

MRP

(The Musical Research Paper)

This **first online musical** research paper (E-MRP) is developed to help the readers overcome the boredom / frustration that sometimes sets in when reading a research paper.

While reading the paper if at any point you get that feeling, you just to go page 9 and give a hard click on any link anywhere from page 9-15 of the paper. The link may open a file that overcomes the boredom. If not, hard click again at some other point. Keep on doing so till you get an item of your choice.

Do not click on links whose number is a multiple of 5, you may feel even more frustrated.

Incidentally, you can read the paper and listen the music simultaneously also, by opening the link in two windows.

The paper can be customised to suit ones taste. But for that a key is required, which may be available on request (email to ekhaikk@gmail.com). After modifying one can load it his / her website. If one does not have his own website he may get the service on payment basis

Two (short) books on Strategic Management (text and short cases) are also embedded in the paper, which can be easily accessed, **FREE**. If one is not able to locate them he can be guided on a nominal payment of INR 300 only (email to ekhaikk@gmail.com).

And many more things to explore.

Wishing you happy reading.



Proceed to next page

Emerging Role for Senior Citizens in Digital Era®

The Case of ekhaikk.in

Krishna Kumar

After retirement in the year 2011, I was very happy that I shall be able to do whatever I wanted to do by choice. I thought of devoting 2 days equivalent per week to teaching, 1 day equivalent to MHRD/ AICTE work, 1 day equivalent to philanthropic work of SMF/ IIMs and 1 day equivalent to consulting, keeping Sunday absolutely free.

It worked for 3 months, but after that body started giving up, with several ailments, prime among them being knee joint pain and heaviness in heart. Somehow I pulled on cancelling consulting altogether. Gradually other ailment too caught up, and by 2014-15, I was suffering with over 10 ailments, including haemorrhage in eye, tinnitus, spondylitis, prostate, bleeding due to increased internal dryness as well as usual ailments at this age such as diabetes and high blood pressure. As a result of all this my academic activities almost came to end. Finally I had to undergo knee joint operation. It took over six months to be on my own.

But in the meantime hernia problem cropped up. Normally it is simple operation but it turned out to be nightmarish and I suffered acute pain for over four months, so much so that I almost started counting my days asking almighty that if he wanted me back, do it fast, why torture? One night it occurred to me that nature does not take away something if there is no utility of it. "Is there still something left to be done?" I wondered.

I just remembered that long back I had promised my students to bring out a book, but never got opportunity to do justice, It was also part of the dream of establishing an Academic Resource Park that we had envisioned in 1994 as a part of perspective plan for IIM Lucknow. "May be that is what I can do" I thought. But the finger joints used to pain, which did not allow me to type or write as I wished. Nor could I look at lap top screen for more than 15-20 minutes as vision used to get blurred and spondylosis pain used to start. There was no office or staff assistance to support.

Old Age and Digitisation

Old age brings its own problems of varying degree of physical disabilities. But it has its own advantages too. One has more free time, more flexibility to do things as one wishes, people often don't get sleep at night, reduced financial burden if family is settled. But one is often alone and feel like moving out to kids who stay away from you. With wife also moving along, there is no one to look collect letters/ cheque book etc. Sometimes one is not able to go even bank to withdraw money, settle various bills and so on.

Fortunately, digitisation is expanding in many ways, smartphone mobiles with high resolution camera, broadband/ wifi internet facilities etc. are available, albeit with some limitations. That helps in moving out and take care of many things without being in hometown, which all of us are familiar with. But is digital era relevant in any other way? My experience endorses the view that many new things can be done (for which one does not get time before retirement) and old age, and grandparental role can be played, to support the efforts of next generation.

Developing Literature Based upon First Hand, Unusual but Useful Experiences

Anyway, I started writing few sentences here and there, when an idea occurred be it bathroom or midnights (when not able to have sleep), waiting for flight or travelling by train. No hurry no worry. After few pages were scribbled, I took photograph or scanned and emailed it to first name that crossed the mind. It could be my old secretarial assistant at IIM Lucknow or Kozhikode, a professor or even Director of a management institute. I was also able to locate few dependable cybercafé who typed for me at from Jabalpur, Kanpur, Pune or Lucknow and I could settle payment online. I could do editing myself and get a print out from some Xeroxing shop. Over five research papers, over 25 short and long cases and chapters of the books were prepared like this.

Reflecting on past experiences and preparation of such write ups gave many new insights into working of Indian organisations and power and behaviour of Indian people- the [Hanumans of India](#). It also convinced me that threats are opportunities and weaknesses are [mental blocks](#). Application of [creativity](#) for overcoming constraints, reconceptualising [manpower](#) (as two words to manage growth and diversification), and resources (as [asset or liability?](#)), [Power of Check listing](#) as a management technique, [growth as a matter of choice](#), techniques of ensuring viability of organisation business, benefiting from various stakeholders support, getting autonomy etc. This led to short stories, which can be [meaningfully used as short cases to generate class interest](#) for more advanced discussion.

The same happened with the long cases like [Kingfisher Airlines](#), [Adani Enterprises](#) etc. The cases also refined many concepts in SM area like the [process of strategic derailment](#). The most exhilarating experience was [developing a note](#) while convalescing in a hospital for seven days, which gave a working insight as when a business crosses Laxman Rekha to enter 'greed' area.

Gradually the cases written were compiled formatted and put in order to develop a five volume [Casebook on Strategic Management](#). It also led to development of [Case Analyses Guide](#) to help faculty members select the cases for their purpose.

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This provides an opportunity to write short (abridged case) which could be expanded as the class discussion progresses by adding exhibits and notes.

As a corollary it provides an opportunity to condense a long, rich case, into small parts, with some exhibits and information circulated and then added in the class.

At a later date, in May this year I went to get my printer cartridge refilled and noticed that the vendor had expertise of web design and hosting in 'php' format, which is more user friendly. Once my html site had collapsed and I was badly stuck. I sought his help to hire a site (ekhaikk.in) and learnt to operate and modify it. Thus I could interchangeably use the two websites, each providing a backup to the other.

The website helped in putting the cases, text, research papers etc. in a place that could be easily accessed for use from any place in the globe at round the clock

The website also helped me flexibility to allow the use of my material by SM faculty and students, without getting into permission issues by any publisher and distribute it at low price, even free, if required.

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Finally I decided to gradually upload the entire material and get print outs wherever I went, so that my work does not stop.

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Common Website of IIMs

As a Director at IIMK I frequently needed experts from other institutions. Also many other people used to ask me about IIMs for various purposes. Each IIM had a unique IP address and it was difficult to remember. There were many other academic and non-academic uses possible. I therefore prepared a Common Website of all the IIMs from the information-links available on respective websites for ready reference. One now has to remember one website address, www.iimsworld.in or, just one website address www.ekhaikk.in from where one could navigate to any IIM website.

While getting my works translated, I thought even non-english speaking person should know about growing IIM family. I therefore got the [common website translated into six languages](#) for benefit of the world.

Research

In 2011 an agitation started by social Activist Anna Hazare after 2G scam verdict of Supreme Court of India and in 2012 CAG report on Coal Block Allocation. Heated debates started in Parliament and allegations of corruption were levelled against the central government. It was a rude shock. Are minister speaking lies? There was no way to check the facts. The coal minister was saying that he had no role in it and during his tenure no coal block was allocated. One day I landed up to a coal ministry website and was stunned to see that over 4000 MT coal block were allocated during his time. I was stunned. The information was available on coal ministry's website. Further analysis revealed that there has been great arbitrariness in the allocation. The valuation by CAG about loss to exchequer was startling. But more importantly my analysis was showing the loss was much more. There was no way to analyse the difference.

What about the behaviour of industry leaders. Are they really indulging in scams? [It looked there are scam galore](#). How much protection of interest of country comes in their business decisions? If scams were true is the industry and economy in safe hands? Can this be generalised for all? How to distinguish good ones from bad ones? What

makes them bad? Are government decision making encouraging them to do so? And what action do we take to mend their ways? If courts start putting them in jails, who will run the industry to meet the requirements of societal needs? What about media? Is it giving correct picture to public and discharging its responsibility properly? Is judiciary efficient enough handle the challenges speedily? Such question started badly disturbing peace of mind

One day I landed up on CAG website and could see CAG report on coal block allocation. The analysis revealed the reasons, differences were caused due to certain assumption made by CAG which I felt were not tenable. My analysis showed that the loss to exchequer was more than double the CAG estimates. [The paper](#) was sent to a conference in April 2014 and even sent to Prime Minister when he opened his portal for public in May 2014. In August 2014, Supreme Court of India quashed the allocation on the grounds of arbitrariness and illegality, and asked for auctioning all the blocks, not only the ones pointed out by CAG. My estimates were vindicated when the auction started they started coming true.

During 2013 August, the Parliament started discussing the FDI in multi-brand retail (MBR) business, There was ruckus in Parliament. The Prime Minister said if this was not done, there would be economic emergency worse than 1991. The Finance Minister said FDI in MBR is no more a matter of choice but necessity. It made me wonder if after 20 years of reforms we are back to same or worse situation, were reforms going in the right direction. An in-depth analysis of RBI and other authentic resources indicated that [it was a reality, not a hoax call](#). I almost had heart attack and was carried to emergency for check-up. The information available also indicated that there is lot more than what meets the eye and hawala and money laundering allegations may be true. The analysis also makes one think whether there is a need for fresh look at the whole process of reforms. The above two papers and two cases studies of Kingfisher Airlines and Adani Enterprise Ltd. indicated that retired academicians can do a lot of meaningful research in the digital era, even from bed, despite yelling and crying all the time, which may be difficult to do for younger faculty colleagues, who are hard pressed for time.

While reminiscing my research work of the past 40 years it occurred to me though each research work was done independently and gave useful insights into issues and valuable recommendation, the entire set also has another use, providing historical perspective to the whole process of post liberalisation developments in India, the opportunities we lost, and give ideas as to what all we need to do to overcome all round problems, be it pollution or traffic jams or jobless growth and investment crisis. The whole set therefore is being brought out as a five volume set on the book [Post Liberalisation Developments in India: A 25 Years Research Journey](#).

Teaching/ MDP

As the Director of IIM Kozhikode I had the opportunity to have first-hand experience of conducting online courses, including conducting case discussion I found it was as active and lively as the physical class room discussion. I had recommended setting up of video conferencing facilities as a part of our report for setting up 6 new IIMs. But more than that I felt the new IIMs and even the old ones can greatly benefit by conducting guest lecture as well as occasional lecture in regular programmes and MDPs from remote area [without video conferencing studio at the guest end](#). Technology is available and I was ready for conducting experiment, but my endeavours failed as there seems to be complete aversion to even try. We have to just make it seamless, which is not possible unless it comes into use. The potential benefits, drastic cost reduction, savings in time etc. are not being realised at all which are huge benefits. Even IT faculty is not prepared for the same. It is worth experimenting, right away.

For MDP I found it was very useful to embed the course material in the entertainment sheet (see next section) and conduct hassle free class with entertainment in the break period.

Entertainment







The idea of having an entertainment website for retired persons developed when I was confined to bed and didn't how to know pass time, as I could not move and do my daily routine things due to giddiness. I started visiting 'youtube' music site. I could listen my favourite songs. There were hilarious jokes, gazals, hasya kavi sammelan,

and things alike. [I embedded them to an excel sheet and uploaded.](#) Gradually songs for gen next, kids, clips from whatsapp were also added. I uploaded them for my purpose and could enjoy this whenever I was getting bored, depressed or facing loss of sleep. I bought few pairs of earphones, three wifi/ broad band dongle from different mobile service providers, two sets of speakers, two mobiles for the purpose. Two old laptops also supported this endeavour

To this I also embedded the details of my doctors for various ailments, in different cities, contact number of pharmacists in different location, bank account details (with login), booked ticket details, taxi numbers and other details that I require from time to time. kit became an integral of my baggage like a saving bag. I think, the digital era provides a unique opportunity to 65+ people to enjoy without burdening younger generation.

The *digital era* thus provided me opportunities for the following academic and non-academic contributions.

1. [Integrating IIMs](#)
2. Spreading IIMs worldwide through [Multilingual Website](#)
3. Preparing Multilingual Stories in [12 Languages](#)
4. Preparing Short ,Insightful, [Management Stories](#) _____ [Batch I \(1987\)](#)
5. Preparing customised books (click on the respective photographs below)

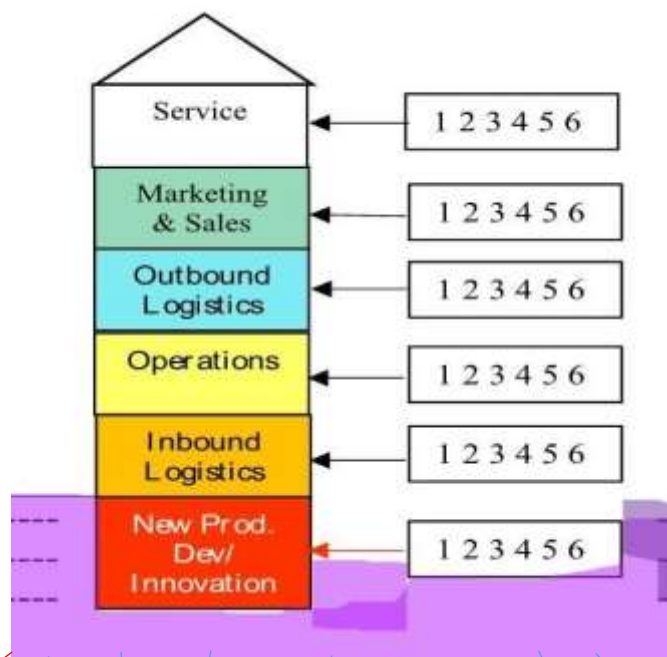
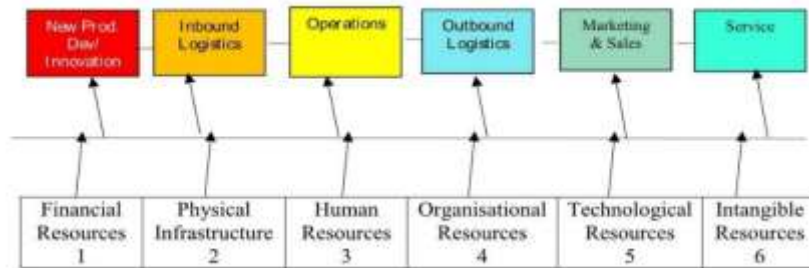
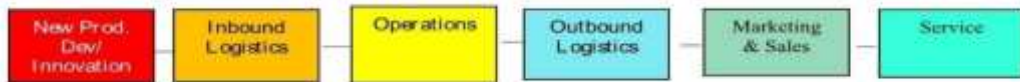
Sh. Narendra Modi	Sh. Prakash Javadekar	Shri Rahul Gandhi	M. Emmanuel Macron	SR. Mariano Rejoy	Frau Angela Merkel
PM (India)	MHRD (India)	MP (India)	President (France)	PM (Spain)	Chancellor (Germany)
					

6. Preparing book to help Teaching through [Case Method and Case Writing](#)
7. Initiating Low Cost/ Free/ Flexible [Case books](#)
8. Making Low cost/ free material accessible to needy,
For Understanding the [Strategic Management subject in Simple Manner](#)
9. [Research](#)
Doing Research
Research Dissemination
9. Teaching from [Bed/ ICU](#)
10. Entertainment without movement.

Challenges Ahead

Every technological break- through also has some challenges associated with it. The four main challenges that I could see are described below.

1. Cost Factor: The dynamic obsolescence led incidence on costs is phenomenal. Every retired person can't perhaps afford to buy high cost smartphone and laptops every one or two years. Associated with that is the charges of internet service for the above purposes.
2. Uncertainty: The level of uncertainty that is associated with the mobiles, laptops, printers not only because of dynamic obsolescence but also because of compatibility problems, are too high to believe and can frustrate, at times, even the diehard optimist.



Making 21st story without knowing how solid is the foundation (remember [fake currency](#) notes issue (we can't make even [ink and paper](#) after 70 years)

Security risk with [circuits](#) and [SIMs](#) imported from abroad (like duplicate note printing)

Business men who messed up 18 years old business abandoned contract of [Airport metro](#), messed up power generation business, defaulting to banks. [being considered for defence contract](#)

Leading Mobile service provider using eKYC and aadhar verification task, transferring subsidies in Accounts Payable account unauthorised way

[Company which abandoned petrol distribution](#), chopped off KG basin gas supply on profit considerations, [enters payment bank JV with SBI](#), backed up by [\(Chinese\) JIO Tech](#)

- Learning at Old Age: In a country where learning even at young age is a challenge, learning new technology and its application is not easy for old people, especially in “NO NONSENSE” dictate of computer and mobiles. If one does not have young persons at home to help, it can be nightmarish, and old persons will quietly retrogress to “I am too old to learn the modern things” syndrome.

4. Sustainability: The last but perhaps the most important challenge emerging is the sustainability of technology without imports. For country which can't produce paper and ink for printing currency note, despite facing all the challenges of terrorist funding, banking on technology where all critical components are imported from enemy/ friend country, where industrialists are failing again and again in trading and extended trading (leading to huge NPA) and unmindfully taking up business in which they have zero experience/ expertise and being big loan defaulters, one wonder how safe and sound is such a strategy without domestic effort of new product development. It is like being happy furnishing 21st story of a building without being sure of the strength of the foundation itself?.

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End Result
Literature on
Strategic Management

Emerging Role for Senior Citizens in Digital Era[@]

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But in the meantime hernia problem cropped up. Normally it is simple operation but it turned out to be¹⁰ nightmarish and I suffered acute pain for over four months, so much so that I almost started counting my days¹¹ asking almighty that if he wanted me back, do it fast, why torture? One night it occurred to me that nature does¹² not take away something if there is no utility of it. "Is there still something left to be done?" I wondered¹³.

I just remembered that long back I had promised my students to bring out a book, but never got opportunity to¹⁴ do justice. It was also part of the dream of establishing an Academic Resource Park that we had envisioned in¹⁵ 1994 as a part of perspective plan for IIM Lucknow. "May be that is what I can do" I thought. But the finger¹⁶ joints used to pain, which did not allow me to type or write as I wished. Nor could I look at lap top screen for¹⁷ more than 15-20 minutes as vision used to get blurred and spondylosis pain used to start. There was no office or¹⁸ staff assistance to support¹⁹.

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*Professor(Retd), Indian Institute of Management Lucknow. @The paper is prepared for XX Convention of SMF

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While getting my works translated, I thought even non-english speaking person should know about growing IIM⁹⁷ family. I therefore got the common website translated into six languages for benefit of the world⁹⁸.

Research⁹⁹

In 2011 an agitation started by social Activist Anna Hazare after 2G scam verdict of Supreme Court of India¹⁰⁰ and in 2012 CAG report on Coal Block Allocation. Heated debates started in Parliament and allegations of¹⁰¹ corruption were levelled against the central government. It was a rude shock. Are minister speaking lies? There¹⁰² was no way to check the facts. The coal minister was saying that he had no role in it and during his tenure no¹⁰³ coal block was allocated. One day I landed up to a coal ministry website and was stunned to see that over 4000¹⁰⁴ MT coal block were allocated during his time. I was stunned. The information was available on coal ministry's¹⁰⁵ website. Further analysis revealed that there has been great arbitrariness in the allocation. The valuation by¹⁰⁶ CAG about loss to exchequer was startling. But more importantly my analysis was showing the loss was much¹⁰⁷ more. There was no way to analyse the difference¹⁰⁸.

What about the behaviour of industry leaders. Are they really indulging in scams¹⁰⁹? It looked there are scam galore. How much protection of interest of country comes in their business decisions¹¹⁰? If scams were true is the industry and economy in safe hands? Can this be generalised for all? How to distinguish good ones from bad¹¹¹

ones? What makes them bad? Are government decision making encouraging them to do so? And what action¹¹² do we take to mend their ways? If courts start putting them in jails, who will run the industry to meet the¹¹³ requirements of societal needs? What about media? Is it giving correct picture to public and discharging its¹¹⁴ responsibility properly? Is judiciary efficient enough handle the challenges speedily? Such question started badly disturbing peace of mind¹¹⁵

One day I landed up on CAG website and could see CAG report on coal block allocation. The analysis revealed¹¹⁶ the reasons, differences were caused due to certain assumption made by CAG which I felt were not tenable. My¹¹⁷ analysis showed that the loss to exchequer was more than double the CAG estimates.¹¹⁸ The paper was sent to a conference in April 2014 and even sent to Prime Minister when he opened his portal for public in May 2014. In¹¹⁹ August 2014, Supreme Court of India quashed the allocation on the grounds of arbitrariness and illegality¹²⁰ and asked for auctioning all the blocks, not only the ones¹²¹ pointed out by CAG. My estimates were vindicated¹²² when the auction started they started coming true¹²³.

During 2013 August, the Parliament started discussing the FDI in multi-brand retail (MBR) business¹²⁴, There was ruckus in Parliament. The Prime Minister said if this was not done, there would be economic emergency¹²⁵ worse than 1991. The Finance Minister said FDI in MBR is no more a matter of choice but necessity. It made me¹²⁶ wonder if after 20 years of reforms we are back to same or worse situation, were reforms going in the right¹²⁷ direction. An in-depth analysis of RBI and other authentic resources indicated that¹²⁸ it was a reality, not a hoax call. I almost had heart attack and was carried to emergency for check-up. The information available also¹²⁹ indicated that there is lot more than what meets the eye and hawala and money laundering allegations may¹³⁰ be true. The analysis also makes one think whether there is a need for fresh look at the whole process of¹³¹ reforms. The above two papers and two cases studies of Kingfisher Airlines and Adani Enterprise Ltd. indicated¹³² that retired academicians can do a lot of meaningful research in the digital era, even from bed, despite yelling¹³³ and crying all the time, which may be difficult to do for younger faculty colleagues, who are hard pressed for time¹³⁴.

While reminiscing my research work of the past 40 years it occurred to me though each research work was done independently and gave useful insights into issues and valuable recommendation, the entire set also has another use, providing historical perspective to the whole process of post liberalisation developments in India, the opportunities we lost, and give ideas as to what all we need to do to overcome all round problems, be it pollution or traffic jams or jobless growth and investment crisis. The whole set therefore is being brought out as a five volume set on the book¹³⁵ Post Liberalisation Developments in India: A 25 Years Research Journey.

Teaching/ MDP¹³⁶

As the Director of IIM Kozhikode I had the opportunity to have first-hand experience of conducting online¹³⁷ courses, including conducting case discussion I found it was as active and lively as the physical class room¹³⁸ discussion. I had recommended setting up of video conferencing facilities as a part of our report for setting up¹³⁹ new IIMs. But more than that I felt the new IIMs and even the old ones can greatly benefit by conducting¹⁴⁰ guest lecture as well as occasional lecture in regular programmes and MDPs from remote area¹⁴¹ without video conferencing studio at the guest end. Technology is available and I was ready for conducting experiment, but my¹⁴² endeavours failed as there seems to be complete aversion to even try. We have to just make it seamless,¹⁴³ which is not possible unless it comes into use. The potential benefits, drastic cost reduction, savings in time etc.¹⁴⁴ are not being realised at all which are huge benefits. Even IT faculty is not prepared for the same. It is worth experimenting, right away.¹⁴⁵

For MDP I found it was very useful to embed the course material in the entertainment sheet (see next section)¹⁴⁶ and conduct hassle free class with entertainment in the break period.¹⁴⁷

Entertainment¹⁴⁸







The idea of having an entertainment website for retired persons developed when I was confined to bed and didn't¹⁴⁹ how to know pass time, as I could not move and do my daily routine things due to giddiness. I started¹⁵⁰

visiting 'youtube' music site. I could listen my favourite songs. There were hilarious jokes, gazals, hasya kavi sammelan, and things alike¹⁵¹. I embedded them to an excel sheet and uploaded. Gradually songs for gen next, kids, clips from whatsapp were also added. I uploaded them for my purpose and could enjoy this whenever I was¹⁵² getting bored, depressed or facing loss of sleep. I bought few pairs of earphones, three wifi/ broad band¹⁵³ dongle from different mobile service providers, two sets of speakers, two mobiles for the purpose. Two old laptops also supported this endeavour¹⁵⁴

To this I also embedded the details of my doctors for various ailments, in different cities, contact number of¹⁵⁵ pharmacists in different location, bank account details (with login), booked ticket details, taxi numbers and other¹⁵⁶ details that I require from time to time. kit became an integral of my baggage like a saving bag. I think,¹⁵⁷ the digital era provides a unique opportunity to 65+ people to enjoy without burdening younger generation¹⁵⁸.

The **digital era** thus provided me opportunities for the following academic and non-academic contributions.¹⁵⁹

10. Integrating IIMs
11. Spreading IIMs worldwide through Multilingual Website
12. Preparing Multilingual Stories in 12 Languages
13. Preparing Short ,Insightful, Management Stories
14. Preparing customised books (click on the respective photographs below)¹⁶⁰

Sh. Narendra Modi	Sh. Prakash Javadekar	Shri Rahul Gandhi	M. Emmanuel Macron	SR. Mariano Rejoy	Frau Angela Merkel
PM (India)	MHRD (India)	MP (India)	President (France)	PM (Spain)	Chancellor (Germany)
					

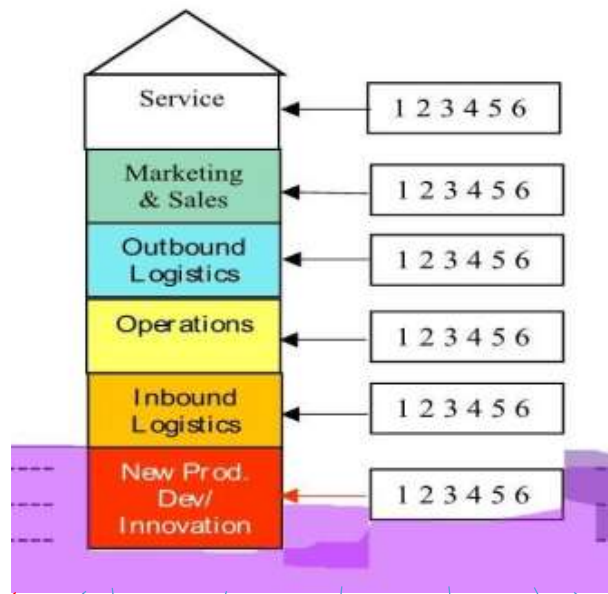
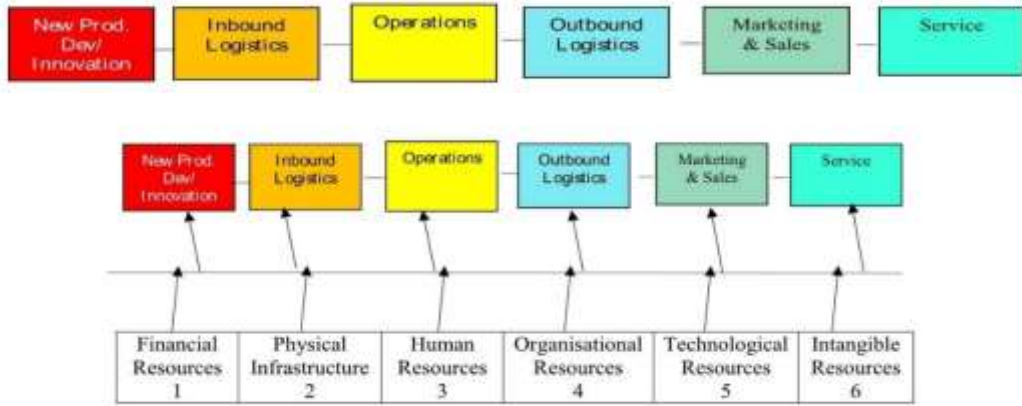
15. Preparing book to help Teaching through Case Method and Case Writing
16. Initiating Low Cost/ Free/ Flexible Case books
17. Making Low cost/ free material accessible to needy¹⁶¹.
For Understanding the Strategic Management subject in Simple Manner
18. Research
Doing Research
Research Dissemination¹⁶²
9. Teaching from Bed/ ICU
10. Entertainment without movement¹⁶³.

Challenges Ahead¹⁶⁴

Every technological break- through also has some challenges associated with it. The four main challenges that I could see are described below¹⁶⁵.

5. Cost Factor: The dynamic obsolescence led incidence on costs is phenomenal. Every retired person can't¹⁶⁶ perhaps afford to buy high cost smartphone and laptops every one or two years. Associated with that is the¹⁶⁷ charges of internet service for the above purposes¹⁶⁸.
6. Uncertainty: The level of uncertainty that is associated with the mobiles, laptops, printers not only¹⁶⁹ because of dynamic obsolescence but also because of compatibility problems, are too high to believe¹⁷⁰ and can frustrate, at times, even the diehard optimist¹⁷¹.

7. Learning at Old Age: In a country where learning even at young age is a challenge, learning new¹⁷² technology and its application is not easy for old people, especially in “NO NONSENSE” dictate of¹⁷³ computer and mobiles. If one does not have young persons at home to help, it can be nightmarish, and old¹⁷⁴ persons will quietly regress to “I am too old to learn the modern things” syndrome¹⁷⁵.



- Making 21st story without knowing how solid is the foundation (remember [fake currency](#) notes issue (we can't make even [ink and paper](#) after 70 years)
- Security risk with [circuits](#) and [SIMs](#) imported from abroad (like duplicate note printing)
- Business men who messed up 18 years old business abandoned contract of [Airport metro](#), messed up power generation business, defaulting to banks. [being considered for defence contract](#)
- Leading Mobile service provider using eKYC and aadhar verification task, transferring subsidies in Accounts Paybank account unauthorised way
- [Company which abandoned petrol distribution](#), chopped off KG basin gas supply on profit considerations, [enters payment bank JV with SBI](#), backed up by [\(Chinese\) JIO Tech](#)

8. Sustainability: The last but perhaps the most important challenge emerging is the sustainability of¹⁷⁶ technology without imports. For country which can't produce paper and ink for printing currency note¹⁷⁷, despite facing all the challenges of terrorist funding, banking on technology where all critical components¹⁷⁸ are imported from enemy/ friend country, where industrialists are failing again and again¹⁷⁹ in trading and extended trading (leading to huge NPA) and unmindfully taking up business in which they¹⁸⁰ have zero experience/ expertise and being big loan defaulters, one wonder how safe and sound is such a¹⁸¹ strategy without domestic effort of new product development. It is like being happy furnishing 21st story¹⁸⁵ [of a building without being sure of the strength of the foundation itself?](#)¹⁹⁰.

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End Result
Literature on
Strategic Management