trouser and presented him. He has seen it & was very happy about the gift. After some time the boy found that the trouser was 15 CM longer than his height. Then the boy went to his mother as mothers are always soft and complained that "If you wanted to present me something, at list, it should be of my size, I am not going to ware it etc.etc..." then he scolded his sisters and finally to his father as well. Then he went to sleep. All family members were loving the boy and were concerned about his joy. At late night father got up & went to the boy's room took the trouser and cut 15 CM & kept back the trouser in box, so that in the morning it will fit the boy properly. One sister got up, she went to his room cut the trouser by 15 CM. Second sister also got up went to brother's room cut the trouser by another 15 CM and said "I love my brother." Mother could not sleep whole the night, early morning she went to son's bedroom cut the trouser by 15 CM. Altimetly, in the morning the boy got a pair of shorts. Whtever with good intention people want to help you altimetly you will get a pair of shorts. So only you should take charge of your relationship & don't expect others to do this. Take charge of your relationships.

Western view is that for maintaining relationship you must manage it through managing things & people around you (Outside you). But eastern views is for managing relations you must manage yourself (within you)

When man climbs up or down Steep Mountain with the tight rope he is managing himself with mountain or wind around him, as he has no control on other things. Similarly maintaining relationship you should take charge and lead

Therefore

- The people who love you keep them at distance.
- The people who hate you try and get them near.
- The people who suppress you look up to them.
- The people who are weaker than you bring them up.
- The people who are equal to you listen to them.
- The people who are lesser than you share your wealth with them.

Relationship does not have a static formula but it has a dynamic formula and hence you have to take charge and continuously manage it yourself (world within you).



Relationships are like camera. For right focusing you need an eye and hand. You have to take care of your relationships. It is not only taking care of first step but in managing relationship you have to care at every step continuously. Then only you will get good photographs.

One Mr. Manavsing, with very good family lineage, but self made man having many businesses & multi million rupees in his kitty, has approach Swami Bramhabihari, from Akshardham for advice. He asked him "What should be the goal of my life?" Swamiji replied "Now you should realized Atman" In turn very humbly he said " Swamiji, this is very selfish goal, I think I should distribute my wealth to less fortunate & needy people in the society, work for them and provide them with basic facilities." On this Swamiji replied "You are right, you must do that but before self realization you will always feel you are rich, they are poor and you are serving them, doing favors. But after realizing the atman, your services will be selfless. That is more important for you and the people you are serving.

Suppose you are given 10 stones to manage. You will be comfortable as they will be in the place you give them, till the time you don't move them. But, if you are given 10 machines to manage, they will have moving parts with a purpose. Managing these will be more difficult as you have to take care, look after their maintenance, ware and tare etc. Next if you have being given 10 Mice to manage, you will get busier as they have life, you will get involved in them. Next if you are given 10 babies to manage? You will ask "Is that babies love me?" This means emotions are getting involved in relationships & hence it's get more complicated. Relations are like invisible ropes. They will push you, pull you, trap and tie you.

A boy use to stay in the temple till late night. After asking him he told "Sir I hate my home so much that I try and make as late as possible. My Dad hate me and make fun

Relationship



weakest becomes strongest.

Do you know, Mr. Erik Weihenmayer a blind man who climbed Everest at the age of 40? Not only this, he had record of climbing highest peaks in all the continents. When asked, "Men with sight also don't dare to do this, how could you achieve this?" He revealed his secret "As a blind climber, I am fortunate to have best mountaineers around me and I began to trust my rope team. Take his words home and make a good rope teams of your family members, friends, relatives, co workers and people around you. Then there is no height that you will not be able to climb. Choice is ours to make either positive rope team or negative rope team. This is building relationships. For your happiness build good rope team. There are three types of relationships

- **Manipulated Relationship (मतलबी):** based on fear, greed and hate. Stay away from this. (Lion in the Jungle. Double edge sword. Fox) Stay away from manipulated relationships.

- **Managed Relationship:** based on need. Situation that we cannot change we manage relationships like boss, spouse, neighbors

- **Value Relationship:** based on love. Be honest Now let us see the best relationship

- **Transcend Relationship:** Relationship based on Spiritual foundations. Selfless relationship is always the highest level of all other relationships

Relationship does not mean that you have to be with people but getting connected with people. In family, offices or even in the crowd of people, if you are not connected you are alone. We must develop the ability to get connected. Just living is not important but getting connected is more important. We must have maturity to understand others

Can you tell me how many glasses of water you drink daily?

Can you tell how many glasses of water you must have drank in your life so far? It is impossible. Isn't it?

But, suppose if you come across a situation that one man was dying for want of water & you gave him your

of me" One day that boy ran away from home. I think, father could not take proper care of his son. After all he has fathered him & it is his prime responsibility to comfort him.

A couple was breaking down and while discussing with councilor they could not agree on anything even about diverse. They should at least agree about their divers. Then from girl side demand came for Rs 50 lacks compensation. The boy felt he has spent only Rs 50000 in the marriage and now the diverse is becoming more expensive than a marriage. What comes cheaper in the beginning is becoming expensive at the end.

Relationships are not a big scenario. They are not built in the Board Rooms. Attend to the smaller moments of your life; you will be able to take care of greatest moments. Relationships are not being together but getting connected. They have power to make you happy or sad. They have power to determine quality of life you will have.

Human life is like mobile. When first mobile was created it was useless but when second, third and so on created and got connected, then they become powerful. Human life is useless alone become powerful when it gets connected. You must have connections then even the

one glass of water & the man was survived. Will you forget that glass of water in your life? This is the effect of selfless act. In relationship you must learn to give without expecting anything in return and exceed the expectations of others.

If basic aim of life is happiness then, is there any meaning in giving or taking?

आयुष्याचा उद्देशच जर आनंद असेल तर देणे आणि घेणे याला काय महत्त्व आहे?

You may ask if we don't get more than what we give then what the purpose of living is?. If the purpose of living is happiness then giving & getting becomes secondary. Are you happy? If you feel happy to give, give & get happiness. If you feel happy to get, get & make sure that happiness remains. Make sure that you remain happy, it's very difficult. If you remain selfless all your problems will get solved.

I heard a story from the book 'When the Words Collide' Few scientist discovered that one planet is approaching Earth and within eight months they are going to collide with each other & then all life on Earth is going to Vanish. Initially people have taken it lightly, but after few months they started seeing that one planet is really approach Earth. It has started approaching faster and faster, also started looking red & bigger and bigger. Then there were predications that it is going to hit Earth within the next 8 days. People started wondering as to what is going to happen? Everybody on earth is going to die. शास्त्रात सांगितले आहे ना की जग नाशवत आहे. पण आपल्या ते लक्षातच येत नाही. त्याची प्रचीती यामुळे यायला लागली.

Suddenly things started changing. Every body started becoming good, hate and jealousy just disappeared. Couples who have file divers came back, boys who have ran away from homes came back & started saying Mom "I am here" Money lenders have cancelled debts & started enjoying together. Scene in jails changed. Who is the prisoner and who is guard? They become friends Prisons were opened and prisoners were freed, National borders became armless. Most of the restaurants started serving food free. Everyone was enjoying and loving. Selfless love was apparent all over the world. The Earth turned into to haven (स्वर्ग).

But the planet just missed the Earth and next day everybody came to normal. Spouses ran away, they started chasing the divers papers. Returned kids ran away. The prisons were locked. Cancelled debts were revived. Hoteliers started sending bills. Everyone was

tensed. Selfishness took place of selflessness and in one second the haven disappeared from Earth. World became normal. (Single incidence of selflessness make hell into haven and single incidence of selfishness made haven into hell)

Following things will help you to build good relationship

- **Make habit of giving:** Give. APJ Abdul Kalam was asked, "Sir at this age & with a burden of so much responsibilities how do you so energetic & enthusiastic?" He replied "where ever I go I ask myself, What can I give? to students, sadhus & other people whom I meet" Therefore Give more than expected. Exceed expectations. Show respect & love not only through your words but through your act. (Visit of Dr APJ Abadul Kalam to Akshardham Gandhinagar Ahamadabad. Padurang Shastri's incident) So for developind relations Give
- **Forgive:** For creating relationship you have to give but for sustaning relationship you have to forgive. We expect that other should forgive us but real thing is, we must forgive others without any expectations. Forgiving is one way street. Most relations are broken beacause of lack of forgive'ness. A patient approaches his doctor for pain in one of his knees. After some experiments doctor asked him "Do you have any serious hurt in your mind?" Patient said yes, "my brother who has deceived me for huge amount" Doctor requested him to go and apologies his brother. After few days patient came back to the doctor as he had pain in both his knees. Doctor once again asked him to go to his brother & ask for apology. Patient got upset with doctor and said "Doctor, this is not fair forgiving him is OK, but it is not my fault & still you want me to go back & ask his apology, it is too much, doctor this is not justice.". Doctor said "I am not a judge, if you want a justice please go to judge, but if you want to relive your pain, do as I am telling." Happyness is more important than justice. Justice, justice and revenge has ruinsed so many families & relationships.

Finally the patient goes back to his brother & asked his apology. Bother reacted and said "No brother, why you apologies for my fault, Now I don't have all the money to return you, but take this 50,000 Rs and I will return all your balance money soon." The patient's pain vanished. Now doctor started worrying as patient neither met nor reported. Friends, remember in relationship sometimes pain



is at one place but switch is at other place. You need to press right button for relief.

- **Learn to believe:** Believe in everything, good will happen. Believe in the life you are living. Believe in your son, wife friends & relatives even if they are wrong, because if you don't believe them who else will believe? If you don't have the life you love then start loving the life you are having. Be ready for sacrifice.

Story of Ramanujan who have completed his study in Gurukul his guru gave him one mantra with a condition of keeping it secret. Next day to the horror of his guruji Ramanujan collected thousands of people and started chanting the mantra. Angrily, his guruji asked him "What are you doing?" Ramanujan replied "I am sharing my joy" "But by this action you will go to hell." Guruji said angrily. Then Ramanujan asked "What will happened to those who are chanting the mantra" The answer was "They will go to haven" On this Ramanujan's reaction was "If millions are going to haven, I am prepared to go to hell Sir" This is patented Indian spiritual attitude.

- **You have to live:** Be the first to smile. Take first step to start relationship. Be the first to give. Do it selflessly without expecting any thing in return.

Pandurang Shastri

Ramdev Baba's visit to Akshardham -belive this is ours With small acts of kindness and honours you can build best relations. Please & thanks are very much connecting words use them freely but don't be formal use it honestly and sicerly.

- **Relationship is like traffic on highway:** An important realization to enjoy relationships is

to understand, by proving other person wrong I cannot get my relationship right. Still there is an enormous war between egos. We are always trying to prove other person wrong by proving others wrong you cannot prove yourself right. By proving others ugly you don't become beautiful. On the other hand by proving others beautiful you become beautiful. In relationship there is no question of who is right? The question is whose life?

Just try to understand this with the example; I am driving my car on highway. A truck driver is driving his truck right in front of you, right in middle of the road. There is enough space at both sides and he has seen that you want to overtake him & go ahead. But he is not giving you side to pass by. It is his mistake only. What will you do? Will you press the accelerator & hit the truck?

Another example you are driving on the high way on the right side & saw a truck is approaching you with a high speed from the wrong side. What will you do? Initially you will remember all the principles, try to convince you that you are right. He is only wrong. Why should you adjust? But as the truck is approaching very near, you will use some abusing Hidi words & take your vehicle to one side & give him a way. Suppose 2nd, 3rd..... 10th truck is coming like that, will you say that it is enough of my adjusting, how much I should adjust & will you hit the truck & get admitted to the hospital for not your mistake & only his mistake? No, probably you will think Indian Government must have passed new rule & will adjust yourself. On the road there is no question, who is right but the question is whose life?. Therefore on the road it is your responsibility not to hit & not get hit.

Then in the road called life and the traffic called relationship it is not question of whose mistake but question is whose life? Take charge.

You must change your belief about the person to change relationship

Gandhian on wheels

He can be termed, without doubt, as Gujarat's best ambassador of tourism. Donning a Gandhi topi, a khadi kurta and carrying the Mahatma's message: "Be the change" on his autorickshaw, Udaysinh Ramanlal Jadav believes in the principle of 'atithi devo bhav' and goes that extra mile to treat his customers as God. Born and brought up



"The best way to find yourself is to lose yourself in the service of others."
— Mahatma Gandhi



Maj. (Retd.) Pradeep Khare

Major (Retd.) Pradeep Khare served in the Indian Army for two decades. He is an educational consultant, keynote speaker and personality development trainer. A columnist, author and active blogger, he is the author of Real Inspiring Stories and Unsung Heroes.

in Ahmedabad, with a family of 10: parents, three kids, wife, brother, sister and her son, Udaybhai comes from a very middle class family with a load of responsibilities. It takes a lot of guts to jump into something like this for a person with this kind of a family background. But his conviction of belief, determination to add love to his work, and pleasant experiences when customers hear about his idea, drives him to accomplish his mission.

Udaybhai, as he is known, was like any other rickshaw driver for 10 years. But one day, on one of his regular trips to the Gandhi Ashram, he saw volunteers of the NGO Manav Sadhna rendering selfless service to the needy. Inspired by them, he decided to follow the principles of the Father of the Nation in word and deed. Udaybhai started "Ahmedabad no Rickshawalo" on 21 October 2010, the auspicious day of Dassera, with the concept of gift-economy in mind. The idea behind gift-economy is that someone before you has paid for your travel; now you have to pay-it-forward for subsequent passengers. However, the most impressive thing about Udaybhai is that he doesn't charge his customers according to the meter, because the meter always reads ZERO! After every trip, he provides the passenger

with a self-written greeting card-cum-envelope, which reads 'Pay from your heart', in which the passenger places the amount of his/her choice.

When asked if it doesn't pinch him, he says, "I have no complaints. Whatever I earn at the end of the day, I use it to run my household. I will continue to treat my guests with respect and make them feel at home."

To make his customers' journey comfortable, Udaybhai has a mini library in the auto with books on heritage, tourist places and pilgrimage sites to visit in the city, besides English and Gujarati newspapers. An MP3 player provides his passengers with a choice of songs to listen to and there's a small fan for the summer months. Hungry? There are two boxes containing snacks and drinking water! A dustbin to throw the remains has also been provided. If the journey at night is long, he has installed a portable light for your reading pleasure.

The exterior of the auto also attracts attention. On the front is painted, 'Love all', while the mudguard displays the religious symbols of Hindu, Muslim, Sikh and Christian communities, which Udaybhai says "is to convey the message of secularism". On the side he has hung a board that says in Hindi and English, "Namaste and welcome to Ahmedabad. I am Uday, at your service. I will take you on a journey of Ahmedabad's streets and across its bustling bridges to experience Gandhi's legacy and architectural

masterpieces..." The message ends with his mobile number and the website www.movedbylove.org.

When asked why he does this, his response is always, "I just want to help people and give them a good experience. If people don't help each other, then who will?"

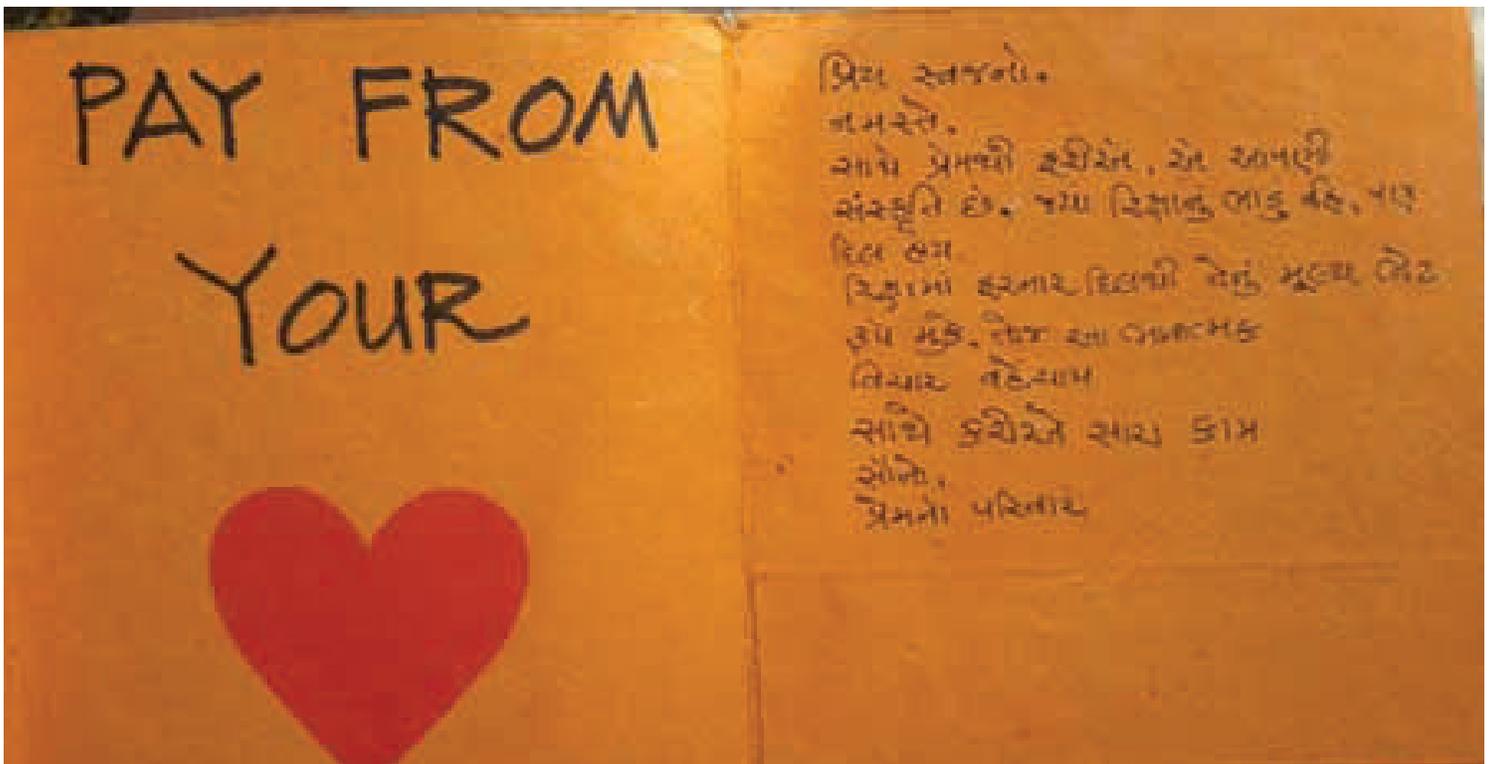
The Good Samaritan has a donation box, Akshay Patra, in his auto in which passengers can deposit money; he puts a number of coins daily in the box which he uses to help needy people. He refuses money from disabled, poor, and elderly people.

To improve his service, Udaybhai has a suggestion book for his passengers. Here's what some passengers wrote in the book:

"This day I have found something new, which I have never seen before. An auto that has newspapers, magazines, MP3 player, reading light and other impressive facilities. The driver is well-mannered and polite, in contrast to the other auto drivers in our city." —Pravin Jhankat, Rajkot

"The slogans were really inspiring. The driver was very polite. Udaybhai, you are a real Indian! Let every Indian keep an akshay patra like you." —Dr Girish Panchal, Ahmedabad

Quoting a pleasant and memorable experience, Udaybhai said: "Once, while I was returning after dropping off a



Udaybhai's greeting card cum envelope, which reads 'Pay from your heart' in which a passenger places the amount of his/her choice.



passenger, I saw a blind man trying to cross the road. But he wasn't able to do so due to heavy traffic. So I went to him and asked to hop into the auto. After taking him to the other side of the street, I asked him where he wanted to go. He said, "No thanks, I will reach on my own."

He was probably hesitant since he thought that I would charge him. After insisting, he said that he wanted to reach his blind men's hostel. He told me his entire life story and I shared mine with him. Talking about all this, we reached his hostel. The hostel warden came out running, worried since it was unusual for students to come in a private auto till the hostel gates. However, he was pleasantly surprised once he came to know about the concept and invited me for a cup of tea." These are the kind of experiences that keep Udaybhai's spirits alive in spite of all the financial hiccups.

Udaybhai's beliefs and principles are contagious. His wife now prepares dhoklas and lassi for passengers. Other auto drivers, motivated by him, have transformed their autos for a friendlier experience.

His compassion and generosity have seen him make it into the news several times and he has received awards such as Red FM's Bade Dilwale, the Rotary Club of Ahmedabad Award, and Baroda Management Award. Celebrities like Amitabh Bachchan and Chetan Bhagat have flown to Ahmedabad just to meet him. He gets

invited to schools and to entrepreneur meets to talk about his efforts and motivate them.

Udaybhai now has a van to address the growing needs of "comfort travel", calling it 'Sabarmati no Saarthi'. This too is run on the concept of gift economy, and has the same facilities as his auto, including clothes for people who need them.

Udaybhai believes that, at the end of the day, it is the absolute peace of mind and not money that will bring him a good night's sleep.

Courtesy: <http://theteenagertoday.com/>

Mahatma Gandhi and Dr. B.R. Ambedkar differed...

On 2nd October (Tuesday) we celebrated with fervour, the 150th year of Mahatma Gandhi Jayanthi. It would be interesting for all our friends to know how Mahatma Gandhi and Dr. B.R. Ambedkar differed from each other on an important issue. During the drafting of the Indian Constitution, a few Congressmen spoke in support of the views of Mahatma Gandhi, that the Indian Constitution should be 'Village Centric'. Here is the reply of Dr. Ambedkar during his speech in the Constituent Assembly on 04/11/1948.



Dr.H.V. Hande

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



Dr. Ambedkar said “ I hold that these village republics have been the ruination of India. I am, therefore surprised that those who condemn provincialism and communalism should come forward as champions of the village. What is the village but a sink of localism, a den of ignorance, narrow – mindedness and communalism? I am glad that the Constitution has discarded the village and adopted the individual as its unit”.

I look forward to your comments

2 Ways to Prescreen Candidates for Indian Arranged Marriage

I am utterly fascinated by the nearly universal practice of arranged marriage in India. Even as other things westernize rapidly, the institution of arranged marriage continues to thrive there. Even most upper middle-class, highly educated Indian men and women find their spouses through arrangement rather than a love match. And a majority of them go on to have long-lived and happy marriages. (Dating apps like Tinder are still a fringe service in India, and I will write more about this in a future blog post).

So what is a traditional Indian arranged marriage?

In a love marriage, the person meets a prospective partner, dates, and often lives with them before proposing marriage. In contrast, when most Indians are ready to marry, parents or relatives act as intermediaries. They solicit marriage proposals through the family's network, and ads in newspapers and matrimonial websites. Much like a job application, prospective matches reply to these ads sending their "biodata". Then parents screen the applications and make a shortlist for the individual to consider further.

During this process, there isn't any dating involved in the Western sense of the concept. But the individuals – men and women usually have veto power. After a few chaperoned meetings, each of them can reject the match or agree to it. If the match is rejected, they move on to the next candidate on their shortlist. This process continues until a match is approved by both parties. Then the marriage is planned and occurs in due course.

I want to explore the question of how someone interested in an arranged marriage should go about choosing their marriage partner to maximize chances of a successful outcome. In this blog post, I will focus on the first step in this process. Specifically, how should parents and intermediaries prescreen prospects? Behavioral decision theory research provides some interesting insights.

(But one important caveat first: this post is not to be construed as advice in making arranged marriage decisions. Everything is discussed here in very general terms. Where marriage decisions are concerned, every situation is unique, and the devil's in the details.)



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Prescreening arranged marriage prospects using inclusion and exclusion methods

Let's say Arup and Savitri are Indian parents who want to marry off their daughter Priya. They place ads on appropriate matrimonial sites and end up with exactly one hundred potential suitors for Priya. How should they prescreen and generate a shortlist for Priya to consider further?

Decision making research has looked at how people prescreen options in numerous contexts from hiring decisions in a company to the number of toppings on a pizza. In each case, the decision maker faces the same problem: there are far too many options to consider in-depth so the list has to be pared down to a manageable few for further serious consideration.

This research suggests Arup and Savitri can use one of two prescreening methods. An "inclusion" method is more positive and geared towards keeping candidates for further in-depth consideration by Priya. In a typical psychology study, the instruction for inclusion would read like this: "After examining each of the 100 candidates

who have applied for Priya's hand, choose those you would like Priya to seriously consider for marriage."

Or they can use the "exclusion" approach where the focus is on rejecting candidates if they do not satisfy a criterion. For exclusion, the instruction would be: "After examining ..., reject the ones that you would not like Priya to seriously consider for marriage."

How does prescreening using inclusion versus exclusion differ?

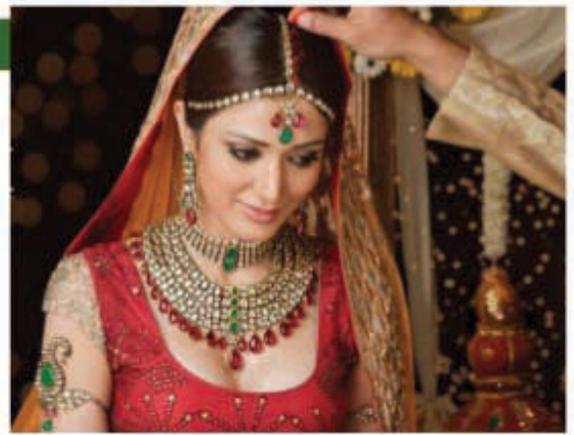
The bottom line is that the final shortlist of candidates for Priya will be different based on which prescreening method Arup and Savitri use. How? In two ways, in the number of shortlisted options, and in the options included in the shortlist.

#1. Number of shortlisted options

Counter intuitively, when people use the exclusion method to prescreen, they keep more candidates on the list than when they use the inclusion method. Why does this happen? Psychologists have discovered two reasons.

- The concept of arranged marriage in India has gone through many changes over time.

- Arranged marriages have been important in Indian culture since the fourth century.
- Arranged marriages are marriages that are set up by people other than those who are getting married.



-The individuals who set up the marriage may be the parents, match making agents, matrimonial websites, or a trusted third party.



**NIKITIN DHEER
KRATIKA SENGAR**



**DIVYANKA TRIPATHI
VIVEK DAHIYA**

CELEBS WHO BELIEVED IN ARRANGE MARRIAGE

First, decision makers tend to favor the status quo. As psychologists Ilan Yaniv and Yaacov Schul observe:

“The inclusion procedure might suggest to the judge that admitting an alternative into the final set requires a good reason or an explanation, whereas letting an alternative remain outside the final set is the default or ‘status quo’ and requires no special explanation. Thus, with the inclusion procedure the judge is primarily accountable for admitting an alternative into the set. The elimination procedure might create the opposite perception. Here the default is to let an option remain inside the choice set, whereas eliminating an alternative from the set requires an explanation.”

And second, because people tend to have a “positivity bias” when judging others, they screen out fewer candidates when asked to judge their negative characteristics and to reject them.

From this research, the message to Arup and Savitri is clear. The prescreening method you use will dictate how long your shortlist is. Use the inclusion method if you want a short shortlist. And pick the exclusion method if you want Priya to have a longer shortlist (and potentially more flexibility) in choosing her husband.

#2. Which options are included in the shortlist

Consider two of the prospects who want to marry Priya. Ajay is average in pretty much every criterion (looks, salary, education, and social status), while Rajiv is stellar

on some criteria (he is a handsome dude who earns a lot of money), but below par in other things (he’s a high school dropout with dismal social status). Who should Arup & Savitri shortlist for Priya?

In an influential paper in the early 1990s, psychologist Eldar Shafir showed that when decision makers use exclusion, they tend to favor all-average or so-called “impoverished” options like Ajay. But when using an inclusion approach, they tend to like “enriched” options like Rajiv, who is really strong on some dimensions but weak in others. Why?

Shafir explains the reason as follows:

“...the positive and negative dimensions of options (their pros and cons) are expected to loom larger when one is choosing and when one is rejecting, respectively.... Because positive dimensions are weighted more heavily in choosing than in rejecting, and negative dimensions are weighted more heavily in rejecting than in choosing, the enriched option tends to be chosen and rejected relatively more often than the impoverished option.”

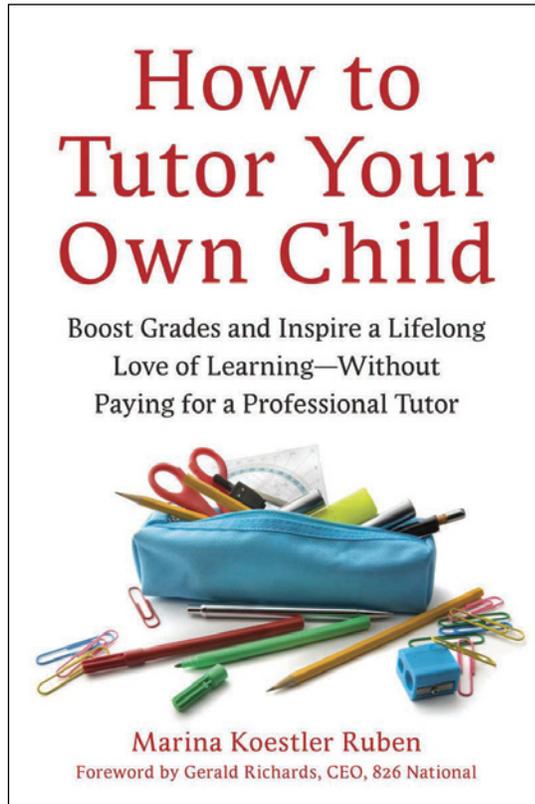
So which strategy is better in prescreening prospective grooms for Priya? There isn’t one right answer. As the research shows, it depends on whether Arup and Savitri want to provide Priya with a list of mediocre plodders or dodgy upstarts to choose from.

Courtesy: <https://www.psychologytoday.com/>

HOW TO TUTOR YOUR OWN CHILD

By

MARINA KOESTLER RUBEN



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as an Executive Director.*

Published in the United States by Speed Press, an imprint of the Crown Publishing Group, a Division of the Random House Inc., New York.

Price- USD 13.99.

This book helps boosting grades and inspiring a lifelong love of learning without paying for a professional tutor. The parent is the first teacher of a child, right from walking to tying a shoe lace. But he/she is replaced soon by the teachers in the school. Often the parents do not have the time or capacity to help their children.

This book empowers the parent to become a tutor, the additional teacher your child may need to achieve educational success. It provides you with positive enforcement to let you know that you don't have to be a great scholar to help your child for a test in the school. You just need the time and the desire. You have both. This book supplies you with tips and tools for tutoring your child and for getting a pleasurable experience for you both. Learning need not be only in the school, it can be in the drawing room, dining room or in the garden. Learning can be fun too. Surely a PhD is not required. You become not only a parent, which already you are, but also a caring adult which your child needs.

Important Takeaways from this book

- Tutoring is not the same as teaching, you can also learn as you tutor.
- Tutoring is a combination of homework help, strengthening weaker skills and enrichment. Whereas teachers select curricula, decide how best to communicate it to their classes and then reinforce the material with assignments, discussions and assessments.
- Create a clean, clear, uncluttered workspace where you and child have equal access to the space. Have three questions in your mind- What's new, What's now and What's next? If you don't know any answer, say so. Take breaks now and then.
- When confronted with complex assignments, break them down. Tell stories.
- Let children teach each other, if you have more than one or your neighbor's children are with you.
- In the wall, have space for three items- a world map, a place to draw and a place where you can hang or keep what your child has created.
- There should be a small library in the same area.
- Let the child maintain his or her own personal note book where he can note down what all happened.
- Let the child use electronic media too, including the use of Internet but monitor the online inputs and blogposts. But don't be over reliant on the Internet.
- Don't complete your child's tasks for him, rather model the skills that he will need to do them himself. Let your child type his own papers. He should study the original literature before consulting study guides.
- Practicing good communication skills- over the phone, in person, over the Internet- will provide a big boost to your teen's future success.

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The New Indian: The Many Facets of a Changing Consumer

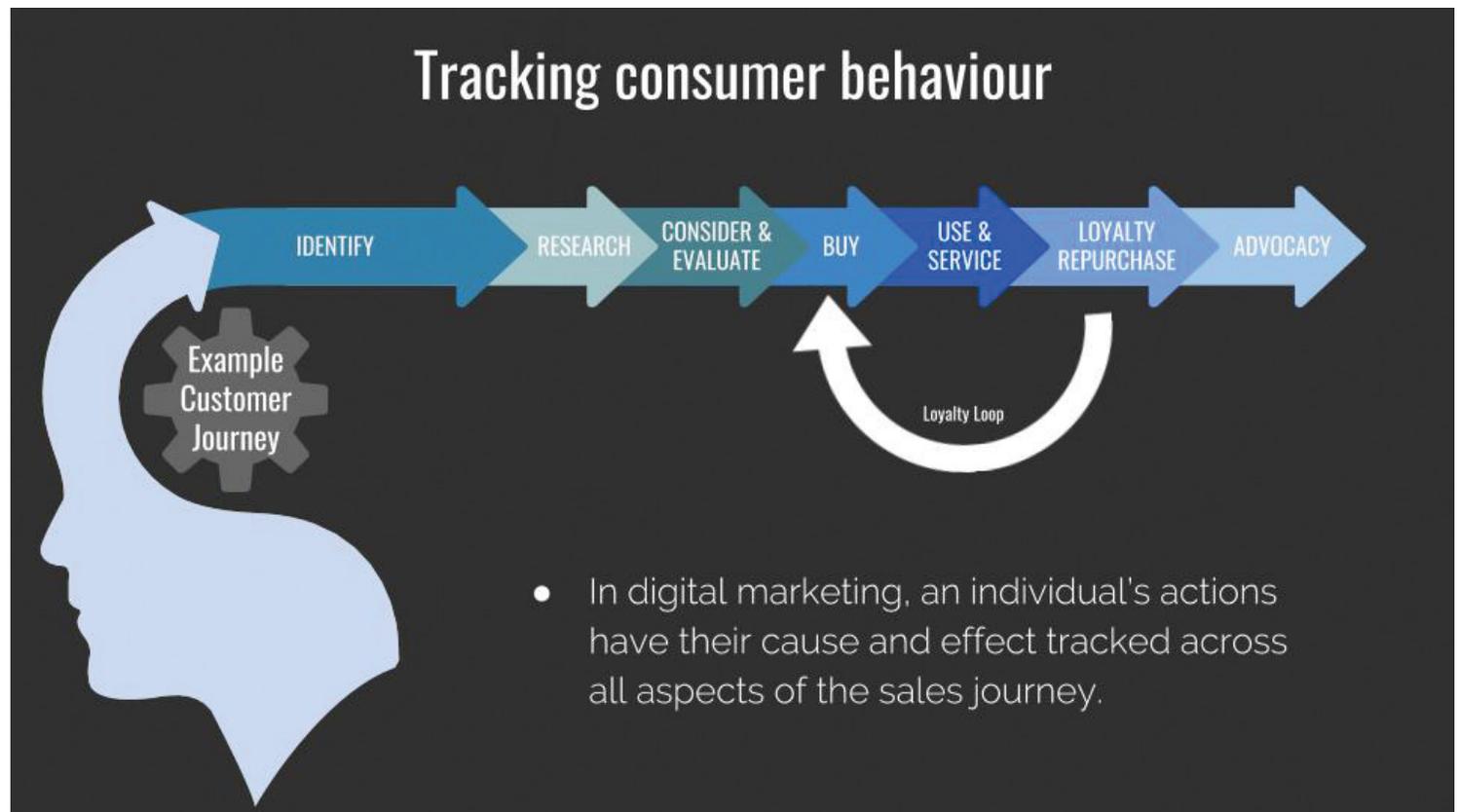
India is still a growth story—a big growth story. Even assuming conservative GDP increases of 6% to 7% a year, we expect consumption expenditures to rise by a factor of three to reach \$4 trillion by 2025. India’s nominal year-over-year expenditure growth of 12% is more than double the anticipated global rate of 5% and will make India the third-largest consumer market by 2025.

Rising affluence is the biggest driver of increasing consumption. (See Exhibit 1.) Of India’s five household income categories (elite, affluent, aspirers, next billion, and strugglers), the top two income classes are the fastest growing. From 2016 through 2025, the share of elite and affluent households will increase from 8% to 16% of the total while the share of strugglers will drop from 31% to 18%.

Behind the growth headlines is an even more important story: consumer behaviors and spending patterns are shifting as incomes rise and Indian society evolves. These shifts have big implications for how companies position themselves now.

In 2012, BCG’s Center for Customer Insight (CCI) conducted its first in-depth exploration of growth and consumer trends in India. (See *The Tiger Roars: Capturing India’s Explosive Growth in Consumer Spending*, BCG Focus, February 2012.) In 2016, we took an updated look at emerging developments, basing it on new research among 10,000 consumers in 30 locations nationwide. The evolution in consumer behaviors is playing out largely as we predicted four years ago, but, inevitably, new developments, as well as twists and turns, are affecting consumer attitudes and consumption.

This report examines the factors that are shaping India’s complex and growing market, consumers’ evolving spending patterns, the increasing and substantial impact of digital technologies on spending, and emerging trends that



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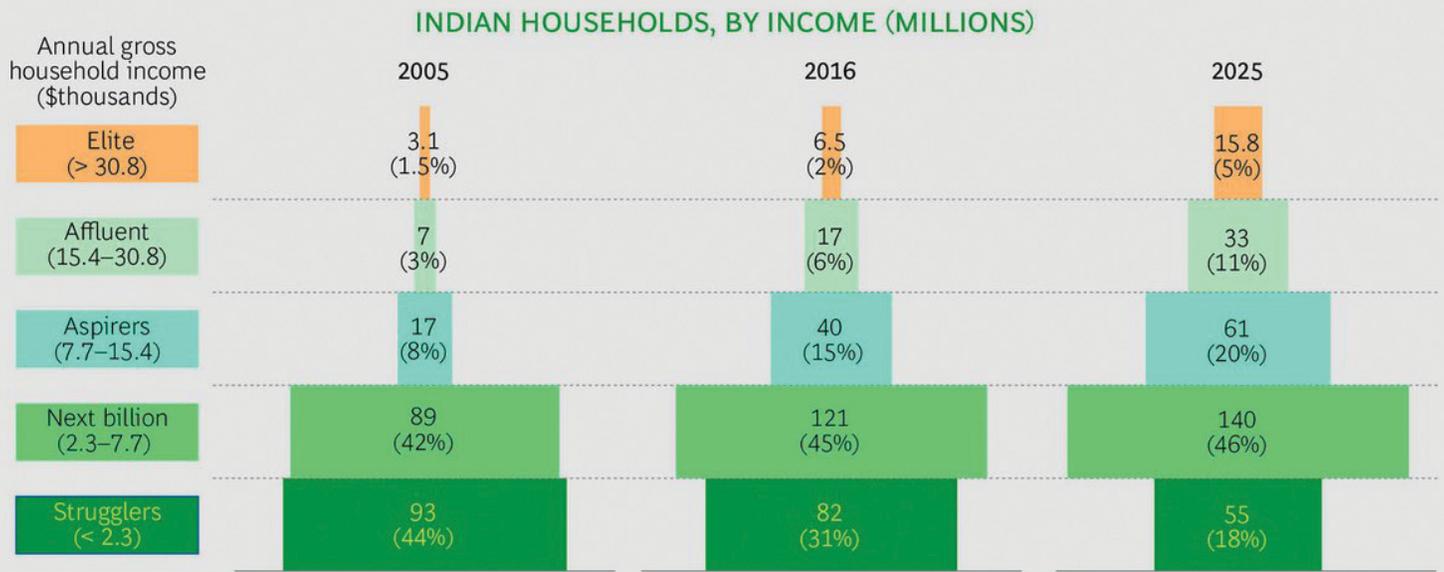
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EXHIBIT 1 | In India, Income Distribution Is Evolving as Affluence Rises



Sources: BCG CCI proprietary income database; BCG analysis.

Note: Income distribution is calculated in constant 2015 dollars; \$1 = 65 rupees. Because of rounding, not all percentages add up to 100.

could alter spending. It presents an assessment of how companies need to adjust their strategies and models to meet shifting circumstances.

THE FACTORS SHAPING A GROWING MARKET

Companies today need to focus on three aspects of India’s fast-growing consumer market: rising affluence, the country’s continuing and unique pattern of urbanization, and fundamental shifts in family structures. (See Exhibit 2.)

Rising Affluence: We observed in 2012 that India’s income pyramid was transforming itself into a diamond as household incomes grew. In terms of spending, the two top consumer categories—elite and affluent—will become the largest combined segment by 2025, accounting for 40% of consumption compared with 27% in 2016. Within this segment, the urban elite and affluent are fueling most of the growth. By 2025, wealthy urbanites will be responsible for one-third of total consumption. The share of the next billion and strugglers will shrink from 49% in 2016 to 36% in 2025.

Continuing Urbanization: India’s continuing pattern of urbanization is uniquely Indian. The migration to urban centers is not concentrated in a few cities as it is in countries such as Indonesia or Thailand; nor is urbanization in India occurring as quickly as in China. In India, the population is booming in scores of small cities across the country. About 40% of India’s population will be living in urban

areas by 2025, and these city dwellers will account for more than 60% of consumption. Much of this growth will take place in small towns. (See Exhibit 3.)

In terms of consumption expenditures, emerging cities (those with populations of less than 1 million) will be the fastest growing. Fueled by rising affluence, expenditures in these cities are rising by nearly 14% a year, while consumer spending in India’s biggest cities is increasing at about 12% a year. We expect emerging cities to see the highest growth in the number of elite and affluent households through 2025. By then, the number of such households will have increased by a factor of more than 2.5 in emerging cities, while it will have almost doubled in major metropolitan areas. Furthermore, some 120 cities will have matched today’s major metropolitan areas in average household income.

Consumers in emerging cities behave differently from the big-city consumers. They have a strong value-for-money orientation, significant local cultural affinity, and a more conservative financial outlook. They have high purchasing aspirations but are often constrained by product availability. Emerging cities of similar sizes and growth rates differ from each other and from metropolitan centers in just about all other respects. It would be a mistake to approach consumers in these cities as a homogeneous group. In addition, as the cities grow larger, companies will need to segment further within each one, to identify small areas of opportunity. (See “Small Pockets of Big Opportunity.”)

SMALL POCKETS OF BIG OPPORTUNITY

Shifting Family Structures: As we also noted four years ago, the extended Indian joint family has given way to nuclear households, which we define as a couple or a single person, with or without children. The proportion of nuclear households, which has been on the rise during the past two decades, has reached 70% and is projected to increase to 74% by 2025. This ongoing shift is significant to marketers because nuclear families spend 20% to 30% more per capita than joint families.

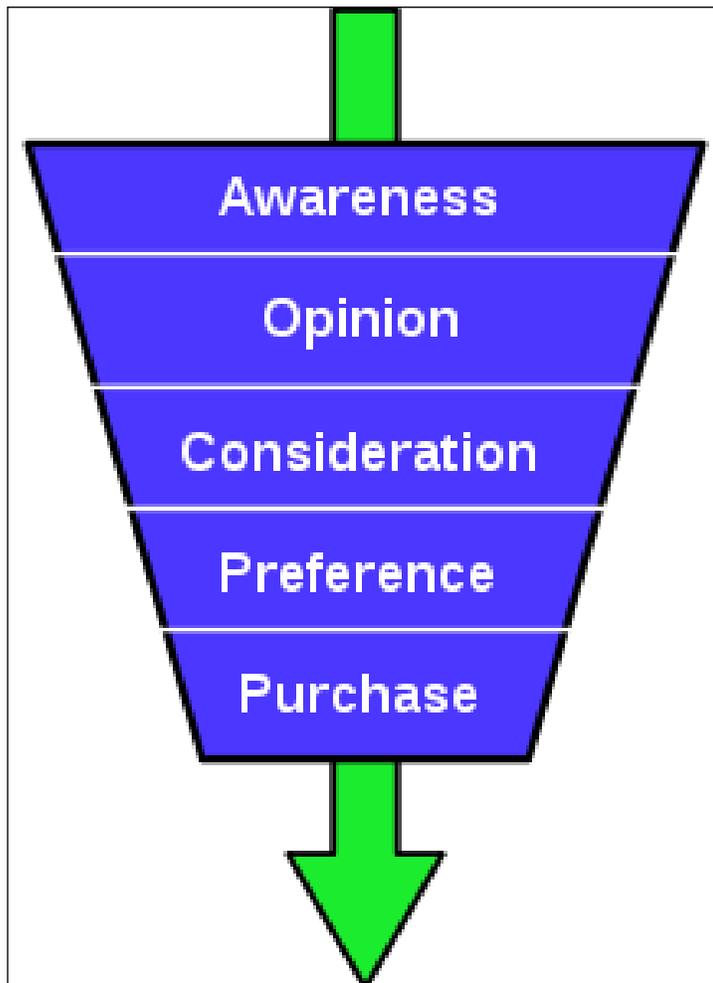
Decision makers in nuclear households—younger and more optimistic than those in joint families—base their consumption decisions more on lifestyle considerations and the need to “keep pace” than on the need for functional necessities, especially in such categories as consumer durables and apparel.

SPENDING PATTERNS EVOLVE

Rising incomes affect spending patterns in various categories differently. Certain categories (and subcategories) become

more or less relevant to consumers as their incomes increase. The BCG CCI's most recent consumer survey in India studied consumption in more than 50 categories that fall into three broad purchase groups: high-frequency items (such as food and beverages, personal-care products, entertainment, and telecom products and services), medium-frequency items (apparel, home furnishings, and tourism, for example), and low-frequency items (such as consumer durables, cars, and appliances). We have found that the classic S-curve growth pattern does not always hold true and that different categories exhibit very different growth trajectories. The study revealed five broad categories of correlations between rising income levels and expenditures. (See Exhibit 4.) The categories reflect the following consumption-income relationships:

- Consumption takes off at a certain income level.
- Consumption increases linearly with income.
- Consumption increases slightly with income.
- Consumption stabilizes after a certain income level is reached.
- Consumption decreases after a certain income level is reached.



A clear understanding of these correlations helps identify a growth trajectory for each of these categories and subcategories. In many cases, historical growth is not a good predictor of the future. For example, mobile-phone sales and mobile internet connections are likely to show disproportionately high growth rates over the next decade as incomes rise quickly. TV sales, on the other hand, increase only slightly with rising incomes, so they are more likely to maintain their historical growth trajectory.

Our analysis highlighted three themes.

Shifting Growth Drivers: Traditionally, for many consumer categories, increasing market penetration has been the biggest driver of sales growth. But this is set to change as frequency of purchase and spending per purchase occasion rise in importance. There is a shift toward higher-quality, higher-price subsegments within categories, as Indian consumers trade up with greater frequency and enthusiasm. Our survey suggests that 30% of consumers in India are willing to spend more on products that they perceive are “better”—a much higher percentage than is found in more developed markets such as the US, Germany, and the UK.

The impact of penetration, frequency, and spending per purchase varies across categories. For example, in women's apparel, elite and affluent consumers spend nine

HOW TO TACKLE RAPIDLY CHANGING CUSTOMER BEHAVIOR WITH PUSH NOTIFICATIONS



times and five times more, respectively, than a struggler. The difference is mostly a matter of higher spending per purchase; differences in product penetration and purchase frequency are not significant. Or take eating out. Elite and affluent householders spend 35 times and 13 times more, respectively, than strugglers in this category. All three factors contribute: increase in penetration, frequency of occasion, and spending per purchase.

Potential for Trading Up in Emerging Cities: Across all income segments, consumers in major metropolitan centers and tier 1 cities (those with populations of more than 1 million) spend more than their counterparts in other locations. This is true for basic categories (such as laundry detergent powder and biscuits) and for more discretionary categories (such as eating out and the mobile internet). Higher spending levels in big cities are not the result of greater product penetration, as penetration for a given income segment is generally similar across cities. Consumers in big cities, on average, buy more premium products, which leads to higher spending. This represents an opportunity for companies that make more premium products available—and can convince buyers of their value—to boost growth by encouraging consumers in small cities to trade up.

Changing Spending Behaviors: Our research shows a steady and progressive shift in consumers' aspirations and spending behaviors—in certain categories. For one thing, shopping is becoming more social—involving all family

members—and much more frequent, thanks to the rise of online shopping. For another, many consumers are making different buying and tradeoff decisions. For example, immediate gratification is becoming more important than asset creation. Also, the biggest desires of aspirer households used to be to own a house and a car. Today, many more of these consumers want to take international vacations. Similarly, affluent households are becoming comfort seekers, and they are willing to pay for it.

Aspirer households are also trading up more frequently in categories such as apparel, buying better brands for everyone in the family. Social media have played a big role. People want to fit in with their peers. At the same time, consumers in numerous basic categories (such as biscuits, salty snacks, tea, and kitchen and floor cleaners) are far less conscious about the brands. (See “Changing Spending Behaviors: Profiles of Two Aspirer Households.”)

CHANGING SPENDING BEHAVIORS: PROFILES OF TWO ASPIRER HOUSEHOLDS

THE ROAR OF THE DIGITAL TIGER

As we have emphasized in previous articles and reports, the internet is an increasingly pervasive factor in India's commerce, and its influence will only expand. (See *The Rising Connected Consumer in Rural India*, BCG

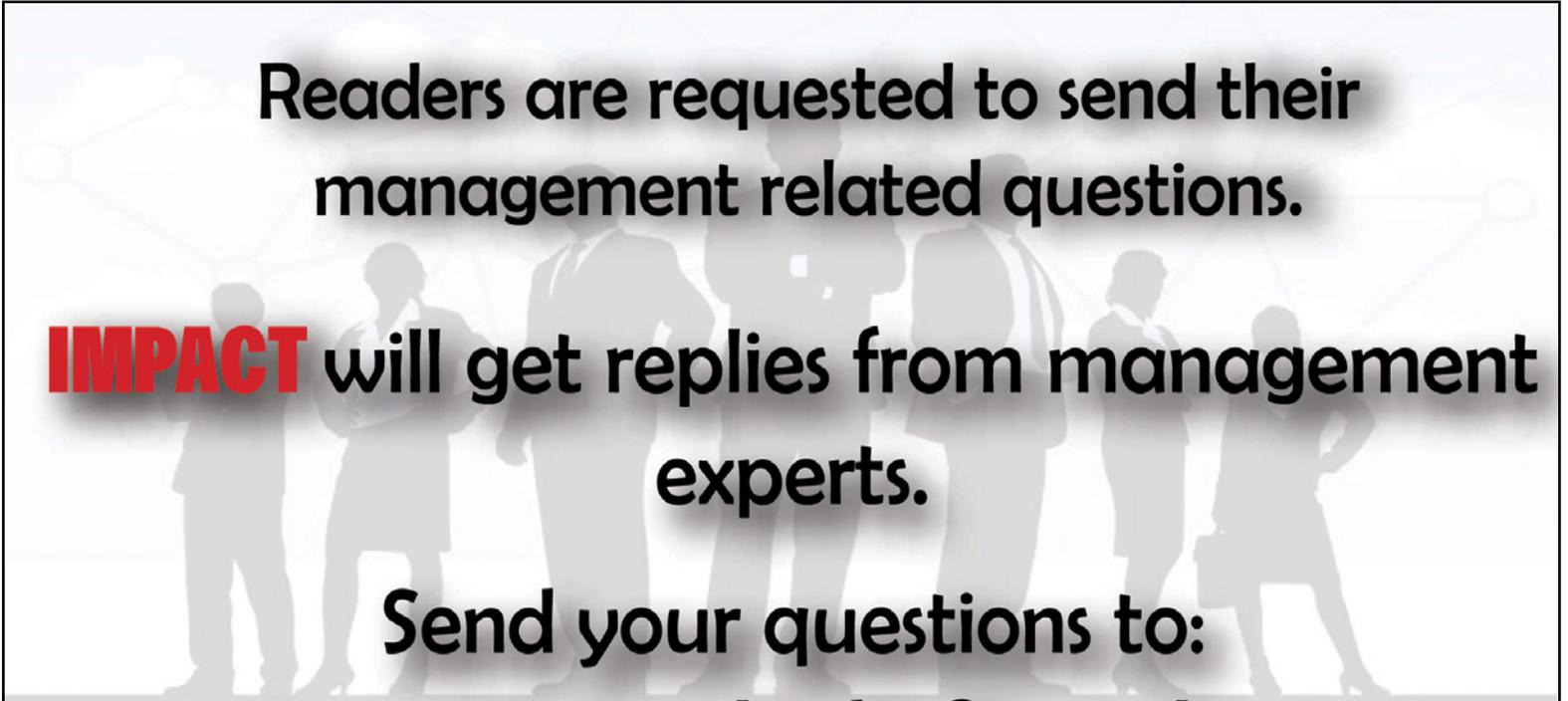
Focus, August 2016, and “The Changing Connected Consumer in India,” BCG article, April 2015.) This is true for all manner of urban and rural consumers. Nationwide, internet penetration rose from 8% in 2010 to almost 25% in 2016. It is likely to grow to 55% or more by 2025, when the number of users will likely reach 850 million. The composition of the user base is also changing. Most of the digital focus to date has been on urban users, but rural areas will see much of the action for the rest of this decade. We expect that more than half of all new internet users will be in rural communities and that rural users will constitute about half of all Indian internet users in 2020. Users are older and more mature. Today, more than half of all users are 24 years old or younger, but by 2020 about 65% of users will be 25 or older. Companies need to consider three aspects of rising digital penetration and its increasing influence on consumption patterns.

Online spending is taking off: In the past three years, the number of online buyers has increased sevenfold to 80 million to 90 million. Continued growth in internet penetration and rising e-commerce adoption will drive further growth in the number of online buyers. Multiple factors are behind the rising adoption of e-commerce channels. These include the strong value proposition offered by online merchants, proliferating payment platforms, strengthening delivery logistics,

and significant financial investment in the sector. On the basis of these and other factors, we anticipate that the number of online buyers in India will climb to 300 million to 350 million by 2025. In terms of value, online commerce is still a small portion of total retail sales, but it is growing fast. With the increase in online buyers, we expect the total value of e-retail to reach \$130 billion to \$150 billion, or 8% to 10% of total sales, by 2025. (See Exhibit 5.)

From the consumer’s perspective, convenience will remain the primary factor driving this growth. Almost 60% of online shoppers rate convenience as a key reason to shop online, and the value of convenience keeps rising as consumers increase their online shopping. Discounts are another popular feature for more than half of online shoppers (especially lighter online shoppers), and availability and assortment of merchandise are important to more than one-third. Trust in showrooms remains the biggest barrier (after basic access) to shopping online, followed by difficulty in website navigation and fear of fake products.

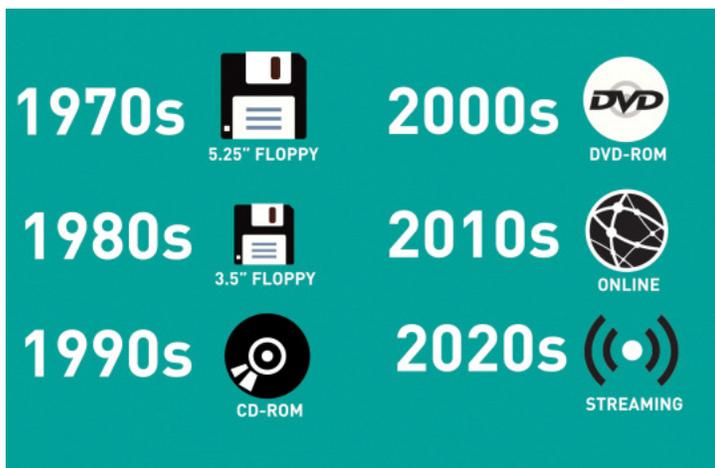
Digital’s influence on broader consumer spending is significant and growing rapidly: Online spending alone doesn’t begin to capture digital’s growing influence. Digitally influenced spending is currently about \$45 billion to \$50 billion a year, and that figure is projected to increase more than tenfold to \$500 billion to \$550 billion—and to account for 30% to 35% of all retail sales—by 2025.



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The extent of the internet's influence on consumer decision making and behaviors will be constrained only by the rate of increase in internet penetration. Already, a rising number of consumers in all segments are using the internet as their first port of call in framing and driving their purchase decisions. Our research has found that about 70% of those who have access to the internet go online to make informed purchase decisions. This number varies among categories of products and services, but it is on the rise everywhere. Consumers climb the learning curve quickly. As they get more comfortable with digital capabilities, their usage patterns exhibit growth that belies age and other demographic variables.

While digital influence is growing across all income classes, locations, and age groups, the impact in rural areas is especially dramatic. Indeed, rural consumers may leapfrog their urban counterparts and adopt digital behaviors much more quickly. Less expensive mobile handsets, the spread of wireless data networks, and evolving consumer behaviors and preferences will drive rural penetration and usage, changing how rural consumers interact with companies and giving companies many more options for engaging with them.

All that said, different categories will evolve differently. For example, we expect 65% to 70% of sales in, say, consumer electronics to be influenced digitally by 2025, while the impact in other categories, such as fast-moving consumer goods, will be much lower, in the range of 25% to 30%, thanks to different starting positions and inherent category characteristics.

Omnichannel interaction is increasingly important, but its significance varies by category: Consumers' purchase pathways are increasingly complicated. Consumers today regularly crisscross online and offline touch points in their purchase journeys, and, as a result, multiple types of pathways are emerging. The extent

of offline-online interaction varies significantly by category. For example, in mobile phones, almost 50% of buyers who have access to the internet use both online and offline touch points in their purchase journeys. By contrast, in fast-moving consumer goods, almost all transactions are completed either entirely offline or entirely online. The experience of other markets shows that consumers will expect a more seamless experience as they navigate through various touch points and among different channels.

Almost three-quarters of urban internet users today use only mobile phones to access the internet, compared with 52% in 2014. Falling smartphone prices, less expensive data packages, and the availability of more mobile-friendly content are all driving this growth. The numbers are even higher for young age groups, new internet users, and lower-income segments. Among rural users, a mobile phone is the primary online device: 87% of connected rural consumers use only their phones to access the internet.

As a result, mobile commerce is becoming the dominant force behind e-commerce growth. Eight of ten urban e-commerce transactions take place by phone—across categories, income segments, and regions. The lack of alternative devices, the ability to make transactions on the go, and additional discounts offered on transactions made through apps all contribute to this growth. The dominance of mobile commerce spans consumer segments as well as product categories, including high-ticket purchases. One significant ramification is the large number of unplanned or impulse purchases that people make on their mobile phones. Many consumers use apps for browsing in their free time, and often this browsing leads to purchases induced by an attractive offer. As many as 40% of all transactions conducted on smartphones are unplanned or impulse based.

BETS FOR THE FUTURE

As in many other countries undergoing rapid development and change, emerging trends in India are affecting consumers' behaviors and consumption patterns. Some are passing fads that may end up having limited impact. But several bear watching because they have the potential to lead to significant changes over the next decade.

Time Compression: A combination of factors such as shrinking family support structures and fast-paced work have combined to create a heightened sense of time compression—the need to perform increasing amounts of work within a given time period—for many Indian workers. Multiple studies have placed Indian workers

among the most stressed in the world. The most visible (and not always positive) manifestation of this trend is multitasking—talking on the phone while driving, for example, or checking e-mail while having dinner with friends.

Time compression has far-reaching consequences. It is driving exponential growth in several categories, such as ready-to-cook or ready-to-eat products. The ready-meal market in India has been growing at rate of 30% annually for several years, more than tripling from \$35 million in 2010 to more than \$120 million in 2015. Time compression is also behind a new set of business models that focus on convenience and offer end-to-end solutions.

The Rising Appeal of Indian Goods: Quality and luxury used to be the purview of imports. As recently as a decade or two ago, many Indians looked forward to their relatives' bringing chocolates, perfumes, or even brand-name shoes from abroad. Times have changed: today 60% of Indians are willing to pay extra for products that are made in India.

Moreover, across all kinds of categories, Indian consumers are exhibiting increased curiosity and excitement over exploring local roots. They are interested, for example, in natural products in personal care, local flavors in packaged food, and hand-woven fabrics in clothing. The *bundi* sleeveless jacket is back in vogue; in fact, *Time* magazine has ranked it among the top ten political fashion statements worldwide. Fabindia, which describes itself as “India’s largest private platform for products that are made from traditional techniques, skills and hand-based processes,” is among the largest and most profitable retail-apparel brands in the country. Forest Essentials, advertising itself as “the quintessential Indian Beauty Brand,” has grown into an international premium personal-care company, with Estée Lauder taking a stake.

The (Almost) Me, Myself, and I Generation: While the nuclear family may seem to be India’s new normal, the future could see a further shift in household composition—from nuclear-family to singles households. The number of single people in the workforce has steadily increased. From 2001 through 2011, the average age at marriage rose from 22.6 to 28 for men and from 18.3 to 22.2 for women. During that period, the number of single women over the age of 20 increased by 40%. So far, this remains largely a big-city phenomenon, but it has started percolating down to tier 2 cities.

This change in family structure is having far-reaching implications for income and spending as young single men and women base their consumption decisions more on lifestyle considerations than on functional needs.



Anecdotal evidence and parallels from other countries indicate that these singles are more individualistic, but they also think of communities (physical and virtual) and causes (social and political) as proxies for families.

Women Taking Their Rightful Place: Women in India, urban and rural, are exercising greater influence on their families and society. Several forces—including new electoral rules, better health care, and greater media focus—are behind this change. The most important factor, however, is educational opportunity. From 2005 through 2014, the enrollment rate of girls in secondary education increased from 45.3% to 73.7%, and it’s now higher than that of boys. Young women have bridged the gap in higher education too: their enrollment rate now stands at almost 20% while that of young men is 22%. This shift will not only result in greater overall literacy levels but will also have a broad impact on such societal factors as workforce demographics and economic independence for women.

NEW IMPERATIVES FOR COMPANIES

As India’s consumer market continues to grow and the factors described above take shape, companies will need to shed conventional wisdom (for example, that opportunities lie in big cities and at the bottom of the pyramid or that India is a male-dominant society) and adapt their business models to meet changing consumer needs and behaviors. Although many companies are already reacting, they have yet to develop explicit plans that address the changes underway. Companies should take several steps immediately.

Find the opportunities at every price point: In the past, India was a large mass market characterized by low unit prices. Today, however, there are large-scale markets across all price tiers for most consumer categories. Companies need to choose between straddling the full spectrum and focusing on select segments.

“Widespread digital adoption has allowed many smaller players and unconventional competitors to disrupt sectors and tip the scales to their advantage. **Companies need to stay ahead of the curve, developing their own innovative offerings for consumers and staying agile enough to change effectively.**”

SOURCE: THE NEW INDIAN: THE MANY FACETS OF A CHANGING CONSUMER

Identify the breakout opportunities: While India as a whole is a growth story, certain market segment pockets—emerging cities, micromarkets within cities, and categories that benefit particularly from rising incomes—are showing breakout growth. Companies looking to capitalize on India’s growth story need to identify the high-growth segments and pockets for their brands and products.

Develop an omnichannel strategy that is appropriate for the category: Digital is going to play a central role in how Indian consumers decide what they will buy and how. The exact extent of digital’s influence will vary across categories, but its overall impact will be both broad and deep. Consumers will expect a seamless experience as they navigate a complicated purchase pathway. Companies need to think beyond e-commerce: because digital’s influence is much larger than simply online spending, companies must be prepared to offer an online and offline experience that is appropriate to the category and meets consumers’ rising expectations. For example, in a category such as autos, companies need to ensure that they make use of all the online data they can harness in order to create targeted offerings for consumers when they reach the dealer. In apparel, a category that involves lots of online purchases, the challenge is to ease the buying process and present purchase options and offers when and where the consumer wants to buy.

Plan for changing social norms: India is experiencing many societal changes, including the expanding role of women, increased individualism, shifting roles within families, and rising national pride. These shifts have the

potential to fundamentally alter how Indian consumers spend. Companies operating under old notions should keep their eyes and ears focused on the changing reality. Dealing with the changes may require companies to fundamentally rethink their business models, including product offerings, consumer engagement, and marketing.

As companies reimagine themselves along these and other lines, they should make two key adjustments. First, they should change their notion of the market and competition. Widespread digital adoption has allowed many smaller players and unconventional competitors to disrupt sectors and tip the scales to their advantage. Multiple startups that focus on solving specific consumer needs have already emerged, and their digital business models enable them to expand quickly. Companies need to stay ahead of the curve, developing their own innovative offerings for consumers and staying agile enough to change effectively. Second, they should react to the changing nature of the relationship between the consumer and the company. More information, greater transparency, and the amplified voice of the individual through social media mean that consumers are gaining the upper hand when it comes to buying decisions. To stay ahead, companies must continually develop superior propositions and manage consumer advocacy.

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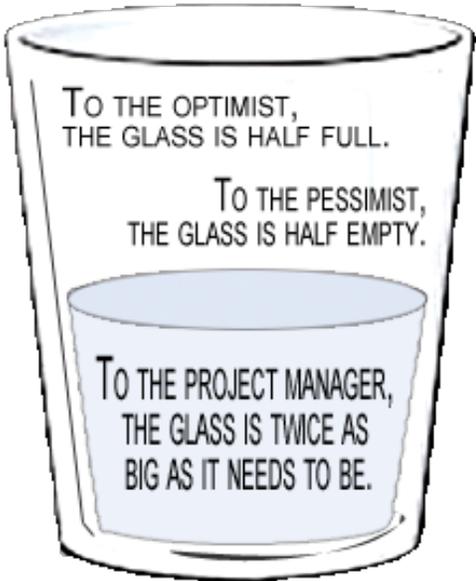
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