

VALUE REALIZATION IN MARKETING THEORY: AN ANCIENT INDIAN PERSPECTIVE

Ph.D. THESIS

by

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**DEPARTMENT OF MANAGEMENT STUDIES
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ROORKEE-247667 (INDIA)
DECEMBER, 2018**

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AN ANCIENT INDIAN PERSPECTIVE**

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requirements for the award of the degree*

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by

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DECEMBER, 2018**

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CANDIDATE'S DECLARATION

I hereby certify that the work which is being presented in the thesis entitled “**VALUE REALIZATION IN MARKETING THEORY: AN ANCIENT INDIAN PERSPECTIVE**” in partial fulfilment of the requirements for the award of the Degree of Doctor of Philosophy and submitted in the Department of Management Studies of the Indian Institute of Technology Roorkee, Roorkee is an authentic record of my own work carried out during a period from January, 2014 to December, 2018 under the supervision of Dr. Vinay Sharma, Associate Professor, Department of Management Studies, Indian Institute of Technology Roorkee, Roorkee.

The matter presented in this thesis has not been submitted by me for the award of any other degree of this or any other Institution.

(SUMIT MISHRA)

This is to certify that the above statement made by the candidate is correct to the best of my knowledge.

Signature of Supervisor

The Ph.D. Viva-Voce Examination of Sumit Mishra, Research Scholar, has been held on

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**Signature of Supervisor
Dated:**

Head of the Department

ABSTRACT

History of marketing thought in marketing literature indicates towards two fundamental axioms dominating marketing. The first one spurts from the belief that marketing came out of the discipline of economics as it is essentially an economic activity, thus, restricting the marketing concepts to economic behaviour of people. The second axiom came out of the belief that a marketer can influence, manipulate and control market behaviour through designing proper marketing programs and activities.

In the later half of 20th century, for broadening the marketing horizons and as well as developing more realistic marketing theory the axioms of economic exchange is now being replaced with the *exchange of values* by several authors thereby including areas related to human behaviour such as social sciences, politics, and fine arts.

Management thinkers started postulating that marketing should start from needs and value for customer. This characterization still holds that in true marketing spirit business goals must be oriented towards the contribution towards customers and their needs. In recent times many authors have argued for the need for reform in marketing. The *dearth of values* and *short term thinking* are cited as the reasons for such a scenario in which marketers and consumers have been treating each other as adversaries rather than as allies and partners.

The recent marketing definition depicts the change required by marketers to follow, as consumers are now more socially conscious and consuming with restraint. The marketing management tools are also getting utilized for furthering sustainability goals as the definition has included all, i.e. customers, clients, partners, and society at large. The addition of 'society at large' indicates that benefits should reach to every individual. The preceding description motivated this research to consider marketing, in terms of values. Values are engrossed and ingrained in the ancient scriptures in every verse and prose from beginning to the end.

The recent economic crisis of 2010 made the business world to rethink about moral framework and regulations that underpin our politics, economics, and interconnectedness at the global level.

With reference to the context of the present Marketing definition of American Marketing Association (2013), it is believed of that organizations play an essential role in the economic development, by creating value for the society. Thus, marketing as per the new definition is indicating and leading marketing world to develop institutions, activities, and processes that can create, communicate, deliver, and exchange offerings in socially conscious, consumption restraint environment by being inclusive in nature and by involving customers, clients, partners, and society.

According to the present definition, a Marketer must think for 'welfare and benefiting all,' while communicating, creating, delivering, and exchanging value. The very thought connotes with '*Sarve Bhavantu Sukhinah*' (Brihadaraanyaka Upanishad 1.4.14), '*Sarva Bhut hiteh Ritah*' (Bhagavad-Gita, 5.25 and 12.3-4) as these are about thinking in terms of 'benefiting all'. The new marketing definition also reflects the same. There exists plethora of such hymns in ancient Indian scriptures. The definition of marketing seems quite near to the thoughts of ancient Indian scriptures. Thus, marketing may be viewed in terms of values for realizing value. Our assumption shares many common threads.

Marketing world's definitional progression as justifiably evolved through the years is evident in the definition given by the American Marketing Association. The definition exerts its importance not only in terms of its approach towards the fact that how marketing should be seen but also through the perspective which was involved in the development process of this definition, whether it be the cumulative experience of the people involved in the process, or in terms of where it wishes to reach. The future vision of marketing with a view of components of happiness, sustainability, and inclusiveness has drawn the attention of the world towards, value realization through values. The context which had emerged all through in terms of 'value' to the participants of the marketing process, i.e., customers and the organizations in association with the 'realization of this value' seems to be directionally correlated with their 'values.'

This research work presents demonstrative linkage and also has considered the ancient Indian texts. The research undertaken presents this relationship in a correlative manner through testifying in the form of interpretation of expression of practitioners and thinkers who had devoted their lives for reaching towards such conclusions. Value is realized it seems in terms of values which persisted. The subjectivity associated with values in terms of their execution or implementation is important for a marketer to understand so as to measurably strategize. Interpretative corroboration of the literature and the thought process of the founders, heads of organizations, senior level executives, managers, customers, academicians, and scholars (few of them of great eminence) indicated the secret lies in the scriptural text especially ancient Indian texts, not only because of the time tested strength this literature bears but also because of the reason that the contemporary authors some or the other way have been referring to this Indian treasure of Knowledge. Hence, the research has found the linkages between value realization, value and values with marketing theory through the perspective of ancient Indian literature. The literature search on value, values, value realization, and marketing theory was conducted using library databases and also through visiting libraries of different institutions.

The extensive search of the literature was done by discussing with the academicians and scholars of management, marketing, Sanskrit, linguists, and economics. The vastness of original ancient Indian literature made researcher to be restricted to the translated version of ancient Indian text such as Bhagavad-Gita, Upanishads, and prominent Veda's.

The research problem was crystallized by applying exploratory research design, and reflexive approach helped in deepening the understanding of the problem. Reflexive Methodology was used to gain enriching insights from respondents. The purpose was to produce a detailed perspective of individuals or description of processes, thereby ensuring a more comprehensive understanding of the phenomenon of interest. The sampling technique for selecting the respondents was purposive sampling, 17 elite interviews of founders or heads of organizations, 58 individual interviews with academicians and industry professionals and 11 focus group discussions (FGDs) with 83 beneficiaries were completed at nine different organizations. The data was analyzed using the reflexive approach. According to this approach, the researcher is an inseparable part of the research process and reflects on research as well. The findings of the research are based on the interpretation of data collected by the researcher with the context in the background of his knowledge of language and culture. Interpretations also project points of convergence and divergence that emerge in the interviews and discussions.

On the basis of the narrative they had around their experiences rather than the exact reference to scriptures, the respondents while referring to the objective and vision of their organizations could find a reasonably easy way to connect the values with their goal. For example, everyone could suggest that their ultimate goal is to serve their customer well which is related to values by virtue. They could also suggest that is all the stakeholders are beneficiaries at one point of time which is a genuine expression with a radical perspective but, when the question of said association/ subject of this thesis referred to with the perspective of operations of organizations, finances of the organisation, profitability of the organisation then the a prominent connection between the value and value realisation evolved.

Therefore, an interesting aspect which emerged was existence and recognition of the values at the root level but degradation and deviation at the execution level. It is similar to an analogy that people may think good, but they may not act good. Many experts believe that business was termed as varta (trade and commerce) in ancient text and means "an opportunity to work for the society." Value realization, value, and values have a close linkage as many experts expressed that values give meaning to life and foundation for analyzing and imaging a requirement for leading a good satisfied life. The coherence in the words and action, i.e.,

“mansa, vacha, karmana” respectively increase value realization. In case of a deviation, it may create delusion amongst clients, partners, customers, and society. Values help to refrain from falling in the trap of launching marketing gimmick. Not following values marketer may lose sheen among stakeholders and customers thereby diluting the brand. Experts also emphasized on learning from the nature for developing new innovative ideas and advocated for radical thinking and non-conventional mode of learning. The traditional knowledge and traditional text may be looked upon for achieving this. Understanding values through ancient text help in conveying the essence without getting distorted or misinterpreted. The rationality in the context of ancient texts subsumes dharma, artha, kama, and moksha. These noble pursuits if critically considered and examined shape human behavior. Ancient perspective gives importance to morality thus altering the view about benefits and sacrifice and the way, and they are measured. In this view, benefits include future benefits in terms of moral upgradation and value derived from the decision made.

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I feel blessed for getting the opportunity to pursue a doctoral degree from one of the prestigious Institute of India that had a legacy of more than 175 years. I believe that it would have never been possible without the blessings of my parents, sister, brother, guru and spiritual beings that have helped me in time and again. Besides this, the Research Fellowship provided on the merit basis by the Union Grant Commission helped me to support myself financially and enabled academically to apply and secure position as Research Scholar in Department of Management Studies, IIT Roorkee. All this would not have been materialized and possible if the Indian Institute of Technology Roorkee would not have given the opportunity and provided the Supervisor and Guide.

For Supervisor and guide, Dr. Vinay Sharma Sir, I can say that I do not have words for him. I learned lots of lessons from him. In the ancient Indian system of knowledge, it is believed that words are for eternity and never perishes. The words are made from alphabets called as akshara in Sanskrit; the meaning of akshara is that thing which can never be destroyed. The power of words remains in the cosmos and will continue to affect the beings in the cosmos. I will try to remember all the words, gestures, research environment, and discussion that in a way shaped my research and me as well. The five years of the research will continue to reverberate within me throughout life.

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Sumit Mishra

CONTENTS

CANDIDATE'S DECLARATION	
ABSTRACT	
ACKNOWLEDGEMENT	(i)
CONTENTS	(ii)
LIST OF TABLES	
LIST OF FIGURES	
Chapter 1 INTRODUCTION	1
1.1 Background and Context	1
1.1.1 Evolution of Marketing	3
1.2 Motivation of the Study	5
1.3 Rationale of the Study	7
1.4 Research Problem	9
1.5 Objectives of the Thesis	10
1.6 Research Methodology	11
1.7 Organization of the Thesis	12
1.8 Limitation of the Thesis	13
Chapter 2 REVIEW OF LITERATURE	14
2.1 Value and Values	14
2.1.1 Value as Means and End	16
2.1.2 Value as Benefits/Sacrifices	17
2.1.3 Value as Experience Outcomes	17
2.2 Values in Social-Psychological Literature	20
2.3 Introduction to Ancient Scriptures (or Dharmaśāstra)	21
2.4 Values as in Ancient Indian Text	26
2.4.1 Bhagavad-Gita	27
2.4.2 Veda's	34
Chapter 3 RESEARCH METHODOLOGY	37
3.1 Research Objectives	37
3.2 Research Philosophy	37
3.2.1 Positivism	38
3.2.2 Critical Realism	38
3.2.3 Interpretivism	39
3.3 Research Approach	39
3.3.1 Emergence of Reflexive Methodology as the Basic Approach for the Research	41
3.4 Research Design	43
3.5 Sampling Design	44
3.5.1 Sampling	44
3.5.2 Sample Size	45
3.6 Data Collection	46
3.6.1 Interviews	47
3.6.2 Focus Group Discussions	48
3.7 Data Analysis	49
3.7.1 Rationale for Respondent Selection	50

Chapter 4	DATA COLLECTION	52
4.1	Elite Interviews with the Founders/ Heads of the Organisations	52
4.1.1	Description of Founders/Heads	52
4.1.2	Questions	56
4.1.3	Interpretation	58
4.2	Interview with Industry Practitioners	61
4.2.1	Description of Industry Experts	61
4.3	Interview with Academicians	62
4.3.1	Description of Sample	62
4.4	Focus Group Discussion with Customers and Beneficiaries	62
4.4.1	Description of Sample	62
4.4.2	Questions	62
4.4.3	Interpretation	63
4.5	Extracts from Interviews	64
Chapter 5	INTERPRETATION AND DISCUSSION	95
5.1.1	Perspective from Ancient Indian Scriptures with Reference to the Objectives of the Research	95
5.1.2	Understanding Innovation through Traditional Knowledge	96
5.1.2.1	Communicating value of products through traditional knowledge	97
5.1.2.2	Developing institution based on traditional knowledge	97
5.1.3	Realizing value through values by utilizing natural abilities and creating unique experience	98
5.1.3.1	Including “Matra devo bhavah”; and “Pitra devo Bhavah” along with “Athithi devo bhavah” in business model	98
5.1.4	Motive of Business and Marketing	99
5.1.5	Product/Service as a reflection of values and translating of those values into value	99
5.1.5.1	Imbibing the values of viewing food-grains i.e. ‘Anna’ as primordial form of energy i.e. ‘Anna Brahman’, and woman as ‘Annapurna’	100
5.1.5.2	Viewing woman as ‘Annapurna’ and enabling customers by maintaining quality and nutrient of ‘anna’ and providing right information	103
5.1.5.3	Realizing value through values	104
5.1.5.4	Criteria for interpreting vision by Product/ Services	106
5.1.5.5	Striving for being just – <i>nyaya-sangat</i>	107
5.1.5.6	<i>R̄ṇa</i> or Karmic debt linked with social responsibility and being socially conscious	108
5.1.5.7	Moral obligations on consumption	109
5.1.6	Measurement Criteria(s)	111
5.1.6.1	Defining Transaction in context of Values and Value Realization	111
5.1.6.2	Value realization through values also accounts the benefits of future generation and impact on nature	115
5.1.6.3	Realizing value through values by informing customers and not undermining their intelligence and understanding	116
5.1.6.4	Values when learned through ancient scriptures help in	117

	strengthening the understanding	
	5.1.6.5 Utilizing Ancient Indian philosophy of Sankhya	118
	5.1.6.6 Punya as an ultimate measure for value realization through values	120
	5.1.6.7 Consonance in message and action increases credibility	121
	5.1.7 Impressions of Great Leaders and Thinkers	122
	5.1.8 Realizing Value in Terms of Social Network and Local Communities	123
	5.1.9 Empathetic Outlook Creates Organization as a Vehicle for Change	124
	5.1.10 Communitarian Spirit and Role of Government	126
	5.1.11 Values are better Communicated with Native Languages	126
	5.2 Linkage between findings, interpretation and ancient text	127
Chapter 6	CONCLUSION AND RECOMMENDATIONS	166
6.1	Conclusions	166
6.2	Implication of the Present Study	173
	6.2.1 Implication for Academia	173
	6.2.2 Implications for Marketer and Practitioners	174
6.3	Limitations of the Study	176
6.4	Scope for Future Research	176

REFERENCES

APPENDIX

LIST OF TABLES

Table No.	Particulars	Page No.
1	Definitions given by American Marketing Association	5
2	Definition(s) of Value	18
3	Linkage between finding, interpretation, and ancient Indian text	128

LIST OF FIGURES

Figure. No.	Particulars	Page No.
1.1	Ways of realizing value	15
3.1	Research Design	44

Chapter 1

INTRODUCTION

Values, value and value realization, can these concepts be seen integratively? Though it seems quite natural but the linkage within the context of marketing thought and theory has always be seen as relatively conceptual as well as contextual. Ancient Indian literature provides a perspective to support this approach and therefore, the primary purpose of this research is to provide insights about the linkage between values, value and value realization and to corroborate it with marketing theory through the perspective of ancient Indian text. This chapter elaborates the background and context of value and briefs regarding the evolution of marketing thought.

This research resorts to the contemporary definition of marketing and historical perspective of marketing thought to project the existence of the common chord between the contemporary theoretical approach and ancient India text.

1.1 Background and Context

Aristotle (380-324) BC mentioned regarding value by discussing the famous value paradox that distinguishes the treatment of a product; such as a pen can be used for writing and for exchange. Aristotle also mentioned that the circumstances of scarcity or rarity of resource which operates behind their demand. These distinctions helped Adam Smith in his book, *An Inquiry into the Nature and Causes of the Wealth of Nations*, which mentions two ways in which value can be observed: value in use and value in exchange. For defining “value in use”, Smith observed that it is expressed in the utility of object while in case of “value in exchange” it is expressed as the purchasing power that the object of possession has and was exchanged for acquiring another object (Smith, 1776, p. 42). Smith’s explanation provides a conceptual answer to the long-standing value paradox. This clear distinction gives two perspectives on value and is regarded as a milestone in history of economic thought. Smith’s work is largely based on value in exchange. Haney (1920, p. 202) posited that “Smith had an objective view on conception of value and kept both perspectives i.e. ‘value in use’ and ‘value in exchange’ apart and unrelated”.

The link between the them was made known to all by the Gossen’s law of diminishing marginal utility that explains the value in exchange in terms of last unit’s marginal utility,

thus, resolving the value paradox by linking the 'value in use' and 'value in exchange' as it answers how the value in exchange reduces despite usefulness with abundance and availability of commodity. Smith's objective conception of value gave rise to pricing theory in economics.

Marketing regarded as an offspring of economics, as early authors (Alderson, 1957; Bagozzi, 1975) related exchange paradigm as *explanandum* of marketing. The exchange paradigm views marketing as an exchange, apart from direct transfer of tangible entities it also has the intangible and symbolic aspect that may happen between many parties as participants (Bagozzi, 1975). Anderson and Narus (1998) explained the assumptions of the exchange view of marketing as: value can be exchanged; determination and creation of value is done by supplier; and marketer's tasks is all about understanding, communicating, and delivering value to customers.

The marketing discipline defers from the objective conceptualization of value and gets more interested in understanding the subjective value in use and terms it as the reason for voluntary exchange processes. Kotler (1972) textbook on marketing depicts this shift. The firms chosen as an example for explaining marketing are more about transportation rather than passenger tickets and selling agricultural productivity rather than fertilizers. Parasuraman (1997) mentioned about the wide recognition and importance of value as a measure for marketer and how it is perceived reflecting the notion of value creation.

Economic value creation involves resource usage, whether done by firm or an individual. The optimum resource usage becomes a prime concern, when growth or development is being considered. Many think it as 'economic problem' for organization (Penrose, 1959) and as well as for society (Hayek, 1945). Resources consist of all the assets: tangible and intangible. These assets utilized for the value creation. Resource usage is meant to exploit the potential known to all or discovering the new potential and resources. Economists have been considering combinations and exchanges as the two ways of resource deployments (Moran and Ghoshal, 1999). The new combinations may create value.

The value is realized when this realization exceeds the cost. For value realization to happen requires the knowledge regarding the potential benefits and cost of resource deployments. Hayek (1945, p. 500) pointed out that the value of goods and services depends on the way these are perceived by individual. North and Thomas (1975) said regarding implication of exchange that goods move to individual who value them more from those who

value them less. Exchange helps in resource migration and utilizes the knowledge of better known usage. Both value creation and value realization is needed for having dynamically balanced economic system (Teece et al., 1997). This applies to businesses, society and for individuals. In either way combination or exchange, value creation and value realization occurs simultaneously.

1.1.1 Evolution of Marketing

Nearly a century ago, a debate started on what is marketing? Does the evolution of marketing begin with the way in which it was defined from time to time? Bartels (1976) gave an elegant account of development of marketing theory and gave taxonomy for each decade starting from 1900 to 1970 and onwards in certain periods they were as follows: discovery (1900- 1910), conceptualization (1911- 1920), integration (1921- 1930) , development (1931- 1940), reappraisal (1941- 1950), reconceptualization (1951- 1960), differentiation (1960- 1970), and socialization (1971 and onwards).

In the decade of discovery several concepts were adopted from various disciplines such as economics, psychology, sociology, and many more. In this period of conceptualization, the marketing concepts were classified and terms got defined.

In the decade of integration, scattered concepts were integrated and generalization was done. For the first time the term “principles of marketing” was used by Paul W. Ivey.

The decade of 1930’s was classified as decade of development for marketing as the concepts were revisited and simplification was done for elementary academic purpose. This decade is also marked by the beginning of National Association of Marketing Teachers, a predecessor of the American Marketing Association, which developed the definition of marketing in 1935. With the end of this decade the text on Marketing by Charles Phillips in 1938 started putting consumer in a very different light and focus.

The period of 1940’s is classified as reappraisal as this period was about expression and acceptance that is varied emerging terms, concepts and approaches got acceptance in the marketing literature. American Marketing Association adopted the definition in 1948, which was given by National Association of Marketing Teachers in 1935. An emphasis on management of marketing more than application of certain rules or principles along with this viewpoint of consumer started getting importance.

In the period of reconceptualization the marketing concepts were reformulated. From the beginning of 1960's a short shift in marketing thought from generalization to specialization emerged.

The shift that marked 1950's got expanded in the decade of 1960's. Differentiation helped in having new conceptual and methodological perspective for viewing marketing process. This period is characterized in the general marketing literature for inclusion of new ideas.

The period of 1970's is classified as socialization. It marked the emergence of new terms that contextualized viewing of marketing as a socio-market system. Marketing thought began shifting towards inclusion of society in marketing theory and practice. McCarthy (1971) also viewed marketing as a tool for accomplishing the objectives of the society. In subsequent years, McCarthy and Brogowicz (1981) talked about marketing as a social process.

The definition got reviewed during 1960's in which Association decided not to change it and maintained the status quo for 50 years until 1984. Between 1960 and 1985, several authors (McCarthy 1971; Kotler 1972; Pride and Ferrell 1977; Kotler 1984) in a sense suggested normative definition of marketing (Ringold and Weitz 2007). The suggestions were incorporated. The revised normative definition was concerned with what marketing ought to be (Hunt 1976).

In the years from 1986 to 2004, few prominent suggestions emerged that got incorporated in the 2004 AMA definition. For example, Pride and Ferrell (1987) postulated the idea of "exchange relationship". Kotler (1988) included the concept of "value". Subsequently, Kotler (2003) describes marketing as a societal process.

Ringold and Weitz (2007) drew attention to the fact that definition of marketing should consider an impact that marketing has on the consumer, the organisation and society and can guide on these matters. Gundlach and Wilkie (2009) mentioned about the shift in the AMA's approach and the reason that led to formulations of new marketing definition in 2007, which later got approved in July, 2013: "Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large."

Table 1: Definitions given by American Marketing Association

Definition	Year	Implications
“The performance of business activities that direct the flow of goods and service from producers to consumers.”	1960	Marketing seen as an activity that closes the gap between producer and consumer.
“The process of planning and executing the conception, pricing, promotion and distribution of ideas, goods, and services to create exchange that satisfies individual and organizational goals”	1985	Marketing focused on an organization and its activities.
“An organizational function and a set of processes for creating, communication and delivering value to consumers and for managing customer relationship in a way that benefits the organization and its stakeholders.”	2004	Marketing adopted broader perspective by including stakeholders along with the organization. A societal institution can also be considered as a stakeholder. Value as a term got incorporated into the definition.
“An <i>activity set of institutions and processes</i> for creating, communicating, delivering, and exchanging offerings that have value for <i>customers, clients, partners, and society at large.</i> ”	Introduced in 2007 and adopted in 2013	“Society at large” indicates that marketing activities benefit society. “Clients” is used for indicating non profit organizations, which have clients rather than customers.

Source: Gundlach and Wilkie (2009)

1.2 Motivation of the Study

The history of marketing thought in marketing literature got updated by Seth and Gardener (1982). They indicated towards two fundamental axioms which dominate marketing. The first axiom came out of the belief that marketing came out of economics as it is essentially an economic activity, thus, restricting the marketing concepts to economic behaviour of people

and associated institutions. Due to this, non economic domains such as politics, religion, arts, public services and intangibles as ideas were not considered appropriate for marketing.

The second axiom came out of the belief that a marketer can influence, manipulate and control market behaviour through designing proper marketing programs and activities. Marketer's professional skills of organisation and management increase the effectiveness of controlling the market behaviour.

In the latter half of 20th century, these two axioms were replaced with more comprehensive ones which resulted into broadening the marketing horizons as well as developing more realistic marketing theory.

The axioms of economic exchange were replaced with the *exchange of values* by several authors (Kotler and Levy, 1969; Kotler, 1972; Drucker, 1974; Levy and Zaltman, 1975) thereby including areas related to human behaviour such as public services, politics, religion and fine arts. In the same vein, authors and practitioners (Simon, 1957; Howard, 1963; Dichter, 1964; Katz and Kahn, 1966) emphasized for behavioural perspectives in place of economics for developing more realistic marketing theory.

Drucker (1973, p. 64) stated that marketing for business starts from needs, realities and values of customers. Seth and Sisodia (2006, p.3) commented on the thought of Drucker's characterization as it still holds true in present times, that in true marketing spirit business goals must be oriented towards the contribution to customers and their needs based on which they can decide on rewards for businesses. Seth and Sisodia (2006, p. 5) argued for the need for reform in marketing as marketers and consumers has adversarial relationship and environment of mistrust continued to exist which may be depicted as a tug-of-war for determining who is benefited in unfair and a disproportionate manner. The dearth of values and short term thinking is cited as the reason for such a scenario in which marketers and consumers treat each other as potential victims rather than allies and partners. Marketing when done with desirable means may help to achieve desirable ends such as not damaging societal interest, delighted customers, and stakeholders having fair return.

Johansson (2006) argued that marketers have been engaged in a tussle which deteriorates value system as reflected in terms of language, nudity and violence in the media. The regulations on marketers and free markets in future is ordain as they disapprove the trend on degradation of values. Zak (2008) posited the need for understanding values and how they get

reflected in the society in context of markets, also forwarded the relevance of developing deeper understanding about values, how they shape and guide human actions and interactions. The recent marketing definition depicts the change that is required by a marketer to follow such as consumers are now more socially conscious and consume with restraint (Polsa, 2016). The marketing management tools are also getting utilized for enhancing sustainability goals as the definition has included all rather than only individuals i.e. customers, clients, partners, and society at large. The addition of 'society at large' indicates that benefits should reach to every individual who is the part of the society (Gundlach and Wilkie, 2009).

The preceding discussion motivated this research to consider marketing, in terms of values. Values are engrossed and ingrained in the ancient scriptures in every verse and prose from beginning to the end (Radhakrishnan, 1914). Chakraborty (1995) emphasized for developing an understanding about India in ancient Indian context and stated it "as crucial for those who wish to do business in India". Mittal et al. (2011) mentioned that "India is predominantly a Hindu country, with around 83 percent of its population adhering to that religion". While India is ranked seventh amongst the world's largest economies (World Economic Forum, 2017), its gross domestic product (GDP) per capita of over \$1,500 places it among the poorest nations in the world.

The outcome of the research is an analysis of marketing using ancient Indian texts as a foundational basis to view value, values and value realization. For example, one of the insights is '*R̥ṇa-anubandhana*' 'the term derived from ancient Indian text which explains the essence of being socially conscious'. This insight helped in understanding value realization and its linkages with values and value and the way it is being utilized by the marketers to strategize with the present marketing theoretical context.

1.3 Rationale of the Study

Recent economic crisis of 2010 led world rethink moral framework and regulations that underpin our politics, economics and interconnectedness. Schwab et al. (2010) on World Economic Forum report on faith and global agenda defining values for the post-crisis economy that appealed for inculcating 'communitarian spirit' and 'solidarity', which is necessary for functioning the society together. The report also indicates that the research world is seeking the understanding of values considering these as a vital force required for better future. Articulation of values is done by faith. The report concludes that many believed

economic crisis is also a crisis of values and ethics and religion and faith has a larger role to play for the global economy.

Marketing dominates our socio-economic landscape in the form of activities, process, and institutions may be conducted by an organization or individuals in the context of present marketing definition (Gundlach and Wilkie, 2009, p. 261).

An economy consists of multiple organizations co-existing together in competitive environment having creative tension amongst them. An economy provides basis for creative destruction process (Schumpeter, 1942). In this process, multiple firms interact and at the same time create and realize new value and markets. The firms have to transfer value to consumers and workers in this interactive process (Schumpeter, 1947, p. 155). The organizations are forced to find new value, thereby searching for new ways to create and realize value.

In context of the present marketing definition of AMA (2013), this thesis believe that organizations play an important role in the economic development, by creating value for and at societal level. Realizing value is in terms of an ability to modernize and innovate for meeting the needs of time. The recent marketing definition as given by American Marketing Association mentions about customers, clients, partners, and society at large. Thus, marketing as per the new definition is directing and leading the marketing world to develop institutions, activities, and processes that can create, communicate, deliver, and exchange offerings in socially conscious, consumption for environmental gains by being inclusive in nature through involving customers, clients, partners and society. Marketing has evolved and changed as per the needs of time. The depiction of evolution is evident from changes done in the marketing definition (Wilkie and Moore, 2007). According to present definition, a marketer must think for 'welfare and benefiting all', while communicating, creating, delivering, and exchanging value. The very thought sync with the "Sarve Bhavantu Sukhinah" (Brihadaranyaka Upanishad 1.4.14), "Sarva Bhut Hiteh Ritah" (Bhagavad-Gita, 5.25 and 12.3-4) as these are about thinking in terms of 'benefiting all'. The new marketing definition also reflects the same. There are plethoras of such hymns in ancient Indian scriptures. These hymns and chants portray good thoughts for all and advocates for bestowing benefits on all. As per the ancient tradition the blessing is bestowed on one who performs certain kinds of rituals. Performing a ritual demands a sacrifice of some resource like that of time or effort. The time or effort may be considered as a form of cost. The definition of marketing seems quiet near to

the thoughts of ancient Indian scriptures. Thus, marketing may be viewed in terms of values for realizing value. Thesis assumption has many common threads such as Seth and Sisodia (2006, p.5) identified values as an integral element for marketing. Kotler et al. (2010) indicated regarding the way marketing has changed its focus from product to customer to human spirit. Kotler et al. (2010) suggested viewing customers as human beings and also that a marketer needs to create transformation by empowering them as this has lasting impact on their lives. Kotler et al. (2010) defined the efforts made as ultimate form of marketing. Schwab et al. (2010) report for World Economic forum highlight the importance of utilizing religion for understanding and articulating values. This is suggestive of the fact that values may be determined and understood by insights developed from the help of religious text.

Almquist et al. (2016, p 49-55) identified the elements of value as: functional, emotional, life changing and social impact. These elements were further subdivided into reducing effort, saving time, wellness, self actualization and self transcendence. This has a reflection that the values aspect is intertwined with the elements of value and may help in developing a better understanding and its realization. The researcher's thought in terms of values are engrossed and imbibed in the ancient scriptures wherein every verse and prose from beginning to the end (Radhakrishnan, 1914). Chakraborty (1995) the scriptures emphasize on developing an understanding about the ancient Indian context and express it as crucial for those who wish to do business in India. Mittal et al. (2011) mentioned that "India is predominantly a Hindu country, with around 83 percent of its population adhering to that religion". While India is ranked seventh among the world's largest economies as reported in 'The inclusive growth and development report 2017' from World economic forum prepared by Samans et al., (2017).

1.4 Research Problem

Marketing world's definitional progression justifiably evolved through the years which are evident in the definition given by American Marketing Association. Marketing theory and practice has largely been demonstrative of value, as the key component of value realization in any marketing transaction, especially till 2004. The definition exerts its importance not only in terms of its approach towards the fact that how marketing should be seen but also through the perspective which was involved in the development process of this definition, whether it be the cumulative experience of the people involved in the process or in terms of where it wishes to reach. Future vision of marketing with a view of components of happiness, sustainability, and inclusiveness has drawn the attention of the world towards, value realization through

values. The context which had emerged all through in terms of 'value' to the participants of marketing process, i.e. customers and the organizations in association with the 'realization of this value' seems to be directionally correlated with their 'values'. This research work presents demonstrative linkage and also considers the ancient Indian text. The research undertaken presents this relationship in a correlative manner through testifying in the form of interpretation of expression of practitioners and thinkers who have devoted their lives for reaching towards such conclusions. Value is realized in terms of values which persist. The subjectivity associated with values in terms of their execution or implementation is important for a marketer to understand so as to measurably strategize. Interpretative corroboration of the literature and the thought process of the founders, heads of organizations, senior level executives, managers, customers, academicians, and scholars (few of them of great eminence) indicate the secret lying in scriptural text especially ancient Indian text, not only because of the time tested strength this literature bears but also because of the reason that the contemporary authors some or the other way had been referring to this Indian treasure of knowledge. Hence, this research corroborates the linkages between value realization, value and values with marketing theory through the perspective of ancient Indian literature.

1.5 Objectives of the Thesis

The objectives of the research work are:

- a) To study the contextual, reciprocal and reflective linkage of value realization, value, and values.
- b) To study largely accepted meaning, interpretation and definitional perspective of the mentioned three aspects in relation to the objective 'a'.
- c) To corroborate the findings related to achievements of objective (a) and (b) with the marketing theory and practice in globalized market structure especially for the period of 1990-2015.
- d) To corroborate the hence evolved picture with a perspective of the ancient Indian literature.

1.6 Research Methodology

Alvesson and Sandberg (2011) proposed problematization as a way for generating research questions. In this method identification of assumptions and challenging the assumptions underlying existing theories is done for developing interesting theories. Research orientation such as critical theory, feminism, postmodernism, and interpretivism in recent years has encouraged problematization.

The research derived directions from works like Kotler et al. (2010), Witzel (2010), Lefebvre (2013), and Kotler et al. (2016) and accounted the shift in marketing theory and value realization as assessed by the thinkers and scholars across the world. The value realization and marketing can be traced back to the ancient times as depicted in Veda's and in different ancient texts (dharmaśāstra's).

The literature search on value, values, value realization, and marketing theory was conducted using library databases like Google scholar, Scopus, Proquest, EBSCO. The researcher also visited various other libraries of different institutions such as Gurukula Kangri Vishwavidyalaya and Dev Sanskriti University. The institutions are known for their contribution in research related to ancient Indian scriptures and texts. The institution also provided access to area expert who were later interviewed thereby adding depth to the interpretation and triangulation of the finding. The researcher also took help of online libraries such as Internet Archive an initiative by Google, Dr. R. N. Dandekar Library, and World Digital Library. The researcher also communicated with the librarian of Indian Institute of Technology Roorkee through email in case of any research paper or article needed was not available to him by any means or a source. The literature search included discussion with the academicians and scholars from management, marketing, Sanskrit, indologists, linguists, and economist. The language used in search included English, Hindi and Sanskrit. The studies which did not address the objectives were excluded.

Due to the vastness of original ancient Indian literature available the decision was made to restrict the analysis to translated versions of key texts such as Bhagavad-Gita, Ramayana, Mahabharata, Rig-Veda, Isa Upanishad, Brhadarankya Upanishad, Chandogya Upanishad, Taittirīya Upanishad, Hitopadesha, Arthashastra, and Tirukurral. This research work identified the linkages between value, values, and value realization with the marketing theory through the perspective of ancient Indian text. The research problem was crystallized by applying exploratory research design as literature did not defined the problem and for this

reflexive approach was applied which helped in deepening the understanding of the problem (Alvesson and Skoldberg, 2009).

Qualitative research was used to gain enriching insights from participants. The purpose was to produce “detailed perspectives of individuals or descriptions of processes, thereby ensuring a more comprehensive understanding of the phenomenon of interest” (Frankel and Devers, 2000). The sampling technique for selecting the participants was purposive sampling as explained by Patton (2002). The selection of participant is based on their characteristics and the objective of the study. The representative sample chosen served the purpose and as well as helped in saving time and money. The organization and participants were well recognized for their contribution to the society as these were developed by the people who dedicated their life for establishing values. Based on the purpose, peer review and time and cost constraints, 17 elite interviews of founders or heads of organizations, 27 academicians and 31 industry professionals and 11 focus group discussions (FGDs) with 83 beneficiaries were completed at nine different organizations. Using Sony Voice Recorder recording of data was done. Later on the verbatim transcription was done using MS Word 2013. The data was analyzed using reflexive approach (Alvesson and Skoldberg, 2009). According to this approach, the researcher is an inseparable part of the research process and has the best possible ability to reflect on research. The findings of research are interpretations of data collected by the researcher in the background of his knowledge of language and culture and interpretations are points of convergence and divergence that emerge in the interviews and discussions.

1.7 Organization of the Thesis

The thesis includes chapters on introduction, review of related literature, research methodology, data collection, interpretation and discussion, and conclusion and limitations.

Chapter 1 Introduction: This chapter consists of background of the research, motivation of the research, rationale of the research, research problem, objectives of the thesis, research methodology, organization of the thesis, and limitations of the thesis.

Chapter 2 Review of related Literature: This chapter contains review of the related literature, which helped in formulating the objectives.

Chapter 3 Research Methodology: This chapter elaborates on the research approach followed and research design, target population (selection of the participants and the related criteria) and procedure.

Chapter4 Data Collection: This chapter give details about data collected i.e. number of interviews and focus group discussions. This chapter also gives the details about the questions asked.

Chapter 5 Interpretation and Discussion: This chapter give interpretation on the findings of the research.

Chapter 6: Conclusion and Limitation: This chapter contains the summary, recommendations, limitations and future scope of the study.

1.8 Limitation of the Thesis

Findings of the research may depend on the situation, experiences and circumstances that may change. The researcher is an inherent part that may have made findings influenced by personal biases although researcher has tried to follow reflexive pragmatism for reducing this effect. The qualitative research requires practice and precision. Furthermore, the expertise in interviewing and data collection improves with time and experience.

Chapter 2

REVIEW OF LITERATURE

The primary purpose of this thesis is to provide insights into linkage amongst values, value and value realization and corroboration of said linkages with the marketing theory especially the definitional view through the perspective of ancient Indian texts. This chapter presents a review of related literature on value as perceived values, and value realization. Special reference is taken from ancient Indian text and presented verbatim.

2.1 Value and Values

Value and Values are often used interchangeably and the boundary of distinctiveness becomes quite nebulous (Holbrook, 1999). The issues a needed clarity in distinctly understanding both the terms have been suggested by authors (de Chernatony et al., 2000; Holbrook, 1999; Solomon, 1999, Agle and Caldwell, 1999; Woo, 1992).

Holbrook (1999, p. 8) identified value and used it for designating “*outcome of an evaluative judgment*” and regarded values as the foundational basis on which judgement is made. Values in modern literature are also norms (Pepper, 1958), ideals (Abbott, 1955; Pepper, 1958; Cowan, 1964; Hartman, 1967), criteria (Baylis, 1958; Pepper, 1958; Rokeach, 1973), rules (Arrow, 1967), or standards (Taylor, 1961; Kahle and Timmer, 1983).

In marketing strategy literature, value is referred as the assessment made by the customer about products and services. This is termed as ‘customer value’ which may also be seen as a source for achieving differentiation (Lai, 1995). In consumer behaviour literature, it is more about ‘perceived value’. Jensen (1996, p. 60) argued that these terms cannot be separated as both are about perception of value and fundamental for gaining sustainable competitive advantage.

In marketing literature perceived value is defined with two different perspectives i.e. utilitarian and behavioural. Utility theory suggests that consumers spend their earnings for maximizing the value they get from product and services (Ostrom and Iacobucci, 1995; Neumann and Morgenstern, 2004). Monroe (2003) conceptualized perceived value as a comparison between different structures of prices such as internal reference price, advertised reference price, and advertised selling price. Parasuraman and Grewal (2000) transformed Monroe’s perceived value into acquisition value, transaction value, in-use value, and redemption value. They indicated benefits in comparison to the monetary cost, pleasure obtained due to a fair deal, consumption, and residual benefit at the time of termination. In

literature perceived value is defined as “a ratio or trade-off between total benefits received to total sacrifices” (Patterson and Spreng, 1997, p. 416). Another widely accepted definition is given by Zeithaml (1988, p. 14) as “Value is the customer’s overall assessment of the utility of a product based on perceptions of what is received and what is given.”

Authors such as Hirschmann and Holbrook (1982) ; Dodds et al. (1991) ; Bolton and Drew (1991) ; Richins (1997); Teas and Agarwal (2000) applied the concept of perceived value on certain elements with the assumption that benefits increase the perceived value and sacrifices reduce it. Sacrifice includes monetary costs and non-monetary costs.

Zeithaml (1988); Leclerc and Schmitt (1999) and Petrick (2002) attempted to identify non monetary costs as “search costs”, “effort” , “time” , “brand image” , and “psychic costs” .

In behavioural perspective perceived value is based on social exchange theory (Thibaut and Kelley, 1959; Emerson, 1976). According to this view essence of perceived value is about social interaction or reciprocal exchange transaction. Homan (1961) stated that ‘consumer explains conduct by means of benefits and sacrifices’. Price, customer want in terms of a product’s quality, and what customer gets in exchange of what he/she gives have been identified as dimensions of perceived value by Zeithaml (1988). Woodruff (1997); and Woodruff and Gardial (1998) defined perceived value by the concept of ‘value hierarchy’ on the basis of expectancy disconfirmation paradigm which made judgement on the basis of desired value and achieved value. The judgment made was relative and constitutes some common themes. Woodruff (1997, p. 142) stated that perceived value is “Consumer perceived preference for and evaluation of product attributes, attribute performance, and consequences arising from use that facilitate (or block) achieving of the customer’s goals and purpose in use situation.” Thus it is comparative, situational, and personal in nature.

Many authors (Mattson, 1991; Sheth et al. 1991; Sanchez-Fernandez and Iniesta-Bonillo, 2007; Sanchez- Fernandez et al., 2009; Boksberger and Melsen, 2011) subscribed to the behavioural perspective as it attempts to explain perceived value in comprehensive manner and in-depth manner rather only considering utilitarian benefits and sacrifices.

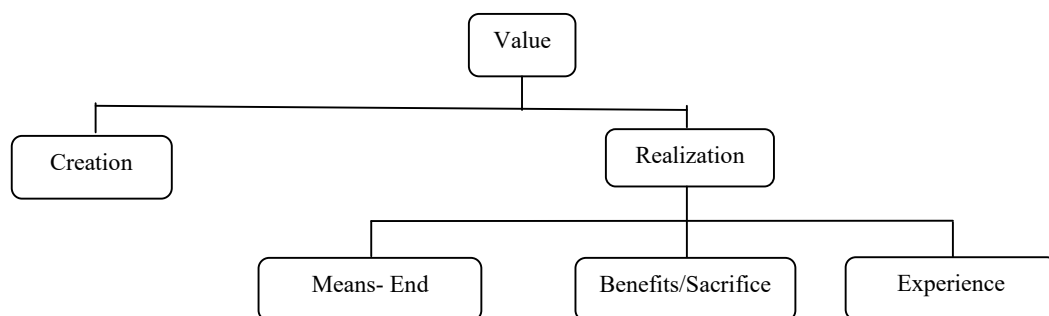


Figure 1: Ways of realizing value

In marketing literature, value is realized majorly in three ways as shown in Figure 1. i.e. means-end, benefits/ sacrifice, and experience.

2.1.1 Value as Means and End

In marketing literature means-end approach is widely used for explaining the perception of value and its realization. By tracing back in the past, Dichter (1947, p. 434) stated ‘what needs and innermost wishes the consumer expects to see fulfilled by a type of a product’. In support of this, Dichter identified that people have tendency to justify their choices and for this they try to find moral and logical reasons thereby rationalizing their beliefs and activity. In addition to this, Dichter also indicated that it may work as a limitation for means-end approach as people have hidden motives, but, they remain unrecognized and these motives are generally inherited due to existing customs, social norms, and culture.

Means-end approach found support from many authors. Reynolds and Gutman (1988) indicated it as a way of object evaluation. According to them, in this approach a product/ service is evaluated keeping in mind the characteristics and consequences of consuming product/ service (Woodruff, 1997; Botchen et al., 1999). Gutman (1982) argued that customers are expected to adjust behaviour according to the desired outcomes. Woodruff (1997) also mentioned that ‘appreciation’ changes depending on the level of abstraction i.e. lowest, middle, and highest. At lowest level product attributes are appreciated, at middle level attribute performance, and at highest level purpose and goals. Grunert and Grunert (1995) put forth the idea that both bottom up and top down approach can be utilized for viewing mean-end chain. Bottom up is lowest to highest i.e. attribute-performance-goals. The conception of means-end chain approach occurs when consumer values (Vinson et al., 1977; Gutman 1982) combined in benefit chain for describing the benefits product provides. Vinson et al. (1977) posited that this view proceeds with the assumption that consumers are holding values that guide them in their choices and in evaluations. This view when extrapolated from a marketing perspective can be inferred as that underlying values may reflect in marketer messages and activities. The reasoning was further exemplified by Petit and Zakon (1962, p. 15–16) they pointed out that ‘advertising must relate product characteristics and consumer benefits to values the customer has already learned’. Thus, they pointed out that marketing-related activities are conditioned by the surrounding social world. To sum up it is a unique approach where consumer accounts for the consequences, attributes and values.

2.1.2 Value as Benefits/Sacrifices

According to this view it was used as an assessment of a product (Dodds et al., 1991) or services represented in the form of ratio between benefits as numerator and cost as denominator (Brady et al., 2005). The customer has to be burdened by sacrifices that include monetary and non-monetary costs (Woodall, 2003). The benefits may be represented through multidimensional aspects such as social benefits (Ulaga, 2003), delivery time, quality (Patterson and Spreng, 1997) and relationships (Ravald and Gronroos, 1996). Many authors have suggested that this can be applied to both products and services (Zeithaml, 1988; Dodds et al. 1991; Patterson and Spreng, 1997; Brady et al., 2005). In addition to this many researchers have differentiated value in different ways such as Monroe and Chapman (1987) in relation to transactions, Grewal et al. (1998) through acquisition and Parasuraman and Grewal (2000) identified that in terms of in-use and redemption. This view received criticism from few researchers (Holbrook and Hirschman, 1982; Payne et al., 2008). The basis of criticism is that it views value as benefits/ sacrifice which also depend on the consumer cognition and information available to them. The customer may not be able to calculate benefits and sacrifices rationally on continuous basis as they may be affected by emotions. Another argument criticizing the view is based on the assumption that rational calculation on benefits and sacrifices is dependent on information. Every consumer to make perfect decision requires free access to information, to have similar aim for maximizing the utility (Hunt and Morgan, 1996), and have similar taste and preferences. The researchers have also criticized the view related to value termed as benefits and sacrifice due to it being situational and contextual (Wendel and Dellaert, 2005) in nature thus impacting the stability in calculation of benefits and sacrifice. Nonetheless, this view has been continuously used and regarded as one the most popular concept (Hume and Sullivan Mort, 2008; Moliner, 2009).

2.1.3 Value as Experience Outcomes

This view is based on the assumptions that humans are emotional beings and seek emotional sensation and customers do not go for continuous calculation of benefits and sacrifices (Hirschman and Holbrook, 1982). Value as an experience outcome aims to supplement and enrich the view of customers as logical decision makers by seeing humans as emotional sensation-seekers. Many researchers (Park et al., 1986; Batra and Ahtola, 1990; Holbrook, 1994; Babin et al., 1994; Chandon et al., 2000; Sweeney and Soutar, 2001; and Gill, 2008) have contributed to this stream and viewed value as an experience outcome. Holbrook (1994)

gave three dimensions for viewing value in the form of contrasts: intrinsic versus extrinsic value, active versus reactive and self oriented versus other oriented value. The researchers have given weight to the benefits those are experienced but they focused on benefits that are realized by the consumer and customers (Chandon et al., 2000; Sparks et al., 2008).

Table 2: Definition(s) of Value

Author	Definition of Value
Zeithaml (1988 p. 14)	“Perceived value is the consumer's overall assessment of the utility of a product based on perceptions of what is received and what is given. Though what is received varies across consumers (i.e., some may want volume, others high quality, still others convenience) and what is given varies (i.e., some are concerned only with money spent, others with time and effort), value represents a trade-off of the salient give and get components.”
Anderson et al. (1993, p. 5)	“... we define value in business markets as the perceived worth in monetary units of a set of economic, technical, service and social benefits received by a customer firm in exchange for the price paid for a product offering, taking into consideration the available alternative suppliers' offerings and prices.”
Wilson and Jantrania (1994, p. 63)	“We conceptualize relationship value along three dimensions; economic, psychological or behavioral, and strategic.”
Woodruff and Gardial (1997, p.142)	“Customer value is the customers' perception of what they want to have happen (i.e. the consequences) in a specific use situation, with the help of a product or service offering, in order to accomplish a desired purpose or goal.”
Anderson et al. (2000, p.308)	Price as separate from the value equation: “Price is not a part of value. The difference between value and price is the customer's incentive to purchase a market offering.”
Ulaga and Chacour (2001, p.4)	Price as an integral part of the value equation: “A value judgement is the customer's assessment of the value that has been created for them by a supplier given the trade-offs between all relevant benefits and sacrifices in a specific-use situation.”
Ulaga and Eggert (2006, p.128)	“Total episode value ... [is] a function of both episode value and relationship value.” Episode value is a function of episode benefits and episode sacrifices; relationship value is comprised of relationship benefits and relationship sacrifices.
Lusch et al. (2007, p.8)	“... There is no value until an offering is used – experience and perception are essential to value determination.” (p. 8).

In literature business management authors studied values quite regularly and convoluted on the need and the importance it holds for marketer (Polsa, 2016). In various aspects values are studied. In present times, values which used to be noun are getting expressed as verb. Few more authors may be mentioned here such as Mish and Scammon (2010) viewed values as basis of decision making. Mish and Scammon (2010) selected firms based on the decision made by them. The selection considered the decision that focuses towards making positive social change, being inclusive in nature, and benefiting all i.e. community, customers, workers, and environment. Values realized through decisions such as: capping up of salaries of senior level executive, emphasizing on ethical leadership, no compromise on core values, relying on shared values, developing community, and giving priority to long-term perspective. Values ensure authentic communication which generates legitimacy and trustworthiness of marketing (Mish and Scammon, 2010). Hawkins and Mothersbaugh (2010) view values in aspect of culture and as an expression of consumer such as: religion being the part of life; buying from environmental friendly firm; honoring ethnic diversity; making effort for recycling. Varey (2012) advocates for choosing right values around consumption that help customer to realize value in terms of happiness, inclusiveness and making right choices for future. To make this happen social transformation is needed. Varey (2012) view marketing as values driven. Borland and Adam Lindgreen (2013) mention that radical change in values may lead to challenges. Borland and Adam Lindgreen (2013) advocates for marketing strategy for leading transformation which derive value from values. Kaufman and Horton (2014) advise marketer for being tactical with values which are required for integrating strategy in the era of digital marketing. Values may play an important role in communication and collaboration. Values such as flexibility, openness, and transparency are efficacious in achieving desired result. Values direct marketer to produce effective content in sync with the psyche of the consumer thereby positively affecting the sustainability of the organization as well.

To sum up all, value as a term has multifaceted aspects and may be derived through various ways. Its determination and realization largely depends on perception and experience. Perception and experience is linked with social and psychological factors. The literature shows the linkage of value and its realization with values. For deepening the understanding about values, value and its realization the social-psychological literature is also considered in next section.

2.2 Values in social-psychological literature:

The social-psychological literature contains numerous definitions of values. Many authors have tried to define values including, Kluckhohn's (1951) definition of values as "a conception of the desirable.", whereas Allport (1961) defined values as "basic convictions about what is and is not important in life", Rokeach (1973) defined it as "values are enduring beliefs about personally or socially desirable modes of behaviour and end-states of existence..." that may depend on social structure and individual's position in it and personal experience (Schwartz, 1992) altogether they may be termed as socialization or social learning (Austin, 2016).

Rohan (2000) and Hitlin and Piliavin (2004) considered values as central thoughts for developing individual's self concept. Sayer (2011) tried to define individual identity in terms of values at the centre, considered that values as commitment to being a kind of person and live a kind of life helping in forming identity. The self identity and role of values in forming it resulted into the emergence of "practical identity" or coherent self concept, which has to be built and maintained (Austin, 2016).

Clawson and Vinson (1978) observed that keeping values at the centre meant focusing on ideals not only on social objects. Thus, values have to provide criteria or standards that may be used by people for planning, selecting and justifying their actions and many a times evaluating situations, objects and others and the self (Rohan, 2000). Hitlin and Piliavin (2004, p. 365) termed values as heuristic summaries of past experience that may be "latent guides for evaluations of the social world". Focusing on ideals helps in deciding the alternatives as certain ways of being and doing had already been prioritized, thus providing the linkage between values and practical reason. Camfield et al., (2009) conceptualized values as tools that serve higher ends such as "well being". In the same vein, the higher end may be termed as "self actualization" as propounded by the Maslow (1943).

To sum up, according to the social psychological literature conceptualization of values is more about ideal beings and doings that may be expressed. This conceptualization is also the representation of basic structure and characterizes a person's conception of good life and the reason behind valuing such conception of life. Nevertheless, social-psychological literature identifies value-pluralism as a central issue. Steiner (1994) suggested about the "priority rules" that may be utilized for placing values on rank basis for avoiding conflicts which may arise in a situation of activation of multiple values. This system of giving priority is termed as

“values orientation” (Rokeach, 1973) or value system. The culmination for all individuals is about *eudaimonia* as given by Aristotle (Nagel, 1972; Kashdan et al., 2008) i.e. having valuable being and doing thus, living a worthwhile life. Overall, values are expression of goals that are abstract, and incomplete. Values also constitute an individual’s conception of a good life. Values are also an expression of aspirations and life plans that may provide the details about how people intend to realize those goals.

Religious insights help in determining the true values (Clawson and Vinson, 1978). The ancient Indian text has given foundational basis to values and insights that have been helping researchers in developing understanding about values in linkage to value and value realization as presented in the previous section of this chapter.

In Indian tradition, the primary sources of wisdom about human nature and evolution are explained in two categories. The first category, which includes Vedas, the Upanishads, and the Bhagavad Gita, deal with the fundamental nature of the ultimate reality that transcends through time and approaches that facilitate experiential awareness and knowledge of this reality (Griffith, 2005; Radhakrishnan, 1973, 1994; Radhakrishnan and Moore, 1957). The second category, which includes the epics Mahabharata and Ramayana (Ganguli, 1883; Griffith, 1915), recognize the contingent nature of how beliefs about the nature of reality translate into values and accordingly dwell on delineation of values according to place and circumstances. The epics, though ancient, are well known and disseminated. These ancient texts contain detailed descriptions of philosophical systems clarifying ontological and epistemological issues with direct implications for values and appropriate modes of action.

In the following section, a brief introduction to ancient scriptures and the literature that was reviewed is projected especially with reference to for values and philosophical thought that is most relevant to the world view embedded in Ancient Indian texts.

2.3 Introduction to Ancient Scriptures (or Dharmaśāstra)

India's ancientness is a well established fact all over the world. Many time’s foreigners have a notion that ancient India developed philosophies for spiritual pursuits and attention to economic goals of life were not taken care off. The reality is far from the real fact as archaeological evidences, ancient scriptures and text portrays a picture of prosperous India having very developed economy and people engaged in diverse fields of work. India from ancient times has played an important part in international trade (Agrawala, 2001). India

maintained top economic leadership for sixteen centuries from 0 CE, at that time it accounted for 1/3rd of world GDP share (Madisson, 2003). Trade and commerce actually maintained the high ideals of conducting their activities for many centuries (Kanagasabapathi, 2007). The aim of production and productivity is not about higher production and productivity but its ultimate purpose is to make produce available to all. Sharing of produce is the part of the society and custom for every trader (Bajaj, 2001). In case of food the produce should reach to every hungered stomach encompassing all beings of nature (Bajaj, 2001). Ancient scriptures advocate for following *dharma* i.e. producing abundant and sharing that produce among others including all living beings.

Different parts of the country have different text central to the tradition and rituals and ways of life but lesser text holds its reach and impact at pan India levels. Among all the most prominent have been Ramayana and Mahabharata, which contains Bhagvad-gita and Nitishastra such as Vidur Niti, Bhisma Niti etc. There are prominent Upanishads and four major Vedas. Ramayana is an ancient poem with over 24,000 verses telling the story of how Prince Rama rescues his wife from ‘Ravana’, a demon king. The Mahabharata is an ancient Indian epic with over 100,000 verses revolves around two branches of a family - the Pandavas and Kauravas—they battled in the Kurukshetra War for the throne of Hastinapura. Bhishma-Parva of Mahabharata includes Bhagavad Gita, Vidur Niti, and Bhisma Niti. Bhagavad Gita means ‘song of the God’ constitutes of 700 verses incorporates Samkhya-Yoga and Vedanta philosophies thereby elaborate on dharma, theistic bhakti, and the yogic paths to moksha. Bhagavadgita elaborates on paths to spirituality – gyan, bhakti, karma, and raja yogas.

The ancient scriptures may be divided into three broader sections i.e. Gyan Kand, Upasana Kand and Karma Kand. Gyan Kand is about the philosophy, way of living and other aspects that increase quality of life whereas, Upasana kand is more about being grateful for God or the supreme energy that manifests in different ways to help us in our journey of life. Karma Kand is more about being ritualistic. Karma Kand mentions about various forms of Yagya, a form of divine transactional activity when performed perfectly will get support from the Gods or celestial beings for fulfilling our materialistic desires.

As per the common belief as mentioned in many texts and quoted by sages and holy men that Upanishads were compiled in written format by Krishanapyan Ved Vyasa in Dwaparyuga. Before that it used to be transferred from generation to generation on the basis of memory.

Later in the history, Adi gurushankaracharya resurrected Vedic philosophy and assimilation of Buddhism and Jainism took place (Sen, 2005). Adigurushankaracharya followed the path of debating on the concepts of shastra about atman and Brahman for establishing the dharma and refuted several self made philosophies that do not go in conformity with the Vedic learning and teachings. In Indian philosophy, “Ātman is a Sanskrit word that means inner self or soul. In the Vedanta Ātman is the first principle, the true self of an individual beyond identification with phenomena, the essence of an individual. In order to attain liberation (moksha), individual must acquire self-knowledge (atma gyana). Brahman is the Ultimate Reality in the universe and may be seen as the material, efficient, formal and final cause of all that exists and the highest Universal Principle. Brahman is seen differently and explained in many ways depending on the school of Indian philosophy. Brahman to be the pervasive, genderless, infinite, eternal truth and bliss which does not change yet is the cause of all changes. Brahman as a metaphysical concept is the single binding unity behind diversity in all that exists in the universe.” Consequently, over few millennia these debates gave rise to six Indian philosophies Adwaita; Dwaita; Vishista dwaita- adwaita; Mimamsa; Caravaka; Jain and Buddhist philosophy. But the beauty of all six Indian philosophies is that all draw their principles from the ancient Indian text.

Another prominent philosophy was Ashtanga yoga that is perennial and part of every Indian philosophy compiled or expressed. As per the beliefs Maharshi Patanjali has been regarded as the main contributor for developing ashtanga Yoga which is a part of famous ancient text known as Patanjali Yogasutra. The Ashtanga yoga gives the eight essential/ abilities or capabilities required to develop individual faculties for knowing Brahman/ getting freedom i.e. moksha depending on one's philosophy. Ancient Scriptures mention three ways to approach the ultimate truth/God/ or Brahman. The three approaches are famously known as Dhyana yoga, Karma yoga and Bhakti Yoga. Ancient scriptures elaborate four major goals of human life i.e. Dharma, Artha, Kama, Moksha. The Dharma and Moksha form the spiritual goals while Artha and Kama also include materialistic needs and goals of life. All four are intertwined with each other but Moksha being the ultimate goal is needed to be achieved by one's atman or human soul as known to the western scholars. As per the *ashtika* (i.e. theistic) school of philosophy atman evolves with birth to birth as per followed dharma or righteous and ethical code of conduct. According to the beliefs, when dharma or righteous code of conduct is followed the soul consciousness rises from lower consciousness to higher consciousness. The similar thought is propounded by the atheistic school of philosophy. The

ethical code of conduct takes the centrality of each thought and action as it may affect the spiritual evolution in the form of karmic debts or the attainment of ultimate goal. The way of life revolves around these four pursuits i.e. dharma, artha, kama, moksha. The successful way of leading life can only happen when one achieves the material goals during which one also gains merits and capability for attaining the ultimate goal. Thus, only then one can say that individual leads a successful life.

Subsequently, all the ancient Indian philosophy gives immense importance to values. This philosophy has impression at the sub-conscious levels on Indian minds and they still measure their actions, thoughts and material gains according to these principles mentioned in ancient scriptures.

Ancient scriptures reflect the entire gamut of values. These values are expressed in the form of stories in many Puranas also known as 'itihaas' history of mythological traditions in India. Ancient text also mentions rituals. Those kinds of scriptures and text also form part of karmakanda.

Over the period of thousands of years many more ancient scriptures got incubated in the repository of ancient text such as Panchatantra, Hitopadesha and Thirukurral. These may be considered as a source of wisdom and values for leading a successful life. Ancient text emphasizes their effort on other aspects and all facets of life also. Arthashastra one of the most prominent ancient text written on wealth and economics in ancient times emphasizes on the importance of economic activity and points towards the necessity of it wherein absence of which may result into material distress. "In the absence of productive economic activity destroys both current prosperity and future growth." (Rigveda-1.19.35-36). Thirukkural written by a sage Thiruvalluvar around 2300 years ago is one of the most revered ancient texts in south India. Thirukkural highlights the importance of a wealth required for leading good life (Couplet 757) and sharing wealth among the needy helps to make a prosperous country (Couplet 732).

Ancient sages constantly motivated, suggested and indicated people for following the values and ethical principles in their activities. The conformity between mind, thought and action has to be taken care-off and deviance between these indicate unethical practice. The Thirukkural (Couplet 738) suggests individual to work for five jewels: well being, wealth, environment, happy life and protecting those who are depended or related to one.

Ancient scriptures exhorted men to follow higher standards of ethical principles for doing business and earning wealth. These texts also cautioned on creating or earning wealth through any wrongful methods. Thirukurral, the ancient classic has a dedicated chapter for “means of wealth” that extol avoidance of any method of wealth creation in which humanistic approach is not taken care-off and such methods were regarded as unfair (Couplet 755). Thiruvalluvar said in his classic that “For those who earn wealth through right means, virtue and happiness follows and their elevation in social status happens” (Couplet 754).

If you live in India one is bound to hear quotes, stories, or some thoughts citing ancient scriptures. Few ancient texts or Dharmaśāstra generate debate due to the notion reflected by western scholars that they disparage women, and defend differentiation between men on the basis of birth. Even if they do it is unjustified for blaming ancient text written in distant pre-modern ancient times not fitting to the standards of postmodern times. Words such as ‘*dharma*’ which are rooted in Sanskrit, one among the oldest languages of world are difficult to translate into English (Matilal, 1990). The Sanskrit root word for dharma is ‘*dhr*’, conveys meaning of sustaining or holding up like a base or foundation. The nearest translation can have spectrum of meaning like religion, custom, law, goodness and duty (Krishnaswamy, 2013). They all fall short in conveying the actual or the essence that ‘*dharma*’ as a word holds. The real meaning of Sanskrit word need to be understood with the help of etymology and root word otherwise generates wide spectrum of translation and thereby missing the essence of the meaning which a word may convey.

Dharmaśāstra has an intellectual tradition and a style of writing with a specific focus on branches of learning and ways to approach those realms of knowledge. Olivelle (2009, p VII) commented that “Dharma and the notions underlying it clearly constitute the most central feature of Indian civilization down the centuries, irrespective of linguistic, or regional difference.” Dharma has three different meanings as per the Vedic tradition. The first derived meaning is about rules and norms that exist at ‘a priori’ basis and guide human behaviour. The second derivative is about knowing the rules well for carrying it out in practice. The third derivation is about the rewards or merit which one accumulates after doing good thus holds ‘a posterior’ basis with the action.

Śāstra are numerous and focus on various domains of knowledge: philosophy, ritual, grammar, astrology, drama, phonology, poetry, architecture, statecraft, and many more. In this study the Śāstra of intellectual and textual tradition, that was devoted to dharma, were

considered. Ancient texts that have universal acceptance are considered for the study. Bhagavadgita, RigVeda, Atharvaveda, and Yajurveda identified as universally accepted ancient texts. The universal acceptance of these texts is indicated by the Sanskrit scholars during the literature review research. This research focuses on these ancient texts as they convey the knowledge regarding practices and their reflections on value realization in marketing theory.

2.4 Values as in Ancient Indian Text

Radhakrishnan (1927, p.12) observed, "The term 'Hindu' had originally a territorial and not a creedal significance". The involvement with religion necessarily comes from trying to answer the question, "How are values formed?" In recent past, Gandhian philosophy for attaining Indian independence served as a workable example that clarified the importance of means along with the ends. Gandhi's philosophy approached means and ends by keeping in view of values and their adherence with the highest standards and not getting tumbled by the everyday politics. Gandhi's tenacity to the principles of ahimsa (non-violence) and satyagraha (truth force) made him the one of the greatest leaders of all times that inspired many other leaders such as Martin Luther King, Nelson Mandela and many more. Thus, Gandhi enabled world to see things from the perspective of higher values and made these values fashionable personal goals. Gandhi's concept of man must have qualities imbibed from his favourite Hindu deity Lord Rama (Ghosh, 2012).

Desire backed by purchasing power is one of the basic foundations of economic theories. In present times, marketers are confronting a situation where individuals have plenty of cash and feels "I can afford to buy it, but I don't need it". It is not the absence of desire or purchasing power (Gopinath, 1998). This philosophy was prevalent in ancient culture where individual has self restraint and keep material needs on low priority to fulfil its commitment for conscious consumption. From reviewing the social-psychological literature in earlier sections we found that values are expressions of goals that were abstract and incomplete. Values also constitute an individual's conception of the good life. Values are also an expression of aspirations and life plans that may provide the details about how people intend to realize those goals.

The research has assessed the place of values in the respective ancient Indian texts.

- (1) It provides a list of those values that occur in the text and where are they found.
- (2) It has systematized these values;

- (3) It has tried to ascertain their meaning and significance in relation to the ethical conceptions of these ancient texts.

2.4.1 Bhagavad Gita

Bhagavad-Gita is also known as a compendium of all ancient scriptures and many scholars regard Bhagavad-Gita as an essence of all wisdom that ancient scriptures may offer. Bhagavad-Gita is a widely revered and referred text amongst the ancient scriptures. The Bhagavad-Gita mentions many terms such as qualities, characteristics, disposition and excellence that may be termed as values (Talwar, 2011). This point may be supported from the example, i.e. Bhagavad-Gita (10.4 and 10.5) in which Krishna proclaimed to Arjuna that both virtues and vices have a common source which is God. All of these were created by Him such as fear and fearlessness, being and non-being, pleasure and pain, calmness, equanimity, non-violence, truthfulness, forgiveness, freedom from delusion, knowledge, and understanding.

Bhagavad-Gita (16.1) mentions regarding virtuous man and his qualities: “humility, sincerity, non violence, patience, simplicity, reverence for one's teacher, purity, firmness or stability, self-control; renunciation of the objects of sense gratification, absence of ego, perception of the evil of birth, death, old age and disease, non-attachment to children, wife, home, evenness of the mind in fulfilment and frustration of the mind; and devotion to the service of the Lord. These are knowledge other than this whatever remains is a cause for ignorance.” (Bhagavad-Gita 13.7-11)

The struggle between good and bad has been represented in Ramayana and Mahabharata. Chandogya Upanishad (1.2.1) mentioned about the demi-gods (sura) and demons (asura) taken birth from the Prajapati. Bhagavad-Gita Chapter 16 elaborates on the distinction between the two kinds of nature i.e. divine and demonic nature. The divine qualities are "fearlessness, purity of the inner sense, steadfastness in the discipline of knowledge, charity, self-control, sacrifice, study of the scriptures, penance, simplicity, nonviolence, truth, freedom from anger, renunciation of the feeling of ‘I’ and mine in actions, peacefulness, absence of fault finding, compassion to living beings, freedom from greed, gentleness, modesty, and non-fickleness, brilliance, forgiveness, patience, purity, absence of envy and pride, these characterize a man born of good or divine traits” (Bhagavad Gita 16.1-3). The inversion of virtuous nature may be expressed as vice or demonic. These demonic traits

create divergence and become cause for bondage whereas a virtuous trait leads one towards self-realization (Bhagavad-Gita 16.5).

The demonic traits are:

“hypocrisy, arrogance, vanity, anger, harshness, which are the characteristics of a man born with a demoniac (asura) nature”. (Bhagavad-Gita 16.4)

“The one who posses these values or practice it is devoid from the sense of duty nor wants to traverse on path of renunciation, does not have purity neither right conduct, nor truth is found in them” (Bhagavad-Gita 16.7). “This results into desire (kama), anger (krodha), and greed (lobha)” (Bhagavad-Gita 16.21).

In addition this classification, Bhagavad-Gita also provided another classification famously known as varna-dharma, which is based on the profession an individual takes up or is entitled to take or fit profession on the basis of the qualities mentioned for each dharma. Some researchers also link varna dharma with the position of an individual in the society that leads one to have specific qualities or natural born dispositions. (Bhagavad-Gita 3.35)

In addition to this general account of values and vice, the Gita also talks about the qualities or natural born dispositions specific to one's place in society:

“Serenity, self-control, penance, purity, patience and uprightness, wisdom, judgment and piety, are natural born dispositions or are expected from the behaviour of a priest” (Bhagavad-Gita 18:42) “heroism, vigor, firmness, skill, not fleeing even in a battle, charity and leadership, are the natural born dispositions of a warrior” (Bhagavad-Gita 18.43). “farming, cattle raising and business are the qualities of work for the vaisyas, and for the sudras there is labor and service to others” (Bhagavad-Gita 18.44).

List of Values mentioned in Bhagavad-Gita were systematized for understanding the respective chapter and verse in which specific values occurred in Bhagavad-Gita are:

1. Evenness, equanimity, balanced indifference, sameness, (samah, samya 2:15, 38, 48; 4:22; 5:3, 7, 18-21; 6:7, 9, 13, 29, 30, 32; 9:29; 12:13, 14, 18-19; 13:27-28; 18:54)
2. Penance (tapah, 7:9; 10:5; 16:1; 17:5, 7, 14-19, 28; 18:5, 42)
3. Endurance (titiksha, 2:14)
4. Humility (vinaya, 5:18)

5. Determination or resolve (samkalpa, 6:2)
6. Non-hatred (advesa, 12:13)
7. Compassion (karuna, 12:13)
8. Friendship (maitri, 12:13)
9. Sincerity (adambhitvam, 13:7)
10. Humility (amdhitvam, 13:7)
11. Restraint (vinigrahah, 13:7)
12. Fearlessness (abhayam, 10:4; 16:1)
13. Modesty (acapalam, 16:2)
14. Non-anger (akrodah, 16:2)
15. Freedom from greed (aloluptvam, 16:2)
16. Absence of fault finding (apaisvnam, 16:2)
17. Gentleness (mardavam, 16:2)
18. Truthfulness (satyam, 10:4; 16:2)
19. Amity (adrohah, 16:3)
20. Forgiveness (ksama, 10:4; 3:4; 16:3)
21. Purity (saucam, 13:7; 16:3, 7; 17:14; 18:42)
22. Reverence (sraddha, 17:2, 3; 7:21)
23. Non-violence (ahimsa, 10:5; 13:7; 16:2; 17:14)
24. Abstinence (brahmacarya, 8:11; 17:14)
25. Charity (dana, 10:5; 16:1; 17:7, 20-22; 18:5, 43)
26. Simplicity (arjavam,13:7; 16:1; 18:42)
27. Self-control (damah, 16:1; 18:42)
28. Peace (ksantih, 13:7; 16:2; 18:42)
29. Heroism (sauryam, 18:43)
30. Vigour (tejah, 18:43)
31. Detachment (vairagyam, 13:7; 18:52)

The list of values was generated for removing the ambiguity, the repetition of values and for concise representation. The researcher translated “dana” as “charity”. The word "charity" has its root in the Latin "caritatem" goes beyond “dana” but among many meanings that may be derived from charity it could be used for depicting "alms-giving," , or "act of charity done to the poor," and the likes. These depictions directly coincide with the meaning of dana as charity (Fowler et al. 1955, 294). Bhagavd-Gita constitutes more values than any other ancient text such as Vatsyayan bhasya on Nyayasutras (1.1.2) or Patanjali Yogasutra (2.35-39). These two were cited more frequently by researchers in context of values who subscribe to astika i.e. theistic (Vedic) systems of Indian philosophy.

Vatsyayana made distinction among values of the body, speech, and mind. According to the taxonomy values of the body are charity (dana), social service (paricarana), and aiding the distressed (paritrana); values of the speech are veracity (satya), beneficial speech (hitavacana), gentle and agreeable speech (priyavacana), and reciting of scripture (svadhyaya); and the values of the mind are kindness (daya), indifference to material gain (aspraha), and reverence or piety (sraddha). The values of mind such as will can be impious (papatmika) or auspicious (subha). The impious will lead to one destruction and the auspicious will lead to prosperity. Patanjali listed five values as non-violence (ahimsa), truthfulness (satya), abstention from theft (asteya), chastity or continence (bharmachrya), and and renunciation (aprigraha).

Generally, grouping of values requires some form of assumptions. The researcher grouping was not static and can be segregate as per need of the study. The researcher attempted to segregate values. For example, values can be grouped on the basis of focus, when focus is on self it is “self-regarding” and in case of focus on others it is “other-regarding”. Thus, in case of “self regarding” the primary emphasis on self thought, speech, action, state of mind and experiences and in case of “others regarding” the prime emphasis is about other and their experiences, state, and actions and its relationship with oneself.

Hence, using this self-regarding/other- regarding distinction, the values in the Gita may be categorized as follows:

Self-Regarding values: abstinence, penance or austerity, patience, purity, self-control, sincerity, determination or resolve, endurance, evenness of the mind, restraint, simplicity, truthfulness, heroism,, humility, vigour, simplicity, fearlessness, modesty, gentleness, and detachment.

Other-Regarding values: Forgiveness, compassion, patience, absence of fault finding, friendship, amity, non-anger, on-hatred, non-greed, on-violence, charity, reverence, and peace.

The classification given by Vatsyayan may be used for grouping of these values. The values when practiced through mind, speech and body termed as 'tapasya' or penance. Thus, values may be expressed in form of virtues.

Using Vatsyayan classification, these values may alternatively be categorized as follows:

Values practiced by mind: peace, renunciation, austerity, faith, resolve or determination, evenness of the mind, friendship, compassion, patience, forgiveness, self-control, freedom from delusion, humility, non-greed, non-hatred, modesty, and amity. Values practiced by speech: absence of fault-finding and truthfulness. Values practiced by body: abstinence, simplicity, charity, endurance, purity, gentleness, vigor, heroism, and non-violence.

The grouping is not binding on values and they are not exclusive for a category as they get muddled up into one another. This type of view helps in developing better understanding about values. For example "samatva" can be regarded as values. "Samatva" can be viewed as one of the central ideal that has ability to embrace and become focal to all other values. According to the traditional epistemology the true source of knowledge: first, sabda (word) and second, self-realization, is the highest goal of human pursuit. The etymological analysis of "samah" reveals that it means being "same" and Bhagavad-Gita explains or use this term for state of mind, experience and action. "Samatvam" connotes with having balanced indifference, equality, inner poise, sameness and equanimity. This is regarded as one's ability to control his/her emotion and through this one can master over self by overcoming passion, false identity, pride, anger and other negative reactions. The concept is emphasized all over the text. In Bhagavad-Gita (2.15) it appears for the first time where Arjuna advised by Sri Krishna for maintaining the equanimity of mind and not gets affected by the pain and pleasure (sammadukhasukham). The concept again makes appearance (Bhagavad-Gita 5.18-19) and the term explains it as maintaining equanimity of thought and action. Krishna appealed for attaining state of true self i.e. yogastah. In this state individual remains unaffected by the profit- loss or success- failure. Thus, Krishna answered Arjuna and advised him to live rightly (Bhagavad-Gita 2.50 and 5.7) which is quiet similar to living harmoniously as propounded by Aristotle (Kenny, 1992). Samatvam helps in getting out of the clutches of bondage and remains unaffected by the result. Thus, Samatvam may be

viewed as foundation as it enables true knowledge, selfless action, and pure devotion. These are nothing but gyana yoga, karma yoga, and bhakti yoga. These are regarded as disciplined means of attaining self-realization. They are interdependent and help each other, whatever discipline individual follows the ultimate aim is to achieve 'samatvam' i.e. 'evenness' of the mind. In this context it very well depicted that 'samatvam' is also the means and as well as ends wherein both are interdependent and together they form a continuum.

This has been well supported by Bhagavad-Gita (5.28-29) where individuals need to have steadfast mind before praying to God. In the same vein (6.29-32) of same text advises for observing self during pain and pleasure or in any other situation. The interdependence of the three is clearly stated in Bhagavad-Gita (9.13-14). Furthermore, this gets reiterated in Bhagavad-Gita (10.10-11).

Thus, by all it may be concluded that Samatvam enables individuals to attain ability of self control. Self control activates the inner faculty through which person may refrain from choosing certain things and not is the slave of his or her desires rather than become a master of self and desires (Bhagavad-Gita 2.14; 12.13-15; 12.18-19; 12.56). The non-attachment to the result leads to being content and independent which helps in achieving inner control thereby performing right action with inner purity of mind and intellect (Bhagavad-Gita 4.18; 4.20).

Individuals having "Samatvam" will follow mean between two extremities for example self indulgence and asceticism. "Samatvam" may be compared with the golden-mean given by Aristotle. Aristotle asserts that the rational attitude seeks a mean between excess and deficiency. In a similar manner, people cultivate "Samatvam" consider every situation, person alike and remain disinterested in action and unaffected and unattached to the result. Individual does perform the action without being attached with benefits or gains thus, established in the state of non-action thereby practicing the Samatvam both as end/means (Bhagavad-Gita 5.28). Bhagavad-Gita advocated and conceptualized this kind of rational man who delights in "sarva bhutah hiteh Ritah" i.e. welfare of all (Bhagavad-Gita, 5.25; 12.3-4).

Furthermore, a comparison can be made for example, the self-denial in asceticism and indulgence in physical pleasure in hedonism are the two extremes. Aristotelian mean advocates for temperance. In the same vein, courage is the mean of bravado and cowardice, humility a mean of boastfulness and diffidence, and charity between miserly and self sacrifice. In the same manner, Bhagavad-Gita advises to practice values such as courage,

humility, charity and many more. Samatvam can be achieved through continuous effort of intellect and resolution which are termed as buddhi and abhyasya respectively (Bhagavad-Gita 2.39-41). In Aristotelian logic intellect can be viewed as “the faculty of reasoning”. Resolution is the essence of buddhi, which can be done after controlling passion (Bhagavad-Gita 2.56). A rational being (stithpragya) as per Bhagavad-Gita (2.54-56), is established in his intellect (pragya) (Bhagavad-Gita 2.49). Similar thought is mentioned in Patanjali yoga sutra (1.47), which elaborates ‘prayga’ as intellect that follows eternal cosmic law (Rita) and think for the welfare of all beings.

This may be compared with the Aristotelian concept of *eudaimonia* which can be achieved through proper reason as it requires controlling the irrational part of the soul, which enables one to perform right action. Buddhi is the way for Bhagavad-Gita (2.49) and reason in case of Aristotle.

The controlling of passion and senses requires repetition, Aristotle termed it as “habit” and Bhagavad-Gita (6.35; 8.8 and 12.9) denotes it as “abhyasena yoga” or a discipline of practice.

Practice has the capacity to alter the nature of an individual and actions performed become second nature as per Aristotelian logic but Bhagavad-Gita also talks about the obstacles, hindrances, and vices advocated for continuous effort to overcome these obstacles.

The repetition may result into joy and happiness but this cannot be termed as “sukkah”. The terms “dukha” and “sukha” are all across Bhagavad-Gita (1:32-33; 5:3, 6; 16:14; 17:9; and 18:8). Bhagavad-Gita (18.36-39) elaborates three kind of happiness. First one is derived from right practice may seem otherwise in the beginning but becomes a cause for self realization, second from contact of senses and third that seem good in the beginning but leads individual towards ignorance. The first one is cultivating “sattva”; second occur due to predominance of “rajas” and third one cause for bondage happen due to “tamas”. Rajas can be compared with external good, which was the gratification of senses through money and power that may cause happiness that too for a transient phase and on temporal basis. The real happiness occurs due to sattva; a parallel for this is internal good. The ultimate aim is to have conformity with the idea of good life and live with harmony.

Aristotelian concept about mean cannot be fully understood if one removes the context of Greek tradition. In a similar manner, Bhagavad-Gita and other ancient text cannot be understood if one detaches them from Hindu traditions. For deepening the understanding one

may find terms such as varnadharma (professional duties), kuldharma (family duties) and ashrama-dharma (life stage related duties and responsibilities). These terms are specific to traditions. The concept of guna i.e. natural born disposition forms svabhava (Bhagavad-Gita 14.5). The particular guna is attached with certain tendencies and possibilities and an individual acts according to the predominant guna, which emerge after the interplay of three gunas i.e. sattva, rajas, and tamas and forms the nature (prakriti). According to this, one may make choices in life and conceptualize the idea of good life.

To sum up, Bhagavad-Gita is regarded as most revered, accepted, read, and cited text all across India. In addition to this it is also termed as apaurushyah, i.e. said by the God and not by any man. It also is believed that Bhagavad-Gita constitutes prominent concepts in summarized manner.

2.4.2 Veda's

Rig Veda:

1. Charity (1.89; 1.125.5; 1.15.8)
2. Sharing fruits of effort with others (1.125.6; 10.117.2-4)
3. Sacrifice (5.51.15; 10.117.5)
4. Acceptance (8.58.2; 10.191.2; 1.89; 10.33.9)
5. Importance to peace (7.16.8; 1.94.13)
6. Truth and Ultimate Reality (7.16.8; 7.104.12; 4.2.11; 2.30.5; 1.170.1; 5.12.2; 6.9.2; 7.61.5)
7. Zeal for success (4.33.13; 5.31.3)
8. Right thought and action (10.18.2; 10.57.1; 10.22.8; 3.26.8; 7.89.4; 12.1.45; 1.113.6; 10.34.13; 4.19.2)
9. Controlling Desires (7.89.4; 5. 31.3; 9.83.3; 7.89.4)
10. Gratitude (1.91.13; 2.23.1; 1.1.6; 4.25.6)
11. Follow dharma or commitment (10.71.5)
12. Common purpose (10.191.2-3; 10.191)
13. Ways for happiness (1.164.39; 1.125.6; 10.33.9; 1.71.10; 7.59.12; 10.119.7)

14. Faith (1.91.13)
15. Shun evil and sin (5.60.6; 6.51.6; 6.2.11; 8.75.9; 10.33.9; 5.2.7; 10.34.13; 10.22.8)
16. Compassion (1.15.8; 1.91.13.15)
17. Action that bestow long Life (1.125.6; 6.12.6; 1.5.10)
18. Desire for leading good life (5.82.5; 2.3.5; 6.12.6; 1.89; 10.20.1; 1.105.5)
19. Serving Others (5.7.5; 5.51.15)
20. Contemplation (3.18.2; 4.2.11; 10.117.5)
21. Surrender to divine (10.12.6; 3.7.7; 1.1.6; 7.88.5; 5.60.5; 10.20.1)
22. Honouring nature (10.47.6; 10.97.21)
23. Equanimity (5.60.5)

Atharva-Veda:

1. Righteous Path and Fair means - (19.43.1; 6.28.3; 12.3.48)
2. Non-anger - (6. 42. 1)
3. Charity- (3.24.5; 5.1.2)
4. Sharing fruits with others-(3,24.5)
5. Common purpose- (3.3; 3.30.7)
6. Avoiding conflict-(19.14.1)
7. Surrender-(10.8.1; 15.17.10)
8. Virtue and Vices- (11.8.18)
9. Relationship-(14.2.71)
10. Self Belief-(8.1.6)
11. True Knowledge-(5.6.2)

Yajur-Veda

1. Non attachment with the result- (40.2)
2. Keeping mind steadfast in right action-(34.1)
3. Kindness or Compassion -(40.6)
4. Contentment-(40.1)

5. Faith (31.18)
6. Contemplation-(32.11)
7. Surrender (36.22)
8. Action oriented (6.35; 11.21)
9. Food for health (6.2)

In ancient Indian text one may find number of values and the list if develop can be endless. The literature restricts the number of text for increasing the comprehensibility of the literature.

To sum up all, ancient values provide foundation for imaging what one may be defined as good life. Values also enable individuals to find ways for analyzing and achieving those goals which, when realized may lead to good life. Values provide meaning to abstract, orientation to meandering thoughts, and purpose to life. From, the review of literature an important distinction could be drawn which is that, while the perceived value focuses on benefits and sacrifice, pursuit of material and physical pleasures alone as an end in itself. Ancient Indian text helps in giving proper connotation and meaning to value realization such as well-being translated as Swasthya. This can be defined according to the etymology i.e. “swa” meaning self and “asthya” mean to be established or focusing on. Thus, a person who is healthy or “swasthya” is established in one-self or one’s pure intellect. The meaning changes when help of ancient Indian scriptures are taken for corroboration. It is ‘values’ that create distinction between man and other living beings (Chanakya Niti 10.7).

Chapter 3

RESEARCH METHODOLOGY

The purpose of this chapter is to explain how the research methodology that evolved during this research and associated reasons. Research methodology characteristically emerges, taking its cue from the research gaps which are established from literature review and initial phases of research, wherein not only a conceptual understanding evolves but contextually an approach and a broader methodological framework emerges.

3.1 Research Objectives

After the analysis and review of the related literature, emerged research gaps got translated into the objective of the research.

The objectives of the research work were:

- a) To study the contextual, reciprocal and reflective linkage of value realization value and values.
- b) To study largely accepted meaning, interpretation and definition as perspective of the mentioned three aspects in relation to objective 'a'.
- c) To corroborate the findings related to achievements of objective (a) and (b) with the marketing theory and practice in globalised market structure especially for the period of 1990-2015.
- d) To corroborate the hence evolved picture with a perspective of the ancient Indian literature.

3.2 Research Philosophy

The emergence of the understanding related to research philosophy is dependent on the assumptions made about the nature of reality and the relationship between the knower and what could be known. The assumptions made can be explained through certain questions: what is the nature of reality (ontology) , how we can know about reality and what is the basis of our knowledge (epistemology), and what methodology can be used for studying the reality(Carson et al., 2001). The ontological questions, epistemological questions and methodological questions state a distinction between the research philosophies. By choosing a methodology implies that the researcher followed certain set of 'rules and procedures' with logic for getting insights and expressing the research so that the reader can inspect and

evaluate rigor of the research. Research philosophy also clarifies the underpinning choices and decisions made for staking a research position (Carson et al, 2001).

Based on the ontological and epistemological assumptions (Lincoln and Guba, 1985; Denzin and Lincoln, 2008; Halfpenny, 1987) research philosophies are classified as positivism, interpretivism and critical realism (Creswell and Clark, 2017).

3.2.1 Positivism

The ontological assumption of positivists is that the world is external and made up of objective facts. Thus, its epistemology is based on the belief that the observer is independent to the object of study. The positivists relate to the facts and causes of social phenomena by measuring facts using statistics and further explain the causal relationship by the objective facts. Positivism is led by hypothesis and explicitly stated theories for description and explanation. A positivist tries to have an emotionally neutral position by maintaining a distance between themselves and the object of research. Hence, positivists adopt quantitative analysis of data, using statistics and mathematical techniques.

3.2.2 Critical Realism

Marsh and Furlong (2002) describe that realism is similar to positivism in ontological assumptions and similar to interpretivism in epistemological assumptions. Neuman (2007, p.43) states that this approach shares many features with an interpretive approach, but it blends an objective with a constructionist view of social reality. It believes that reality exists independent of the researcher (Marsh and Furlong, 2002) but value laden and not value free (Neuman, 2007, p.43). Unlike interpretivists, believes that there is a multi-layered nature of social reality (Neuman, 2007) at the surface level, there is illusion, myth, and distorted thinking while beneath the surface levels a deeper, often at hidden level lies “real” objective reality. A part of the task of social research is to strip away the surface layer of illusion of falsehood and explore the truth which is not directly understandable (Easterby-Smith et al., 2002). The critical approach is based upon inductive logic of reasoning, theory building approach and action research (Easterby-Smith et al., 2002). Realism is a balanced approach as both qualitative and quantitative methods can be used (Marsh & Furlong, 2009) but principally, an inductive or theory building logic dominates in realism like interpretivism.

3.2.3 Interpretivism

The ontological assumption of interpretivism is that reality is constructed by humans based on their ideas, beliefs and perceptions they have about the 'reality' (Neuman, 2005, p.44). The epistemological assumption is that observer is an integrative part of research process. Interpretivism see facts as image categorise that humans create and consider social realities as very fluid and interpret those through its self-reflection. Interpretivists consider multiple realities, researcher's involvement, perspective of different actor's, contexts of the phenomena under study and interpretation of the data. Interpretivism allows the focus of research on understanding what is happening in a given context (Carson et al., 2001). Interpretivist believes in subjective reality and endorses qualitative methods for data collection (Miles et al., 2013). Qualitative methodology and an inductive theory building approach are quite dominant in interpretivism (Creswell and Clark, 2007).

3.3 Research Approach

The philosophical stance led to approach relevant for the research conduction. Zikmund (2003) mentions primarily two approach exists: qualitative and quantitative. "Qualitative research is interested in inner states as outer expressions of human activity. Because these inner states are not directly observable, qualitative researchers must rely on subjective judgement to bring them to light. Subjective judgement is necessary in all i.e. description, analysis and interpretation." (Hatch, 2002, p.9). In Bogdan and Biklen's (2006, p.6) words, "You are not putting together a puzzle, whose picture you already know. You are constructing a picture that takes shape as you collect and examine the parts." Qualitative research places importance on understanding the social world through the perception, attitude, and experiences of individuals. This gives us a way to explore the richness and depth needed for a topic.

Researchers are a part of the world they study; the knower and known are taken to be inseparable (Alvesson and Skoldberg, 2009). The capacity to be reflexive, to keep track of one's influence on a setting, to bracket one's biases, and to monitor one's emotional responses are the same that allow researchers to get close enough to human action to understand what is going on (Lincoln and Guba 1985). Reflexivity is important in striving for objectivity and neutrality. We try to reflect upon ways in which bias might creep into our qualitative research, practice, and acknowledge that our own backgrounds and beliefs can be relevant

here. Reflexivity "the process personally and academically reflecting on the living experiences in ways that reveal deep connections between the writer and his or her subject" (Goodall, 2000, p.137), is essential to the integrity of qualitative research.

The emphasis here is on qualitative research using reflexivity (Alvesson and Skoldberg, 2017) for developing deep understanding through experiences, learning, attitude, assumptions and perspective of participants. This research pursued few essential elements for following all of the above with specific orientation as explained in Chapter 1 and Chapter 2. This research is about understanding the perception of value realisation in the marketing theory with ancient Indian perspective after corroborating the contextual, reciprocal and reflective linkages amongst value realization, value and values.

Therefore, the research was conceived in a manner, wherein the primary research included elite interviews with organizational heads/founders, academicians, industry experts, Sanskrit scholars, linguistics experts, and focus group discussions with beneficiaries of marketing activity, process and institution.

A pilot study was done for identifying the existence of or awareness regarding the ancient Indian literature amongst the participants. The participants selected were known for their contribution to the society. The participants classified wherein, reflected the presence of values in their activities, processes or institutions. The participants classified reflected values with value realization and value thus gives a better picture of marketing as defined by American Marketing Association in July, 2013. The need, importance and implications of value realization in marketing theory with ancient Indian perspective reemphasized the values aspect. Further, the selection of participant and organization where interviews and focused group discussions was conducted, played a very specific role in understanding the subject by collecting the data and simultaneously establishing the reliability and validity of the research process and the research itself. Trustworthiness in qualitative research has been seen with skepticism by positivists.

As revealed in Chapter 1, the progression in the definition of marketing as justifiably evolved through the years is evident in the definition given by American Marketing Association in 2013. The definition exerts its importance not only in terms of its approach towards the fact that how marketing should be seen but also through the perspective which was involved in the development process of this definition, whether it be the cumulative experience of the people involved in the process or in terms of where it wishes to reach.

American Marketing Association in July, 2013 defines marketing as “the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large”.

The context which has emerged all through in terms of ‘value’ to the participants of marketing process, i.e. customers and the organizations in association with the ‘realization of this value’ seems to be directionally correlated with their ‘values’. It is possible to structurally present this relationship in a corroborative manner through research work especially in acceptable terms. The testimony to this foreseen possibility lies in the strong expressions of elite participants who have devoted their lives for reaching towards such a conclusion. A review of literature gives us insights about value and its realization and correlation with the values. Therefore, looking at the objectives as well as purposive selection of participants for the value realization in marketing theory with ancient Indian perspective among participants, this study resorted to exploratory research design with reflexive research approach.

3.3.1 Emergence of Reflexive Methodology as the Basic Approach for the Research

Alvesson et al. (2008); Brewer (2000, p.126–133) and Lynch (2000) have referred to reflexive pragmatism and reflexivity not only with the perspective of reaching to the problem but also with the context of acknowledging researcher as the part of subject, in the midst of exploring and finding researchers’ position and elements of thought in the subject while reflecting upon the same and being reflected upon by the subject through the insights of the participant.

Reflexivity involves reflecting on the way in which research is carried out and understanding how the process of doing research shapes its outcomes. It means that the researcher should think about his own thinking, should be critical of his own work since researcher is a part of the research process from the very beginning and researcher’s thoughts, perceptions, motivations are bound to affect the research process. Reflexivity, thus, is awareness of researcher’s influences on the research.

Reflexivity was not a matter of pre-determined methodological choice associated with research questions and objectives at hand. This very thought found its roots as well as a culmination and logical progression from and within the reflexive methodology. Some important highlights at the core of this ‘interpretation of interpretation’ (Alvesson and

Sköldbberg, 2009) based composite approach would exemplify the relationship of the values, value and value realization and the justice required to be done on this subject.

- Reflexive methodology has two basic characteristics- careful interpretation and reflection.
- The purpose is to furnish opportunities for understanding rather than establishing results.
- Reflexivity draws attention towards the relationship between the process of knowledge production and the context of such process as well as the involvement of knowledge producer. The context is how one thinks about thinking.
- Reflexivity also focuses on how different kinds of linguistic, social, political and theoretical elements are woven together in the process of knowledge development (Sengar, 2014; Mahajan, 2014; Joshi, 2015).
- Alvesson and Skoldberg (2009) while establishing the relevance of reflexivity quote Hanson's conclusions on seeing where he says that we never see single sense data. We always see interpreted data in a certain frame of reference. According to him, seeing is perspective based.

Alvesson and Skoldberg (2009) have referred to reflexive pragmatism and reflexivity not only with the perspective of reaching the problem but also with the context of acknowledging researcher as the part of subject, in the midst of exploring and finding his position and elements of thought in the subject while reflecting upon the same and being reflected upon by the subject through the insights of the participant.

Alvesson et al. (2008) mentioned the reflexive loop through which researcher goes through. The reflexive loop indicates intimate relationship of researcher and their knowledge. The reflexive loop trading leads to (re)description, (re)interpretation or (re)problematization that adds quality in the generation of research insights. Alvesson and Skoldberg (2009) focus on reflexivity on the basis of fundamental of "interpretation of interpretations" by the researcher who is deeply involved in the subject while interacting with participants for in-depth discussions.

Basic approach of reflexivity has following characteristics:

1. Careful understanding of the subject which leads to careful interpretation and reflection.

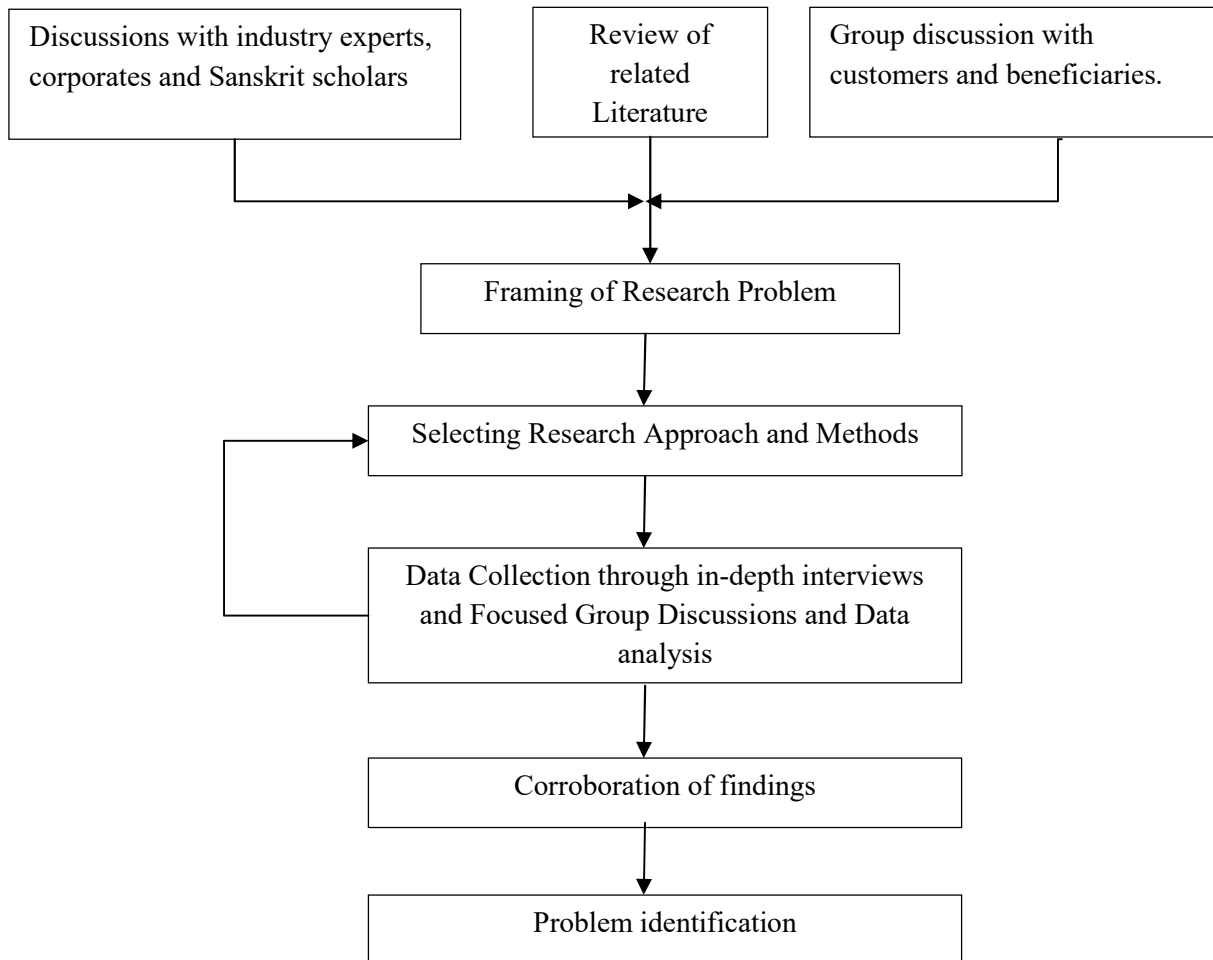
2. Focus on furnishing opportunities for new findings rather than concluding by establishing results.
3. It also draws focus on relationship between the process of knowledge production and the context in which the study is being carried out by the knowledge producer.
4. Knowledge development process in reflexivity includes elements related to social sciences and theories.
5. Interpretation of data has to be done on certain frame of reference (Alvesson and Skoldberg, 2000).

The researcher intends to build an understanding about what is value realisation, value and values and the contextual, reciprocal and reflective linkage among them with reference to the marketing theory and how it should be understood with ancient Indian perspective and attempts to present a concept to describe the phenomena which he experienced with reference to specific context.

3.4 Research Design

According to Yin (1994), “Every type of empirical research has an implicit, if not explicit, research design.” Malhotra and Dash (2009) define research design as a “framework” or “blueprint” which elaborates the procedures for collecting and analysing data to address the research problem. The authors divide research designs into three categories: exploratory, descriptive and causal. The research design (see Figure 3.1) for this study was exploratory because the problem was not clearly defined. According to Maxwell (2005), “Qualitative research doesn’t lack design; it simply requires a broader and less restrictive concept of design than the traditional ones.” On similar lines, the design for this study was ‘emergent’ and not predetermined (Morse, 1994) as evident in Figure 3.1.

Figure 3.1: Research Design



3.5 Sampling Design

3.5.1 Sampling

“A purposive sample also referred to as a judgmental or expert sample, is a type of non-probability sample. The main objective of a purposive sample is to produce a sample that can be logically assumed to be representative of the population. This often accomplished by applying expert knowledge of the population to select in a non-random manner a sample of elements that represents a cross-section of the population” (Lavrakas, 2008, p. 524).

Qualitative inquiry typically focuses small sample selected purposefully (Mason, 2010) . The sampling technique used for selecting participants was purposeful. The purposeful sampling as explained in Patton (2002, p. 230) is in which information rich participants are chosen who “manifest the phenomenon” of interest intensely (Creswell and Clark, 2011). According to Frenkel and Devers (2000), purposeful sampling is “in sync with the goal and logic of

qualitative research”. It has been defined as deliberate selection of a sample based on “knowledge of the population, its elements, and nature of the research goal” (Babbie, 1990). It enables the researcher to collect data from “those from which one can learn a great deal about issues of central importance to the purpose of the research” (Patton, 2002, p.243). Besides, sample size in qualitative research is usually small (Crouch and Mckenzie, 2006).

3.5.2 Sample Size

Authors in qualitative research literature have different views on sample size (Thomson, 2011; Boddy, 2016). Marshall et al. (2013) concludes after considering 81 qualitative studies that adequate attention is not made to sample size. Mason (2010) analysed 560 PhD studies using qualitative approaches and interviews and concluded that the samples size is generally between 20 to 30. Charmaz (2006) suggested twenty five participants for qualitative methods. Crouch and Mckenzie (2006) mention while explaining the “logic of small samples” in qualitative research that small sample sizes, less than twenty, allow the researcher to associate closely with the subject, thereby, enhancing the validity of findings. Charmaz (2006) suggested that sample size is determined by the “aim” of the study. Creswell’ s (1998) recommendation ranges between five and twenty-five interviews. Kuzel (1992, p.41) considers homogeneity and heterogeneity in the sample as selection basis. In case of homogeneous sample six to eight interviews and in case of heterogeneous sample twelve to twenty interviews in case “when looking for dis-confirming evidence or trying to achieve maximum variation”.

According to McMillan and Schumacher (2001), in qualitative research, “ending data collection is closely connected to the research problem and the depth and richness of the data collected”. In many qualitative studies, sample size is chosen iteratively “as the study progresses, new categories, themes or explanations stop emerging from the data” or in other words data saturates (Marshall, 1996). This was called “the point of redundancy” (Lincoln and Guba, 1985; Guest et al., 2006; Given, 2008; Walker, 2012; O’Reilly and Parker, 2013; Fusch and Ness, 2015). Strauss and Corbin (1990) explain that it is difficult to determine data saturation because new themes can always emerge.

Qualitative research uses multiple data sources and multiple data collection method for developing a comprehensive understanding of phenomena and this is known as triangulation (Patton, 1999). Triangulation is also a qualitative research strategy to test validity through the convergence of information from different sources. The triangulation helps in theory-development, as it can elucidate convergence and divergence in results or research insights.

Glaser and Strauss (1967) suggested that the understanding of triangulation connects to the idea of ‘theoretical sampling’ and theoretical saturation.

“If the inclusion of new data no longer delivers new knowledge then theoretical saturation has been reached. Where the use of further methods can ‘only’ confirm knowledge that we already have, in the sense of validating it, then triangulation comes up against the border of theoretical saturation.” (Flick et al., 2004, p.183)

Apart from this, time and cost constraints also play a role in sample size determination (Baker et al., 2012). According to Sandelowski (1995), eventually, deciding the sample size in qualitative research is “a matter of judgment and experience”. Bryman (2012) wrote that there is no minimum or maximum sample size in qualitative research, must be able to justify whatever sample size is used in the study.

In accordance with practices followed in qualitative research, it was decided to collect views of few key players rather than a large number of participants. The sample size for the study was not pre-determined. The range emerged between fifteen to twenty five number of participants based on the purpose of research and profiles of participants. Eventually, based on researcher’s judgment on the basis of inputs from experts, sample size considered in qualitative studies, peer review, and time and cost constraints, seventeen individual interviews with founders, head of organization, academicians, and thirty one interviews of senior level practitioners were completed.

For corroboration of findings, twenty seven interviews with academicians and eleven focus group discussions (FGDs) with eighty three customers and beneficiaries were conducted. Beneficiaries are those participants who are physically challenged, students, and villagers hailing from the hinterlands of India. Morgan (1996), Johnson and Christensen (2004) and Langford et al. (2002) recommended six to ten, six to twelve and six to nine individuals in a focus group.

The first two focus group discussions were conducted with ten beneficiaries and the next nine were completed with seven beneficiaries each. The number was reduced based on experience in the first two discussions as seven participants were more convenient to manage. Each participant got reasonable opportunity to voice his or her concern and discussion was sustained.

3.6 Data Collection

The methods employed for data collection were interviews and focus group discussions.

3.6.1 Interviews

An interview is an oral communication between researcher and participant (Gall et al., 2007). Interviews were chosen because they involve a deeper expression of the “interviewee’s self” (Gubrium and Holstein, 2001) and help to understand “the complete picture” of what has happened and what should be done (Boyce and Neale, 2006). The advocates of interviews argue that interviews are useful for capturing a rich account of interviewee experiences, knowledge, ideas, and impressions (Bryman et al., 1988; Fontana and Frey, 2005; Holstein and Gubrium, 1995). It is the most adopted method for collecting data in qualitative research (Dicicco-bloom and Crabtree, 2006) and is used when the researcher wants “to obtain more detailed and thorough information on a topic than might be gleaned from a questionnaire” (Adams and Cox, 2008).

Qualitative interviews are usually “loosely structured” and “open” to what the interviewees want to express (Alvesson and Skoldberg, 2009). Patton (1990) divided interviews in qualitative research into three categories. The informal conversational interview is the most unstructured and is carried on like an informal conversation. The guided interview is one in which researcher is guided by an outline of topics to be covered during the interview. It is relatively more structured than informal conversational interview. The third is standardised open ended interview, which is the most structured, and involves not only pre-decided outline of topics but worded questions and most of the time, in a particular sequence.

This study adopted the intermediary guided interview approach as it suited the nature of research. Majority of participants were heads or founders of organizations, academicians and professionals across the country and an informal approach would not have been appropriate to interview them. At the same time, guided interview was perceived to improve the richness and depth of information by giving participants freedom to elaborate on topics they consider important and relevant on the basis of their own experiences and knowledge, thereby, improving the scope of generating novel insights.

Time Frame

The interviews were completed during a period of ten months from February 2016 to July 2016 and March 2017 to May 2017.

Selection Criteria

Personal contacts were explored and a list of founders, organizational heads, professors, and top and middle level managers was compiled using purposeful sampling. The participants were selected based on their contribution and positions of influence which can help in providing a rich knowledge base and a wide range of experience. The tenure of participants

were considered, generally they all had experience of more than 15 years. Most of the participants were from Indian ethnicity and data collected largely in India.

Procedure

The following steps were followed to conduct the interviews:

An email was sent to each institution with an explanation of research and a request to participate. Following the email, the person was contacted via telephone to set up an interview. Some of the participants declined citing time constraints. Over a period of ten months, from February 2016 to July 2016 and March 2017 to May 2017, seventy five individual interviews were completed.

The effective sample consisted of seventeen elite interviews, twenty seven academicians, and thirty one professionals from the industry, including fourteen top management official and seventeen from middle management. The interviews were conducted in the following cities: Delhi, Mumbai, Bangalore, Ahmedabad, Allahabad, Varanasi, Singrauli, Haridwar, Pune, and Krishnagiri. Details of the sample, including participant profiles, have been elaborated in the next chapter. The list of academicians, along with date and place of the interview, has been included in the annexure. The names of industry experts and institutions where FGDs were conducted have not been mentioned due to confidentiality of information.

The interviews were conducted in the office or residence of the interviewees. A schedule (see Figure 4.1 and Figure 4.4) was prepared for guidance of the interviewer and typical duration of each interview was two to three hours. Field notes were prepared during the interview to support data analysis (Morrow and Smith, 2000).

3.6.2 Focus Group Discussions

Kitzinger (1994) highlighted focus group discussions being used for market research techniques in 1920's. Bogardus (1926) mentioned focus group discussions can be utilized for gathering market information from consumers about their product preferences. Merton's (1956) classic work entitled 'The focused interview' cemented this as an important mode of collecting data for generating new insights. Kotler (1987, p. 226) defines it as "groups of eight to twelve target consumers, usually (but not always) a relatively homogeneous group brought together to discuss a specific set of issues under the guidance of a leader trained to stimulate and focus the discussion." The word consumer has been used because focus group discussions have been extensively used for market research.

Focus group discussions were chosen for interacting with internal customers and external customers because the population of customers and beneficiaries was very large and data and insights obtained from a focus group cannot be gathered through individual interviews

because of the “interaction found in the group” (Morgan, 1988, p. 123). They differ from other group interviews or activities as they are highly structured and focused (Linton, 2005). The basic purpose is data collection by exploring pre-identified issues presented to the group (Linton, 2005).

Time Frame

Data was collected using focus group discussions during February 2016 to July 2016 and March 2017 to May 2017.

Selection Criteria

A total of eleven focus group discussions were conducted with a convenience sample of eighty three who are beneficiaries of these institutions, process or activities selected for the research. The study was confined to senior managers and beneficiaries with few years of work experience. The profiles of participants including their academic background, work experience, demographic characteristics and types of institutes have been elaborated in the next chapter.

Procedure

The following steps outline the procedure for collecting data through focus groups:

The discussions were conducted in the premises of the institutions with prior permission. An email was sent to the Director or Head of the Institutions of twenty five different institutions with an explanation of background of research and a request for permission.

Following the email, the person was contacted via telephone. Many institutes declined citing confidentiality and time constraints. Over a period of ten months, from February, 2016 to July, 2016 and March, 2017 to May, 2017 eleven focus group discussions were completed in fourteen different institutions. The duration of discussions varied from 45 minutes to 60 minutes. The researcher played the role of moderator. Field notes were prepared during the discussion which was later utilized for data analysis (Morrow and Smith, 2000) and interpretation.

The details of the questions discussed have been elaborated in the chapter 4.

3.7 Data Analysis

With the permission of participants, data was audio recorded using Sony Voice Recorder.

The interviews were transcribed verbatim in MS word and points of convergence and divergence in the discussions, identified by the researcher and reviewed by peers, were also typed (Bryman, 2012). This resulted in 598 double spaced pages (font style Times New Roman, font size 12) of data.

The data was analysed using reflexive approach (Alvesson and Skoldberg, 2009). According to this approach, researcher is an inseparable part of research process and has the best possible ability to reflect on the research. The research insights are interpretations of data collected by the researcher based on his or her knowledge of language and culture. The interpretations include points of convergence and divergence based on all the interviews. The quest for finding out linkages of value, values, and value realization in marketing theory with ancient Indian perspective sounded an over-arching task until the first interview. As a researcher, one does not have in mind that despite of a detailed, rehearsed and pragmatic preparation of what to find and how to find, one would be short of words at that particular moment when a person is in front of the researcher as a participant. One never knows who actually initiates the discussion- the researcher or the participant who himself holds the status of being as good as the text on the subject. The preceding description is an honest submission of how things come up when insights have to be built upon such subjects. The important part is that with initiation of discussion, analysis inevitably emerged, which gets reflected in chapter 5 and 6, wherein glimpses of transcripts of interviews justify that how any question initiated a thought process in the mind of researcher and answers progressed or diverted the thought process towards customisation of further questions. But the frame of discussion largely remained according to the objectives of study.

As presented in the preceding details that reflexive research approach emerged as the methodology for this kind of research, it was a matter of realisation for the researcher himself that how reflexivity emerged and worked during the process of interviews and how inevitably analysis emerged.

3.7.1 Rationale for Participant Selection

It must be admitted that the context was clearer to the participant as compared to the researcher because the participants were stalwarts who are known for their contribution to the society. Therefore, initial role of researcher was to instigate memories and thoughts of participants and then further dwell upon his understanding in relation to their responses. It is important to mention that frame of reflexive approach also enabled the researcher to keep emerging thoughts abreast with experiential and social backdrops of participants. An example would further clarify how actual analysis emerged rather than was done.

During initial interviews, imagination of researcher was that answers would be objective but actual situation came in the form of contextual subjectivity wherein participants described value realization in marketing with reference to their own experiences, definitional frame of marketing, value, values and ancient scriptures. This was almost universal in all the cases but

the beauty of interviews was that every participant had a different and a large persona and the descriptions were detailed upon with contextual similarity and practical dissimilarity.

By the fifth interview, this aspect of similarity and dissimilarity was clear and reflexivity, almost inevitably, was working. Researcher at this particular stage realised that continuous analysis of what has been said has to go along. Therefore, henceforth, researcher always reflected upon the thoughts he had in mind before discussions, got a reflection of the responses on the thought process he carried, looked at reflectivity of both these thought processes as an outsider as well as tried to sequentially arrange what all had been said since the beginning. With every interview, reflection became intense, information became vast, similarity of context got strengthened and dissimilarity of experience of all the participants emerged as unique, so much so that none of the experiences largely had redundancy of practicality. Finally, when one picture was constituted out of all the responses, it had uniqueness of separate colors and harmony of merger like a rainbow and that is how interviews were analysed. The data was further corroborated with interviews with experts and FGDs with costumers and beneficiaries. The purpose was not to weigh interviews of founders and head of institutions against their responses but to corroborate and develop a composite perspective, along with justifying the need of taking views of all related stakeholders for bringing in completeness to the research of this magnitude.

The trustworthiness of qualitative research is often viewed with skepticism by the followers of positivist paradigm. However, different strategies have been proposed to ensure rigour in qualitative research. As Smith (1994) wrote that standards for quantitative research like objectivity, reliability and no bias are problematic for qualitative research but “rationality, rigor, and fairness can still be sought”. Most of the researchers have preferred to use terms other than reliability and validity while dealing in qualitative research (Shenton, 2004).

According to Agar (1986), different terminology is used because “details of qualitative research” are different from quantitative research. One such term is trustworthiness proposed by Lincoln and Guba (1985). According to the authors, trustworthiness in qualitative research is determined by credibility, transferability, dependability and confirmability corresponding to internal validity, external validity, dependability and confirmability in quantitative research. The trustworthiness in this study was ensured by criteria propounded by different researchers (Krefting, 1990; Alvesson and Skoldberg, 2000; Morrow and Smith, 2000; Shenton, 2004; Lietz et al., 2006) like intensive, long term involvement with research, identification of data rich sources, triangulation by using different methods of data collection and interviewing different stakeholders, frequent debriefing sessions, peer scrutiny, participant validation, detailed description of data collection and explanation of contextual factors and background of the researcher.

Chapter 4

DATA COLLECTION

The data for the research was collected through interviews and focus group discussions, as described in the preceding chapter 3. This chapter gives an overview of the participants profile and elaborates the questions asked in the data collection process along with interpretation and logic.

Data collection was classified as follows:

- Elite interviews with Founders/ Heads of the organizations.
- Interviews with the Industry experts.
- Interviews with the Academicians.
- Focus group discussions with the customers and beneficiaries.

4.1 Elite Interviews with the Founders/ Heads of the Organisations

Data collection was started by interviewing founders of the organisation who have an experience of more than three decades on an average in diverse field of services and currently holding leadership positions in their respective organisations.

Detailed descriptions of founders/ heads of the organisations are as follows:

The effective sample was 17. The participant's age lies in the range between 45 to 80 years. Among the founders and Institutional heads were two Padma Awardees, one Ramon Magsaysay Awardees, and one Norman Borlaug Awardees. The average year of experience of the participant was 34 years.

4.1.1 Description of Founders/Heads

Participant 1:

He founded a school that is developing ambidexterity among children in one of the remotest villages of India situated in Singrauli, Madhya Pradesh, India. He has worked arduously for developing ambidexterity as a unique ability that may affect the learning capacity and functioning of the brain thereby generating social values among the beneficiaries.

Participant 2:

He is a Ph.D. in financial management from USA and has taught for 12 years at Indian Institute of Management Bangalore. He also worked for software industry and prominently in Infosys. Later on he started a cloud based platform for reaching out to the rural masses and people lying at the bottom of the pyramid with an objective to facilitate them with access of funds.

Participant 3:

He is a famous rural innovator in India known for his earthen clay based functional products like Refrigerator, Non Stick Clay Tawa, and Low cost water filter. He is the holder of the Indian patent for these products that boast high efficiency and an eco-friendly nature. He was born in the village Nichimandal of Morbi, Rajkot. He had exposure to the tradition of clay pottery since his childhood, as this was his family's traditional profession.

One of his innovations, Organization that produces eco friendly clay products Refrigerator, was featured at a conference organized by the Centre for India & Global Business, Judge Business School, University of Cambridge, UK in May 2009. In addition to that Late. Dr. A.P.J. Abdul Kalam, former President of India conferred him with the title of Innovator of the Century.

Participant 4:

The alumnus of Henley Business School, London and is a co-founder of restaurant chains that is employing hearing impaired people as staff. He has created a unique model and experience with his restaurant chains for customers by adding value in his services.

Participant 5:

He is a Vice President of Mumbai Dabbawalla Association, an organization, which is known for its food delivery mechanism and its efficiency and error free supply chain networks since past 125 years and more.

Participant 6:

He is a Managing Director of Cooperative Milk Marketing Federation Ltd., Anand Gujarat and is a first-batch alumnus from IRMA, Anand, India and obtained his B.E. (Ag) degree from CTAE, Udaipur, India. He joined MMF in the year 1982 directly after completing his post-graduation in rural management and got promoted as Managing Director in June 2010. He also got guidance and mentorship of Dr. Verghese Kurien (father of dairy cooperative movement in India) who cherished values such as commitment to farmers and consumers, honesty, integrity, courage, dedication. He is known for arduously keeping values deeply ingrained and intact in the culture of Milk Marketing Federation.

Participant 7:

He is the Vice Chancellor of University for blinds and handicapped committed to the physically handicapped and blind students. He has dedicated his life and got associated with the institution right from its inception. He worked along with Jagadguru Rambhadracharyaji,

a Padma Vibhushan Awardee, for developing and catering to the needs of the students and staff of the University.

Participant 8:

He has been recipient of 'Best Manager' award of 1998 by Ahmedabad Management Association. He served as the Chairman of National Advisory Board at Plastindia Foundation.

He has been a Director of Gujarat Industries Power Company Ltd. since March 31, 2015. He served as a Member of Advisory Committee at Vibrant Gujarat Summit. He holds B.Sc. (Physics) from Bombay University and MBA from IIM, Ahmedabad. He also served as the Managing Director of company involved in plastic business from October 27, 2004 to June 6, 2017.

Participant 9:

He is a Managing Director of one of the famous corporation involved for providing low cost, efficient and environment friendly transportation for daily commuters. He holds degree in Civil Engineering from University of Roorkee 1979 batch and joined Indian Railways as IES in 1981 batch.

Participant 10:

He is a globally renowned scholar in the area of grassroot innovations. He has been a Professor at the Indian Institute of Management, Ahmedabad. Besides, he holds the Executive Vice-Chair of the National Innovation Foundation. He is also a fellow of the World Academy of Art and Science. He was awarded Padma Shri in the year 2004, the fourth highest civilian awards of India, for his contributions to management education.

Participant 11:

He is the managing trustee of FRLHT and founder of TDU. His core contributions lie in the field of educational innovation. He started his career in 1973 at the age of 23, at the University of Bombay, where he designed and implemented a post graduate “experiential” learning program that won a Commonwealth Award in 1976, for being the best program in the Commonwealth for linking University education to community needs. He worked as a young faculty at the University of Bombay from 1973 to 1980. He then lived and worked for twelve years till 1992 in a tribal district in Maharashtra on projects related to S&T applications for tribal development. In 1993, he moved to Bangalore, where along with Sam Pitroda, he founded the Foundation for Revitalization of Local Health Traditions (FRLHT), and later the Trans-Disciplinary University (TDU). He has won several national and international awards viz. Commonwealth Award (1976), Normal Borlaug Award (1998) for

contributions to conservation of wild populations of medicinal plants, Columbia University's International Award (2003) for Complementary and Alternative Medicine, and in 2011, the Govt. of India conferred on him, Padma Shri.

Participant 12:

He is an Indian scholar of linguistics and literature and an authority on Indian intellectual traditions. He is a former Pro-Vice-Chancellor of Jawaharlal Nehru University (JNU) and served as professor at the Centre for Linguistics and English, and Concurrent Professor at the Centre for Sanskrit Studies there before retiring in 2005. He is Editor-in-Chief of the 11-Volume Encyclopedia of Hinduism published by Rupa & Co. in 2012. He has been teaching for fifty-two years. He was Dean of the School of Language, Literature and Culture Studies, JNU, from 1996–1999 and Rector (Pro-Vice-Chancellor) of the University from 1999–2002.

Participant 13:

She is the Founder & Honorary Convener of ISOL Foundation, ISOL Research Foundation and ISOL Global Foundation. She is currently a Dean and Professor at Faculty of Management Studies, University of Delhi, India. Prior to this she worked for about 10 years as an Associate Professor in the Behavioural Sciences Group at Indian Institute of Management Calcutta. She is a recipient of many distinguished awards including HomiBhabha Fellowship.

Participant 14:

She is a core member of the team building services for inclusion of persons with disabilities at workplaces. Based in Bangalore, she leads organization operations in Bangalore and manages important client and network relationships. She is an Arts Graduate from Calcutta University. She has an extensive cross functional experience of 20 years in The Royal Bank of Scotland (earlier ABN AMRO Bank) and ITC Limited including client relationship, portfolio management, branch banking operations, training, administrative functions.

Participant 15:

He is a Vice Chancellor of University which is imparting knowledge based on scientific spirituality and grounded in a spiritual life style. Cultivating a culture of ethical, moral and spiritual transformation of youth is University first priority.

Participant 16:

He is the head of the Gowardhan Peeth , one of the oldest order of saints and one among the four peeth established by Adigurushankaracharya. Shankaracharya position is regarded as the

representative of Veda's and Puranas in Vedantic tradition and their views are the supreme among all the saint orders in Hindu tradition.

Participant 17:

He was awarded with Ramon Magsaysay Award in 2012. He holds Bachelor's degree in Commerce from Annamalai University. He has read about the religion and theology at De Nobili College, Pune when he joined Fathers of the Holy Cross. He has also done courses on rural management and social development.

4.1.2 Questions

A set of questions was drafted for interviewing founders of chosen organisations and heads of the institutions based on a review of literature and discussion with experts from academy and industry.

These questions were restructured with conventional vocabulary used in academic circles and industry for conforming to the research objectives.

The researcher observed during interviews that interviews inevitably follow an intermediary guided approach proposed by Patton (1990) where free flow idea is not interrupted but interaction is based on few key points. The vocabulary remains more or less similar in nature depending upon the organization. In qualitative research, the use of specific vocabulary is not encouraged as described in Alvesson and Kärreman (2000, p. 1133),

“Qualitative research takes greater interest in level of meanings and seeks to provide a space for research participants to express their opinion through their own words, in being able to choose the words themselves. The research participants are presumed to communicate their feelings, thoughts, values, experiences and observations in a way that render their inner worlds accessible to the researcher. Interview statements, for example, are seen as reflections of these inner worlds and of reality out there.”

Braun and Clarke (2006) suggested for identification of themes in qualitative research and in this research researchers' compared it with the identified key points becoming evident after reviewing every interview.

Interpretation and discussions of this research in the subsequent chapters have been done with the help of these key points. During the course of interviews it was observed that the personal experiences constitute a very important part of the data. The reflection from the participants helped in developing a better understanding on the linkages of values, value and value realization. Questions asked in interview with founders, heads of the organizations,

academicians and industry practitioners. The numbering is not strictly in the order as asked during the interview. Generally, first question mentioned here is the central question.

1.	How ancient Indian philosophy or “darshan” reflect value realization in marketing theory? Do you view this reflection through values?
2.	Please tell about the genesis and journey of your organization? Whose influence you have felt on your life? Can you quote any leader, philosopher, writer, scriptures or any other book?
3.	How your product/services reflect the vision of your organization? How they help the society at large?
4.	How do you see the transactions regarding products/services in actual terms? Are they for human welfare or society welfare? Or you consider transactions are only those which result in welfare?
5.	How and what kind of benefits your organization is getting through the aforesaid transactions as you mentioned? Do you see values linked with value (economic) in these transactions?
6.	What value the stakeholders of your organization are driving out of these transactions? How are you valuing it -in terms of profits, cost, products or in any other terms? Or do you think these cannot be evaluated?
7.	Can you quote any scriptures, personalities, or philosophy for this valuation that can help to understand the evaluation of value and values. Does value has a linkage with values considering customers, clients, partners, and society at large. Do you remember any example that may reflect and help in understanding the linkage of values, value and value realization?
8.	Do your beneficiaries also measure value in the same way as you are doing it? What benefits they are getting in economic and social terms or any other way?
9.	How Indian scriptures are associated with values which we realize in due course of time? Is it products/services or process of consumption?

10.	Can values give the better perspective for creating value and realizing it? Do you feel that it sounds better purpose when we put values at the centre?
11.	Do you feel that value realization has a linkage with values and value? Do values which are derived from scriptures and value which is transactional in nature have a linkage? Please, give examples for the said linkage?
12.	Are values linked with ancient Indian scriptures and also relevant for viewing things from the perspective of customers, clients, partners, and society at large?
13.	Do you feel that viewing value realization in marketing theory with ancient Indian perspective gives an edge?

4.1.3 Interpretation

Question 1: How ancient Indian philosophy or “Darshan” reflect value realization in marketing theory? Do you view this reflection through values?

The intent of the first question is associated with the linkage of ancient Indian scripture with marketing theory. This question was asked for understanding about the thoughts of participants on value realization in relation to ancient Indian scriptures and values. The other aspect was to learn whether the participants have interpreted the objective in the same way or with a different meaning.

Question 2: Please tell about the genesis and journey of your organization? Whose influence have you felt on your life? Can you quote any leader, philosopher, writer scriptures or any other book?

The purpose of second question was to know the philosophy and vision of the organization. This question also tries to find out the source which prevails in the philosophy of the organisation.

Question 3: How your product/services reflect the vision of your organization? How they help the society at large?

The third question is related to the product/services of an organisation. The intent was to know how these products and services express the vision of the organisation. The other

purpose of this question was to know how these product and services are helping the society at large.

Question 4: How do you see the transactions regarding products/services in actual terms? Are they for society welfare or anything else? Or you consider transactions are only those which result in welfare?

The intent of this question was to delve deeper about the philosophy behind any transactions related to products and services, which have been taken as an expression of vision of the organisation. This question probed the objective of these transactions and the philosophy behind it. What is the criteria on which one defines transaction - is it welfare or anything else?

Question 5: How and what kind of benefits your organization is getting through the criteria considered for transactions as you mentioned? Do you see values linked with value (economic) in these transactions?

The fifth question intends the benefits that organization has from the criteria chosen for defining transactions. This question was also about how this measurement is benefiting the organization. This question intends to the linkage values has with value which is getting reflected from the transactions.

Question 6: What value the stakeholders of your organization are driving out of these transactions? How are you valuing it -in terms of profits, cost, products or in any other terms? Or do you think these cannot be evaluated?

The question intended to have the shareholder's perspective on the value that transactions are providing them. This question also gives the scope for number of possibilities for criteria used in measuring the value. In addition to this, question was intended to the levels of subjectivity that makes it difficult to evaluate value.

Question 7: Can you quote any scriptures, personalities, or philosophy for this valuation that can help to understand the evaluation of value and values. Does value has a linkage with values considering customers, clients, partners, and society at large. Do you remember any example that may reflect and help in understanding the linkage of values, value and value realization?

This question intended to know the root or philosophy that may have instigated evaluation in a particular way. This question helps in understanding the linkage of value with values involving customers, clients, partners, and society at large. This question intended to probe deeper about the linkage of values, value and value realization through various examples. The key purpose of this question is asked for knowing the accepted meaning and interpretation of value, values and value realization.

Question 8: Do your beneficiaries also measure value in the same way as you are doing it? What benefits they are getting in economic and social terms or any other way?

In continuation to the previous question, this question was intended to know the criteria that the beneficiaries of an organization apply to evaluate value. The question intended to probe economic and social benefits or any other benefit that the beneficiaries are getting from the organization.

Question 9: How ancient Indian scriptures are associated with values and value which we realize in due course of time? Is it products /services, process of consumption or anything else?

This question intends to know the way in which ancient Indian scriptures are related to and can help in understanding values and value which is realized either in the form of products/services, process of consumption or anything else. The intent of this question was to know the contextual, reciprocal and reflective relationship of values, value and value realization and linkages among them.

Question 10: Can values give the better perspective for creating value and realizing it? Do you feel that values solve better purpose when we put values at the centre while analysing and explaining value realization?

The researcher asked this question for the viewpoint of the participants on values and the way in which it can help in creating and realizing value. The purpose was also know the utility of values centric view for helping in analyzing and explaining value realization.

Question 11: Do you feel that value realization has a linkage with values and value? Do values which are derived from scriptures and value which is transactional in nature have a linkage? Please, give examples for the said linkage?

This question was asked with an intention to know about the linkage value realisation linkage with values and value. The question after explicitly mentioning the assumption that values derived from scriptures and value is transactional in nature asked about the view of the participant. The question asked about value and its realization that may have a reflective linkage with values. Examples were requested with the intention of having clarity about the linkage of value, values and value realization.

Question 12: Are values linked with ancient Indian scriptures and also relevant for viewing things from the perspective of customers, clients, partners, and society at large?

The purpose of this question was to know the relevance of values linked with ancient Indian scriptures in relation to customers, clients, partners, and society at large. The purpose of this question was about the contextual linkage of values with value and its realization.

Question 13: Do you feel that viewing value realization in marketing theory with ancient Indian perspective helps in corroborating the evolved picture of theory and practice in market structure?

The intent of this question was to know how about the value through values helps in its realization as per the marketing definition. The purpose of this question also was to know how the ancient Indian perspective helps in corroborating the evolved picture of theory and practice.

4.2 Interview with Industry Practitioners

These interviews fulfilled the purpose of corroborating the findings obtained from interviews of founders/corporate leaders.

4.2.1 Description of Industry Experts

The effective sample was of thirty one experts and fourteen among them were top management officials and seventeen were from middle management employees. The participants ranged from different industries i.e. from education, higher education, transportation, forestry, hospitality, cement, banking, delivery services and financial services. The average age was nearly forty three years and average experience was about twenty one years.

4.3 Interview with Academicians

4.3.1 Description of Sample

The effective sample is twenty seven. Among them eighteen participants were doctorate and have served or are serving as Professor' s at the University level. The average age is near to 56 years and their area of expertise range from Sanskrit, Linguistics, Management, Marketing, Organizational behaviour, Human Resource, and other allied areas. The average experience is of 26 years.

4.4 Focus Group Discussion with Customers and Beneficiaries

The focus group discussion helps in substantiating the data collected at levels with the beneficiaries.

4.4.1 Description of Sample

The totals of eleven focus group discussion were conducted with a convenience sample of eighty three beneficiaries in the selected organizations.

4.4.2 Questions

Researcher introduced himself to the participants and also played a role of the moderator, the purpose of the research was briefed to them. The central theme of the discussion was about the linkages of values, value, and value realization in marketing with ancient Indian perspective. The discussion was centred around the key points prepared on the basis of elite interviews. The free flow of the discussion was allowed. Escalada and Heong (2009) guidelines were followed for conducting the focus group discussions.

1. How values create a difference in product or service or get reflected through them?
2. In which way product or service benefits society or its customers?
3. What sort of economic benefits get realized through them?
4. Which leader, philosophy or scriptural influence is reflected from the organization or from its products or services? State the one with which you relate the most.
5. In which way you are contributing or want to give back to the society?
6. Is it necessary to give back to the society?
7. How do you measure value? Do you measure it in terms of price, cost, emotions, time or in any other terms?

4.4.3 Interpretation

Question 1: How values create a difference in product or service or get reflected through them?

The question was intended values may create or has created difference in product or services and also one deciphers the values ingrained in the product or service.

Question 2: In which way product or service benefits society or its customers and how benefits are expressed or measured?

The question was directed towards knowing the benefits a product or service has for the society and customers and the terms in which these benefits were expressed or measured.

Question 3: What sort of economic benefits get realized through them and how you are measuring those economic benefits?

The question was for economic benefits and the measurement criteria for those benefits.

Question 4: Which leader, philosophy or scriptural influence is reflected from the organization or from its products or services? State the one with which you relate the most.

The question was directed to communication of values that an organization makes through its products or services and by any other mode, message or point of contact.

Question 5: In which way you are contributing or want to give back to the society?

The question was intended the ways through which participants are giving or intend to give back to the society.

Question 6: Is it necessary to give back to the society?

The question was directed for importance and need of giving back to the society.

Question 7: How do you measure value? Do you measure it in terms of price, cost, emotions, time or in any other terms?

The question intended to the measurement criteria one has for value and the means through which it can be measured or realized in real terms.

4.5 Extracts from Interviews

The findings and answers are expressed in the form of extracts of the transcripts which developed as a result of data collection. The flow of expression in this section is in the form of almost all the types of answers received for specific questions.

Question 1: How ancient Indian philosophy or “darshan” reflect value realization in marketing theory? Do you view this reflection through values?

As answered by Participant 1, Founder of school developing ambidexterity, *“India is a poor country but one may find many people’s names among the richest persons of the world. Nobody wants to create setup for labs and institutions that can be assets for the nation. The chance of failure is very high thus people are risk averse. The opinion of the people is such that they want to earn huge amount of money after learning and getting degrees whereas the main purpose of acquiring knowledge is not about only earning money. Vidya is to serve society with one’s work in the form of invention and innovations done in labs and neither parents nor even the wards want to do it and contribute to the society and the country. **The idea of making institution that develops ambidexterity among kids came from the Nalanda University, a centre of knowledge and learning in ancient times. Ability to write with both hands existed among the professors and scholars of that university. One should live simple life but think about higher goals in life which is certainly related to making the society a better place to live. The ancient text help in moulding minds and achieve real knowledge and learning thus getting Vidya which removes ignorance i.e. “Avidya”.***

As answered by Participant 2, Founder of cloud based funding platform, *“Absolutely, as you rightly said it is very apt in the sense if you look at our platform customers. There are two sets of customers there is a lender- socially minded lender and beside there is a borrower, and how we create a value for both. If you look at it from a lenders point of view or perspective he have been given an opportunity or a platform for them to make a social impact. It is not a charity. It is lending with a social objective where they are getting a market return as well as satisfaction for creating a social impact per se from which one is able to support a livelihood for a person.*

Now look from the borrowers point of view- if you look at the segment which we are targeting the value which we are creating is an opportunity to have an access which we have assuming that I come from Urban area and I think you also come from Urban background. But, coming to them who are excluded from such a system, they only have an access of money-lending

community who can exploit them at a higher cost. That's where values come in. Now, how to bring in value creation and create a platform for market? We take a good opportunity by creating a social infrastructure to some person who has surplus money and want to make a difference but don't have an opportunity to do so. Our platform provides that."

As answered by Participant 3, Founder of Organization that produces eco friendly clay products, *"one can find the roots of processes and ideas in the ancient texts. **The ancient texts specifically elaborates upon the panch-mahabhoota i.e Akash (ether), Agni (Fire), Jal (Water), Vayu (Air) and Prithiv (earth or soil). The balance of these 'tatwa' or elements leads to health and happiness where as imbalance become a cause or misery and misfortune. Born in the family hailing from a community, where community members are adept and well-versed in utilizing the traditional knowledge of making utensils and pots from the soil. Utensils and pots are then used for various household purposes including the traditional usage of pots that are used in for keeping water cool. Thus, main source of the income for the community traditionally comes from pottery. In present times also many from that socio-economic background have pottery as the main occupation. The usage of clay based utensils has dipped a lot in past few years that has affected the economic capability of their community at large."***

As answered by Participant 4, Founder of a Restaurant Chain that hires hearing-impaired personnel *"it is important for businesses to generate wealth for the society in addition to generating wealth for the individual. A mandatory 2% CSR is not generating wealth for the society. It is important that businesses within their own locality and communities offer something, because then you are creating something which truly can be called as an organization and an institution. If you see in most developing countries this is lacking because there is a struggle for every person, every enterprise because of scarcity of resources. People in India have inherited bigger value system than the west. So keeping values in mind we started looking for how can the restaurants may generate wealth for society."*

As answered by Participant 5, Vice President of Association for lunch box delivery mechanism *"We are from the soil of saints like Sant Tukaram ji, Eknath ji and great warriors such as Shri Chatrapati Shivaji. We belong to "Mawada" community known as soldiers' in the Shivaji army. So one may see that we have energy, power and aggression of a soldier and from Saints we have taken humility. **We treat food as "Anna Brahman" and feel that***

feeding the hungry is the best work which one can do and while doing this we earn 'punya'.”

As answered by Participant 6, Managing Director of Milk Marketing Federation Limited “*One can look towards the religious organizations, one should learn marketing from them, they have got a logo, they have got a positioning, they have got a jingle, and they know how to market to the masses, they are using all avenues. They generate blind faith among their customers where as Kotlerian marketing only talks about customer loyalty.*”

As answered by Participant 7, Vice Chancellor of University for blind and handicapped students “*The founder of the institution envisions and view students as Gods whom he has to serve. Serving specially or differently able people are the highest form of service and prayer depicting Ancient values and realizing those at the same time.*”

As answered by Participant 9, Managing Director of Rail Corporation “*that in rail corporation we follow simple principle, we provide good quality service. Like in Delhi lack of good transport was a very big issue in the city, so if we provide a very good, reliable, comfortable, transport service to the Delhi people this itself will be a very big marketing strategy (Sushil, 2015). Once you deliver, people will feel it's not a product that you sell once. It is a continuous ever going on thing so we have to maintain that level of service quality all the time and we follow this principle. Fundamental principle is that, we deliver so that people will come to us automatically this is how we believe in*”

Answered by Participant 10, Professor of Management and Padma Awardee said “*there is no doubt that consumption, production, processing, and distribution all the four are linked in our culture. To give the example when we cook the bread the first bread we do not eat, to whom does it goes, it goes to cows, birds, animals, that means in everyday life, in everyday food, a share for nature is taken out and now those who believe in this philosophy try in their innovation to keep track of nature*”

Answered by Participant 11, Vice Chancellor and Founder of University developing integrated health solutions, Padma Shri and a Norman Borlaug Awardee “*Conditioning that we have subjects where modernization must draw inspiration from outside, and we use ancient or something like that is important. Every society modernizes from its own roots you and your presence, based on your past there is something which cannot come from else than past that is the natural way for any society to modernize. Society does not modernizes from*

ancient, its evolving, no tradition in any society is static, it evolves and question is tradition is not the opposite of modernity but it is the root of the modernity, but in modernization process tradition change are adapted , they build upon discord. All sorts of things happen but route of modernity is tradition. India wants to modernize in 21st century. If in case any country, it must concern its own roots, it is a natural way to modernize. You don't have to be tied to your roots, there is one statement in Hind Swaraj Book by Mahatma Gandhi where he says I want winds to come from all sides, to come into my room through windows and doors. I want knowledge from everywhere, but I don't want to be swept off from my own feet and get uprooted. Don't mind things coming from elsewhere learn from it.”

Answered by Participant 12, Former Pro-Vice Chancellor of Jawaharlal Nehru University and Editor-in-Chief of 11 Volume Encyclopedia on Hinduism “*For developing understanding about such topic one needs to go deep into the meaning of each word diligently and we have to accept that all profit motive and the westernized definitions are more suited to them rather an being applicable in totality in India. From history we get episode of Lancashire mills and how it affected the Indian cottage industries one can find such lesson in Thomas Carlyle book Past and Future. In Indian culture everything has particular relevance and utility and is lovable in certain way and kind. Indian ethos in all sphere's of life is honesty and that has to be followed in dealing and in all deals all transactions traditional either in your own business or in working for somebody, transaction are founded on trust.”*

Question 2: Please tell about the genesis and journey of your organization? Whose influence you have felt on your life? Can you quote any leader, philosopher, writer, scriptures or any other book?

As answered by Participant 1, Founder of school developing ambidexterity “*In the year 1990, while coming back home from the army training, I bought a magazine where an article gained my attention. It was about the life of First President of India, Dr. Rajendra Prasad ji. The article presented a detailed insight about his life also vividly explained about his abilities. It mentioned about the peculiar ability of ambidexterity which Dr. Rajendra Prasad had. It was not so believable and anyone can think it as an exaggerated story about a man who reached to the echelon of power and position. But the thought and idea of ambidexterity kept knocking in the mind that led to instigate the search about this ability and researching on the ambidexterity aspect. It is acquirable skill and true and existed for past thousands of years, i.e. from the ages of Nalanda University to a recent example of Dr. Rajendra Prasad*

and many more examples were present in the history of India and the world like Albert Einstein, Nikola Tesla, Michelangelo and Leonardo da Vinci and there were many more. This very finding instigated to develop school that will help in developing such skills among students.”

As answered by Participant 2, Founder of cloud funding platform said “*One incident happened while in one of the family gatherings. Family members were discussing on how one of his cousins lost opportunity of being a good cricketer due to the shortage of funding. The traditional banks cannot provide money for such activities. Subsequently, the incident led me along with my brother to ponder upon the misfortune and misery that may happen in one’s life due to the lack of access to funds due to the insensitivity of funding sources to such individuals who have skill, ability and intention to progress in life and make a positive contribution to the economy. The thought that many such talented strongly willed, determined and having good intention people do not make it up in the life. For the pain of these people or empathy towards them made us to work something in this direction and becoming the part of the solution. As, I have had expertise in the financing sector that enables me to understand the intricacies of the traditional banking and their limitations. This somehow helped in taking a different stand towards the same issue, people who want to excel in life or want to raise their living standard.*

*I observed that the opportunity decreases tremendously as one goes out of Tier 1 cities. The traditional banking has a limitation as the product list which bank has does not fit with the kind of need or help a person wants in these kinds of situations. This led us to the thought of creating a platform that could help people who does not fit in with the traditional banking or the traditional bank product list. The platform created for helping people in their endeavour who are working hard to achieve their potential. **It is more about living and practising Bhagavad-Gita rather than reading it.**”*

As answered by Participant 3, Founder of Organization that produces eco friendly clay products, “*The numbers of innovations were done for creating a product which can match with the modern day lifestyle. In the initial years, many innovations failed to get acceptance amongst masses. The traditional knowledge is the only tool that can be used for earning money as I knew only about pottery “kumbhari” as known in Hindi and felt pressure of increasing the soil-based utensils usage among people. The reason why they existed a dire need for finding new avenues and ways through usage and utility of clay based utensils or*

clay-based products can be established again in the modern times and gels with the modern lifestyle. The internal conflict from which he is going through that somehow if he will not be able to challenge the trends, depicting the decrease in the usage, then the socio-economic condition for their community will also deplete with time. In Gujarat earthquake one photograph captioning “Garrebo ka Refrigerator” i.e. poor man’s refrigerator, published in Newspaper showing lot of pots broken due to the incident, the title of the photograph stayed with and later on got converted into clay based refrigerator”

Answered by Participant 4, Co-founder of restaurant chain that hires hearing impaired people
*“I and along with my partner we decided to setup a company which would open restaurants across the world, not just India Both of us are MBA from UK. Like all MBA’s we started from plain sheet of paper and wrote down our vision, so our vision was to open cutting edge stylish contemporary restaurants across the world. After vision come value, because you **cannot realize any vision without having a clearly outlined core values.** Henley Business School, we are value driven, ethics driven institution so we were looking for what really how to write down these values, what we have on mind, sometimes which is very difficult to transfer on a piece of paper. So we started looking at a lot of people who we considered our role models who we considered our mentors and finally we found two values which were in alignment with what our mindset was. These values we find in our college values only so we took these two values out of the many what our college is following one was integrity and other one commitment where Integrity means being the man of your words people mistake integrity with honesty. Though integrity is of course honesty but even larger so if you have integrity means if you say something and you do it. You have to be committed to it, so integrity and commitment is more important than capability and skill. Capability could be developed and skill could be thought. Integrity and commitment cannot that is value number one, value number two is important for businesses to generate wealth for the society in addition to generating wealth for the individual. So keeping these two values in mind we started looking for how can the restaurants generate wealth for society that is when we are also looking for investors we came across these two people. We have seen a Video on facebook a restaurant opened in Canada in Toronto which was using Speech and Hearing impaired Individuals in the service staff. In the west the gap between the server and the diner is very small and in India it is very wide so the guy serving you today on his day off can be eating in same restaurant. In India that is not the case the person who is serving you possibly earns as much you were spending on a meal that day in a month, we were slightly skeptical*

whether that can happen in India whether we can still do it. There was lots of apprehension on part of the staff and part of the customer but we said if we only work with the resource that are in command then we are not entrepreneurs, we are managers having that entrepreneurial gene enough, we said let's give it a shot that is how we started."

Answered by Participant 5, Vice President of Association of members engaged in lunch box delivery said *"It is in 1890 when India was under British rule and most of the trade was governed by the Bombay Harbour due to which many offices opened up in the region at that time there was no car and bus only horse-carts were used. If anybody go to home for having lunch consumes 1.5 hours approximately thus hampering the work. At that time my grandfather proposed that he can pick up the lunch from the home and deliver it to the officer at the time of lunch thus, saving more than hour in the process, thereby starting Mumbai Dabbawalla"*.

Answered by Participant 6, MD of Milk Marketing Federation Limited, *"You can find that in the documentary shown to you about the history of Milk Federation" "The federation started in the British era. Tribhuvandas Patel who was at that time got motivated by famous Gandhian leader Sardar Vallabh bhai Patel, when he met him regarding the grievances of farmers at that time Paulson Dairy was running in the state. Vallabhbhai Patel suggested for removing Paulson dairy firm and said that dairy should belong to the farmer co-operative by which the profit can reach directly to the farmers rather than getting vanished in the middle. Morarji Desai supported the building up of farmers co-operative and emphasized on enrolling farmers as the members of the cooperative without any discrimination and bias. The co-operative formed and got established in one of the remotest villages of India and main office at Anand, Gujarat. **The co-operative is deeply rooted in the farming community. Thus, focused on them and ensured that the benefits should be transferred to farmers and especially women.** The cattle health and other related issues were also taken up as matter of concern. From, time to time farmers were given help for maintaining the health of their animals from veterinary specialists and experts. Now days, care mobile veterinary vans are a common site rendering crucial health care at the farmers' doorstep. These initiatives and efforts have made the association strong and have strengthened supply of high quality milk to the milk collection centres"*.

The famous song conveying the philosophy of Milk Marketing Federation Limited:

"Doodh parivaar, adhikaar, vyapaar hain

Doodh sahkaar, kartaar, hatiyaar hain

Doodh shukh-dukh bhook-pyaas aur pyaar hain

Doodh khawaab hain

Doodh ...sawaal hain jawaab...hain.....”

“Milk is tight rope that binds family together, Milk is birth right,

The essence of cooperation...yet strong weapon, Milk can be a quite tight rope,

Milk is happiness and answers to all the sorrows hunger and thirst and at the same time,

it is a gesture of love....The harbinger of hope”.

Answered by Participant 7, Vice-Chancellor of University for blind and handicapped students

*“The University started with **the philosophy that ‘Viklaang’ word is used for handicapped person as per the Hindi language mean a person having special ability it does not mean that they have any disability rather than this they have some unique abilities, which need to be nurtured and promoted.** It was not just a thought but I observed the same in these many years while administering the work of this University. From years the higher education option for Handicapped and blind people were quiet limited and as well as there existed a dearth of any higher educational institute dedicated for handicapped and blind people. The reason why this University started and also **there is a firm belief that Founder sees God in the handicapped people and wants to serve them and this University is translating that imagination into reality.**”*

Answered by Participant 8, MD of Company in plastic sector *“I think out of box. I think originally. I think in a in an independent autonomous manner. Since I am driven more by the social goods that my efforts will lead, I naturally get into, I would say in the domain or territory of a social entrepreneur. When I look at the opportunity I do not look at only maximization let say the monetary part, I look for whether it is correct, whether it appeals to conscience, whether it is going to do social good, whether it is going to be sustainable, whether is going to create a pollution, whether it is going to damage to somebody. I personally feel more convinced which are in sustainable space that is what I have done within company directly or indirect would pass that metric off being socially relevant, being sustainable and activities which can be scaled up that is good for the organization and society as well.”*

Answered by Participant 9, MD of Rail Corporation “*thin efficient organization is formed by handpicking people who had proven record of integrity, things like that opportunity we utilized it which other don't have that old one they have to carry the legacy which is very tough to change. This aspect we utilized to the full extent. We decided from the beginning that we will go for the best technology which requires least maintenance, energy efficient. We realized right from the beginning, we knew that energy will be the major issue and 40% of our expenditure today is actually energy cost, so the energy efficient system is very important thing which is paying dividend today we have been recognized worldwide to have an energy efficient system. Our project is registered with UNFCCC as far as CDM is concerned then the least maintenance is also the part of the cost because we realize that if we have to be self sufficient, sustainable system, financial sustainability do not depends on subsidy by the government ,system operation has to be on least cost so, how that can be achieved we should have a system that is energy efficient means which consumes minimum energy and least maintenance, so our specification and standards, are of higher levels that is available to you, down time are less, breakdown are less maintenance cost is less, energy cost is less, that is how we selected the system.*”

Answered by Participant 10, Padma Shri and Professor of Management Ahmedabad said “*Organization supporting grassroots innovation that has made all this possible through 30 years old network. Organization supporting grassroots innovation has 7 values equity, environment, ethics, empathy, excellence, efficiency, and enterprise. Altogether complete the meaning of real education. **These values are represented as eight sign made in Indian dance form i.e hashta-mudra. This is what is being followed by the Honeybee network and constitutes its philosophy.***”

Answered by Participant 11, Founder of University developing integrated health solution, Padma Shri and Norman Borlaug Awardee “*learn from east-west-north-south you must learn from them you can learn from anywhere, **learn also from their own roots, question was what is the source of inspiration, source of inspiration is clarity of duty, if India wishes to modernize, it must also concern its own roots** in health sector, which is the focus of this particular campus. We are not only providing solutions to our health problems based on only western medicine. What influences the health care in this country? We know few decades ago, we thought that all our solutions will come from so called western modern medicine, they have so. Everybody knows this fact such as policy makers know this, customer knows this, but we said why we not look at the contemporary relevance of our traditional health*

sciences? The question is what is the contemporary relevance of traditional health sciences? It is a modern question, and has a long background we kept on changing with our traditional knowledge that does not remain static has been evolving right from 1500 BC or 3000 BC to 1900 AD, no literature is written, modification is happening, certain things continuing, there is no reason to discard them so **no tradition is static it evolves that is the inspiration clarity of thought if you want to modernize and roots of the modernization lies in clarity.**”

Question 3: How your product/services reflect the vision of your organization? How they help the society at large?

Answered by Participant 1, Founder of school that develops ambidexterity among students said “*the graduated students are benefitting from the efforts. Especially, the girls are getting married without a demand of dowry. **The students are well recognized and respected in their social circles. They are sometimes hired by different institutions for teaching the ambidexterity skills and other subjects which they learned at school, thereby helping in elevating the standard of living creating a new source of income as well. Students of the school want to pursue studies and after completion, they will return to the village and take care of their families while helping children in need. They have plans for improving the farming conditions by various scientific approaches and students want to improve the environmental as well as social conditions eliminating alcoholism.***”

Answered by Participant 2, Founder of cloud-based crowdfunding platform and former Professor in IIM Bangalore “**value for us to create an inclusive society, how can we create a inclusive society can be only through access and opportunity, access and opportunity should also be at a price or cost if you are talking about any product or services per se it has to be bought at comparable with other citizens I cannot have a price or a cost just because I am coming from a rural background or village and that to also society today technologically very connected at that time I cannot come and say that a cost of servicing a customer is higher out there vis -a- vis other places that is only value part of it, and now coming to part of value realization. It clearly is about what impact you want to create and bring them out of any kind of said dependency and so on that's how we do. The whole model of value realization is based on core principle of sustainability that's why we say to lender's you see they should give it at market return they should not give free similarly they should pay at market related rate of interest neither higher nor lower so that where we bring in the**

whole sustainability concept , i.e. the company we have created has a hybrid structure but core concept is about for profit with a strong social entrepreneurship and impact.”

Answered by Participant 3, Founder of Organization that produces eco friendly clay products *“started a product and named it ‘Organization that produces eco friendly clay products’, a clay-based refrigerator. The speciality of this refrigerator is that it works without electricity. In this one can keep food and vegetables. The temperature also remained maintained in it. Every poor man wants to have refrigerator in his house but purchasing only will not do. The refrigerator usage depends on the electricity supply which is quite erratic. The shortage of electricity supply is quite prevalent in rural areas and there is a huge gap between demand and supply.*

*Approached problem as per the vision of increasing the clay based products usage. One can see that the traditional knowledge and wisdom mentioned in the **ancient Indian texts show the usage of clay-based utensils in various purposes and their benefits.** Now, we are projecting the strength that the clay based utensils provide and these **benefits can be transferred to the society. In ancient texts specifically elaborates upon the panch-mahabhoot siddhant i.e Akash (ether), Agni (Fire), Jal (Water), Vayu (Air) and Prithvi (earth or soil). The balance of these tatvaa or elements leads to health and happiness where as imbalance become a cause or misery and misfortune.** Products are well received in the market and we are exporting it also.”*

Answered by Participant 4, Founder of restaurant that hires hearing impaired people said *“initially we thought customers would be apprehensive. They will come for one time and tick in the box that we have been their out of the sympathy. We are very clear that we don't want of sympathy that has to be business so if you go to the restaurant, behind their shirt we have written; ‘I know sign language what's your superpower’. We are telling the customer not their disability but their ability which possibly the customers doesn't have. We designed the menu to be so simple that it could be communicated in the form of matrix so very column has a sign and every row has corresponding number sign all you have to do is to say a cuisine Row 3 and Column one. We made it very simple because our boys and girls are very committed. All we have to do is to replace verbal communication with visual so we made it really simple and we have managers who interact with customer and introduce them with your staff we slowly realized even customer does not even want that they say that don't worry they are really looking after us we know, we are here not to teach sign language that is not*

the objective, the objective is to create a profitable business which can sustain itself beyond our lifetime.

When we started meeting hearing impaired, we saw the commitment, we found that they have three key attributes which are required in hospitality, number one is person has to be in Smile Mode, second one as you just said that hearing impaired are more focused because that they do not get disturbed easily and number three they are lot more intuitive. The lack of one ability is covered up by nature as it gives a lot different ability, as they generally develop abilities such as reading a person's face, thinking what he wants, now in hospitality you are buying a product without sampling it purely trusting what is written on menu or what is recommended by your server. Imagine your server is intuitive, he understands your requirement, he is focused and he is smiling, what would be better they are actually custom made for hospitality. In my 22 years in the industry getting people to smile is the most difficult challenge I have faced people inherently do not smile at work they want to be serious that is not the case right? So these three are the key attributes.”

Answered by Participant 5, Vice President of Association of members engaged for lunch box delivery mechanism said *“Now transportation facilities are very good and we have the support of railway department who dedicatedly provides one coach for our purpose thus enabling us to deliver on time. In many cases now a day's lady of the house is also working (Pandya et al., 2016) but they prefer to eat food cooked at some restaurant or they hire somebody to cook for them whatever be the case people avoid eating oil-rich food due to ailments and doctors prescription, thus even in this changing times people prefer home cooked food and we come into picture to deliver that on time.”*

Answered by Participant 6, MD of Milk Marketing Federation *“We think about serving the customer and there should not be any exploitation on any front. Customer should not feel cheated in any way (Gupta et al., 2007). Like for example if there is shortage in supply of butter and we raise price by 10% and our market share is 92-93%, what customer will think that see when there is a shortage they are exploiting the situation and making us to pay more from next day he will start comparing the products of our brand with others. In present times customer go to shop and buy our products without comparing with other brands because customer knows that this is a brand that does not exploit us and this brand will provide the best quality product for example ghee and all. In this case we can sell as much as we want,*

we don't have to push – rather there is pull in the market. We don't look for the 4p's we look for the blind faith and due to this they don't compare and we can sell as much as we want.”

Answered by Participant 7, Vice Chancellor of University for blind and handicapped students said *“You can see by the example that handicapped people are topping the Indian Administration Services, winning medals at sport events. We just need to promote this as believed by the Founder of the institution that ‘humanism is my temple and I am priest of that temple and these handicapped people are Gods of that temple to whom we have to serve. The graduating students are getting selected in many backlog posts which are reserved for the **handicapped people** and there are many posts still vacant so in this manner students are getting selected and **contributing in the development of the nation.**”*

Answered by Participant 8, MD of Company in plastic sector *“Overall Philosophy for many years is meaningful innovations. Our organization is about meaningful innovation efforts that we make at our organization have been falling under things which are social goods for the country, so we can say that we are into 3E and 2H or H2 and E3, so what are two H and three E - Housing and Health, Energy, Environment and Education”*

Answered by Participant 10, Founder of organization promoting grassroot innovation and Professor of Management *“As you can see that the diagram representing the values we have incorporated such as excellence, empathy, environment, education like that denoted through **the different mudras present in our Indian dance forms all these values form the philosophy when integrated together like knowledge provided through education, empathy is sort of compassion that enables one to think for others, altogether forms emotions that shape up our philosophy. These mudras help in expressing and communicating what exactly the network does for the society and the country, although these values are very important and we are not going to compromise on them , but you see in real world in any innovation all may not be present. Some innovations have something. Every innovation is different from the other in terms of potential and many other things which is quiet similar to humans as we are different from one another at different levels. Some excel immensely in life and may be not in that way, we have tried to imbibe these values in us to the core in our functioning, in our life. Same is getting reflected in GIAN and NIF as they have been formed through the Honeybee and we try to reach at the doorstep of innovator and help them in their endeavours.**”*

Question 4: How do you see the transactions regarding products/services in actual terms? Are they for human welfare or society welfare? Or you consider transactions are only those which result in welfare?

Answered by Participant 1, Founder of school developing ambidexterity said ***“the transaction by nature occurs when welfare in mind, transaction or exchange is known as “Adaan- Pradaan”. Adaan happens when one gets something and “Pradaan” when one bestows blessing or something on the other. Both have welfare at the core but required to do a sacrifice for completing the cycle. The activity of imparting knowledge is all about transaction between teacher and students in which student receives. Later, in this particular case becomes a changemaker. For developing ambidexterity among students requires efforts from teachers, students and family as well as they were forgoing the time spent in school which can be utilized for remunerative purposes. The unique ability has decreased the learning time thereby reducing the number of hours spent in the school which may be utilized in other purposes. The efforts are made by the school in the right direction so if you consider this as transaction then in return good behaviour and non indulgence in social evils by the students and their family can be considered as completing the transaction. The reason being in the field of education when one sees that his students have progressed and succeeded in life, then one derives happiness and satisfaction. Happiness and satisfaction can be applied to both the parties, who is imparting the knowledge and the other who is receiving it thus acquiring ability to achieve one's aspirations and progress in life. The change is in terms of situation of alcoholism, dowry, liquor making and crime as aspired.”***

Answered by Participant 2, Founder of cloud-based crowdfunding platform said ***“See we want to and we are a very open company and very transparent company, so that's why we chose a model which is a portal. On the portal we have information about whatever transaction is done. You can find the detail of every transaction on that and information of all stakeholders, who are party to it and what are their business interests, what is their revenue that is right up there our target customer, our borrower may not be able to come on portal may not be as educated as our lenders with time they will be well versed as we have mobile and all that, so transparency to the core that's why we are ensuring that we are just a facilitator in overall process.”***

Answered by Participant 3, Founder of organization that produces eco friendly clay products ***“We started for changing the trend and increasing the usage of clay-based products. The***

direct benefit to customer is in terms of cost, usability, health benefits and environment. The cost of the clay-based refrigerator is quiet low and at the same time does not require electricity that means no electricity cost. The nutrients of the cooked food are maintained that has a direct effect on health and individuals well-being. The clay-based products do not create any waste for environment and can be disposed of easily after usage.”

Answered by Participant 4, Founder of restaurant that hires hearing impaired persons said **“Indian culture is quiet rich in context of values and nobody can teach that part to India and the richness of values get reflected in the ancient texts and scriptures. The concepts or the staments of Veda such as Atithi Devo Bhavah ; Pitri Devo Bhavah have become the axle around which the whole India has revolved around for centuries and will continue to do so. We don’t view life in a segregation way rather than view others such as parents and family members as a part of oneself and integral to our existence. We feel blessed if one becomes useful to others and society apart from the family and friends. We believe in touching and impacting other’s life in our lifetime in a good way. We derive happiness and satisfaction through these actions and intentions which are quite different from the way westerner does define happiness and satisfaction in life.”**

Answered by Participant 5, Vice President of Mumbai lunch box delivery mechanism said **“Among the common masses, Dabbawalla are synonymous to honesty, hardwork, commitment, and timely delivery. The image of Dabbawala has helped in earning credibility among people and brand value for themselves and their Association.”**

Answered by Participant 6, MD of Milk Marketing Federation Limited said **“The transaction should be based on the transparency and you should not think that you can fool others because customers are intelligent if in case they get to know about deviation between what had been promised and what has been delivered (Gupta et al., 2001; Gupta, 2006). The transaction which is just and fair and do not become burden on the customers generates loyalty. Transaction means cost to the customer which he/she has to pay. In time of distress, when the season is such that demand is more, like in case of Airfare when Air traffic is more the cost of ticket increases there by increasing the distress to customers. But, in our organization we have changed the above dynamics as we convert the extra produce of milk in winter to powder and supply that in form of milk in summers there **by not burdening the customers and lowering down its distress and generating loyalty towards the brand.”****

Answered by Participant 8, MD of Company in plastic sector “H2 and E3 so what are two H and three E’s Housing and Health, Energy, Environment and Education. These are diversification. I will try to tell how all these falls into this for example if you look at housing we all have water storage solutions things like that is related with housing, if you talk about doors, windows, they may be part of you see housing, we are doing interior products, we do doors we do windows, we do water storage, we do waste water treatment, we do houses, affordable houses. Then we come to health. I have been thinking that we should think of Holistic health being more important so we created an outfit which is not Core business proper but an offshoot of the company. We created Plastics International in which we are delivering solutions through homeopathy because homeopathy, I think is the greenest form of medicinal system in the world. Why it is greenest because it satisfies the basic paradigm of being green in a best possible manner if you look at the definition of green. What you call it as a green? When you look at green you will find, it should be resource efficient, it should be energy efficient, it should be healthy and above all it should be sustainable. These are the categories under which you look at any green solution. Homeopathy is resource efficient because in homeopathy you have to use very miniscule amount of the substance which is called as a medicinal substance because in homeopathy you go by the principle of dilution. Literally you do not have medicinal substance, so it is resource efficient you require very little resource for preparing the medicine, it is energy efficient because you don't require much for preparing them. It is healthy because when you take homeopathic medicine gradually you start building greater immunity so your health improves and health is promoted in a better way. It does not cause any damage so it is sustainable, and it does not cause any damage to the environment. Homeopathy medicine cultivation, growth, preparation, distribution, and logistics all of them do not cause any damage to the environment so this is something which is very good. So we prefer the adoption of homeopathy for better health for the people, low cost and no side effects. These are the three things. So access utility is present along with the quality and equity. Now 3E’s Energy, we have been trying to use renewable energy products and renewable solutions. Environment we are making all kinds of products like water harvesting then we make waste water treatment, packaged water treatment, we make sandwich panel which we give you for installation. You have lower energy contained in the building, also gives you lower operational energy so things like that so environment. Then education we are going for school we are making hardware for education, so we are having meaningful innovations in these relevant sectors.”

Answered by Participant 9, MD of Rail Corporation “*We provide good quality service like in Delhi lack of good transport was a very big issue in the city, so if we provide a very good reliable comfortable transport service to the Delhi people this itself be a very big marketing strategy once you deliver people will feel it’s not a product that you sell once it is a continuous ever going on thing. So we have to maintain a level of service quality. All that and we follow this fundamental principle that we deliver. People will come to us automatically this is how we believe in. As a matter of principle we follow the practice of good moral values, whatever decisions we take because you have to spend huge public money mainly borrowed money and therefore it is very necessary that we spend the money in such a way that utilization of the money is done in best way in best possible way. So things like transparency good practices robust mechanism of tender issues and dealing with the contractors. Do you finding it apt in present business scenario? To be truly speaking we are not really in commercial venture or marketing. **We basically have social obligations for social service.** As I mentioned in the beginning that you will not find any advertisement in the newspaper you can see we never give an advertisement to any newspaper that Rail Corporation is doing this we don't do that many organizations those who do the marketing, they do this. They publicize that what they are doing, what they are, we don't do it. Because if you provide service to the public that will be known to the public. Here we really don't need marketing in that true sense of marketing as generally perceived.”*

Question 5: How and what kind of benefits your organization is getting through the aforesaid transactions as you mentioned? Do you see values linked with value (economic) in these transactions?

Answered by Participant 1, Founder of School developing ambidexterity stated that “*as the school has a vision of welfare at the core, it makes values as an integral part of any kind of transaction, be it economic or social. Values are the basis of the transaction whereas economic value is one of the derivatives or resultant of the transactions. As per the common belief which can be verified through ancient texts that the distribution of wealth is the best possible utilization. Knowledge is also regarded as wealth in our shastras. Dissemination of knowledge is the best possible daan (or charity). This ‘daan’ helps in dissemination of wisdom in the society. Empathy towards the community has enabled us to understand the people’s distress. The constant struggle of the community for survival and progress can be felt. Want to give a solution that should not create burden. Enrolment in the school has increased. The teachers of school are getting respected among the people. Graduated*

students are joining the school back and voluntarily working for the societal goals and vision of the school. The recognition of the school in the society has helped the school to attract funds from various other organizations and wealthy people. This has helped in providing better facilities and infrastructure.”

Answered by Participant 2, Founder of cloud-based crowdfunding platform said *“connection of values linked with value (economic) in these transactions is present and simple. If one has something it has to be distributed back to the society or has a latent need among the people to make an impact on the society, a sense of duty towards society at large. The very thought of this kind attract people to the platform. This has to be simple and voluntarily. The force or compulsion in the form of fixed rate of interest should not be applied. The concept of “Sahaj” as mentioned in our ancient texts, which is being at ease, comes into play. That is the range for rate at which lender and borrower are comfortable is provided over the platform. For this we have an option for choices for both of them. Lenders can charge from zero to 8.5 maximum rate of interest. Many a times it happens that a lender lends money at very less or no rate of interest. From lenders point of view lending money at low interest rate meant doing better that is doing good Karma or deeds. In this whole process organisation acknowledges the fact that they do not judge lenders on the basis of interest rate they were asking on this platform. Being in a state of ‘Sam-bhaav’ and non judgemental towards others irrespective of rate of interest one can lend or borrow. From borrower’s point of view, they are getting access to funds with dignity at pre-specified terms and conditions, rate at which they can payback. Most of the cases profile does not qualify as per the traditional bank standards.”*

Answered by Participant 3, Founder of Organization that produces eco friendly clay products said *“When President of India honoured me by giving me the title of ‘innovator of the century’ this lead me to gain recognition among the community members. The success made other people from the community to learn about the innovation. The success has changed the picturesque for his community and villages of nearby areas. Earlier they were poverty stricken. Now they have moved up in the economic ladder. The organization is also exporting products to various countries in Middle East and other African countries.”*

Answered by Participant 4, Founder of restaurant that hires hearing impaired people *“as one can very well acknowledge that they are getting customer’s feedback in terms of rating on various websites as well as creating an approach by which we are including hearing*

*impaired in to mainstream. **Business will be successful if it is sustainable; it is creating an inclusiveness and happiness as well. The happiness of our employees is one of the highest priorities to the organisation. In the process, parent of the ward develops confidence and feel eased out regarding their well-being after when they are gone from this world. We believe that if employees are happy only then they can make customers delighted through their services.** Every employee gets 100 stocks every year by this they are also trying to create an ownership among the employees. We are ensuring that the employees get above than industry average, that the employees to be respected members of their family. The employee would be able to contribute and help their family to sustain. Organisation is helping them to sustain and grow, support of this argument is that we are having the lower attrition rate that is 4% in this business compared to 70% and above as the industry median. The low attrition itself decreases operation cost like that of recruitment and training. We are translating it into realizing economic value and shows that how commitment, focus and integrity translates creating value for business and getting realised in terms of economic and other kinds of values.”*

Participant 8, MD of Plastics limited “*It should be for prosperity, for regarding welfare. You should look that if anything is causing a damage to others then one should not promote it on the other hand you are promoting it which should not be the case. You know in our ancient texts different gunas of people has been defined and we have all different types of people amongst us, such as people having taamsik pravriti, or sattvik pravriti and they enjoy thing accordingly, suppose we have Duryodhana (a kaurava prince in Mahabharata epic), who wants to win at all costs. **People move according to the one’s gunas.**”*

Question 6: What value the stakeholders of your organization are driving out of these transactions? How are you valuing it -in terms of profits, cost, products or in any other terms? Or do you think these cannot be evaluated?

Answered by Participant 2, Founder of cloud-based crowdfunding platform “*In the overall process the value realisation from lender’s point of view can be identified or understood in three ways and at the same time can be measured by others as well. First, they have an opportunity of earning interest on their money within a suitable range. Second, they can utilise this platform for having an impact on the society or individuals and earn merit “Punya”. Third, they discuss this kind of involvement in their social gatherings for getting recognition and approval in the society for their contribution. They are in a sense doing their*

personal branding or positioning oneself as a good human being in the eyes of others. From borrower's perspective, they are struck in the hardship of their life and survival for them is an issue of life and death. They are not having the capability to think about these aspects or hold the principles. They are downtrodden who may not make impact on society, significantly in individual capacity or capability. But they have intent to rise in life with dignity. The platform is creating an avenue where financial access can be provided to people at the bottom of the pyramid and to have-nots. The platform is flexible, sensitive and responsive for lenders and borrowers. From the borrower's point of view, it mentions about their needs and a minimum time and highest rate at which they can return. Similarly, platform gives an option to lenders to lend money to individual(s) at a rate and for particular duration which may be zero to highest rate fixed by the committee of experts. The return earned by lenders helps in sustaining the business model. This is not only helping borrowers to have access to credits, but also to have their self-esteem required for moving ahead in their lives. Value realization largely depends on the impact one's organisation wants to make."

Participant 3, Founder of Organization that produces eco friendly clay products said *"The clay-based products are giving them a hope for making a living. The clay-based products are also infusing confidence in the society that the traditional knowledge and culture can help one to overcome life's challenges by changing one's perspective towards it. **The increasing usage of clay-based products employs a particular section of society traditionally involved in pottery making thereby decreasing the rural migration in search of employment in cities. Thus, easing the pressure on cities and government and as well as income of the community through the knowledge they have acquired traditionally from generation to generation.**"*

Answered by Participant 4, Founder of restaurant that hires hearing impaired people *"in most of the cases the philosophy of serving exotic food and cuisines is the top priority and they are able to deliver it so far and getting highest rating on various websites and travellers blog including Zomato one of the biggest website known for rating travellers experience and hospitality related feedbacks. Their service delivery is in sync with the customers' expectation and getting communicated in a good way (Agnihotri et al.,2012). In few cases some negative feedbacks are present but that has to be viewed in a positive way, that means the customers are judging them on the basis of their food and service and not treating them as destination brand kind of thing which gives hope for improvement and remaining in*

consonance with the industries demand and out beating the customer's expectation in various ways."

Answered by Participant 5, Vice President of Mumbai lunch box delivery mechanism said *"we have a strong customer base and feedback from them is quite good. As we are Dabbawalla from generations and even customers are with us from generations, the relation is time tested as it has passed on from generation to generation. This is the 4th generation to whom they are serving and this very fact is enough that they have the customer base and customer feedback on their side"*.

Answered by Participant 8, MD of Plastics limited, *"We can just intuitively try to say that we have done a good thing. Whatever activities we are doing is for meeting our corporate needs, we cannot just go without that. Profit need is there and that is being met. We are meeting the corporate goals, after all we are public listed company. Whatever it is, it has to be in consonance with our normal commercial needs, but there is an underlying ethos and whatever has happened can be measured independently, whatever happens to the society can be measured independently. Suppose we may measure or account for that when all those boxes and enclosures have been made from non metal what is the reduction in the mortality."*

Question 7: Can you quote any scriptures, personalities, or philosophy for this valuation that can help to understand the evaluation of value and values. Does value has a linkage with values considering customers, clients, partners, and society at large. Do you remember any example that may reflect and help in understanding the linkage of values, value and value realization?

Answered by Participant 2, Founder of cloud-based crowdfunding platform said *"in real sense it is not about reading Bhagavad-Gita but applying it in our daily life or in our business dealings. Let see the example of Maya. The platform helped her in starting a business. The business earnings get translated into children's education. The overall family gets benefited. Educating a child will certainly do good to others and society. So in a way goodness will come back to you at some point of life time. It is like a family to village to India to the world.*

The Gandhian philosophy of working for the poor and the rural India Connects one to empower India in real terms. Upon going with this philosophy Founder derive strength and satisfaction while working in this kind of social sector and thereby making an impact though

the magnitude is not large, that to an extent, values and ethos rooted in ancient Indian texts helps in a way. These things play an important role in understanding the need and people, the way for changing and empowering Indian society is to empower rural masses and its society, one should see everybody has an extension of oneself.”

Answered by Participant 3, Founder of Organization that produces eco friendly clay products responded *“that from the Vedic times clay “mitti” had many usages. Puranas mention about Vishwakarma, the God of Engineering and innovation, and he gave this skill to “kumbhar”. From ages the community is involved in making pottery. Soil provides us everything right from the gold, silver to nutrients and anything else we require is produced from the soil only. This traditional knowledge or view about the soil will certainly help the society. **We are planning to develop houses which will not require electrical appliances like that of air conditioner, ceiling fans etc., along with this we are planning to develop an institution where one can learn about pottery or other innovations can be done from clay.”***

Answered by Participant 4, Founder of a restaurant that hires hearing impaired people *“You may have heard of a saying like “Atthi devo bhavah; “Matra devo bhavah”; “Pitra devo Bhavah”. This organization is creating unique experience and ambience for the customers along with the food and cuisines. Subsequently, empowering and enabling the hearing impaired people. The parents are feeling relieved from the responsibilities and tension they had regarding the future of their wards and their capabilities, thus, serving the customers as well as the parents of the hearing impaired individuals who are employed in the organization. From a society’s perspective social value or societal value is getting derived as hearing impaired individuals are largely dependent on the family in many cases are considered as an economic burden too for the families and friends. Now they are not only contributing to the society and economy but also becoming a support for families and friends. The organization is giving a hope for hearing impaired individuals and demonstrating that they can be engaged in economic activity and can deliver at par or in many cases more than any normal individual.”*

Question 8: Do your beneficiaries also measure value in the same way as you are doing it? What benefits they are getting in economic and social terms or any other way?

Answered by Participant 2, Founder of a cloud-based funding platform *“The points which would help on to measure the social impacts or social benefits. First being the rise in the*

respect of status of a person who is attached or associated with the organisation. This is true for both lenders as well as for the borrowers. The success through a self-reliant activity can only provide respect and credibility which is a largely acknowledged and established fact in a society. Organisation is going by this fact and belief that they are providing the platform that helps in achieving self reliance to borrowers and recognition or inner satisfaction to the lenders. From borrower's perspective, they are struck in the hardships of their life and survival for them is an issue of life and death. They are not having the capability to think about these aspects. They are downtrodden who may not make impact on society significantly in individual capacity or capability. But they have intent to rise in life with dignity. People do not want money out of charity or mercy; they want help to restructure or raise the level of their living. Similarly, borrower wants the same. They have an intention to pay back their loans. In some cases, they fail to do so due to some unavoidable circumstances. If given chance in most of the cases they have repaid their loans. So what they want is just an opportunity from life or in life."

Answered by Participant 3, Founder of Organization that produces eco friendly clay products said *"The increasing usage of clay-based products helps employing a particular section of society traditionally involved in pottery making thereby decreasing the rural migration in search of employment in cities, thus, easing the pressure on cities and government and as well as income of the community through the knowledge they have acquired traditionally from generation to generation gets raised. The awareness among customers helps government also as it decreases the energy demands for which governments feel pressurized from time to time"*.

Answered by Participant 4, Founder of a restaurant that hires hearing impaired said *"The main beneficiaries are employees and their families. The various abilities that an hearing impaired individual has are like they are intuitive, observe people keenly, polite, focused, responsible, honest, committed for their tasks, willingness to go extra mile for their job and more importantly their smile has an innocence which is an integral part of hospitality that attracts customers and gives a unique experience to the customers. In most of the cases for the first time in their life they were able to do something for themselves and their family. The pride and self esteem of an individual is one of the important things which they were driven out by to the opportunity they get. The social and economic empowerment of hearing impaired people has helped their families as well."*

Answered by Participant 8, MD of Plastics limited “*When you look at energy efficiency based products like suppose you look at PVC windows, we may or may not be successful and our intervention may not be always commercially successful, but we pioneered energy saving windows. Twenty five years back we came up with UPVC and PVC windows. We are the pioneers. I have done all the work which you know is the fore runner. Whatever is happening in the PVC market now, Plastics limited has done it. Plastics limited energy window means that in a big environment like this you can save air conditioning load and the cost by 30% so that to an extent we are having low carbon emission.*”

Question 9: How Indian scriptures are associated with values which we realize in due course of time? Is it products/services or process of consumption?

Answered by Participant 2, Founder of a cloud-based funding platform “*We view one-self as just being a facilitator not wanting any credit in the success of his borrowers. The non judgemental attitude for his customers provides an opportunity to both the sides while lenders get an advantage of making a choice of interest rates and analyse the social returns in the overall transaction. The flexibility in interest rate for both, lenders and borrowers, and even limiting the higher interest rate at 8.5% attracts lenders as well as borrowers towards the platform. The social returns cannot be quantified. It could be termed as satisfaction more particularly as **Santosh and Tripti, which we derive in overall transaction.***”

Answered by Participant 3, Founder of Organization that produces eco friendly clay products said “*Overall thought process and idea of clay-based utensils and other similar products is rooted in the ancient way of living derived from Vedas. The source of generating income is also based on the traditional social order. The basic philosophy of the organisation is that they want to promote well-being, health and environment and is working on the pattern as prescribed in ancient Indian scriptures.*”

Answered by Participant 4, Founder of a restaurant that hires hearing impaired people responded “*I came back to India from United Kingdom and wrote an article on hospitality in India. Indian hospitality has a lot of subservient nature engraved into it. In the initial days, founder to this subservient nature of waiters and other persons in hospitality industry had their weaknesses but later on founders realised that the culture is such that you should have a philosophy of ‘Atithi Devo Bhava’. The ancient Indian text has been imbibed and is inherent in the Indians. Indian’s do not require any modern personality to teach us those values. In*

general Indians are warm and welcoming in nature. Indian view their parents and family members as an integral part of their lives and refrain from individualistic point of view and respect their parents. The philosophy ingrained in Vedic hymns such as 'Matra Devo Bhavah' and 'Pitri Devo Bhavah' is still vibrant and relevant for the Indian society and explains a lot helping in enriching our understanding."

Answered by Participant 9, MD of Rail Corporation "Keeping an awareness that somebody is watching is important. We get call of more than 700 complaints applications every day, and we go through all the 600-700 complainant suggestions every day. We go through all the feedbacks from the public and that is how we try to maintain a good service.

Question 10: Can values give the better perspective for creating value and realizing it? Do you feel that it sounds better purpose when we put values at the centre?

Answered by Participant 3, Founder of Organization that produces eco friendly clay products said "*the values and knowledge mentioned in the ancient text has propelled me to come so far in life and value is getting realized by all as values are at the centre. The traditional and ancient perspective has an edge as it is time tested and has survived for long by making them as the basis for giving a proper understanding of value realization particularly in the context of clay-based eco-friendly products."*

Answered by Participant 4, Founder of a restaurant that hires hearing impaired people respondend that "*The unique ambience along with the employees who have a power of sign language makes one to feel very different by coming here apart from good food and drinks. Brand is also getting recognized for its good food and its staff. A special ability of the staff is a kind of intuition. They predict what the customer will like and they are much focused and laugh more often and they serve from the bottom of the heart. These abilities are helping in creating an altogether different experience for the customers. In a way this translates into attracting more customers. The employed staffs are getting more than the industry median. **The employee attrition rate is very low or negligible and parents are happy for their ward.**"*

Question 11: Do you feel that value realization has a linkage with values and value? Do values which are derived from scriptures and value which is transactional in nature have a linkage? Please, give examples for the said linkage?

Answered by Participant 2, Founder of a cloud-based funding platform said *“In our organisation’s view value is in creating inclusive society. The activity we focus, upon is that by providing access to finances and opportunity. This comes with a cost. Due to the current technology information travels very fast, one has to be just in providing access and opportunity in terms of price or cost. Value realization largely depends on what impact one’s organisation wants to make and how it wants to bring people out of any dependency.”*

Answered by Participant 4, Founder of a restaurant that hires hearing impaired people said *“Values certainly provide a basis on which any business can flourish. The core values should match with the espoused values that mean it should be able to create and communicate about, what a business aspires for. In this case the values such as integrity, honesty, willingness to serve, focus, and to be content narrowed down to an idea that made hearing impaired employee an integral part of the business idea. The business generates value for its customers, clients, partners, community, employees, and society. In this context the business model applied is utilizing those resources which are idle and as well as abundant and neglected up till now. The business like these are not going for resource which is scarce rather than re-defining the way we look at a resource. The hearing impaired persons are large in numbers and traditionally they are not getting employed in hospitality sector whereas this kind of an institution and process is radically changing the scenario and setting an example that can be followed elsewhere.”*

Answered by Participant 8, MD of Plastics limited said *“On the basis of what we are doing for example we also make toiletry products. When you talk about environment we are making toilets and are making the way one can treat the human waste properly. The waste management part is more important, sanitation part is more important than say the toilet structure. Toilet structure gives you privacy and is also giving you comfort but sanitation part is the one which you can say is required to be very good if you want to have a kind off a proper treatment otherwise you will have harmful substance like human waste. For example like by treatment plant or some bio toilet or other some waste water that is coming can treat waste properly and convert it into a useful resource. As this is nutrient enriched that may be helpful in agriculture and could be used in horticulture. Thus, converting a waste product into useful product with a value addition, so it is now not a waste-water it is agriculture water.”*

Question 12: Are values linked with ancient Indian scriptures and also relevant for viewing things from the perspective of customers, clients, partners, and society at large?

Answered by Participant 1, Founder of School developing ambidexterity said *“Ambidexterity skill exists for past thousands of years, i.e. from the ages of Nalanda University. Ancient scholars like Nagarjuna to a recent example of Dr. Rajendra Prasad and many more examples are present in India. I was perturbed by the illiteracy around any village giving rise to other social evils. Unknowingly, the absence of “Vidya” and indulgence of inhabitants in “Avidya” was making the situation and condition worse for the villagers. Generally, knowledge can be segregated as “Vidya” and “Avidya”. One can acquire both but there is a stark difference between the two. “Vidya” is a kind of knowledge that liberates while “Avidya” is generally “ignorance” but sometimes it may deal with the material knowledge that becomes a cause for the bondage. When one acquires “Vidya” one leads a just life and helps in creating a better and just society.”*

Answered by Participant 2, Founder of a cloud-based funding platform responded *“The thought of value realization is based on the core principle of sustainability. Products and services should have an amalgamation of social concerns along with the economic benefits that helps in sustaining an activity. The reason is that because without profits one cannot plough back which is necessary for sustainability of an organisation. The sustainability of the model can only ensure that we can cater to the have-nots of the society (Talwar, 2008). Founder added upon this that in real sense it is not about reading Bhagavad-Gita but applying it in real sense in our daily lives or in our business dealings.”*

Answered by Participant 3, Founder of Organization that produces eco friendly clay products, said *“We have a future vision and a plan related to the organization. We are projecting utensils as a nutrient protector because the food cooked in metal based utensils lead to the loss of nutrients. We have taken help of our ancient scriptures. For example you can see that these days you may find that large youth is having white hair these days. Working on this idea I came up with the kitchenware and other utensils which anyone can order through the website. The orders have been huge. I am getting recognition for my efforts like honorary doctorate from various universities and getting invitations for giving lectures in top most universities of the world that is Harvard, Cambridge etc. even Indian Institutions are calling me to deliver Lectures.”*

Answered by Participant 4, Founder of a restaurant that hires hearing impaired people *“Businesses can be termed as organisations or Institutions only when they work for the benefit of the community and society from where they come from. It’s a fact that Indian people have rich heritage values and value system. Considering the aspect of values in my mind I started looking for an opportunity where we may create wealth for the society. The fundamental difference between an entrepreneur and a manager is in the fact that former goes with the challenge and looks for non conventional resources where as managers. Generally, view in terms of resources. The difference or gap between server and diner is small in Europe whereas in India it’s very wide. In India one can be spending money on a meal that may be equal to the monthly income of a person who is serving. The gap motivated us to open a restaurant where we may reduce the gap between server and diners. The restaurant hires hearing impaired people which in a way is challenging the dynamics”.*

Question 13: Do you feel that viewing value realization in marketing theory with ancient Indian perspective gives an edge?

Answered by Participant 1, Founder of School developing ambidexterity *“After, 16 years or so the results and the effects have started showing up. The number of students got raised to 350. All of them with ambidextrous abilities. Graduated students have been benefited from the school efforts. Especially girls have got a social elevation and are getting married without a demand of dowry. The students are well recognized and respected in their social circles. They are sometimes hired by different institutions for teaching ambidexterity skills and other subjects which they learned at school, thereby helping in elevating the standard of living and creating a new source of income as well.”*

Answered by Participant 2, Founder of a cloud-based crowdfunding platform said *‘The way of changing and empowering Indian society is to empower rural masses. One should that see everybody has an extension of oneself. We may view this with the help of Bhagavad-Gita “Atma vat Sarva bhuteshu” also the thought of value realization is based on the core principle of sustainability. Products and services should have an amalgamation of social concerns along with the economic benefits that help in sustaining an activity. The reason is that because without profit one cannot plough back which is necessary for sustainability of any organisation. The sustainability of the model can only ensure that we can cater the have-nots of the society. In real sense it is not about reading Bhagavad-Gita but applying it in real sense in our daily life or in our business dealings.’*

Answered by Participant 4, Founder of a restaurant that hires hearing impaired people “*The ancient perspective enables one to stop and reflect upon the actions and the results. The ancient scriptures help in understanding the values, family structure and our daily struggles that exist since ages and at the same time it helps giving insights on the subtle emotions that still flow as an under-current and explains a lot about our actions and the way Indians conduct and take decisions in life. Value realization is all about realizing value and helps in taking decisions and affecting our choices. In a way it helps in re-adjusting our thoughts and embracing the philosophy that world should sustain and survive as we believe that co-existence and sharing our fruits of success among others is the only way.*”

Answered by Participant 5, Vice President of Mumbai lunch box delivery members said “*The President of the organization is elected up on the reason and the process through which their values have been getting developed but for this the choice of their leaders plays an important role. The choice is dependent on cultural and historical background.*

We relate with history in a manner as we come from land of sages and warriors. Both of these have given us some values that can be applied such as like sages have given ‘namrata’ ‘humility’ and from warriors like Shivaji, we have got his ‘akramakta’ that is ‘aggression’. We can look for saints such as ‘Sant Gyaneshwar and Sant Tukaram’ who use to say that ‘aahe vishwathi maahje ghara” which means that whole world is my home. We are trying to inculcate this philosophy in our working.

As per Hindu culture and belief .Goddess of greenery is Annapurna and is also deemed as Brahman, the ultimate reality or the path through which we can reach to the ultimate goal of life. Considering, this thought we are providing food to the hungry people and thereby satiating their hunger as we think food in terms of Anna-Brahma. These activities cannot be compared with anything or could not be measured in terms of money. As you can see that we are charging far less, than a courier company, if compared in terms of timely delivery, and cost. We have neither started nor done this work by considering it as a business. The philosophy of the organisation is related to doing ‘seva’ service to people and providing food to hungry people. This is a form of Dharma or service which we are doing by residing in Mumbai itself and this is our contribution.”

Answered by Participant 9, MD of Rail Corporation “*Again it is for the first time in the world that any Metro System has claimed carbon credit and getting carbon credit is not that easy. It*

is a very rigorous process because of being a fool proof system. One has to really prove that yes you have caused the reduction in emissions of carbon that is monitored or certified by the United Nations framework convention on climate change. They will not simply depend on your certification they will appoint third party editors, they will only verify and then you will get that so I can say very proudly that Rail Corporation is the only organization in the world in Metro rail and transport sector where we got projects registered. Not only that one step beyond we are registered as under the POA (under program of activities) meaning thereby if you want any project to be registered in UNFCC or for a carbon credit it's a rigorous process, two to three years of time, the audit time by the independent party and all that, Program of Activity is a sort of authority given to us over any other Metro from the country. If they want to register they need not to go for the overall process instead they have to simply add-on to us and they can get a carbon credit. So this is another, so on that front we are really very competent and confident.

*Worldwide if you particularly see the metro construction, these are very notorious. You can find out on internet all metro construction in the world even in the developed countries Europe, US they are notorious for delays. The construction of single lines takes anything between 9 years to 20 years not only in India, but also in developed countries. This is mainly because the construction is done in a urban environment in a city area, where construction and huge typical underground construction will involve excavation of two lac cubic metres of earth and then around 60,000 of concrete coming back to steel corresponding to it, so it is a huge work in a city restrictions vary from place to place in European cities and in Japanese cities the authorities will not allow public and truck to be seen in the area so this is notorious. Our own experience of constructing one line in Calcutta that was a 16 km line in 25 years was really very bad. When we started our focus point was that we will create least inconvenience, and over and above that we really had no luxury of delaying as we were already so late. In Delhi Metro should have been 100 years back for the city of the size like Delhi say like Paris, London so we really had no time to waste, we therefore decided that we will take the least time minimum time to construct and therefore we visited all, and studied the construction practices, worldwide and then we devised methodology of our own. What we do actually is that we make the segments independent and have a chief project in-charge of say 10 km. So if a 10 km line can be done in 5 years time, in the same time period simultaneously you can replicate and have 10 such units. You can have simultaneously 10 *10 i.e. 100 kms so today suppose we are constructing 160 kms in phase three we are having*

12 to 13 such units. Technology wise we have brought many such things for the first time in this country. For example the type of construction, earlier you might have seen the construction of a flyover used to take six to seven years time in a city so we realize that space constraints are there roads you just can't occupy. Hence, we decided that leisure work also we will do casting segments on another location and we will assemble at site. There is no limitation, you can increase the resource you can cast more, it is only a question of bringing and putting at site so we basically utilize the technology available and the management techniques and then optimize. Any elevated line can be done anywhere in between 3.5 to 4 years time and underground line anywhere around five years time. This we have optimize to a great extent and we are now following this, practicing this and we believe that this is the fastest way of construction anywhere in the world except probably China. We actually don't know what do they do also construct huge metro systems, the construction pace there is also very high. We really not know what they do but outside China there is certainly no other example the way we are doing.”

Participant 8, MD of Plastics limited “ *In this current globalized and customer centric world we are required to make choices and be honest with those choices and let the consumer decide. One should not coax them with lies for changing their decisions I do not like that.”*

Chapter 5

INTERPRETATION AND DISCUSSION

This chapter is about interpreting the findings of the research. It discusses convergence and divergence of views of corporate leaders and corroboration of these views with cumulative knowledge from experts. The chapter has been divided into themes that emerged after corroboration of the findings corresponding to the objectives and title of this thesis.

5.1.1 Perspective from Ancient Indian Scriptures with Reference to the Objectives of the Research

Founder(s) and corporate heads coherently expressed the perspective that as values are fundamental and ubiquitously present in the ancient texts, understanding such text increases the knowledge about values, which gives the basis for realization of value, be it for individuals or the society. Values have ability to re-orient the process, activity, system, or the outlook towards them the way we perceive, inspect or measure the outcomes. Ancient scriptures, particularly Vedas, were quiet modern and give foundation for building up the individual and modern society. The ancient Indian scriptures which have been referred to in this research appreciate novelty, new thoughts and assimilation that enabled apart of Indian society and culture to be receptive of other cultures (Rig Veda, 1.89).

The recent marketing definition as given by American marketing association mentions about customer, client, partners, and society at large. Thus, the new definition is integrating all. Marketing has evolved and changed as per the needs of time. The depiction is evident from changes done in the marketing definition. According to present definition, marketer must think for all, while communicating, creating, delivering, and exchanging value. The very thought connotes with the “Sarve Bhavantu Sukhinah” (Brihadaranyaka Upanishad 1.4.14), “Sarva Bhut hiteh Ritah” (Bhagavad-Gita, 5.25 and 12.3-4) which meant welfare and benefits of all, thus, marketing definition is also reflecting the same. There exists plethora of such hymns in ancient Indian scriptures. These hymns and chants portray good thoughts for all and directed towards bestowing benefits to all. As per the ancient tradition the blessing is bestowed to one who performs certain kind of ritual. Performing a ritual demands a sacrifice of some resource like that of time or effort. The time or effort may be considered as form of cost. The definition of marketing seems quiet near to the thoughts of ancient Indian scriptures. Thus, marketing may be viewed in terms of values for realizing value.

5.1.2 Understanding Innovation through Traditional Knowledge

Traditional methods of earning livelihood plays an important role in the life of rural masses in India, adherence to the social values and tradition helps in leading a peaceful life. The society draws values from the ancient past and texts. Values and norms inscribed in ancient texts are still vibrant and giving the shape to social structures and social system. In many cases traditional methods of earning is utilized by individuals for achieving growth and increase one's capability. The similar kind of a thought was endorsed by the maker of eco friendly clay products. Founder said that one can find the reason and solution in the ancient text. He quoted that ancient text specifically elaborates upon the panch-mahabhoota (i.e. Akash (ether), Agni (Fire), Jal (Water), Vayu (Air) and Prithiv (earth or soil) (Taittirīya Upaniṣad 2.1 -2.5). The balance among these elements leads to health and happiness where as imbalance becomes a cause of misery and misfortune. (Bhagavad-Gita 15.14; Śvetāśvatara Upaniṣad 2.12) Founder expressed that "from the Vedic times clay had different usage. Ancient scriptures mentioned about Vishwakarma, God of Engineering and Innovation, and he gave the skill of pottery (kumbhaar). Since ages the community is involved in making pottery." The members of the community are generally adept in utilizing the traditional knowledge of making utensils and pots from clay, which is their main source of income. Organization that produces eco friendly clay products founder mentioned that as he was from that socio-economic milieu where generally, specific community is known for holding expertise in certain skills or field of knowledge, he entered into this business specifically. Any individual can develop his or her capabilities according to one's community background, which help in generating support. Clay based utensils (Satapatha Brahman VI.5.1-6) and pots are used for various household purposes, such as the traditional usage of pots for keeping the water cool. Recent trend causing worry to the community members is that the usage of clay based utensils has dipped a lot in past few years and has affected the economic capability of the community at large.

The ray of hope or reasons which helped in changing the above trend as realized by founder of Organization that produces eco friendly clay products. Founder mentions them with alacrity is that every poor man desires of owning a refrigerator but shortage of money for purchasing and heavy electricity bill, refrained one from purchasing one. The refrigerator usage also depends up on the electricity supply, which is quite erratic. The shortage of electricity supply is quite prevalent in rural areas and there has been a huge gap between

demand and supply. Founder of Organization that produces eco friendly clay products developed a product and named it “Organization that produces eco friendly clay products”, a clay-based refrigerator. The speciality of this refrigerator is that it works without electricity.

Founder of Organization that produces eco friendly clay products utilized the capabilities and technical know-how for developing clay based refrigerator and changed the way pottery was looked at. Consequently, clay based refrigerator is innovation that has made pottery relevant in modern times. According to founder of organization that produces eco friendly clay products, his case conforms to the community’s expertise as mentioned in ancient Indian scriptures, which helped him in getting enabled and empowered as an individual alongwith his community. Founder quoted that traditional way of earning and working accordingly leads individuals and community to prosperity and wealth. (Rig Veda 10.10, 10.11, 10.12; Atharva Veda 31.10-11; Bhagavad-Gita, 2.31, 3.34, 4.13, 18.45, 18.46, 18.47)

5.1.2.1 Communicating value of products through traditional knowledge

Benefits to the consumers are communicated with the support of ancient text also helps in increasing the acceptability and usage pattern of the products. Value realization gets linked to the ancient text in products as Founder of organization that produces eco friendly clay products expressed that *“soil provides us right from the gold, silver, nutrients, or anything else we require. Soil is related with longevity, as mentioned in the Vedas or in Vedic times people used to have long life. Cooking with clay based utensils played an important role in the health or Swasthya of the people by maintaining the nutrient content of the food.”*

Vedic way of cooking utilizes clay based pots for cooking and offering made to Gods for blessings and happiness. The usage is ingrained in the Indian psyche from ages. (Satapatha Brahman VI.5.1-6; Rig Veda I, 162; Rig Veda I, 10; Rig Veda I, 11; Rig Veda I, 13; Rig Veda VII, 70; Rig Veda VII, 2; Rig Veda V, 76; Rig Veda V, 1; Rig Veda VII, 33; Rig Veda VII, 7; Rig Veda VIII, 89, 7) .

5.1.2.2 Developing institution based on traditional knowledge

The institutions and businesses based on tradition and traditional knowledge have a capability to serve the sensitive customers and uplift the community and society at large (Singhapakdi, et al., 2000). Such businesses propositions have value for all the stakeholders (Mish and Scammon, 2010). According to Founder of organization that produces eco friendly clay

products *“This traditional knowledge or view about the soil will certainly help the society. He has various ambitious plans like a project in which they were developing houses, which will not require electrical appliances like that of air conditioners, ceiling fans etc. He is also planning to develop an institution where one can learn about pottery or other innovations to clay. The younger generation should be aware of the knowledge given to us in Vedas. One should learn new things but at the same time must look for the traditional knowledge given in our ancient text. This requires awareness among younger generation is needed.”*

5.1.3 Realizing value through values by utilizing natural abilities and creating unique experience

Ancient Indian scriptures regard everything. As per the scriptures everyone has relevance and an ability which may be enhanced through efforts. The worthy and adept know how to utilize anything and convert it into a resource (Hitopadesha, 2.75).

Similar kind of a thought was reflected from the business model developed by one of the participant, Co-founder of a restaurant chain which employs hearing impaired people. Cofounder mentioned that the organization harnesses various natural capabilities that hearing impaired individuals have; like they are intuitive, observe people keenly, polite, are focused, responsible, honest, committed to their tasks, willing to go extra mile for their jobs, and more importantly their smile has an innocence, which is the integral part and very important for hospitality, this attracts the customers and give a unique experience. Veda’s mention various values like “Athithi devo bhavah” which is quiet commonly used in tourism sector and is also a famous tagline of “Incredible India” campaign of government of India “Athithi devo bhava” a famous ancient maxim (Taittirīya Upanishad 1-20) says that guests are God. Similar to this there exists other maxims also such as “Matra devo bhavah”; and “Pitra devo Bhavah” meaning that mother is god and father is god.

5.1.3.1 Including “Matra devo bhavah”; and “Pitra devo Bhavah” along with “Athithi devo bhavah” in business model

The organization is creating a unique experience and ambience for the customers along with the food and cuisines. Subsequently, the business model developed is now empowering and enabling the hearing impaired people. The parents feel relieved towards the responsibilities and concerns they have been having regarding the future of their wards. Thus, the business model serves both- the customers of restaurant as well as the parents of the hearing impaired

individuals. From the societal perspective, social value or societal value is getting derived as hearing impaired individuals are largely dependent on the family. With this initiative hearing impaired not only contributes to the society and economy but also become a support for families and friends. The organization is changing life of the hearing impaired individuals, which shows that they can be engaged in economic activities and can deliver at par or as observed in many cases more than any normal individual as well.

5.1.4 Motive of Business and Marketing

“Marketing cannot be segregated from the business motive. During past few decades, it has been believed that business mechanism is a way of maximizing profits then it graduated said to be as a way of increasing the wealth of those who own the business. Social entrepreneurship though existed but has come up recently. Now, people are talking in terms of business being vehicles or activities that should do maximize overall good and look at the whole thing. Now the things are different. Definitions are evolving.” - Managing Director of Plastics Limited.

Many other participants interviewed agreed with the concentric idea of business being a vehicle for change and welfare along with earning profit. When the researcher interviewed participant 4, co-founder of a restaurant chain employing hearing impaired, he acknowledged that every business has an aim of creating economic value but apart from that social value and community value is also realized in the business model of the organization. The organization is providing platform for hearing impaired individuals and at the same time providing a hope to impaired community. Along with this the founder mentions that they remind themselves that they are not doing philanthropy but doing business which has a social impact and profit, which is necessary and integral part of any business model.

5.1.5 Product / service as a reflection of values and translating of those values into value

Vice President of Association of Mumbai lunch box delivery mechanism reflected upon the role that ancient text may have played in business. He expressed that the ancient text given a criteria for choosing guiding principles and has always been inspiring. He tried to elaborate his view point through corroborating the reason and the process through which their values got developed and also suggest that the choice of their leaders played an important role. The choice was dependent on cultural and historical background. He told about their historical past and their origin. As his forefathers were in the Army of Chhatrapati Shivaji and

famously known as “Mawada” soldiers. Vice President of Association of Mumbai lunch box delivery mechanism, traced it back to the history and started gave the details of his community. They came from “Devanandi Pandharpur” and the community is known as “vakarik sampraday”. They follow a mantra chanting “Jai Jai Rama Krishna Hari, Jai Jai Rama Krishna Hari” and they used to chant this mantra continuously while conducting their work and duty (Thomson, 2015). They believe in offering their work and effort in the feet of Vitthal Deva, an incarnation of Lord Vishnu. This kind of a practice gives them state of effortless which is the reason why they are able to cope up the stress of delivering food with precision and accuracy. Vice President of Association of Mumbai lunch box delivery mechanism further explained that as they are related with such a history, which was shaped both by sages and warriors, they have been bestowed with some values like sages gave them ‘namrata’ (humility) and Chatrapati Shivaji gave them ‘akramakta’ (aggression). He also quoted Sant Gyaneshwar, Sant Tukaram, Sant Eknath who quoted that ‘ahe vishwathi Mahje ghar aa, world is our home that is quite inconsonance to ‘Vasudhaiva Kutumbakam’. He further explained that they were trying to inculcate this philosophy in their working. He explained the overall philosophy behind it. He said that this activity cannot be compared with anything or could not be measured in terms of money. As they were charging far less than the courier company if you compare Association of Mumbai lunch box delivery mechanism in terms of timely delivery. Vice President of Mumbai lunch box delivery mechanism explained that the philosophy of his organization is in the mode of doing ‘seva’ of people and providing food to hungry people. This is a form of Dharma or service, which they were doing by residing in Mumbai itself. According to Vice President of Association of Mumbai lunch box delivery mechanism satiating the hunger is a divine service as food is termed as Anna Brahman in ancient Indian scriptures and lady preparing the food or the lady of the house was called as Annapurna, incarnation of Goddess Parvati and a consort of Lord Shiva.

5.1.5.1 Imbibing the values of viewing food-grains i.e. ‘Anna’ as primordial form of energy i.e. ‘Anna Brahman’, and woman as ‘Annapurna’

Vice President of Association of Mumbai lunch box delivery mechanism stated that as their whole business model was about delivering food, more particularly home-cooked food, they have been nurturing value to show sensitivity for food, i.e. ‘anna’ and the one who prepares it, i.e. ‘Annapurna’ . Food in a sense is just not about nourishment in ancient way of life it is about relationship, family bonding, cares for one, and traditionally gives importance to the

household lady. The essence of living a happy and fulfilling life as per ancient texts and should be dealt with importance. According to him, the health problems due to the present lifestyle and stress has restricted individuals and has brought in onslaught of diabetes, heart problems and blood pressure and various other lifestyle related ailments. These diseases are forcing doctors to recommend them home cooked food. This is also one of the main reasons for target customers to avail the services of Association of Mumbai lunch box delivery mechanism. He reflected that earning money was not the purpose but for making their living and further talked about the other activities that they were doing for the society. Most prominently they were running the Roti Bank for providing food to the poor and downtrodden people. The idea of the Roti Bank came up by the fact that in Mumbai city many rich people reside. They host very large parties frequently. He further explained that as they observed that large amount of cooked food was getting wasted in these parties, Association of Mumbai lunch box delivery mechanism initiated the idea that they will take this food from these parties and distribute it among the poor and downtrodden people. For this they communicated this thought among people thereby starting 'Roti Bank' for the poor. They appealed to Mumbaikars, (denizens of Mumbai) to not to leave their food after celebrations in dustbin rather to give it to them. For this they just have to make a call for the food to be collected. Now they are feeding about 400 people daily within the same amount of food which was earlier going as waste.

From the time immemorial ancient scriptures have always given importance to the sacrificial way of life. In ancient scriptures the divinity of food has been expressed. Upanishad's mention food as divine substance: anna. This has both sacred and social aspects related to it. Food has been equated to Brahman and called as Anna Brahman. Brahman is the ultimate truth that has ability to create and immolate. Anna has the ability to create and immolate and can be consumed only after being offered to God's i.e. as prasada. Satapatha Brahman (5.1.4.3) mentions Prajapati and his primordial sacrifice which explains the way in which all the five elements or panchatattava i.e. air, water, earth, sky and fire get transformed to produce food and thus supporting life. Satapatha Brahman (5.1.4.4) recalls an anecdote in which the son of Varuna who wanted to know about Brahman and went in search of the mystery of Brahman asked for Varuna's advice. Varuna advised for penance and austerity. Varuna's son hence practiced all forms of penance and lived with austerity and reached to the conclusion that Brahman is present in everything including food. Food is the source of vital force or energy i.e. prana. The conceptualization of food in ancient scriptures was done as

anna Brahman, i.e. 'Anna Brahma swaroopam' which meant that 'food is a manifestation of ultimate truth.' This kind of view or philosophy for food integrates Gods, mankind, nature and the cosmos (Guha, 1985). Satpatha Brahman (5.1.4.6) and (5.1.4.10) has considered food as wealth. The outlook towards food and its sanctity pervades social dimensions. Food needs to be shared with everyone and it results into developing friendship and brotherhood (Rig Veda 10.117.2). Food needs to be distributed among all as 'divinity' is for all. The distribution of food among all has strengthened a view that an individual is not born for one's own immediate or extended family but for all. All food is sacred. Food sharing is considered as a humanistic act. Anna was never deemed to be enjoyed alone but with all be it family, friends, guests, monks, mendicants, and even beggars. The concept of 'pratyahar' in Patanjali Yogsutra has a similar connotation attached with it. The discussion shows that the basic postulates of the scriptures and Indian culture are based on the assumption of abundance rather than scarcity. Taityarya Upanishad regards food as the source by which everything is born and necessary for one's sustenance and maintenance. Brihadarayaka Upanishad (1.3.18) highlights the importance of food as the vital source of energy and exemplifies the attitude of man towards the mystery of food. Chandogya Upanishad (6.6.1-2) proclaims that right kind of food builds right kind of mind and action. The subtle substance i.e. sat of food leads to building organs and purity of food purifies internal organs (Chandogya Upanishad 7. 26.2). Chandogya Upanishad advises for blending the six primary flavours in one's meal i.e. sweet, sour, bitter, pungent, acidic and saline. The ancient scriptures advocates for including herbs and spices to the culinary cornucopia for their medicinal value apart from these flavours. Chandogya Upanishad (6.6.7) states that the body not only utilizes food or assimilates it but eats it away. Brihadaryanaka Upanishad (1.3.18) states that "who meditates on food as Brahman, attains all food of the world".

The food is intimately integrated with religious ethos of India. In a household devout Hindu housewife offers food to the ultimate in whatever manifestation she worships the creator. The ceremonial food altogether holds different relevance and significance. The food on some special occasion has to go through some more treatment than usual. In rituals like annaprashaan for example a new born baby is fed sweet puddings for the first time. This is a part of sixteen prominent samskaras. The gross physical body is called as annamaya-kosha in Vedic texts. There is a festival known as Annakoot in Northern part of India also.

The ancient scriptures have specifically classified food in three categories i.e. Sattvic, Rajasic and Tamasic (Bhagavad-Gita 17.8-10). Sattvic food is the one that is useful in nurturing the atman, the soul of a man. Rajasic food makes people victim of one's instincts, desire and passion. Tamasic food may cause man to fall into a pit of darkness thereby resulting into developing many vices and one leads a lethargic life (Bhagavad-Gita 17.8-10). Sattvic food brings individuals close to Brahman illuminating one's soul. Rajasic food induces passion and makes individuals more susceptible to one's emotions. Tamasic food instigates individuals to be lethargic and troublesome in life. In same vein, Bhagavad-gita (17.7) also mentions food and its classification. According to Bhagavadgita (17.8) Sattvic food gives energy, happiness and vitality. Rajasic foods are flavoured one and are the reason for passion, emotion and disease (Bhagavadgita 17.9). Tamasic food are impure, tasteless, reheated or sometimes stale (Bhagavadgita 17.10).

Diet has natural yogic health standards intimately connected with the Indian ethos. Ayurveda has an impact on the food philosophy. A yogic Indian diet it's mostly vegetarian and sattavic in nature and consists of four meals a day and a light dinner. Food has the ability to modify social and human relations. Food along with the *gunas* approach has a unique nature that impacts Indian psyche in social context. Vedic food philosophy declares an ecstatic oneness to all created things, the eater and the eaten, and to social relationships.

5.1.5.2 Viewing Woman as 'Annapurna' and enabling customers by maintaining quality and nutrient of 'anna' and providing right information

From the ancient times, woman of a family plays a role of Annapurna. Annapurna is a manifestation of feminine energy of supreme soul and mythological consort of Lord Shiva. Annapurna fulfils the need of food and grains of every living being on this earth and nourishes them. As per the orthodox belief, women in a household are also considered as the form of Annapurna for the family members as they take care of their nutrients. In Indian household, the balanced diet to the family member is provided with the help of milk as it is nutrient rich. Milk plays a vital role in keeping family members nourished, and intake ensures that they not likely to have any deficiency. The product that can give nutrient enables customers. A similar kind of thought expressed by MD of Milk Marketing Federation said that *"the products of our organization are in a way empowering rural people particularly, rural woman. Products are best in quality at a reasonable cost to customers. The supply chain of products ensures that the products are available all the time and everywhere to our*

customers. Now, we are increasing our presence in other countries such as Indonesia, Middle-East etc. Milk and Butter have made a unique mark on the customers. The quality and rate has generated large number of loyal customer base that enables the company to go for taking bolder steps such as building up of parlours where our brand sells beverages such as buttermilk, juices and other milk based drinks that are healthy and go with the ancient ways of food habits. The parlours are in tandem with the early Vedic food philosophy and provide customers with good milk based drinks as an alternative to the carbonated aerated drinks. This enables organization to utilize the milk getting produced in the rural parts of India and also encourages farmers to produce more. Consequently, we are supplying a better and healthier alternative to masses. In a way we are creating awareness amongst people regarding the benefits of milk and the huge cost they are paying by consuming other drinks. Similarly, we are trying in case of ice-cream in which we have clarified about the difference between ice-cream and frozen dessert. Ice cream is milk based but that is not same in the other case. Our philosophy is always about transferring the benefits to the customer as the organization refrains from huge advertising expenditure as it reflects as an added product cost to the customer.

From time to time organization has tried to divulge the wrong doing in the society and appreciate the good things through cartoon ads. We have worked on the products so that they not only enable and empower the rural masses but also provide healthier alternatives to Indian masses and make the society better in terms of health and well being. This has reciprocated in enabling organization".

5.1.5.3 Realizing Value through Values

According to Professor of Linguistics and The Editor of Encyclopedia on Hinduism, the Indian culture from ancient times has given importance to the utility of an entity for the society, be it individuals or institutions. Ancient text has also regarded this as scaling criteria for measuring age of individuals (Charak Samhita 3.41).

A similar kind of interpretation was reflected from the case of school developing ambidexterity among children. According to the founder of School, which has been developing ambidexterity among children, said that an individual can be called a learned when one develops something unique which could help for the development of the society and may be utilized for the national growth as well. This thought process motivated him to

develop such a solution which culturally fits with the people of the community and is appropriate and effective as a solution for the problems. Values reflected from his model/solution were culturally fit, appropriate, and effective in nature.

He reflected on the anthropological history of the region where school was situated. There existed forest named as “Dandakvan” mentioned in ancient scriptures. The forest was so dreadful that the criminals were punished by leaving them into the forest as one had a meagre chance of survival.

The students studying in the school hail from the nearby areas. The founder found that natural actors also had a major role to play in the condition of the people of the village. While the conventional occupation of villagers was animal husbandry and farming (Madhya Pradesh Development Report, 2011), the region was hit by frequent droughts which led to destruction of crops and lack of fodder and food. This forced villagers to seek alternative sources of income. Thus, collecting ‘Mahua’ (*Madhuca longifolia*) and making liquor out of it became a major occupation. The indigenously made liquor compounded the problems of the community as people got addicted to alcohol (Klingemann and Gmel, 2001) which ruined their health and they turn to anti-social activities.

The working culture of the area is such that the children from a very tender age of 8 to 10 years start working and helping their parents in livelihood activities.

Gradually, he recognized that the major obstacles to education in his village were: parents were reluctant to educate their children because they did not understand the importance of education and perception of the community towards education acted as an inhibitor for getting parents consent to send their children to the school; parents believed that time spent in school decreased the amount of available productive time that could be utilized towards remunerative and economic output for the family, thus, going to school was perceived as a futile activity by the village community (Slater, Kelly, and Edwards, 2000); people viewed education as an expense rather than a necessary element required for the growth of their children; parents wanted their children to share the burden of the family; the existing school was very far from the village; the abject poverty in the region also acted as a major barrier as it rendered parents unable to pay for the education of their children; early marriage and a greater number of children also hindered education – parents normally saw a greater number of kids (if boys) as more helping hands that would support the family economically and on

the other hand, married off girls at a very young age (UNICEF website) to get rid of the responsibility and burden as soon as possible (Madhya Pradesh Development Report, 2011; Gender and Rural Employment Policy Brief, 2010). Unknowingly, the absence of 'Vidya' and indulgence in the path of 'Avidya' was making the situation and condition worse for the inhabitants.

The name 'Veena Vadini' of the school itself depicts the philosophical roots of the school. 'Veena Vadini' is the name of Goddess Saraswati famously worshipped as a goddess of knowledge and one of the primordial depictions of energy. Goddess Saraswati bestows one with wisdom and knowledge. Wisdom and knowledge pave the way for prosperity and well being. Founder of school developing ambidexterity among children, expressed that as values are fundamental and ubiquitously present in the ancient texts, values give the basis on which one can realize value be it individual or society. In the present scenario, graduate students are getting benefited from the efforts. Especially the girls are getting married without a demand of dowry. The students are well recognized and respected in their social circles. They are sometimes hired by different institutions for teaching the ambidexterity skills and other subjects learned at school, thereby helping in elevating the standard of living creating and new sources of income as well. Students of the school want to pursue studies and after completion, they return to the village and take care of their families while helping children in need. They have plans for improving the farming conditions by various scientific approaches and some students have shown their zeal to improve the environmental as well as social conditions eliminating alcoholism.

5.1.5.4 Criteria for interpreting vision by product/ services

The philosophy of Vidya and Avidya corroborated with the interview of Sankaracharya of Gowardhan Peeth (a saint of highest order in Hinduism) threw light to the discussion done in previous paragraphs regarded Vidya and Avidya as a criteria for interpreting vision of any individual, company, organization and nation. According to him, *"It is one's mind that interprets the world based on assumptions made through learning and experiences. Somewhere values come at the centre. The attitude and view of life hinges on the way one understand things. The ignorance i.e. Avidya gives us a distorted view and becomes reason for the wrong reasoning. This may result into one advocating for those things which may increase the problem of the society. This type of distorted view when remains uncorrected and is shared among many may form common lapses for the community, organization or even*

for the nation. In such times or situations the wise may resort to ancient scriptures for wisdom i.e. Vidya, which is required for driving change or redirecting one towards right path. This is the reason we pray for divine guidance and light to move on path of dharma, which may well be expressed in Brhadāranyaka Upaniṣad (1.3.28.)” Ancient Indian tradition possesses many pavamana mantras one of the most significant one was mentioned in Brhadāranyaka Upaniṣad (1.3.28.). Generally, knowledge can be segregated as ‘Vidya’ and ‘Avidya’. One can acquire both but there is a stark difference between the two. ‘Vidya’ is a kind of knowledge that liberates while ‘Avidya’ may be understood as ignorance but sometimes it may deal with the material knowledge that becomes a cause for the bondage. When one acquires ‘Vidya’ one leads a just life and helps in creating a better and just society.

5.1.5.5 Striving for being just – nyayasangat

The ancient Indian text also motivates people to do their duty (dharma). These teachings or ancient Indian perspective became a part of the culture and still flows as an undercurrent in the Indian psyche due to which irrespective of class an Indian feels morally obligated towards others. In a common belief that one who is more capable in any manner is deemed to be more accountable for others. The Manu system of Nyaya for creating a just society is based on the assumption that the stronger should take care of the weak (Vajpeyi, 1973). Otherwise, the alternative system mentioned in Mahabharata in Shanti Parva chapter in (primeval) Matsya Nyaya (law of fishes) believes in might is right. Such a basis will lead to chaotic- society and unjust society (Vajpeyi, 1973). Arthashastra explains the distinction between the two systems of Nyaya and mentions the basis for the existence of a just society. The basis for a creative and a growth-oriented society depends on the practice when mightier protects the weak. Thus, conforming to the culture, a person feels accountable and responsible towards society. According to one's capability and potential one has duties towards others and society. In case of a person being affluent, holds more considerable moral responsibility to others (Rig Veda 10.117.5). The similar kind of thought was expressed by participants in interviews and focus group discussion.

Participants converged on the point that affluent holds responsibility towards less fortunate. Founder of the crowdfunding platform mentioned that he has experienced that every individual wants to do something about his surroundings. Similar to this, Vice Chancellor of University working for handicapped also said that *“many people want to contribute for a good cause, but the lack of trust in the world restricts them from doing so. The moment you*

express the credibility and show commitment to the cause undertaken by you, society helps in achieving your goals and objectives. In Hinduism, worship of gods in idol-form and the essence and subtle meaning behind are that it signifies and directs the worshippers to become sensitive towards surroundings even to the stone and be full of love. This love and blissful state help you see the energy in the idol that was all about being sensitive to the non-living objects. If one does so then how one can be insensitive towards the needs of humans and other living beings. This is the philosophy and the way of approaching life with sensitivity, empathy, feeling responsible, and being accountable for the needs of others. Head of fourteen prominent akharas (sects) of Hinduism at Allahabad also echoed the same while giving his views on social responsibility and feeling obligated for it (Rig Veda 10.117.5).

The definition of marketing is about “communicating, creating, delivering, and exchanging offerings that have value for customers, clients, partners and society at large.” The activity, set of processes, and institutions in the research, e.g., University for blinds and handicapped, were making efforts in the direction. The participants revealed that the good work done by the university reached them through word-of-mouth by their network or community. The network or community that communicates mainly constitutes members who are blinds and disabled individuals. It communicates various success stories and how well they have been treated in the university. After graduating from this university, most of the students were able to get employed. Thus, empathy, sensitivity, and feeling accountable for blind and handicapped, making partners with them to understand about their need was helping the institution in communicating, creating, delivering, and exchanging offerings that have value for customers, clients, partners and society at large.

5.1.5.6 R̥ṇa or Karmic debt linked with social responsibility and being socially conscious

Hindus believe in karma and in philosophy of karmic debt or R̥ṇa-anubandhana. This karmic debt requires a kind of karma on duty to be done. For getting rid off from this debt. The accountability and obligations individual has are termed as “R̥ṇa” in ancient Indian scriptures. The relationship one has due to these obligations may be deciphered as r̥ṇa-anubandhana. Every individual want to be free from debts and become r̥ṇa-mukta. Kṛṣṇa yajurveda includes a part famously known as Taittirīya saṁhitā (6.3.10.5), which mentioned about the three prominent obligations or debts that individual owes known as R̥ṇa-traya or three debts. The R̥ṇa-traya or three debts most prominently mentioned in Taittirīya saṁhitā (6.3.10.5) an ancient text are pitṛ r̥ṇa, ṛṣi r̥ṇa, devatā r̥ṇa. The ‘R̥ṇa’ is also seen as, which a

person has to pay off. Śatapatha Brāhmaṇa (1.7.2.1-6) mentions about the chaturtha Ṛṇa or fourth debt, which an individual owes and is called as manuṣa ṛṇa i.e. keeping benevolent disposition towards mankind. The obligations to guests are known as athithi ṛṇa are mentioned in Mahābhārata (Śānti parvan -section 60). The hospitality for guests has also been mentioned in other ancient texts (Valmiki Ramayana 5-1-119; Taittirīya Upanishad 1-20; Chanakya Niti 6- 45; Hitopadesha 1-50). Śānti parvan -section 60 of Mahābhārata mentions about other behavioural obligations which are expected from an individual such as controlling wrathful words, being just in an exchange, being truthful, forgiving others, avoiding quarrel, leading simple life, taking burden of dependents, and purity in conduct.

The rich people of the society have larger accountability and responsibility as wealth is required for conducting any life supporting activity in a civilized world, because the role of wealth or 'artha' comes into picture (Rig Veda 10.117.2). 'Artha' is at the core of dharma (Chanakya-Sutra 1.2). 'Artha', which is viewed as wealth it has a broader meaning and can change with the context. The ancient text also subscribes to four pursuits or goals of life i.e. dharma, artha, kama, and moksha. All the four pursuits are intertwined with each other. The dharma and moksha can be put into the basket of spiritual goals whereas artha and kama can be termed as material goals. First goal is dharma and last goal is moksha both together act as a kind of bracket for material goals i.e. 'artha and moksha'. The third goal of life or pursuit is 'kama' or worldly desires. Desire of doing good also come from the fact that the accountability part puts on compulsion that restrict one's desire for using his or her wealth for pleasure only and to have a sense of duty towards others and society. This philosophy itself drives a person to do something good and earn merit. In this case the platform gives an opportunity for making an impact on others life and society helps lenders to earn merit or 'Punya' (Bhagavad-Gita 9.20). The researcher got the reflection that feeling of a spiritual debt emerges as an evident observation. The need of getting rid off from the spiritual debt sometime may be regarded as a pull factor for a customer towards the product or service of an organization as this communicates, creates, delivers and exchanges offering that have value for customers, clients, partners and society at large, In clear terms, which is ingrained in culture from centuries and passed on from generation to generation.

5.1.5.7 Moral obligations on consumption

The philosophy of 'ain tena tayakten bhuñjîthâ' (Ishavasya Upanishad 1.1) propounds a thought that enjoyment, pleasure and consumption should be done with being in a mindful

state and should be a product of one's action should be shared and sacrificed for larger good (Bhagavad-Gita 3.12-13). This thought still runs deep into and has impacted Indian psyche. If one does his or her duty and at the same time does something good to others ends up earning merit or 'Punya' (Bhagavad-Gita 9.20). Punya becomes a cause for happiness and bliss (Bhagavad-Gita 14.16, 18.76). The punya earned may lead one's soul i.e. 'atman' to achieve highest goal of life that is 'moksha' or liberation i.e. being free from cycle of birth and rebirth (Bhagavad-Gita 8.27). If one does not care for others and need not fulfil one's duties may result into guilt or 'Paap' (Rig Veda 10.117.2). The burden of 'Paap' or guilt is converted into debts and makes individual's soul to go again and again through the cycle of birth and rebirth. Indian rituals and traditions have a religio-spiritual foundation and has values centricity as dharma is profoundly embedded in its roots (Radhakrishnan, 1914). Arthashastra, the famous treatise on artha (wealth) mentions that access to finance is a driving force or is a necessary requirement for upholding dharma (Chanakya-Sutra 1.2). Ancient scriptures proclaim dharma to be a force that unites and binds a society together, through which prosperity and growth can be achieved in a sustainable and in an inclusive manner (Singh-Sengupta, 2002; Singh-Sengupta, 2011).

According to the founder of a micro-financing firm involved in crowdfunding platform its resultant can be understood and measured from the ancient Indian perspective. The founder reflected that to an extent these things play an important role in understanding the need and people. He said that his organization has a core philosophy an individual investing in the individual. He further elaborated his views with the help of customer's profile. On the basis of activities there exist two sets of customers. First one being the socially minded lenders and second one are the borrowers. For understanding value realized in the activity, one has to see things from the perspective of both the customers. This can only be possibly done when we have a trust or believe one and other; or feel empathetic for an individual's struggle and hardship and wants to alleviate their suffering by helping them to revive or grow in life; or one believes that the best use of money is through 'Daan' but they fear that their hard-earned money could be taken for granted or misused by the other in this case they want an assurance or safeguard. For this ingenuity has to be maintained and trust has to be developed by showcasing the right intention behind the activity; or if one sees the other as an extension of oneself and thereby feels responsible and indebted towards the have-nots or less privileged and the society and wish to make a social impact. Lender(s) derive and realize value mainly

in terms of merits which one gains in eyes of oneself; respect in society that they are doing good deeds ‘microkarma’ ; and sometimes in terms of spirituality when they think about earning ‘Punya’ by doing welfare. Meanwhile the crowdfunding platform is giving an opportunity to lenders a sense of achievement by making an impact on the life of others.

5.1.6 Measurement Criteria(s)

5.1.6.1 Defining transaction in context of values and value realization

In case of Veena Vadini, the school which is developing ambidexterity amongst children, the change is happening due to a cause-effect relationship getting realized as value through values in the form of a desired outcome. Analyzing transaction helps as according to the founder of school developing ambidexterity, the transaction completed only when everyone associated benefits at large. Thus, as in ancient text: time has not been considered in linear perspective rather in cyclical perspective and exists as punah-vritti, one has to go through many lifetimes to complete the transaction. With ancient Indian perspective the transaction includes and accounts for economic benefits as well as the result of your actions. Thus, being mindful about one’s decision and action has been at the core. The transaction or exchange is known as ‘adaan- pradaan’. Adaan happens when one gets something and ‘pradaan’ when one bestows blessing or give something to others. Self-interest has been at the core. Self is the part of cosmos or cosmos has been an extension of self ‘atmavat sarva bhuteshu’. This kind of philosophy may orient one to think in terms of welfare. The transaction in context of values is required to do a sacrifice for welfare of all thereby completing the cycle.

The activity of imparting knowledge is all about transaction between teachers and students in which student receives knowledge. The realization happened during a stay at school inculcates ambidexterity among students. This kind of initiative can only happen when one is ready to sacrifice a lot and has an altruist nature. Without zeal and commitment it is hard to propel any institution of like that of School developing ambidexterity .

For developing ambidexterity among students it requires efforts from teachers, students and family as well, as they were forgo the time spent in the school which can be utilized for remunerative purposes. The unique ability developed by the students has decreased the learning time thereby reducing the number of hours spent in the school which may be utilized in other purposes. Participant 1 said that as the efforts are made by the school in the right direction so if you consider this as a transaction then in return good behaviour and non

indulgence in social evils by the students and their family can be considered as completing of the transaction. The outcome of the efforts made is the reason for being in the field of education. According to the founder of school value realization is both tangible and in non-tangible terms. In the case of school which imparting ambidexterity amongst students, a founder of school said that when one sees student progressing and succeeding in life, the happiness and satisfaction derived may be termed as the real profit. Happiness and satisfaction can be applied to both the parties, who are imparting the knowledge and the other who are receiving and enhancing their capabilities to achieve one's aspirations and progress in life. The change is observed in community approach against alcoholism, dowry, liquor making and crime.

In another case where founder of the crowdfunding platform, tried to define transaction in a reciprocal, reflective and the context of values, value, and value realization he said that transaction in the activity should be done by keeping both welfare and profit in mind (Agnihotri et al.,2016). The founder appreciated the thought because without profit one cannot plough back which was a necessary thing for sustainability of any organization. The sustainability of the model can only be ensured through suitable profits. Only after that, one can cater the have-nots of the society. The founder enthusiastically expressed his view on the said dynamics. According to him, the organization views transaction in the light of its capability that lies in creating an inclusive society. The activity is doing it by providing access to finances and opportunity. The value realization here happens in terms of social inclusion and financial inclusion. The role business model of crowdfunding platform is playing in making rural entrepreneurs or rather developing them through their businesses is by providing the necessary access to funds. Thus, they are working towards inclusion of downtrodden and have-nots of the society into the society's mainstream. Founder also quoted that they (borrowers) are not in the mainstream as most of them are "non-bankable" according to the current definition of traditional banking standards (Gupta et al, 2008).

For achieving financial inclusion at grassroots level Government of India started 'Jan Dhan Yojana' in which anyone with zero balance can open his or her account. But account opening doesn't make a person as bankable or bank worth (Manoharan, 2014). For this one needs to have an alternative that is parallel to the traditional view of measuring credit. Before posting the story of a person on the cloud platform, the organization looks at his livelihood and connects borrowers through trusted channels to check the background and have an idea about

their intent. The channel analyzes his or her activities and note down the feedback about his or her intentions. The intention means what they want to do with the funds if in case they get access and how they utilize those to meet their goals. When all the necessary information required is in place, would the organisation lends according to his or her needs and capability. But credit is not the only reason to lend money or for segmenting population as we go in the traditional banking. For this micro-funding cloud platform was making efforts so that the borrowers progress and achieve growth. Afterwards, they may generate enough resources to be recognized or meet the traditional banking standards. Later on these strengthened businesses may do financial transactions with the traditional banks. Therefore, in a way they are converting their clients or customers into bankable client or customer in traditional and conservative perspective of banking. The value realization is that mainstream financial inclusion may pick up at grassroots level.

Founder of micro-funding cloud based platform expressed his thoughts by saying that *“connection of values linked with value (economic) in these transactions is present and simple. If one has something it has to be distributed back to the society. This exists as a latent need amongst the people to make an impact on the society with a sense of duty towards society at large. The very thought of this kind attracts people to the platform. This has to be simple and voluntarily. The force or compulsion in the form of fixed rate of interest should not be applied. The concept of willingness or ‘sahaj’ as mentioned in our ancient text that is being at ease comes into play. The willingness is harnessed through the flexibility at a rate at which lender and borrower may use the platform. Platform provides options for choosing the rates at which one is comfortable and willing to lend or borrow. Lenders can charge from zero to a maximum of 8.5% per annum rate of interest. Many a times it happens that a lender lends money at a low or no rate of interest. From lender’s point of view lending money at low interest rate means doing better that is doing good Karma or deeds. In this whole process organisation acknowledges the fact that they do not judge lenders on the basis of a interest rate they were asking on this platform. Being in a state of sambhava (equanimity) and being non-judgemental towards others irrespective of rate of the interest one can lend or borrow. From borrower’s point of view, they are getting access to funds with dignity at pre-specified terms and conditions and at a rate at which they can payback. Most of the cases profile does not qualify as per the traditional bank standards.”*

For explaining the value realization founder of micro-funding platform cited the example of Maya, who get organizational assistance for starting a business. The business earning translated into children's education. The overall family benefited. Educated child will certainly be good for others and society. So in this way goodness will come back to you at some point of life time. Family is a smallest unit of society and many such families live together in village. In a similar manner village make nation and nations make world.

According to the founder of Organization that produces eco friendly clay products welfare is the basis on which a transaction can happen. In this particular context from the very beginning itself founder started to change the trend and increase the usage of mud-based products. The usage and acceptance cannot happen without a transaction. Both usage and acceptance involves the benefits to customers, environment and his community. The direct benefit to customer is in terms of cost, usability, health benefits and the environment.

The cost of the clay-based refrigerator is quiet low and at the same time does not require electricity that means no electricity cost. The nutrients of the cooked food are maintained that has a direct effect on the health and an individual's well-being. The mud-based products do not create any waste for environment and can be disposed of easily after usage. The increasing usage of mud-based products employs a particular section of society traditionally involved in pottery making thereby decreasing the rural migration in search of employment in cities. Thus, easing the pressure on cities and government and as well as on the income of community through the knowledge they have acquired traditionally from generation to generation. The awareness among customers helps government also as it decreases the energy demands for which government feels pressurized from time to time (Manoharan and McQuiston, 2016; Manoharan and Ingrams, 2018). The dip in the usage can has its roots in ignorance of benefits that mud-based products provide and also these products are not so acceptable by certain classes of customers. Government's apathy towards the products may be one of the reasons that cause challenges for such transactions. The transactions in this context bring benefits and welfare to each stakeholder and can be magnified by looking closely.

In case of the restaurant chain employing hearing impaired people the value realization is also about empowering employees and making them happy in the first place by giving an opportunity of work to them. The contentment and happiness of employees translate into a good customer experience. According to participant 4, a co-founder of the restaurant chain

employing hearing impaired, the real transaction is about the happiness of our employees and is one of the highest priorities to the organization. Co-founder believes that if employees are happy only then they can make customers delighted through their services. Co-founder also mentioned that every employee gets 100 stocks every year. The stocks create an ownership amongst the employees. Founders were also ensuring that the employees get returns above than industry average. Co-founder mentioned that their employees are respected members of their family. He emphasized that don't see employees in numbers but view them as number of families which organization is helping them to sustain and grow. He supported his argument by the lower attrition rate that is 4% in his business as compared to 70% above the industry median. The low attrition itself decreases operational costs like that of recruitment and training. All efforts made are translating into realizing economic value. The case of this restaurant is an empirical evidence that how commitment, focus and integrity translates into creating value for business and getting realised in terms of economic and other kinds of value.

Co-founder of the restaurant chain employing, hearing impaired individuals, mentioned that one can very well acknowledge that they are going right as they are getting good customers feedback in terms of ratings on various websites. Business will be successful if it is sustainable; it is creating inclusiveness and happiness. Co-founder believes the transactions are getting valued in various ways apart from profits and costs. The co-founder expressed that one may sound like a philosopher but exchange should be done keeping society in mind that is this may differ from region to region and on the basis of economics as well. He quoted that 'world lives because some men still don't eat alone' (Rig Veda 10.117.6). Without this approach the world cannot survive.

5.1.6.2 Value realization through values also accounts the benefits of future generation and impact on nature

According to the Ramon Magsaysay Awardee and the founder of development project, transactions include many things and not only the cost or profits in economic or monetary terms. Transactions also constitute an impact on society and the environment. The value realization through values should take the benefit of the future generations into account. An individual has too much desires and issue arise. The individual selfishness forces one to analyze value with narrow perspective and the extraction happen at the cost of something. Value realization with values is about looking at things with the perspective of community as

a whole, nation as a whole, and village as a whole. Any transaction that affects nature negatively is not a transaction in real terms. The pancha-mahabhoota siddhanta that the five elements constitute this cosmos and are a gift of God and should be kept pure and is intact. Transaction is to be done for creating equanimity and removing discrimination. Value realization through values is about developing this world into a better place to live in. The ultimate outcome or value realization is in the form of santosh and tripti. The measurement criteria through which we are analyzing are not correct. According to Professor of Management and Founder of organization promoting grassroots innovation, nature has a lot to teach us. We can apply the traditional knowledge for innovation and be receptive and observant about it. The similar kind of a thought emerged while an interaction in Delhi Metro Corporation where a senior manager said that the purity of soul (atman) helps in reception and learning about needs of others and one becomes more conscious about the surroundings (Sengupta, 2011). The consciousness helps in taking into account of one's actions or transaction and their impact.

5.1.6.3 Realizing value through values by informing customers and not undermining their intelligence and understanding

According to the Managing Director of Milk Federation, transactions should be done in keeping the customer's interest in mind along with profit of the suppliers i.e. farmers, and also the wealth that is generated in the overall process. Advertising cost is to be kept in mind as advertisement is considered as a tool for generating awareness and keeping customers and consumers informed about the products and their benefits. The availability of the products is to be ensured alongwith quality. The case of milk based ice cream and frozen dessert the recent advertisements show the difference between the two and is to be noted wherein the ingredients used are different thereby informing the customers and consumers in this regard and also suggest that one's position and outlook towards the product being delivered to the customers. Managing Director of Milk Federation made a point that, *"if one starts with the pretext that an individual or an organization can outsmart customers. One forgets that one day everything will comes in the light and will become a public discourse. The moment truth comes on the surface will change the perception of customers. Malpractice of keeping customers in dark always risks the customer loyalty and the customer's faith on the brand. The advantage of having a faith enables an organization to take major steps in innovating and developing new products and also in taking bold decisions for the welfare of the*

customers and organization. When customers have faith they do not compare the products with other company's products or services on trivial issues. This helps us in maintaining the pull strategy".

Value realization is a reflection of the contextual linkages which values hold with value. Value is largely economic and transactional in nature and involves cost. Value as a term goes much beyond economic aspects and includes social, environment and many more aspects. These aspects depend largely on an individual and the context on which s/he derives a meaning out of it.

Value realization as an overall process starts from the awareness stage to the post consumption stages and even after that. Like it happens in case of ice cream, when organization started a campaign thereby informing people and creating awareness that frozen dessert is different than ice cream as, ice cream is made of milk where as frozen dessert constitutes saturated fats, people in many cases felt cheated. This example is to convey that when you do not follow values, customers will feel cheated and would refrain from buying product. A negative word-of-mouth will find a place in the narrative about organization. The customer should not feel deluded in any case. At the time of data collection Mumbai Municipal Corporation elections were going on and Association of Mumbai lunch box delivery mechanism were making an appeal to the people of Mumbai and Thane to vote and exercise their rights as well as perform a citizen's duties, for electing right candidate and achieve good governance for growth and prosperity. Similarly, the information about the customers (borrower) is displayed on the cloud platform for increasing the transparency in the system. Thus, empowering customers by right information is also the measure for realizing value through values.

5.1.6.4 Values when learned through ancient scriptures help in strengthening the understanding

Understanding values with the help of ancient scriptures gives a better and a corroborative picture as these values have evolved through times immemorial. The ancient text holds the deeper understanding about the way in which Indian masses view things, or likewise make choices or want outcomes in certain ways. The thought process in the ancient text helps in forming or getting an idea about how people realize value regarding products/services as well. There is a deeper association of people with milk products and cows which are deemed

to be scared, people do not want or like to waste it in any way. Milk is just not a drink but it is much more than that and beyond understanding if one refers to ancient scriptures. It has nutritional value, cost, and utility and at the same time it is supplemental to the child health. The high quality milk products not only ensure healthy life, but also create a unique bond in terms of taste and establish a brand image in the consumer's mind.

5.1.6.5 Utilizing Ancient Indian philosophy of Sankhya

Sankhya philosophy may be used for segmenting on basis of triguna, as a natural tendency, thereby, providing reciprocal and a contextual linkage of values, value, and value realization: Ancient Indian scriptures have enumerated the desires rather than needs (Nandram and Borden, 2010). With the lens of ancient scriptures it is said that an individual desires are according to Guna's. The philosophy of Sankhya was given by Kapil Muni, which mentioned triguna. Triguna the three basic natural tendencies are sattva, rajas and tamas.

The triguna concept can be referred to how one can derive value. The concept of Sankhya yoga elaborates everything as an interplay of triguna (sattva, rajas and tamas), Bhagvadgita (Chapter14, Verse 5). Guna which is dominant in an individual at the subtle level forces one to act accordingly. Among these three gunas, one is predominant and becomes one's prakriti or nature. This Prakriti relates to the concept of Nivritti and Pravritti. In Srimad Bhagvadgita in chapter 14, Shri Krishna elaborates on the nature of gunas, or one may say one's nature which may also be seen as intellect (i.e. Buddhi). According to the tendencies or 'gunas' a person is termed as sattvik, rajasic, and tamasic. A sattvik person knows about one's kartavya and his actions conform to the universal order. He also has a tendency for subjectivity. Thus, his actions are in consonance with the cosmic order known as Rita. A rajasic person has a tendency towards objectivity. This tendency is called pravritti. Prakriti is nature. The prakriti generates pravritti, i.e. the tendency for objectivity. Prakriti is innate and it may be changed through nivritti. Nivritti is one that turns towards subjectivity. Former will subject one to be in the cycle of death and birth. This cyclicity will lead one through sorrow (Jara) and suffering (vyadhi). Nivritti liberates from the cycle of birth and re-birth. The person having rajasic gunas will have rajasic buddhi. The one may see harmony at the universal level but it is beyond his understanding. The rajasic person is not able to see or know about dharma in true light. Tamasic person sees things just reverse, i.e. adharma as dharma. In Srimad Bhagavad-Gita [14.10 and 12.3 and 12.4] it is elaborated that there is always a constant competition amongst the three for supremacy. When a person has a

predominance of sattvik guna (though in some cases, one may have sattvik guna along with rajasik guna) then one thinks of about welfare of all. Guna's predominance per se decides by-and-large what a person will value. Shri Ramcharit Manas, one of the most revered and widely read and quoted scriptures, while discussing about life's choice by Indian masses, has also mentioned about the Buddhi and its tendencies thereby emphasizing on sattvik guna as an indicator which sets a ground for happiness for an individual. The sattvik person has a "nirmal" Buddhi. This is linked to the yogasutra (1.47) the text which tells about the pragya i.e. intelligence conforming to the cosmic order (Ṛta). This kind of intelligence is called as 'Ritambhara'. Having this kind of intelligence makes one to follow the principle of Ṛta (cosmic) and one who is sensitive about other's needs; think for welfare for all and has a tendency for subjectivity. Shri Ramcharit Manas explains the reason for happiness and suffering that one who suffers has a crooked mind, and this kind of a thought process keeps him under stress. But when God wants to give happiness and bliss to someone gives him/her a purity of mind as well. Thus, it becomes a basis for one's blissful state. Similar thought is expressed in Patanjali Yogasutra (1.47) i.e. one whose intelligence is in consonance with the universal harmony he works for the welfare of others and will be in a blissful state (Talwar, 2009).

The founder of Micro financing firm also suggested that the concepts like triguna while viewing with the perspective of their business model might not be a prominent from a borrower perspective, but from lenders point of view these concepts play an important role. The triguna concept can be referred to for how one can derive value. Lender(s) derive and realize value mainly in terms of merit which one gains in the eyes of oneself; respect in the society that they are doing good deeds "microkarma"; and sometimes in terms of spirituality when they think about earning "Punya" by doing welfare. In very few cases, they just do it because they want to boast about it. As there are also people who want to create a personal branding for themselves, that they are doing something good for others which means they are good human beings. They are not only paying taxes but also helping others and fulfilling their social duties.

In the overall process the value realization from lenders point of view can be identified or understood in three ways and at the same time can be measured by others as well. First, they have an opportunity of earning interest on their money within a suitable range. Second, they can utilise this platform for having an impact on the society or an individual and earn merits

‘Punya’. Third, they discuss this kind of involvement in their social gatherings for getting recognition and approval in the society for their contribution. They are in a sense doing their personal branding or positioning oneself as a good human being in the eyes of others. From a borrower’s perspective, they are struck in the hardship of their lives and survival for them is an issue of life and death. They are not having the capability to think about these aspects or hold these principles. They are have-nots who may not make an impact on society significantly in an individual capacity. But they have the intent to rise in life with dignity. The platform is creating an avenue where financial accessibility can be provided to people at the bottom of the pyramid and to have-nots. The platform is flexible, sensitive and responsive for both lenders and borrowers. From the borrower’s point of view, the platform gives their narratives and stories to people, who want to lend money, mentioning their needs and a minimum time and highest rate at which they can return. Similarly, the platform gives an option to lenders to lend money to individual(s) at a rate and for a particular duration which may be zero to highest rate fixed by the committee of experts. The profit is necessary for sustaining the business model. This is not only helping borrowers to have accessibility to credit, but also to keep up their self-esteem required for moving ahead in their life.

5.1.6.6 Punya as an ultimate measure for value realization through values

Maharishi Ved Vyasa, one who was regarded for compiling all the Puranas and Vedas into written form summarized the essence of all Puranic literature by expressing the importance of two things i.e. *punya* and *paap*. Helping others is *punya* and giving grief to others is *paap*. Desire of doing good also comes from the fact that the accountability part puts on compulsion that restricts one’s desire for using his or her wealth for pleasure only and to have a sense of duty towards others and society. This philosophy itself drives a person to do something good and earn merit. The ancient Indian texts also motivates people to do their duty and at the same time these teachings or ancient Indian philosophy flows as undercurrent in the Indian psyche due to which irrespective of class an Indian feels morally obligated towards duties. If one does his or her duty and at the same time does something good for earning merit or *punya*, may lead one to achieve highest goal of life that is ‘*moksha*’ or liberation, being liberated from the cycle of birth and rebirth.

In the case of crowdfunding platform that is giving opportunity for making an impact on other’s life and society is helping lenders to earn merit or ‘*punya*’. Historically, in rural India poor have suffered a lot at the hands of money lenders who have charged huge interest with

stringent clauses which many a time have made their condition worse and led borrowers to live in a dilapidated condition. The organization is aware of facts and situation. In the backdrop of this they wanted to help people in need. Finding this type of a need, an organization provides a platform through which lenders can derive satisfaction of helping them (borrowers) to break the shackles of money lenders and start a new 'Circle of Life'. They somehow want to safeguard their money as well as want to help people who are in a dire need of some amount of money to sustain oneself and become independent. "Daan" is not the only concept here, it is actually business having a social impact. Through this exploitation 'shoshan' in the society decreases, thereby moving towards making a just society. This activity is giving a cooperation i.e. 'sahayog' to many such people who can start their small business or some agricultural related work viewing this platform as an avenue where they can make an positive impact on the society. Moreover, the activity is giving them an option through which they can earn interest on their investment at a certain rate of return.

Similarly, in case of Association of members of Mumbai lunch box delivery mechanism have been delivering food to hungry people with home cooked food thereby satiating the hunger thus earning merit or 'punya' and through other activities also like that of 'roti bank' in which they are delivering food left at different celebrations in Mumbai to the homeless people. Co-founder of the restaurant contemplated that the ancient scriptures have given a basis through which one can reflect upon the actions and the results. The ancient scriptures help in understanding the values and family structure and our daily struggles that exists from ages and at the same time help giving insights on the subtle emotions that still flow as an under-current and explain a lot about our actions and the way Indians conduct and take decision in life (Bhagvad-Gita 13.13). Value realization is all about realizing value helps in taking decisions and affects our choices. In a way it helps in re-adjusting our thoughts and embracing the philosophy that world sustains and survives. As we believe that co-existence (Kathopanishad-Krishna yajurveda 19) and sharing (Bhagvad-Gita 19.27) our fruits of success (Bhagvad-Gita 15.14) among others is the only way.

5.1.6.7 Consonance in message and action increases credibility

Participants believed that when one has consonance between thoughts, words, and actions an organization may enjoy credibility among customers, clients, partners and society at large. Mahabharata (13.8.16)8 mentions these terms of mansa (thoughts), vacha (words or), and karmana (deeds or actions). Founders and heads of organization in unison reflected these

thoughts during discussions. As discussed in earlier paragraphs Managing Director of Milk Marketing Federation emphasized on informing and educating customers through right information and also explained by quoting examples of the efforts made for providing the alternatives. Similar, to the founder of crowdfunding platform also said that the incongruity in the message and action helps an organization to go a long way. The similar kind of a thought was profoundly expressed by Vice Chancellor of University for blinds and handicapped that they not only say but they believe in ‘Seva dharma param gahna’ (Nitishataka Shloka 47) and live this through their actions by educating blind and handicapped students. The founder of school developing ambidexterity also said that once their comes the synchronicity within our thoughts, words and actions people start believing you and at the same time support starts coming to you in the form of resources, capital or volunteers. The ancient Indian traditional order of learning also teaches to have consonance in thoughts, words and action (Gurugita-1.51).

5.1.7 Impressions of great leaders and thinkers

Many leaders have influenced thoughts of people around and the participants of this study as well. The Gandhian philosophy has driven things and importantly played a greater role. The Gandhian philosophy of working for the poor and rural India connects one to empower India in real terms. Mahatma Gandhi propelled the idea of trusteeship that instigates one to share the wealth or blessings among others (Ghosh, 2012, p.32). Milk Marketing Federation as an organization imbibed Gandhian philosophy and has tried to reduce the distress of the customer which results into generating unparalleled faith amongst them. Customer’s faith bestowed the organization with an ability to innovate, inform, empower people and make better inclusive society for all. The inception of the organization was due to the distress that farmers and milk producers faced during the British Raj . The organization worked into increasing the availability of its product in far flung places of India thereby having its reach at pan India level. From ancient times milk completes or is a form of substitute for all the nutrition that one can find in a food. In a manner milk is a necessary intake and part of Indian food system.

The co-operation or ‘sahakaar’ of the rural woman has played a major role in building up of the organization and its success. The organization projects them as the real hero’s and the way in which organizational profit is empowering them to overcome their hardships of life. This has created a brand identity of mass appeal that translates into the profits and success of the organization.

5.1.8 Realizing value in terms of social network and local communities

The prerequisites for any businesses are trust, transparency, openness, simplicity, accountability empathy, network and relationship. Founder of cloud based micro-funding platform replied that the values are actually reflected in the real world and this may be applied for all the businesses or to any business model. Participants more particularly founders or heads of organization emphasized that without support of network or close knit relationship people who believe on you; if this was missing one cannot do much this is foremost and very important thing. Vice President of Mumbai tiffin delivery mechanism talked about their regular visit to Pandarpur for solidifying the community and family ties.

The individual employed as Dabbawalla were usually form the same taluka or native place as everyone knows other. The information of family background acted as force that refrain them from doing anything bad. Similar to this other organization were also utilizing the benefits of social network and relationship ties.

In case of crowdfunding platform founder expressed the fact was about people investing in people at the grassroots level. The organisation needed to build relationship among people and convert it into an asset which could be termed as trust. Trust was at the core of overall model. As, one can trust on a person only then one may lend money. Similarly, the trust can translate into increasing the number of people investing in the activity through word of mouth. Founder here explained about the reason or the catalyst that propel the chain reaction for increasing the business or for replicating the model in other parts of the country.

Networking and relationship according to the founder was at the core for implementing any philosophy at grassroots level. Founder elaborated that in his organisation everybody knows what each one and why each one so there is an accountability which is getting created and the two people are doing transaction through which a value is getting created or realised.

Even in case of Milk Marketing Federation the rural communities and women were at the core for its functioning and realizing value. The communities also play an important role in the model developed by Ramon Magsaysay Awardee. He expressed that as it was the strength of the social network mended due to the efforts made by the organization through standing with people in thin and thick times solidified the relationship. Organization had the ability to connect with two hundred thousand people in two hours time. The strength of the community was helping in running various developmental projects related to health, agriculture, water conservation and many more. In the case of School developing ambidexterity the volunteer were helping for running the school and developing ambidexterity amongst children. Social networks were good medium to communicate the philosophy and values to the society. The

social ties were helpful and enabled other to learn about the initiatives and efforts done by any organization. Social networks and local communities not only support in terms of volunteer, employees but sometimes provide necessary resources required for running the business. The community members may convert into ardent promoter thus generating brand value for the organization.

5.1.9 Empathetic outlook creates organization as a vehicle for change

The founder(s) narrated the incidences the reason why they started the organization. In each case either they were perturbed by the plight of people living around them which instigated the need to change the scenario.

Founder of School that teaches ambidexterity among children, was perturbed by the illiteracy around his village giving rise to other social evils. As, explained such thoughts generated his empathy to the people around. He also felt a deeper connection with them and their needs and wanted to solve the problem of survival and alleviate their sufferings. He decided to leave the job in the army. For the developing deeper understanding about justice and ways through which one can achieve it, he enrolled for the degree of law, and while accomplishing his studies, he read about criminology and its relation to illiteracy of people who indulge in crime, reached to the conclusion that both are inversely related with each other. He also believed that the person can be called a learned when one develops anything unique which could help for the development of his society and may be utilized for the national growth. He always wanted to develop such a solution which culturally fits with the people of the community, is appropriate and effective as a solution for the problems. These values, (cultural fit, appropriateness, and effectiveness) which, he wanted to imbibe in his model/solution. In the year 1990, while coming back home from his army training one magazine article got his attention. It was about the life of First President of India, Dr. Rajendra Prasad. The article presented a detailed insight about his life also vividly explained about his abilities. It mentioned about the peculiar ability of ambidexterity which Dr. Rajendra Prasad had. It was not so believable for him and he took it as another story about a great man. But the thought and idea of ambidexterity kept knocking in his mind. He started researching on the ambidexterity aspect and found it true and existing from past thousands of years, i.e. from the ages of Nalanda University to a recent example of Dr. Rajendra Prasad and many more examples were present in the history of India and the world like Albert Einstein, Nikola Tesla, Michelangelo and Leonardo da Vinci and there were many more.

Founder utilized ambidexterity skill for changing the education scenario and mitigating other social issues through it. Likewise, other founders also started for enabling and empowering

people which may be realized in terms of creating inclusiveness and happiness for all. Founder of crowdfunding platform mentioned the incident that happened in one of his family gathering. Family members were discussing on how one of his cousin lost opportunity of being a good cricketer due to shortage of funding. The traditional banks cannot provide money for such activities. Subsequently, the incident led founder to ponder upon the misfortune and misery that may happen in one's life due to the lack of access to funds due to the insensitivity of funding sources to such individuals who have skill, ability and intention to progress in life and make a positive contribution to the economy. The thought that many such talented strongly willed, determined and having good intention people do not make it up in the life. The empathy towards them made him to work in this direction and becoming the part of the solution. Founder has had expertise in the financing sector that enables him to understand the intricacies of the traditional banking and their limitations. This somehow helped in taking a different stand towards the same issue, people who want to excel in life or want to raise their living standard. The observation was made by him that the opportunity decreases tremendously as one goes out of Tier 1 cities. The traditional banking has a limitation as the product list which bank has does not fit with the kind of need or help a person want in these kinds of situations. Founder thought of creating a platform that could help people who don't fit within the traditional banking or the traditional bank product list. The platform created for helping people in their endeavour who are working hard to achieve their potential. He considered his role as facilitator and does not want any credit in the success of their borrower. The thought of being facilitator resonates and clearly reflect the philosophy mentioned in ancient Indian then one should not think that he/she is doing it, and see oneself as a medium through which things are happening. In case of organization producing eco friendly clay products, Founder recollected back and told that in 2001 Gujarat earthquake, one newspaper printed photograph that showed lots of broken pots in it and captioned it 'Garib ka refrigerator' which meant poor's man refrigerator. This instigated and changed the way people look and use pottery products. Every poor man desires to have refrigerator in his house but purchasing only will not do. The refrigerator usage depends on the electricity supply which is quite erratic. The shortage of electricity supply is quite prevalent in rural areas and there is a huge gap between demand and supply. This made him to work on the idea and founder started building organization that produces eco friendly clay products. The speciality of this refrigerator is that it works without electricity. In this one can keep food and vegetable. The temperature also remained maintained in it. This led him to start Organization that produces eco friendly clay products. Similar to this, others founders

also mentioned as in case of University working for handicapped and blinds, Vice Chancellor who was also one of the founding member told that how the empathy towards the blind people converted and built the institution of this scale. Same was the case with Kundalei Francis who started Integrated Village Development program after getting perturbed by the plight of people and community for this he left fatherhood and opted for secular way of living. He told the way he look every woman as his sister or mother which is a kind of 'Matrishakti' i.e. feminine energy being manifested through them. Woman plays a vital role in functioning of the overall model developed by him. In the case of restaurant hiring hearing impaired individual is also making a change in the way people view and Co-founder of restaurant expressed that businesses should change world for better. Founder(s) echoed and narrated the similar kind of story and expressed the needed to create an impact and make world better place for future generations.

5.1.10 Communitarian Spirit and Role of Government

The participants acknowledged the role of businesses, organization, and marketing for creating value for the society. The solidarity with the society and sensitivity to the needs was regarded as the important notion by the businesses. The researcher also came across many issues of disable people which emerged. The interactions revealed many facets about disabled people getting engaged and employed such as the sign language should be the part of curriculum for student by enabling them to be understood by others, thus helping them in their struggle in daily life. Brail printing should be made less costly. The role of government agencies and partners become prominent for including them into the system. Many participants also said that companies, corporate houses, and organization may do or help in developmental issues but that must not be forced upon organizations by giving some waiver in taxation when such issues has been tackled by them. The regulated forced may be used in case of avoidance from any such issues. Organizations were nothing but corporate citizen in that manner they may help others to grow and prosper (Mishra and Jhunjunwala, 2013).

5.1.11 Values are better communicated with Native Languages

The interactions made with the founders and heads of organization also gave insights about the ability that native language holds while communicating innate feeling and values. Most of the languages came from Sanskrit and have its roots in Sanskrit the essence of message can be easily deciphered through usage of such words. They also pointed out many words that may not be translated into any language such as dharma. The word may change meaning with

context and whole range of meaning comes through it. Managing Director of company dealing in plastics, expressed that though every language has power to express but the intrinsic meaning of the word can only be understood through the languages such as Sanskrit, that gave birth to many languages (Matilal, 1990, p. 19). The reason being such words were still intact and had ability to convey means without distortion, which was the necessary condition for any communication. Founding member of University imparting education with scientific spirituality as motto said that “Rasa may be viewed as a new way for developing understanding about human emotions, which is ingrained in ancient roots and can be explored for decision making and choice selection studies. The linkages of values, value and its realization can be deciphered through going deeper into the connotation of words having Sanskrit roots like tusthi, pushti, santushti, tripti, santosh, and bhava.” The same thought was echoed by Editor of Encyclopaedia on Hinduism and Linguist and also Ex Pro Vice Chancellor of Central University in New Delhi. He said that very meaning has context and etymological significance that have an ability to give insights about the cultural history and holds anthropological relevance. He expressed that the marketing definition which has been followed in this research also mentioned regarding communication of values. The words used in message have least chance of distortion in for both the sender and receiver. Those words are best to formulate any message or to communicate values to customers, clients, partners and society at large.

5.2 Linkage between findings, interpretation and ancient Indian text:

The findings in form of extract, quotes, and insights as given in chapter 4 and 5 and interpretation in the context of the study given in chapter 5 and association of ancient Indian text with two them is given in the Table 3.

Linkage between findings, interpretation, and ancient text

Data Extract	Interpretation	Reflection of Ancient Text
<p>Padma Shri and Professor of Management said <i>“Organization supporting grassroots innovation has made all this progress through 30 years old network. Organization promoting grassroots innovation has seven values, i.e. equity, environment, ethics, empathy, excellence, efficiency, and enterprise. Altogether complete the meaning of real education. These values are represented as eight sign made in Indian dance form, i.e. hasta-mudra and are being followed by the Organization supporting grassroots innovation network and constitutes its philosophy.”</i></p> <p><i>“There is no doubt that consumption, production, processing, and distribution all the four are linked in our culture. To give the example when we cook the bread the first bread we do not eat, to whom does it goes, it goes to cows, birds, animals, that means in everyday life, in everyday food, a share for nature is taken out and now those who believe in this philosophy try in their innovation to keep track of nature”</i></p> <p>Managing Director of a corporate organization said <i>“Marketing cannot be segregated from the business motive. During the past few</i></p>	<p>1. Perspective from Ancient Indian Scriptures with Reference to the Objectives of the Research</p> <p>Founder(s) and Corporate Heads coherently expressed the perspective that as values are fundamental and ubiquitously present in the ancient texts, understanding such text increases the knowledge about values, which gives the basis for the realization of value, be it for individuals or the society. Values have the ability to re-orient the process, activity, system, or the outlook towards them the way we perceive, inspect or measure the outcomes. Ancient scriptures, particularly Vedas, were quite modern and gave the foundation for building up the individual and modern society. The ancient Indian scriptures which have been referred to in this research appreciate novelty, new thoughts, and assimilation that enabled apart of Indian society and culture to be receptive of other cultures (Rig Veda, 1.89). The recent marketing definition as given by American marketing association mentions customer, client, partners, and society at large. Thus, the new definition is integrating all. The marketing has evolved and changed as per the needs of the time. The depiction of evolution is evident from changes done in the marketing definition. According to the present definition, Marketer must think for all, while communicating, creating, delivering, and exchanging value. The very thought connotes with the “Sarve Bhavantu Sukhinah” (Brihadaraanyaka Upanishad 1.4.14), “Sarva Bhut hiteh Ritah” (Bhagavad-Gita, 5.25 and 12.3-4) they meant and convey us to work for welfare and benefits to all; thus, marketing definition is also reflecting the same. There exist a plethora of such hymns in ancient Indian scriptures. These hymns and chants portrayed good thoughts for all and directed towards bestowing benefits to all. As per the ancient tradition, the blessing is bestowed to one who performs a certain kind of ritual — performing a ritual demands a sacrifice of some resource like that of time or</p>	<p>ईशावास्यं इदं सर्वं यत्किञ्च जगत्यां जगत् । तेन त्यक्तेन भुञ्जीथा मा गृधः कस्यस्विद्धनम् ॥ IshA vAsyaM idaM sarvaM yat ki~jcha jagatyAM jagat tena tyaktena bhu~jjlthA mA gRudhaH kasya svit dhanam (Yajurveda 40:1)</p> <p>‘Do not covet anyone's wealth. What is bestowed upon you. Do not set your heart on what is owned by others’</p> <p>परोपकारायफलन्तिवृक्षाः परोपकारायवहन्तिनद्यः। परोपकारायदुहन्तिगावःपरोपकारार्थइदंशरीरम्॥” (Subhashitani 1.37)</p> <p>paropakArAya phalanti vrukshahA paropakArAya vahanti nadyaha paropakArAya duhanti gAvaha paropakArArthamidam Shariram” “Trees yield fruit as favour to others. Rivers flow for the betterment of others. Cows give milk for the welfare of others. This body also is meant for doing good to others.”</p> <p>"स्वस्तिपन्थामनुचरेमसुर्याचंद्रमसाविव।" (Rigveda 5/51/15)</p>

<p><i>decades, the business mechanism is believed to be a way of maximizing profits; then it graduated said to be as a way of increasing the wealth of those who own the business. Social entrepreneurship though existed but has come up recently. Now, people are talking in terms of business being vehicles or activities that should do maximize the overall good and look at the whole thing. Now the things are different. Definitions are evolving”</i></p>	<p>effort. The time or effort may be considered as a form of cost. The definition of marketing seems quite near to the thoughts of ancient Indian scriptures. Thus, marketing may be viewed in terms of values for realizing value which is being created, communicated, delivered and exchanged to customers, clients, partners, and society at large.</p>	<p>"May we have nature of giving to others as the sun and moon is for others." "आत्मार्थजीवलोकेऽस्मिन्कोनजीवतिमानवः।परंपरोपकारार्थ्योजीवतिसजीवति॥" "In This World each and every one is doing and living for himself, but one who lives /does good for others is living true life in true sense."</p>
<p>Founder of Organization that produces eco friendly clay products said “one can find the roots of processes and ideas in the ancient texts. The ancient texts specifically elaborate upon the panch-mahabhoota, i.e. Akash (ether), Agni (Fire), Jal (Water), Vayu (Air) and Prithvi (earth or soil). The balance of these elements or 'tatva' leads to health and happiness whereas imbalance becomes a cause or misery and misfortune. I am born in the family hailing from a community, where community members are adept and well-versed in utilizing the traditional knowledge of making utensils and pots from the soil. Utensils and pots are used for various household purposes including the traditional usage of clay-based pots that are used in for keeping water cold. Thus, the primary source of the income for the community traditionally comes from pottery. In present times also many from that socio-economic background have pottery as the main occupation. The usage of</p>	<p>2. Understanding Innovation through Traditional Knowledge</p> <p>Traditional methods of earning livelihood play a vital role in the life of rural masses in India, adherence to the social values and tradition helps in leading a peaceful life. The society draws values from the ancient past and texts. Values and norms inscribed in ancient texts are still vibrant and giving the shape to social structures and social system. Many times they are utilized by individuals to grow and increase one’s capability for development. The founder of organization that produces eco friendly clay products endorsed a similar kind of thought.</p> <p>Founder of organization that produces eco friendly clay products said that one could find the reason and solution in the ancient text. He quoted that ancient text specifically elaborates upon the panch-mahabhoota (i.e., Akash (ether), Agni (Fire), Jal (Water), Vayu (Air) and Prithvi (earth or soil) (Taittirīya Upaniṣad 1.7.1). The balance among these elements leads to health and happiness whereas imbalance becomes a cause of misery and misfortune. (Bhagavad-Gita 15.14; Śvetāśvatara Upaniṣad 2.12) He expressed that “from the Vedic time’s clay had different usage. Ancient scriptures mentioned about Vishwakarma, God of Engineering and Innovation, and he gave the skill of pottery (kumbhar). Since ages, my community is making pottery.” The members of the community are generally adept in utilizing the traditional knowledge of making utensils and pots from clay, which is their primary source of income. Founder of</p>	<p>आपओषधयोवनस्पतयआकाशआत्मा।इत्यधिभूतम्।अथाध्यात्मम्।प्राणोव्यानोऽपानउदानःसमानः।चक्षुःश्रोत्रंमनोवाक्त्वक्।चर्म माँसँस्नावास्थिमज्जा।एतदधिविधायऋषिरवोचत्।पाङ्क्तंवाङ्दँसर्वम्।पाङ्क्तेनैवपाङ्क्तँस्पृणोतीति।(सर्वमेकं च)” ॥ (Taittirīya Upanishad 1.7.1) Transliteration: “prithivy antariksam dyaur diso, va avantaradisah, agnir vayur adityas candrama naksatrani, apa osadhayo vanaspataya akasa atma, ity adhibhutam, athadhyatmam, prano vyano, apana udanah samanah, caksuh srotram mano vak tvak, carma mamsam snavasthi majja, etad adhidivhaya risir avocat, panktam va idam sarvam, panktena iva panktam sprinoti.” Translation: “The earth, the mid-region, heaven, the quarters and the intermediate quarters; fire,</p>

<p><i>clay-based utensils has dipped a lot in the past few years that has affected the economic capability of their community at large.”</i></p> <p><i>“from the Vedic time's clay had different usage. Ancient scriptures mentioned about Vishwakarma, God of Engineering and Innovation, and he gave the skill of pottery (kumbhar). Since ages, my community is making pottery.”</i></p>	<p>organization that produces eco friendly clay products mentioned that as he was from that socio-economic milieu where generally, a specific community is known for holding expertise in particular skills or field of knowledge, he entered into the business of pottery. Any individual can develop his or her capabilities according to one’s community background, which helps in generating support. Clay-based utensils (Satapatha Brahman VI.5.1-6) and pots are the part of any household for various purposes, such as the traditional usage of clay-based pots for keeping the water cold. Recent trend causing worry to the community members is that the usage of clay-based utensils has dipped a lot in the past few years and has affected the economic capability of the community at large.</p> <p>Founder of Organization that produces eco friendly clay products said “Every poor man desires of owning a refrigerator but a shortage of money for purchasing and hefty electricity bill refrain them from buying one. The refrigerator usage also depends upon the electricity supply, which is quite erratic. The shortage of electricity supply is quite prevalent in rural areas, and there has been a massive gap between demand and supply. Founder developed a product and named it ‘Mitticool’, a clay-based refrigerator. The speciality of this refrigerator is that it works without electricity.”</p> <p>Founder utilized the capabilities and technical know-how for developing Mitticool refrigerator and changed the way the market looked pottery. This innovative product is giving hope for changing the usage pattern by evolving the pottery tradition and making it relevant to the present times. According to the founder of Organization that produces eco friendly clay products, his case confirms to the community’s expertise as mentioned in ancient Indian scriptures, which helped him in getting enabled and empowered as an individual along with his community. The founder quoted that following traditional methods of earning a livelihood and working leads individuals and community to prosperity and wealth. (Rig Veda -10.10, 10.11, 10.12, Atharva Veda 31.10-11, Bhagavad-Gita, 2.31, 3.34, 4.13,18.45,18.46, 18.47)</p>	<p>air, the sun, the moon and the stars; water, plants, trees, space and the body; this is with regard to the elements (present in a being). Now, with regard to the bodily parts: prana, vyana, apana, udana, and samana; the eye, the ear, the mind, the speech and touch; skin, flesh, muscle, bone and marrow. Having seen this arrangement, a seer said: "All this is fivefold. With these the fivefold (aggregates) the fivefold (being) is filled up”</p> <p><i>"बलवानप्यशक्तोऽसौधनवानपिनिर्धनः श्रुतवानपिमूर्खोऽसौयोधर्मविमुखोजनः" </i> <i>"One who forsake Dharma or duties, even if one is powerful he will be incapable of doing anything, if one is rich he will be deemed as poor. Even if he is wise one will be considered like a fool".</i></p>
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<p>Co-founder of Trans-disciplinary University said <i>“We look at nature as 'pancha-mahabhoota' this is a different perspective from which we look at things” “ In Indian knowledge system we have dharma, artha, kama and moksha which we have to pursue”</i> Founder of Organization that produces eco friendly clay products said <i>“one can find the roots of processes and ideas in the ancient texts. The ancient texts are specifically elaborate upon the panch-mahabhoota, i.e. Akash (ether), Agni (Fire), Jal (Water), Vayu (Air) and Prithvi (earth or soil). The balance of these elements or tatva leads to health and happiness whereas imbalance becomes a cause or misery and misfortune. Born in the family hailing from a community, where community members are adept and well-versed in utilizing the traditional knowledge of making utensils and pots from the soil. Thus, the main source of the income for the community traditionally comes from pottery. In present times also many from that socio-economic background have pottery as the main occupation.”</i></p> <p><i>“soil provides us right from the gold, silver, nutrients, or anything else we require. The soil is related to longevity, as mentioned in the Vedas or in Vedic times people used to have a long life by using clay-based utensils played an important role in the health or Swasthya of the people by maintaining the nutrient content of the food.”</i></p>	<p>3. Communicating value of products through traditional knowledge</p> <p>The benefits to the consumers are communicated with the support of ancient text also helps in increasing the acceptability and usage pattern of the products.</p> <p>Value realization gets linked to the ancient text in products. Founder of Organization that produces eco friendly clay products from the very beginning itself clay-based products usage and acceptance involves the benefits to customers, environment and his community. The direct benefit to customer is in terms of cost, usability, health benefits and the environment. The cost of the clay-based refrigerator is quiet low and at the same time does not require electricity that means no electricity cost. The nutrients of the cooked food are maintained that has a direct effect on the health and an individual’s well-being. The clay-based products do not create any waste for environment and can be disposed of easily after usage.</p> <p>Like Vedic way of cooking utilizes clay based pots for cooking and offering made to Gods for blessings and happiness. The usage is ingrained in the Indian psyche from ages. (Taittiriya Upanishad 1.7.1, Satapatha Brahman VI.5.1-6; Rig Veda I, 162; Rig Veda I, 10; Rig Veda I, 11; Rig Veda I, 13; Rig Veda VII, 70; Rig Veda VII, 2; Rig Veda V, 76; Rig Veda V, 1; Rig Veda VII, 33; Rig Veda VII, 7; Rig Veda VIII, 89, 7).</p>	<p>निरंजनो निराकार एको देवो महेश्वरः । तस्मादाकाशमुत्पन्नमाकाशाद्वायुसंभवः ॥ वायोस्तेजस्तत्प्रापस्ततः पृथ्वीसमुद्भवः । एतानि पंचतत्त्वानि विस्तीर्णानि पंचधा ॥ तेभ्यो ब्रह्माण्डमुत्पन्नं तैरेव परिवर्तते । विलीयते च तत्रैव तत्रैव रमते पुनः ॥ पंचतत्त्वमये देहे पंचतत्त्वानि सुन्दरि । सूक्ष्म रूपेण वर्तन्ते ज्ञायन्ते तत्त्वयोगिभिः ॥ [Shiv Swarayoga 6-9]</p> <p>Niranjano Nirankar Eko Devo Maheshwarah Tasmad akasham utpanam akashdwa ayu samhawa / ayuutejas tatpasyat prithivi smudbhava aityani panchatatwani vistaarani panchdha / Taybhyu bhramanadamutapanam tairava pravartatai / Vilyate cha tataraiwa tataraiwa ramte punah/ Panchtatwamyedaihai panchtatwaani sundaari / Sushma rupain vartatai gyanyate tatwayogibhi</p> <p>Unborn and formless Maheshwar are the only gods, they are the root causes of this world phenomenon. This sky first appeared from the God and the air produced from the sky. Earth arose from fire, fire, water, and water. By these five types, these panch Mahabhootas (collectively). From the same Panch Mahabhoota, the universe is produced, it changes by itself and the sequence of creation keeps on moving continuously.</p> <p>These five elements are created in our body created by these five elements, are subtle actively.</p>
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<p>Founder of Organization that produces eco friendly clay products said <i>“This traditional knowledge or view about the soil will certainly help the society. He has various ambitious plans like a project in which they were developing houses, which will not require electrical appliances like that of air conditioners, ceiling fans, or any other cooling. He is also planning to develop an institution where one can learn about pottery or other innovations to clay. The younger generation should be aware of the knowledge given to us in Vedas. One should learn new things but at the same time must look for the traditional knowledge given in our ancient text and requires awareness among younger generation is needed.”</i></p> <p>Founder of Trans-disciplinary University, Padma Shri and Norman Borlaug Awardee said <i>“learn from east-west-north-south. You must learn from foreigners. You can learn from anywhere, also learn from your roots, the question was what is the source of inspiration, the source of inspiration is clarity of duty, if India wishes to modernize, it must also concern it's roots. In the health sector, which is the focus of this particular campus. We are not only providing solutions to our health problems based on only western medicine. What influences health care in this country? We knew a few decades ago, and we thought that all our solutions would come from so-</i></p>	<p>4. Developing institution based on traditional knowledge</p> <p>The institutions and businesses based on tradition and traditional knowledge can serve sensitive customers and uplift the community and society at large. Such businesses propositions have value for all the stakeholders. The organization getting developed in the directions that derive its philosophical roots and knowledge from ancient texts and traditions as in case of Organization that produces eco friendly clay products. In the same vein, one can view about the Foundation for Revitalization of Local Health Traditions foundation which was established in 1993 as an initiative by Mr. Satyanarayan Gangaram Pitroda and Mr. Darshan Shankar. The vision of the foundation is “To revitalize Indian Medical Heritage.” The execution of Scalable strategy by establishing I-AIM Healthcare Center (IHC) on 17th March 2011 as an extension of Amruth Ayurveda Nursing Home & the Yoga Centre (20-bedded small scale Ayurveda healthcare service operating since 2004 in the old campus). IHC helped in diversifying FRLHT's (Foundation for Revitalization of Local Health Traditions) education, research, and outreach programs. IHC demonstrated an innovative institutional model for promoting Indian Medical Heritage. Trans-disciplinary University is a part of the trust called FRLHT. Both, TDU and healthcare unit is an extension of the philosophy of the FRLHT. As, the healthcare unit is providing safe, efficacious and cost-effective healthcare solutions for contemporary health problems through creative applications of Traditional Health Systems suitably integrated with biomedical sciences.</p> <p>The philosophy of FRLHT getting reflected in TDU's working, teaching and research efforts, all made to give solution(s), especially, with a multi-disciplinary approach and revitalize the Indian knowledge system for developing and promoting societal application for healthy living and well being. Many members work with the collaboration of the forest department of different states. In areas, deep jungle there exists various problems related to basic human needs such as one of the most prominent issue is e to thgetting clean drinking water uis difficult. The question of clean drinking</p>	<p>“आ नो भद्राः करतवो कष्यन्तु विश्वतो. अदब्धासो अपरीतास उद्भिदः” (Rig Veda 1.89.1) “ā no bhadraḥ kratavo kṣyantu viśvato. adabdhāso aparitāsa udbhidaḥ” “May powers auspicious come to us from every side, never deceived, unhindered, and victorious, That the Gods ever may be with us for our gain, our guardians day by day unceasing in their care”.</p> <p>“स्वस्थस्यस्वास्थ्यरक्षणं अतुरस्यविकारप्रशमनाम्ना” (Charak Sutra 30/26) Transliteration: “Swasthasya swastha raksanam aturasya vikara prasamanam.” (Charak. Sutra. 30/26) Translation: “To prolong life and promote perfect health (add years to life and life to years). To completely eradicate the disease and dysfunction of the body”.</p> <p>Veda give importance to <i>arogya</i> (disease free state) which is key to fulfilling the four human pursuit viz. <i>dharma</i> (righteousness, moral values), <i>artha</i> (prosperity), <i>kama</i> (pleasure, psychological values) and <i>moksha</i> (salvation, spiritual values).</p> <p>Sahasratram dhara dravidasya mey duham dhruveva Dhenu sa anapa asphuranti (Atharva</p>
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<p><i>called western modern medicine, they have so. Everybody knows this fact such as policy makers know this, a customer knows this, but we said why we do not look at the contemporary relevance of our traditional health sciences? The question is what the contemporary relevance of traditional health sciences is? It is a modern question. It has a long background. We kept on changing. Our traditional knowledge does not remain static either has been evolving right from 1500 BC or 3000 BC to 1900 AD, and during this period the number of literature is written. The modification is happening, certain things continuing, there is no reason to discard them, so no tradition is static it evolves that is the inspiration clarity of thought if you want to modernize, and roots of the modernization lie in clarity.”</i></p>	<p>water is acute in part of the developing world. , and the various example of successful delivery by the organization is getting acknowledged by others. One of the famous examples is of Copper Rods. Copper rods can solve the problem of water-borne disease due to the bacteria present in the water, as the copper kills the bacteria if the copper rod put in the water for several hours. This knowledge known to households in India was testifying with the standards of current science and technology and codified in the present language of science. The validation of this knowledge can itself help the masses for getting clean drinking water at a low cost.</p>	<p>Veda 12:1:45) ‘Work for the glory of our country and countrymen speaking different languages. Give due regard to the faiths of other people. Worship your motherland as you worship God.’</p>
<p>Founder of restaurant that hires hearing impaired people said “We are very clear that we don't want of sympathy that has to be business so if you go to the restaurant, behind their shirt we have written;‘I know sign language what's your superpower.’ When we started meeting hearing impaired, we saw they have three key attributes recommended by your server. Imagine your server is intuitive, he understands your requirement, he is more attentive and focused, and he is smiling, what would be better they are custom made for hospitality.”</p>	<p>5. Realizing Value through values by utilizing natural abilities and creating unique experience Ancient Indian scriptures regard everything. As per the scriptures, everyone has relevance and ability which may be honed through efforts. The worthy and adept know how to utilize anything and convert it into a resource. (Hitopadesha, 2.75) Similar kind of thought reflected from the business model developed by one of the respondents, Co-founder of a restaurant chain which employs hearing impaired people. Founder said that they utilize natural capabilities of hearing impaired individuals. They are intuitive, observe people keenly, polite, are focused, responsible, honest, committed to their tasks, willing to go the extra mile for their jobs, and more importantly their smile has an innocence, which is the integral part and significant for hospitality, this attracts the customers and give a unique experience.</p>	<p>“अश्वः शस्त्रं शास्त्रं वीणा वाणी नरश्च नारी च। पुरुषविशेषं प्राप्य भवन्ति योग्यायोग्याश्च ॥” (Hitopadesha, 2.75) Transliteration: “ashwaH shastraM shAstraM vINA, vANI narashcha nArI cha puruSha-visheShaM prApya, bhavanti yogyAyogyAshcha ” Translation “Horse, weapon, science, musical instrument, speech, and man and woman.</p>

		(They all) become worthy or unworthy, based on who gets to use (employ/utilize) them”.
<p>Founder of Restaurant that hires hearing impaired persons said <i>“Indian culture is quite rich in context of values and nobody can teach that part to India and the richness of values get reflected in the ancient texts and scriptures. The concepts or the hymn of ancient texts such as Atithi Devo Bhavah; Pitri Devo Bhavah have become the axle around which the whole India has revolved around for centuries and will continue to do so. We don’t view life in a segregation way rather than view others such as parents and family members as a part of oneself and integral to our existence. We feel blessed if one becomes useful to others and society apart from the family and friends. We believe in touching and impacting other’s life in our lifetime in a good way. We derive happiness and satisfaction through these actions and intentions which are quite different from the way westerner does define happiness and satisfaction in life.”</i></p> <p><i>“Business will be successful if it is sustainable; it is creating inclusiveness and happiness as well. The happiness of our employees is one of the highest priorities of the organization. In the process, the parent of the ward develops confidence and feel eased out regarding their well-being after them, when they would not be alive to take care. We believe that if employees are happy only when they can make customers</i></p>	<p>6. Including “Matra devo bhavah”; and “Pitra devo Bhavah” along with “Athithi devo bhavah” in business model</p> <p>Veda’s mention various values like “Athithi Devo bhavah” which is quite commonly used in tourism sector and is also a famous tagline of “Incredible India” campaign of government of India “Athithi Devo Bhava” a famous ancient maxim (Taittirīya Upanishad1/11-2) says that guests are God. Similar to this there exists other maxims. “Matra Devo bhavah” meaning that the mother is a god. “Pitra Devo Bhavah” meaning that father is a god. The organization is creating a unique experience and ambiance for the customers along with the food and cuisines. Subsequently, the business model developed is now empowering and enabling the hearing impaired people. The parents feel relieved towards the responsibilities and tensions they have been having regarding the future of their wards. Thus, the business model serves both- the customers as well as the parents of the hearing impaired individuals. From the societal perspective, social value or societal value is getting derived as hearing impaired individuals are mostly dependent on the family. With this initiative, hearing-impaired people not only contribute to the society and economy but also become support for families and friends. The organization is giving hope to the hearing impaired individuals, which shows that they can be engaged in economic activities and can deliver at par or as observed in many cases more than any individual as well.</p>	<p>“मातृदेवो भव । पितृदेवो भव । आचार्यदेवो भव । अतिथिदेवो भव । यान्यनवद्यानि कर्माणि तानि सेवितव्यानि । नो इतराणि । यान्यस्माकं सुचरितानि तानि त्वयोपास्यानि । नो इतराणि ॥ २ ॥</p> <p>“Matra devo bhava pitridevo bhava acharya devo bhava athithi devo bhava ya anyaandhaani karmani taani sayvitvyaani no itraani anayaasmakam sucharitaani taani tavyopaasayaani no itraani ”</p> <p>“Be one to whom a mother is as god, be one to whom a father is as god, Be one to whom an <i>Acharya</i> (spiritual guide, scholars you learn from) is as god, be one to whom a guest is as god. Those acts that you consider good when done to you, do those to others, none else.” — <i>Taittirīya Upanishad, I.11.2</i>)</p>

<p><i>delighted through their services.”</i></p>		
<p>Founder of a Restaurant Chain that hires hearing-impaired employee said <i>“it is important for businesses to generate wealth for the society in addition to generating wealth for the individual. A mandatory 2% CSR is not generating enough wealth for society. It is important that businesses within their locality and communities offer something because then you are creating something which truly can be called as an organization and an institution. If you see in most developing countries, this is lacking because there is a struggle for every person, every enterprise because of the scarcity of resources. People in India have inherited a bigger value system than the west. So keeping values in mind, we started looking for how can the restaurants generate wealth for society.”</i></p>	<p>7. Motive of Business and Marketing</p> <p>“Marketing cannot be segregated from the business motive. During the past few decades, business mechanism believed as a way of maximizing profits then it graduated to being said as a way of increasing the wealth of those who own the business. Social entrepreneurship though existed but has come up recently. Now, people are talking in terms of business being vehicles or activities that should do maximize the overall good and look at the whole thing. Now the things are different. Definitions are evolving” - Managing Director of a company related to the plastic sector</p> <p>Many other respondents interviewed agreed with the concentric idea of business being a vehicle for change and welfare along with earning a profit. When the researcher interviewed Co-founder of a restaurant chain employing hearing impaired, he acknowledged that every business has an aim of creating economic value but apart from that social value and community value is also getting realized in the business model of the organization. The organization is providing the platform for hearing impaired individuals and at the same time giving hope for the hearing-impaired community. Along with this, the founder mentions that they remind themselves that they are not doing philanthropy but doing a business which has a social impact and generates profit, which is necessary and integral part of any business model.</p>	<p>“द्रविणोदा ददातु नो वसूनि यानि शण्विरे । देवेषु ता वनामहे ॥” “draviṇodā dadātu no vasūni yāni śṛṇvire deveṣu tā vanāmahe (Rig Veda 1:15:8)”</p> <p>‘Let us become god’s instrument and distribute wealth to the poor and the needy’</p> <p>दूरेण ह्यवरं कर्म बुद्धियोगाद्धनञ्जय । बुद्धौ शरणमन्विच्छ कृपणाः फलहेतवः ॥ Bhagvad Gita2.49 </p> <p>Transliteration: dūreṇa hy-avaraṁ karma buddhi-yogād dhanañjaya buddhau śharaṇam anvichchha kṛipaṇāḥ phala-hetavaḥ</p> <p>Translation: “Seek refuge in divine knowledge and insight, O Arjun, and discard reward-seeking actions that are certainly inferior to works performed with the intellect established in Divine knowledge. Miserly are those who seek to enjoy the fruits of their works.”</p>

Vice President of Mumbai tiffin delivery mechanism said *“We are from the soil of saints like Sant Tukaram ji, Eknath ji and great warriors such as Shri Chatrapati Shivaji. We belong to the “Mawada” community known as soldiers’ in the Shivaji army. So one may see that we have energy, power, and aggression of a soldier and from Saints, we have taken humility.”*

“The President of the organization is elected upon the reason and the process through which their values have been getting developed but for this, the choice of their leaders plays an important role. The choice is dependent on cultural and historical background.

We relate with history in a manner as we come from land of sages and warriors. Both of these have given us some values that can be applied such as like sages have given ‘namrata’ ‘humility’ and from warriors like Shivaji, we have got his ‘akramakta’ that is ‘aggression’. We can look for saints such as ‘Sant Gyaneshwar and Sant Tukaram’ who use to say that ‘aah vishwathi maahje ghara” which means that the whole world is my home. We are trying to inculcate this philosophy in our working.”

8. Product/Service as a reflection of values and translating of those values into value

Vice President of Mumbai Tiffin delivery mechanism reflected upon the role that ancient text may have played in business. He expressed that the ancient text given criteria for choosing guiding principles and has always been inspiring. He tried to elaborate his viewpoint through corroborating the reason and the process through which their values got developed and also acknowledge that the choice of their leaders played an essential role in strategizing business. The choice was dependent on cultural and historical background. He told about their past and their origin. As his forefathers were soldiers in the Army of Chhatrapati Shivaji and famously known as “Mawada.” Vice President of Mumbai tiffin delivery mechanism traced it back to history and started gave the details of his community. They came from ‘Devanandi-Pandharpur’ and the community is known as “vakarik sampradaya.” They follow a mantra chanting “Jai Jai Rama Krishna Hari, Jai Jai Rama Krishna Hari” and they used to chant this mantra continuously while conducting their work and duty. They believe in offering their work and effort in the feet of Vitthal Deva, an incarnation of Lord Vishnu. This kind of practice gives them a state of effortlessness which is the reason why they can cope up the stress of delivering food with precision and accuracy. He further explained that as they have such a history, which was shaped both by sages and warriors, they bestowed them with some values like sages gave them ‘namrata’ (humility) and Chhatrapati Shivaji gave them ‘akramakta’ (aggression). He also quoted Sant Gyaneshwar, Sant Tukaram, Sant Eknath who quoted that ‘aah vishwathi Mahje ghar aa, the world is our home that is quite inconsonance to ‘Vasudhaiva Kutumbakam.’ He further explained that they were trying to inculcate this philosophy in their working. He explained the overall philosophy behind it. He said that tiffin delivery activity cannot be compared with anything or cannot measure it in terms of money, as they were charging far less than the courier company if you compare Mumbai tiffin delivery mechanism in terms of timely delivery. Vice President of Mumbai tiffin delivery mechanism explained that the philosophy of his organization is in the mode of doing ‘Seva’ of people and

पञ्चैतानि महाबाहो कारणानि निबोध मे ।
साङ्ख्ये कृतान्ते प्रोक्तानि सिद्धये सर्वकर्मणाम् ॥
**अधिष्ठानं तथा कर्ता करणं च पृथक्विधम् ।
विविधाश्च पृथक्चेष्टा देवं चैवात्र पञ्चमम् ॥**

pañchaitāni mahā-bāho kāraṇāni nibodha me sāṅkhye kṛitānte proktāni siddhaye sarva-karmaṇām adhiṣṭhānam tathā kartā karaṇam cha pṛithag-vidham vividhāśh cha pṛithak cheṣṭā daivam chaivātra pañchamam [Bhagavadgita 18.13-14]

“ Learn from me about the five factors that have been mentioned for the accomplishment of all actions in the doctrine of *Sāṅkhya*, which explains how to stop the reactions of karmas. The body, the doer, the various senses, the many kinds of efforts, and Divine Providence—these are the five factors of action”.

**यज्ञशिष्टाशिनः सन्तो मुच्यन्ते सर्वकिल्बिषैः ।
भुञ्जते ते त्वघं पापा ये पचन्त्यात्मकारणात् ॥
3.13॥**

yajña-śhiṣṭāśhinaḥ santo muchyante sarva-kilbiṣhaiḥ bhujjate te tvagham pāpā ye pachantyātma-kāraṇāt [Bhagavadgita 3.13]

“The spiritually-minded, who eat food that is first offered in sacrifice, are released from all kinds of sin. Others, who cook food for their own enjoyment, verily eat only sin.”

**अयं बन्धुरयनेति गणना लघुचेतसाम्
उदारचरितानां तु वसुधैव कुटुम्बकम् ॥**

	<p>providing food to hungry people and this is a form of Dharma or service, which they were doing for people in Mumbai itself. According to Vice President of Mumbai tiffin delivery mechanism satiating the hunger is a divine service as food is 'Anna Brahman' in ancient Indian scriptures and the lady preparing the food or the lady of the house is Annapurna, the incarnation of Goddess Parvati and consort of Lord Shiva.</p>	<p>“ayam nijah paroveti ganana laghuchetasam udaracharitanam tu vasudhaiva kutumbhakam” [Hitopadesha 1.3.71] “‘This is my own and that a stranger’ – is the calculation of the narrow-minded. For the magnanimous-hearts however, the entire earth is but a family.”</p>
<p>Vice President of Mumbai Tiffin delivery mechanism said <i>“We treat food as “Anna Brahman” and feel that feeding the hungry is the best work which one can do and while doing this we earn ‘Punya’.” (Page 66)</i></p> <p><i>“As per Hindu culture and belief, Goddess of greenery is Annapurna and is also a manifestation of Brahman, the ultimate reality or the path through which we can reach to the ultimate goal of life. Considering, this thought we are providing food to the hungry people and thereby satiating their hunger as we think food in terms of Anna-Brahma. These activities cannot be compared with anything or cannot measure in terms of money, as you can see that we are charging far less, than a courier company, if compared in terms of timely delivery, and cost. We have neither started nor done this work by considering it as a business. The philosophy of the organization is related to doing ‘seva’ service to people and providing food to hungry people, and this is a form of Dharma or service which we are doing, and</i></p>	<p>9. Imbibing the values of viewing food-grains, i.e. ‘Anna’ as a primordial form of energy, i.e. ‘Anna Brahman,’ and woman as ‘Annapurna.’</p> <p>Vice President of Mumbai Tiffin delivery mechanism stated that as their whole business model was about delivering food, more particularly home-cooked meal, they have been nurturing value to show sensitivity for food, i.e. ‘anna’ and the one who prepares it, i.e., ‘Annapurna.’ Food in a sense is just not about nourishment in the ancient way of life it is about a relationship, family bonding, care for one, and traditionally gives importance to the household lady and it is the essence for living a happy and fulfilling life, as per ancient texts thus holds significance. According to him, the health problems due to the present lifestyle and stress has restricted individuals and has brought an onslaught of diabetes, heart problems, and blood pressure and various other lifestyle-related ailments. These diseases are forcing doctors to recommend them home cooked food. Health-related restrictions are also one of the main reasons for target customers to avail the services of Mumbai Tiffin delivery mechanism. He reflected that earning money was not the purpose but for making their living and further talked about the other activities that they were doing for the society. Most prominently they were running the Roti bank for providing food to the poor and downtrodden people. The idea of the Roti Bank came up by the fact that in Mumbai city many rich people reside. They host huge parties frequently. He further explained that as they observed that a large amount of cooked food was getting wasted in these parties, Mumbai Tiffin delivery mechanism initiated the idea that they will take this food from these parties</p>	<p>Upanishad’s mention food as a divine substance: anna. Food has both sacred and social aspects related to it. Food has been equated to Brahman and called as ‘Anna Brahman.’ Brahman is the ultimate truth that can create and immolate. Anna can create and immolate and consumed as prasad after being offered to God’s. Satapatha Brahman (5.1.4.3) mentions about primordial sacrifice which explains how all the five elements or Pancha-tatava, i.e. air, water, earth, sky, and fire get transformed to produce food and thus supporting life. Satapatha Brahman (5.1.4.4) recalls about an anecdote in which concludes that Brahman is present in everything including food. Food is the source of vital force or energy, i.e. prana. The conceptualization of food in ancient scriptures is as anna Brahman, i.e., “Anna Brahma Swaroopam.” Food is a manifestation of Brahman. This kind of view or philosophy for food integrates Gods, humankind, nature and the cosmos (Guha,1985). Satpatha Brahman (5.1.4.6) and (5.1.4.10) has considered food as wealth. Food needs to be shared with everyone, and</p>

<p><i>this is our contribution.” (Page 93)</i></p>	<p>and distribute it among the poor and downtrodden people. For this, they communicated this thought among people thereby starting “Roti Bank” for the poor. They appealed to Mumbaikars, (denizens of Mumbai) to not to leave their food after celebrations in dustbin instead to give it to them. For this, they have to make a call, and food gets collected. Now they are feeding about 400 people daily within the same amount of food which was earlier going as waste.</p>	<p>it results in developing friendship and brotherhood (Rig Veda 10.117.2). Brihadarayaka Upanishad (1.3.18) highlights the importance of food as the vital source of energy and exemplifies the attitude of man towards the mystery of food. Chandogya Upanishad (6.6.1-2) proclaims that right kind of food builds the right kind of mind and action. Brihadaryanaka Upanishad (1.3.18) states that “who meditates on food as Brahman, attains all food of the world.”</p>
<p>MD of Milk Marketing Federation Limited, said “<i>the building up of farmers co-operative and emphasized on enrolling farmers as the members of the cooperative without any discrimination and bias. The co-operative formed and got established in one of the remotest villages of India. The co-operative is deeply rooted in the farming community. Thus, focused on them and ensured that the benefits should transfer to farmers and especially women. The cattle health and other related issues were also taken up as a matter of concern. From, time to time farmers get assistance for maintaining the health of their animals from veterinary specialists and experts. Nowadays, care mobile veterinary vans are a common site rendering basic health care at the farmers’ doorstep. These initiatives and efforts have made the association strong and have strengthened supply of high-quality milk to the milk collection centers</i>”. The famous song conveying the philosophy of Milk Marketing Federation Limited:</p>	<p>10. Viewing Woman as ‘Annapurna’ and enabling customers by maintaining quality and nutrient of ‘anna’ and providing the right information</p> <p>Diet has natural yogic health standards intimately connected with the ethos. Ayurveda has an impact on food philosophy. A yogic Indian diet it’s mostly vegetarian and sattvic in nature and consists of four meals a day and a light dinner. Food has the ability to modify social and human relations. Food along with the gunas approach has a unique nature that impacts Indian psyche in a social context. Vedic food philosophy declares an ecstatic oneness to all created things, the eater and the eaten, and social relationships. From ancient times, a woman of a family plays the role of Annapurna. Annapurna is a manifestation of feminine energy of the supreme soul and mythological consort of Lord Shiva. Annapurna fulfills the need of food and grains of every living being on this earth and nourishes them. As per the orthodox belief, women in a household are also considered as the form of Annapurna for the family members as they take care of their nutrients.</p> <p>MD of Milk Marketing Federation said that “the products of our organization are in a way empowering rural people particularly, rural woman. Our products are best in quality at a reasonable cost to customers. The supply chain of our products ensures that the products are available all</p>	<p>अव कषिप दिवो अश्मानमुच्चा येन शत्रुं मन्दसानो निजूर्वाः । ava kṣīpa divo aśmānamuccā yena śatruṃ mandasāno nijūrvāḥ (Rig Veda 2:30:5) ‘In the process of self realization, evil desires automatically destroyed’</p> <p>चित्तिम अचित्तिं चिनवद वि विद्वान पष्ठेव वीता वर्जिना च मर्तान् । cittim acittiṃ cinavad vi vidvān pṛṣṭheva vītā vṛjinā ca martān (Rig Veda 4:2:11) ‘Let the seeker discriminate between the knowledge and ignorance, the straight open levels and the crooked that shuts in morals.’</p> <p>आ गावो अगमन्नुत भद्रकमन्नु सीदंतु गोष्मेरणयत्वस्मे । प्रजावतीः पुरुरूपा इहस्स्युरिद्राय पूर्वीरुष्पोदुहानाः</p>

<p>“Milk is a tight rope that binds the family together; Milk is a birthright, The essence of cooperation...yet strong weapon, Milk can be a quite tight rope, Milk is happiness and answers to all the sorrows hunger and thirst, and at the same time, it is a gesture of love...The harbinger of hope”.</p>	<p>the time and everywhere to our customers. Now, we are increasing our presence in other countries such as Indonesia, Middle-East. Marketing Federation Milk and Butter have made a unique mark on the customers. The quality and rate have generated a large number of loyal customer base that enables the company to go for taking bolder steps such as building up of parlors where milk federation sells beverages such as buttermilk, juices and other milk-based drinks that are healthy and go with the ancient ways of food habits.</p> <p>Company parlors are in tandem with the early Vedic food philosophy and provide customers with good milk based drinks as an alternative to the carbonated aerated beverages, and thereby enables the organization to utilize the milk getting produced in the rural parts of India and also encourages farmers to produce more. Consequently, we are supplying a better and healthier alternative to masses. In a way, we are creating awareness amongst people regarding the benefits of milk and the considerable cost they are paying by consuming other drinks. Similarly, we are trying in case of Ice-cream in which we have clarified about the difference between ice cream and frozen dessert. Ice cream is milk based, but that is not the same in the other case. Milk Federation’s philosophy is always about transferring the benefits to the customer as the organization refrains from huge advertising expenditure as it reflects as an added product cost to the customer.</p> <p>From time to time our organization has tried to divulge the wrongdoing in the society and appreciate the good things through our cartoon ads. We have worked on our products so that they not only enable and empower the rural masses but also provide healthier alternatives to our Indian masses and make our society better in terms of health and well being and has reciprocated in enabling our organization.”</p>	<p>॥ यूयं गावो मे दयथा कृशं चिदश्रीरं चित्कृणुथा सुप्रतीकम् । भद्र गृहं कृणुथ भद्रवाचो बृहद्वो वय उच्यते सभासु ॥ (Atharva Veda 4-21-11) “Oh Cows! With your milk and ghee you make the physically weak strong, and nurture the sick to health. With your sacred utterances, you chastise our homes. Your glory is discussed in gatherings.”</p> <p>वशां देवा उपजीवंति वशां मनुष्या उप । वशेदं सर्वं भवतु यावतु सूर्यो विपश्यति ॥ (Atharva Veda 10-10-34) “The Gods and men live on cow products. Till the Sun shines, the universe will have Cows. The whole universe depends on the support of cow.”</p> <p>न तक्र सेवी व्यथते कदाचिन्न तक्रदग्धाः प्रभवन्ती रोगी। यथा सुराणांमृतं प्रधानं तथा नराणां भुवि तक्रमादुः ॥</p> <p>“One who consumes Buttermilk daily do not suffer have ill-health. Buttermilk is best for man on earth as nectar is for gods.”</p> <p>“घृत रसायनं स्वाद चक्षुष्यं वहि नदीपनम्। शीतवीर्यं विषालक्ष्मी पाप पित्तानिला पहम्॥“</p> <p>“Cow ghee is a kind of chemical composite that is sweet in taste, good for eyesight , acidity, gastric and other allied ailments.”</p>
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Founder of School developing ambidexterity said: *“Vidya (real knowledge) is to serve society with one’s work in the form of invention and innovations done in labs but in present times neither parents nor even the wards interested to contribute to the society. Generally, do not view education with that perspective.*

The idea of making an institution that develops ambidexterity among kids came from Nalanda University, a centre of knowledge and learning in ancient times. Ability to write with both hands existed among the professors and scholars of that university. One should live a simple life but think about higher goals in life which are certainly related to making the society a better place to live. The ancient text help in molding minds and achieve real knowledge and learning thus getting Vidya which removes ignorance, i.e. ‘Avidya.’”

Founder of School developing ambidexterity said *“In the year 1990, while coming back home from the army training, I bought a magazine where an article gained my attention. It was about the life of First President of India, Dr. Rajendra Prasad ji. The article presented a detailed insight about his life also vividly explained about his abilities. It mentioned about the ability of ambidexterity which Dr. Rajendra Prasad had. It was not so believable, and anyone can think it as an exaggerated story about a man who reached the echelon of power and position.*

11. Realizing Value through Values

Professor of Linguistics and The Editor of Encyclopedia on Hinduism, the Indian culture from ancient times has been giving importance to the utility of an entity for the society, be it individuals or institutions. The ancient text has also regarded this as scaling criteria for measuring the age of individuals (Charak Samhita 3.41).

A similar kind of interpretation reflects from the case of the school that develops ambidexterity. According to the founder of the school, which has been developing ambidexterity among children, said that an individual could be called a learned when one develops something unique which could help for the development of the society and may be utilized for the national growth as well. This thought process motivated him to give such a solution which culturally fits with the people of the community and is appropriate and effective as a solution for the existing problems. Values reflected from his model/solution were culturally fit, appropriate, and effective in nature.

The students studying in the school are from nearby areas. The working culture of the area is such that the children from a very tender age of 8 to 10 years start working and helping their parents in livelihood activities. Gradually, he recognized that the major obstacles to education in his village. These are parents reluctance to educate their children because they did not understand the importance of education; perception of the community towards education acted as an inhibitor for getting parents’ consent to send their children to the school; people believed that time spent in school decreased the amount of available productive time for remunerative and thereby increasing economic output for the family, thus, going to school was perceived as a futile activity by the village community (Slater, Kelly, and Edwards, 2000); people viewed education as an expense rather than a necessary element required for the growth of their children; parents wanted their children to share the burden of the family; the existing school was very far from the village; the abject poverty in the region also acted as a significant barrier as it rendered parents unable to pay for the education of their children; early marriage and a higher number of children

“परोपकारायफलन्तिवृक्षाः
परोपकारायवहन्तिनद्यः।
परोपकारायदुहन्तिगावः
परोपकारार्थइदंशरीरम्॥” (Subhashitani 1.37)

“paropakArAya phalanti vrukshahA
paropakArAya vahanti nadyaha
paropakArAya duhanti gAvaha
paropakArArthamidam Shariram”
Translation :

“Trees yield fruit as favour to others.
Rivers flow for the betterment of others.
Cows give milk for the welfare
of others.
This body also is meant for doing good to others.”

“आत्मार्थं जीवलोकेऽस्मिन् को न जीवति मानवः ।
परं परोपकारार्थं यो जीवति स जीवति ॥”
(Subhashitani 1.38)

“Atma artham jeeva lokeasmin ko na jeevati
manavah I
Param paropakaratham yo jeevati sa jeevati
II”

**“Which human being doesn’t live for own self?
But, one who truly lives is one who lives for others.”**

**“Hitahitam Sukham Duhkhamayustasya
Hitahitam |
Mananca Tacca Yatroktamayurvedah Sa**

However, the thought and idea of ambidexterity kept knocking in the mind that led to instigate the search about this ability and researching on the ambidexterity aspect. It is acquirable skill and true and existed for past thousands of years, i.e., from the ages of Nalanda University to a recent example of Dr. Rajendra Prasad, and many more examples were present in the history of India and the world like Albert Einstein, Nikola Tesla, Michelangelo and Leonardo da Vinci and there were many more. This very finding instigated to develop a school that will help in developing such skills among students.”

also hindered education – parents usually saw a higher number of kids (if boys) as more helping hands that would support the family economically and on the other hand, married off girls at a very young age (UNICEF website) to get rid of the responsibility and burden as soon as possible (Madhya Pradesh Development Report, 2011; Gender and Rural Employment Policy Brief, 2010). Unknowingly, the absence of “Vidya” and indulgence in the path of “Avidya” was making the situation and condition worse for the inhabitants.

The name “Veena Vadini” of the school itself depicts the philosophical roots of the school. ‘Veena Vadini’ is the name of Goddess Saraswati famously worshipped as a goddess of knowledge and one of the primordial depictions of energy. Goddess Saraswati bestows one with wisdom and knowledge. Wisdom and knowledge pave the way for prosperity and well being. Founder of the school expressed that as values are fundamental and ubiquitously present in the ancient texts, values give the basis through which one can realize value be it individual or society. In the time of the research conducted graduate students are getting benefitted from their efforts. Especially the girls are getting married without a demand for dowry. The students are well recognized and respected in their social circles. Different institutions sometimes hire them for teaching the ambidexterity skills, and along with other subjects they learned at school usually, thereby helping in elevating the standard of living creating and new sources of income as well. Students of the school want to pursue studies, and after completion, they return to the village and take care of their families while helping children in need. They have plans for improving the farming conditions by various scientific approaches, and some students have shown their zeal to improve the environment as well as social conditions eliminating alcoholism.

Ucyate ||” [Charak . Sutra 1/41] and Charak Samhita (3.41)]

“The Ayurveda is the real science or knowledge of life with four types of Ayu (age and longevity)” Ayurveda defines age in four ways and they are named as Hitayu – Ahitayu,

Sukhayu and Dukhayu.

1. Hitayu – Time and age spent in good conduct and helping others.

2. Ahitayu – *Selfish, congested mentality and live for only personal development.*

3. Sukhayu – Sound health

4. Dukhayu – ill health

“तत्कर्मयत्रबन्धायसाविद्यायविमुक्तये।
आयासायापरं कर्मविद्यऽन्याशिल्पनैपुणम्॥

tatkarma yanna bandhāya **sā vidyā yā vimuktaye**]

āyāsāyāparam karma vidya’nyā
śilpanaipuṇam ||”**ŚrīViṣṇupurāṇ1-19-41**||

“ That is action, which does not promote attachment; **That is knowledge which liberates** [one from bondage]
All other action is mere [pointless] effort / hardship; all other knowledge is merely another skill/craftsmanship.”

The ‘abhyaasa’ i.e. practice and regulations are necessary to enforce values that may

		<p>translate into value in later stage and can be realized in the form of social change, health, inclusion or people empowerment. The abhyaasa becomes ‘samskara’ that makes the overall process effortless.</p>
<p>According to Indian saint holding the highest position in the oldest order of saints in Hinduism and an authority on ancient scriptures said <i>“It is one’s mind that interprets the world based on assumptions made through learning and experiences. Somewhere values come at the centre. The attitude and view of life hinge on the way one understand things. The ignorance, i.e. Avidya gives us a distorted view and becomes a reason for the wrong reasoning and result in one advocating for those things which may increase the problem of society. This type of distorted vision when it remained uncorrected and shared among many may form common lapses for the community, organization or even for the nation. In such times or situations, the wise may resort to ancient scriptures for wisdom, i.e. Vidya, which is necessary for driving change or redirecting one towards the right path. The reason we pray for divine guidance and light to move on the path of dharma, which is expressed in Bṛhadāraṇyaka Upaniṣad (1.3.28).”</i></p>	<p>12. Criteria for interpreting vision by Product/ Services</p> <p>The philosophy of Vidya and Avidya got corroborated with the interview Respondent 11, Indian saint holding highest position in the oldest order of saints of Hinduism and authority on ancient scriptures, threw light on the derived insight in addition to the discussion done regarded Vidya and Avidya as a criteria for interpreting vision of any individual, company, organization, and nation. Ancient Indian tradition possesses many pavamana mantras (hymn) one of the most significant ones was mentioned in Bṛhadāraṇyaka Upaniṣad (1.3.28.). Generally, knowledge can be segregated as “Vidya” and “Avidya.” One can acquire both, but there is a stark difference between the two. “Vidya” is a kind of knowledge that liberates while “Avidya” is generally “ignorance” but sometimes it may deal with the material things that become a cause for the bondage. When one acquires “Vidya” one leads a just life and helps in creating a better and just society.</p>	<p>“असतोमासद्गमय।तमसोमाज्योतिर्गमय। मृत्योर्माअमृतंगमय। ॐशान्तिःशान्तिःशान्तिः॥ Asatō mā sadgamaya tamasō mā jyōtirgamaya mṛtyōrmā amṛtaṅ gamaya Om śāntiḥ śāntiḥ śāntiḥ” [<i>Bṛhadāraṇyakopaniṣat</i> 1.3.28] “From untruth lead us to Truth. From darkness lead us to Light. From death lead us to Immortality. Om Peace, Peace, Peace” “तत्कर्मयत्नबन्धायसाविद्यायाविमुक्तये। आयासायापरंकर्मविद्यन्त्याशिल्पनैपुणम्॥ tat karma yanna bandhāya sā vidyā yā vimuktaye āyāsāyāparam karma vidya’nyā śilpanaipuṇam ”<i>ŚrīViṣṇupurāṇ</i>1-19-41 “ That is action, which does not promote attachment; That is knowledge which liberates [one from bondage] All other action is mere [pointless] effort/hardship; all other knowledge is merely another skill/craftsmanship.”</p>

Vice Chancellor of University for blind and disabled students said *“The founder of the institution envisions and view students as Gods whom he has to serve. Serving specially or differently abled people are the highest form of service and prayer depicting Ancient values and realizing those at the same time.”*

“The University started with the philosophy that ‘Viklaang’ word is used for a disabled person as per the Hindi language mean a person has the unique ability it does not say that they have any disability rather than this they have some exceptional skills, which need to be nurtured and promoted. It was not just a thought, but I observed the same in these many years while administering the work of this University. From years the higher education option for Handicapped and blind people was quite limited and as well as there existed a dearth of any more top educational institute dedicated for disabled and blind people. The reason why this University started and also there is a firm belief that Founder sees God in the disabled people and wants to serve them and this University is translating that imagination into reality.”

13. Striving for being just ‘Nyayasangat’

Respondents converged on the point that affluent holds responsibility towards less fortunate. Founder of the crowdfunding platform mentioned that he has experienced that every individual wants to do something about his surroundings. Similar to this, Vice Chancellor of Handicapped University also said that “people want to contribute to a good cause, but the lack of trust in the world restricts them from doing so. The moment you express the credibility and show commitment to the cause undertaken by you, society helps in achieving your goals and objectives. In Hinduism, gods worship through stone-idols, and the essence and subtle meaning behind is that it signifies and directs the worshippers to become sensitive towards surroundings even to the stone and be full of love. This love and blissful state help you see the energy in the idol. The process was all about being sensitive to the stone and non-living objects. If one does so then how one can be insensitive towards the needs of humans and other living beings and this is the philosophy and the way of approaching life with sensitivity, empathy, feeling responsible, and being accountable for the needs of others”. Head of fourteen prominent akharas (sects) of Hinduism at Allahabad also echoed the same while giving his views on social responsibility and feeling obligated for it (Rig Veda 10.117.5).

The definition of marketing is about “communicating, creating, delivering, and exchanging offerings that have value for customers, clients, partners and society at large.” The activity, set of processes, and institutions in the research, e.g., University for blinds were making efforts in the direction. The respondents revealed that the excellent work done by the University reached to them through word-of-mouth by their network or community. The network or community mainly constitutes blinds and disabled individuals. It communicates various success stories and how well all staff, faculty, and other members of the University treat them. After graduating from this University, most of the students were able to get employed. Thus, empathy, sensitivity, and feeling accountable for blind and handicapped, making partners with them to understand about their need was helping the institution in communicating, creating, delivering, and exchanging offerings that have value for customers, clients, partners and society at large.

The ancient Indian text also motivates people to do their duty (dharma). These teachings or ancient Indian philosophy became a part of the culture and still flows as an undercurrent in the Indian psyche due to which irrespective of class an Indian feels morally obligated towards others. In a common belief that one who is more capable in any manner is deemed to be more accountable for others. The Manu system of Nyaya for creating a just society is based on the assumption that the stronger should take care of the weak (Vajpeyi, 1973). Otherwise, the alternative system mentioned in Mahabharata in Shanti Parva chapter in (primeval) Matsya Nyaya (law of fishes) believes in might is right. Such a basis will lead to chaotic- society and unjust society (Vajpeyi, 1973). Arthashastra explains the distinction between the two systems of Nyaya and mentions the basis for the existence of a just society explicitly. The basis for a creative and a growth-oriented society depends on the practice when mightier protects the weak. Thus, conforming to the culture, a person feels accountable and responsible towards society. According to one's capability and potential one has duties towards others and society. In case of a person being affluent, holds considerable moral responsibility to others (Rig Veda 10.117.5). Respondents expressed a similar kind of thought.

Founder of cloud funding platform said “One incident happened while in one of the family gatherings. Family members were discussing how one of his cousins lost the opportunity of being a good cricketer due to the shortage of funding. The traditional banks cannot provide money for such activities. Subsequently, the incident led me along with my brother to ponder upon the misfortune and misery that may happen in one’s life due to the lack of access to funds due to the insensitivity of funding sources to such individuals who have skill, ability and intention to progress in life and make a positive contribution to the economy. The thought that many such talented strongly willed, determined and having good intention people do not make it up in life. For the pain of these people or empathy towards them made us work something in this direction and becoming the part of the solution. As I have had expertise in the financing sector that enables me to understand the intricacies of traditional banking and their limitations and this somehow helped in taking a different stance towards the same issue, people who want to excel in life or want to raise their living standard.

I observed that the opportunity decreases tremendously as one goes out of Tier 1 cities. The traditional banking has a limitation as to the product list which bank has does not fit with the kind of need or help a person wants in these kinds of situations. This led us to the

14. R̥ṇa or Karmic debt linked with social responsibility and being Socially Conscious:

The desire of doing good also come from the fact that the accountability part puts on compulsion that restricts one’s passion for using his or her wealth for pleasure only and requires to have a sense of duty towards others and society. This philosophy itself drives a person to do something good and earn merit. In this case, the platform gives an opportunity for making an impact on others life and society help lenders to gain merit or “Punya” (Bhagavad-Gita 9.20). The researcher got the reflection that feeling of a spiritual debt emerges as an obvious observation. The need of getting rid off from the spiritual debt sometime a pull factor for a customer towards the product or service of an organization as this communicates, creates, delivers and exchanges offering that have value for customers, clients, partners act and society at large ,which is ingrained in the culture from centuries and passed on from generation to generation.

Indians believe in Karma and in Philosophy of Karmic debt or *R̥ṇa-anubandhana*. This Karmic debt requires a kind of Karma on duty to be done. For getting rid off from this debt. The accountability and obligations individual has are termed as “*R̥ṇa*” in ancient Indian scriptures. The relationship one has due to these obligations may be deciphered as *r̥ṇa-anubandhana*. Every individual want to be free from debts and become *r̥ṇa-mukta*. *Kṛṣṇa yajurveda* includes a part famously known as *Taittirīya samhitā* (6.3.10.5), which mentioned about the three prominent obligations or debts that individual owes known as *R̥ṇa-traya* or three debts. The *R̥ṇa-traya* or three debts most prominently mentioned in *Taittirīya samhitā* (6.3.10.5) an ancient text are *pitṛ ṛṇa*, *ṛṣi ṛṇa*, *devatā ṛṇa*. The “*R̥ṇa*” is also seen as, which a person has to pay off. Śatapatha Brāhmaṇa (1.7.2.1-6) mentions about the *chaturtha R̥ṇa* or fourth debt, which an individual owes and is called as *manuṣa ṛṇa* i.e. keeping benevolent disposition towards mankind. The obligations to guests are known as *athithi ṛṇa* are mentioned in Mahābhārata (Śānti parvan - section 60). The hospitality for guests has also been mentioned in other ancient texts (*Valmiki Ramayana* 5-1-119; *Taittirīya Upanishad* 1-20; *Chanakya Niti* 6- 45; *Hitopadesha* 1-50). Śānti parvan -section 60 of Mahābhārata mentions about other behavioural obligations, which are expected

*thought of creating a platform that could help people who do not fit in with the traditional banking or the traditional bank product list. The platform designed for helping people in their endeavor who are working hard to achieve their potential. **It is more about living and practicing Bhagavad-Gita rather than reading it.***

from an individual such as controlling wrathful words, being just in an exchange, being truthful, forgiving others, avoiding quarrel, leading simple life, taking burden of dependents, and purity in conduct. The rich people of the society have larger accountability and responsibility as wealth is required for conducting any life supporting activity in a civilized world, because the role of wealth or '*artha*' comes into picture (Rig Veda 10.117.2). '*Artha*' is at the core of Dharma (Chanakya-Sutra 1.2). '*Artha*', which is viewed as wealth it has a broader meaning and can change with the context. The ancient text also subscribes to four pursuits or goals of life i.e. Dharma, Artha, Kama, and Moksha. All the four pursuits are intertwined with each other. The Dharma and moksha can be put into the basket of spiritual goals whereas artha and kama can be termed as material goals. First goal is dharma and last goal is moksha – both together act as a kind of bracket for material goals i.e. 'artha and moksha'. The third goal of life or pursuit is '*kama*' or worldly desires.

<p>Founder of cloud based funding platform said: <i>“Absolutely, as you rightly said it is very apt in the sense if you look at our platform customers. There are two sets of customers there is a lender-. a socially minded lender and beside there is a borrower, and how we create a value for both. If you look at it from a lenders point of view or perspective he have been given an opportunity or a platform for them to make a social impact. It is not a charity. It is lending with a social objective where they are getting a market return as well as satisfaction for creating a social impact per se from which one is able to support a livelihood for a person.</i></p> <p><i>Now look from the borrowers point of view- if you look at the segment which we are targeting the value which we are creating is an opportunity to have an access which we have assuming that I come from Urban area and I think you also come from Urban background. But, coming to them who are excluded from such a system, they only have an access of money-lending community who can exploit them at a higher cost. That's where values come in. Now, how to bring in value creation and create a platform for market? We take a good opportunity by creating a social infrastructure to some person who has surplus money and want to make a difference but don't have an opportunity to do so. Our platform provides that.”</i></p>	<p>15. Moral obligations on consumption</p> <p>According to the founder of a micro-financing firm involved in crowdfunding platform its resultant can be understood and measured from the ancient Indian perspective. The founder reflected that to an extent these things play an important role in understanding the need and people. He said that his organization has a core philosophy an individual investing in the individual. He further elaborated his views with the help of customer's profiles. On the basis of activities there exist two sets of customers. First one being the socially minded lenders and second one are the borrowers. For understanding value realised in the activity, one has to see things from the perspective of both the customers. This can only be possibly done when we have a trust or believe one and other; or feel empathetic for an individual's struggle and hardship and wants to alleviate their suffering by helping them to revive or grow in life; or one believes that the best use of money is through “<i>Daan</i>” or charity but they fear that their hard-earned money could be taken for granted or misused by the other in this case they want an assurance or safeguard. For this ingenuity has to be maintained and trust has to be developed by showcasing the right intention behind the activity; or if one sees the other as an extension of oneself and thereby feels responsible and indebted towards the have-nots or less privileged and the society and wish to make a social impact. Lender(s) derive and realize value mainly in terms of merits which one gains in eyes of oneself; respect in society that they are doing good deeds ‘microkarma’; and sometimes in terms of spirituality when they think about earning ‘Punya’ by doing welfare. Meanwhile the crowdfunding platform is giving an opportunity to lenders for having a sense of achievement by making an impact on the life of others.</p>	<p>The philosophy of ‘tena tayakten bhuñjithâ’(Ishavasya Upanishad 1.1) propounds a thought that enjoyment, pleasure and consumption should be done with being in a mindful state and should be a product of one's action should be shared and sacrificed for larger good (Bhagavad-Gita 3.12-13). This thought still runs deep into and has impacted Indian psyche. If one does his or her duty and at the same time does something good to others ends up earning merit or ‘Punya’ (Bhagavad-Gita 9.20). <i>Punya</i> becomes a cause for happiness and bliss (Bhagavad-Gita 14.16, 18.76). The <i>punya</i> earned may lead one's soul i.e. ‘<i>atman</i>’ to achieve highest goal of life that is ‘<i>moksha</i>’ or liberation i.e. being free from cycle of birth and rebirth (Bhagavad-Gita 8.27). If one does not cares for others and need not fulfils one's duties may result into guilt or ‘<i>Paap</i>’ (Rig Veda 10.117.2). The burden of ‘<i>Paap</i>’ or guilt is converted into debts and makes individual's soul to go again and again through the cycle of birth and rebirth. Arthashastra, the famous treatise on artha (wealth) mentions that access to finance is a driving force or is a necessary requirement for upholding Dharma (Chanakya-Sutra 1.2). Ancient scriptures proclaim Dharma to be a force that unites and binds a society together, through which prosperity and growth can be achieved in a sustainable and in an inclusive manner.</p>
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<p>Founder of School developing ambidexterity among students said “<i>the transaction by nature occurs when welfare in mind, transaction or exchange is known as “Adaan- Pradaan”.</i> Adaan happens when one gets something and “Pradaan” when one bestows blessing or something on the other. Both have welfare at the core but required to do a sacrifice for completing the cycle. The activity of imparting knowledge is all about transaction between teacher and students in which student receives. Later, in this particular case becomes a change-maker. For developing ambidexterity among students requires efforts from teachers, students and family as well as they were forgoing the time spent in school which can be utilized for remunerative purposes. The unique ability has decreased the learning time thereby reducing the number of hours spent in the school which may be utilized in other purposes. The efforts are made by the school in the right direction so if you consider this as transaction then in return good behaviour and non indulgence in social evils by the students and their family can be considered as completing the transaction. The reason being in the field of education when one sees that his students have progressed and succeeded in life, and then one derives happiness and satisfaction. Happiness and satisfaction can be applied to both the parties, who is imparting the knowledge and the other who is receiving it thus acquiring ability to achieve</p>	<p>Measurement Criteria(s) 16. Defining Transaction in context of Values and Value Realization In the case of the school which is developing ambidexterity amongst children, the change is happening due to a cause-effect relationship getting realized as value through values in the form of the desired outcome. Analyzing transaction helps as according to the founder of Veena Vadini, Virangat Sharma the transaction gets completed only when everyone associated gets benefitted at large. Thus, as in ancient text time has not been considered with linear perspective rather with cyclical perspective and exists as punah-vritti, one has to go through many lifetimes to complete the transaction. With ancient Indian perspective, transaction includes and accounts for economic benefits as well as the result of your actions. Thus, being mindful about one’s decision and action has been at the core. The transaction or exchange is known as ‘Adaan- Pradaan’. Adaan happens when one gets something and ‘Pradaan’ when one bestows blessing or give something to others. Self-interest has been at the core. Self is the part of cosmos or cosmos has been an extension of self ‘atmavat sarva bhuteshu’. This kind of philosophy may orient one to think in terms of welfare. The transaction in the context of values is required to do sacrifice for the welfare of all thereby completing the cycle. The activity of imparting knowledge is all about the transaction between teachers and students in which the student receives knowledge. It gets reflected in form of realization during a researcher’s stay at Veena Vadini. This kind of initiative can only happen when one is ready to sacrifice a lot and has an altruist nature. Without zeal and commitment, it is hard to propel any institution of this kind like that of Veena Vadini School. For developing ambidexterity among students it requires efforts from teachers, students, and family as well, as they were forgoing the time spent in the school which can be utilized for remunerative purposes. The unique ability developed by the students has decreased the learning time thereby reducing the number of hours spent in the school which may be utilized in other purposes. Mr. Sharma said that as the efforts are made by the school in the right direction so if you consider this as a transaction then in return good behavior and non-indulgence in social evils by the students and their</p>	<p>विद्यां ददाति विनयं विनयाद् याति पात्रताम् । पात्रत्वात् धनमाप्नोति धनात् धर्मं ततः सुखम् ॥</p> <p>Vidya Dadati Vinayam, Vinaya Dadati Paatrataam Paatratva Dhanamaapnoti, Dhanaat Dharmam Tatah Sukham [Hitopadesha 1.5]</p> <p>(true/complete) knowledge gives humbleness, from humbleness comes worthiness, from worthiness one gets wealth, from wealth (one does) good deeds, from that (comes) joy.</p> <p>कर्म ब्रह्मोद्भवं विद्धि ब्रह्माक्षरसमुद्भवम् । तस्मात्सर्वगतं ब्रह्म नित्यं यज्ञे प्रतिष्ठितम् ॥ 15॥ <i>karma brahmodbhavam viddhi brahmākshara-samudbhavam tasmāt sarva-gataṁ brahma nityaṁ yajñe pratiṣṭhitam</i> “The duties for human beings are described in the Vedas, and the Vedas are manifested by God himself. Therefore, the all-pervading Lord is eternally present in acts of sacrifice.”</p> <p>दक्षिणावन्तो अमृतं भजन्ते दक्षिणावन्तः परतिरन्त आयुः ॥ <i>dakṣiṇāvanto amṛtaṁ bhajante dakṣiṇāvantaḥ pra tiranta āyuh ॥ (Rig</i></p>
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one's aspirations and progress in life. The change is in terms of situation of alcoholism, dowry, liquor making and crime as aspired.

Founder of cloud-based micro-funding platform expressed his thoughts by saying that “connection of values linked with value (economic) in these transactions is present and simple. Founder elaborated that if one has something it has to be distributed back to the society. This exists as a latent need amongst the people to make an impact on the society with a sense of duty towards society at large. The very thought of this kind attracts people to the platform. This has to be simple and voluntarily. The force or compulsion in the form of fixed rate of interest should not be applied. The concept of willingness or ‘sahaj’ as mentioned in our ancient text that is being at ease comes into play. The willingness is harnessed through the flexibility at a rate at which lender and borrower may use the platform. Platform provides options for choosing the rates at which one is comfortable and willing to lend or borrow. Lenders can charge from zero to a maximum of 8.5% per annum rate of interest. Many a times it happens that a lender lends money at a very less or no rate of interest. From lender’s point of view lending money at low interest rate means doing better that is doing good Karma or deeds. In this whole process organisation acknowledges the fact that they do not judge lenders on the basis of a interest rate they were asking on this platform. Being in a state of

family can be considered as completing of the transaction. The outcome of the efforts made is the reason for being in the field of education. According to the founder of the school developing ambidexterity among students, value realization is both tangible and in non-tangible terms. In the case of Veena Vadini, the founder said that when one sees student progressing and succeeding in life, the happiness and satisfaction derived may be termed as the real profit. Happiness and satisfaction can be applied to both the parties, who are imparting the knowledge and the other who are receiving and enhancing their capabilities to achieve one's aspirations and progress in life. The change is observed in a community approach against alcoholism, dowry, liquor making, and crime.

In another case where the founder of the crowdfunding platform, tried to define transaction in a reciprocal, reflective and the context of values, value, and value realization he said that transaction in the activity should be done by keeping both welfare and profit in mind(Agnihotri et al.,2016). The founder appreciated the thought because without profit one cannot plow back which was a necessary thing for the sustainability of any organization. The sustainability of the model can only be ensured through suitable profits. Only after that, one can cater to the have-nots of society. The founder enthusiastically expressed his view on the said dynamics. According to him, the organization views transaction in light of its capability that lies in creating an inclusive society. The activity is doing it by providing access to finances and opportunity. The value realization here happens in terms of social inclusion and financial inclusion. The role business model of a crowdfunding platform is playing in making rural entrepreneurs or rather developing them through their businesses is by providing the necessary access to funds. Thus, they are working towards the inclusion of downtrodden and have-nots of the society into the society’s mainstream.

For explaining the value realization in real time founder of cloud-based platform for micro-funding cited the example of Maya, who got organizational assistance for starting a business. The business earning translated into children's education. The overall family got benefited. Assuming that the educated child will certainly be good for others and society. So in this way good will come back to you at some point in a

Veda 1:125:6)

‘The wonderful rewards are for those who make generous donations. They attain salvation and are blessed with long happy life.’

**अयं बन्धुरयंनेति गणना लघुचेतसाम्
उदारचरितानां तु वसुधैव कुटुम्बकम् ॥**

“ayam nijah paroveti ganana laghuchetasam udaracharitanam tu vasudhaiva kutumbhakam” [Hitopadesha 1.3.71]
“This is my own and that a stranger’ – is the calculation of the narrow-minded. For the magnanimous-hearts however, the entire earth is but a family.”

**मा नो वृकाय वृक्ये समस्मा अधायते रीरधता
यजत्राः**

**Ma no vrikya vrikye samasma adhayte
reerdhata yajatrah (Rig Veda 6:51:6)**

‘Destroy the passionate instinct of greed!,
For truly, it is a wolf’.

**सुप्राव्यः पराशुषाळ एष वीरः सुष्वेः पक्तिं
कर्णुते केवलेन्द्रः |**

**suprāvyaḥ prāsuṣāḷ eṣa vīraḥ suṣveḥ
paktiṃ kṛṇute kevalendraḥ | (Rig Veda
4:25:6)**

‘The Supreme lord helps and defends only those who work hard and work for a noble cause.’

sambhava (equanimity) and being non-judgemental towards others irrespective of rate of the interest one can lend or borrow. From borrower's point of view, they are getting access to funds with dignity at pre-specified terms and conditions and at a rate at which they can payback. Most of the case's profile does not qualify as per the traditional bank standards."

Founder of micro-funding platform also quoted that " *they (borrowers) are not in the mainstream as most of them are "non-bankable" according to the current definition of traditional banking standards (Gupta et al, 2008).For this his organisation was making efforts so that the borrowers progress and achieve growth. Afterwards, they may generate enough resources to be recognised or meet the traditional banking standards. Later on these strengthened businesses may do financial transactions with the traditional banks. Therefore, in a way they are converting their clients or customers into bankable client or customer in traditional and conservative perspective of banking. The value realization is that mainstream financial inclusion may pick up at grassroots level. Government of India started 'Jan Dhan Yojana' in which anyone with zero balances can open his or her account. But account opening doesn't make a person as bankable or bank worth (Manoharan, 2014). For this one needs to have an alternative that is parallel to the traditional view of measuring credit. Before posting the*

lifetime. It is like a family to village to India to this world.

According to the founder of Organization that produces eco friendly clay products welfare is the basis on which a transaction can happen. In this particular context from the very beginning, itself founder started to change the trend and increase the usage of clay-based products. Usage and acceptance cannot happen without a transaction. Both usage and acceptance involve the benefits to customers, the environment and his community. The direct benefit to the customer is in terms of cost, usability, health benefits and the environment. The cost of the clay-based refrigerator is quite low and at the same time does not require electricity that means no electricity cost. The nutrients of the cooked food have a direct effect on the health and an individual's well-being. The clay-based products do not create any waste for the environment and can be disposed of easily after usage. The increasing usage of clay-based products employs a particular section of society traditionally involved in pottery making thereby decreasing the rural migration in search of employment in cities. Thus, easing the pressure on cities and Government and as well as on the income of community through the knowledge, they have acquired traditionally from generation to generation. The awareness among customers helps Government also as it decreases the energy demands for which the Government feels pressurized from time to time (Manoharan and McQuiston, 2016; Manoharan and Ingrams,2018). The dip in the number of user can have its roots in ignorance of benefits that clay-based products provide and also these products are not so acceptable by certain classes of customers. Government's apathy towards the products may be one of the reasons that create challenges for such transactions. The transactions in this context bring benefits and welfare to each stakeholder and can be magnified by looking closely.

In the case of the restaurant chain employing hearing-impaired people, the value realization is also about empowering employees and making them happy in the first place by giving them an opportunity to work. The contentment and happiness of employees translate into good customer experience. According to co-founder of the restaurant chain employing hearing impaired, the real transaction is about the happiness of our

ओ हि वर्तन्ते रथ्येव चक्रान्यम-अन्यमुप तिष्ठन्त रायः ॥

o hi vartante rathyeva cakraṅyam-anyamupa tiṣṭhanta rāyaḥ ॥ (Rig Veda 10:117:5)

'The wheels of the chariot of wealth are ever rolling. Wealth follows one today, another tomorrow.'

<p><i>story of a person, the organisation looks at his livelihood and connects borrowers through trusted channels to check the background and have an idea about their intent. The channel analyzes his or her activities and note down the feedback about his or her intentions. The intention means what they want to do with the funds if in case they get access and how they utilize those to meet their goals. When all the necessary information required is in place, would the organisation lends according to his or her needs and capability. But credit is not the only reason to lend money or for segmenting population as we go in the traditional banking.”</i></p>	<p>employees and is one of the highest priorities to the organization. Co-founder believes that if employees are happy only when they can make customers delighted through their services. Co-founder also mentioned that every employee gets 100 stocks every year by this they are also trying to create ownership amongst the employees. They were also ensuring that the employees get returns above than the industry average. Co-founder mentioned that their employees are respected members of their family. He emphasized that you don't see employees in numbers but them as a number of families. The organization is helping them to sustain and grow. He supported his argument by the lower attrition rate that is 4% in his business as compared to 70% above the industry median. The low attrition itself decreases operational costs like that of recruitment and training. All efforts made are translating into realizing economic value. The case of this restaurant is empirical evidence that how commitment, focus, and integrity translates into creating value for business and getting realized in terms of economic and other kinds of value.</p> <p>Co-founder of the restaurant chain employing, hearing impaired individuals, mentioned that one can very well acknowledge that they are going right as they are getting good customers feedback in terms of ratings on various websites. Business will be successful if it is sustainable; it is creating inclusiveness and happiness. Co-Founder believes the transactions are getting valued in various ways apart from profits and costs. Co-founder of restaurant that hires hearing impaired person expressed that one may sound like a philosopher but exchange should be done keeping society in mind that is this may differ from region to region and on the basis of economics as well. He quoted that ‘world lives because some men still don't eat alone’ (Rig Veda 10.117.6). Without this approach, the world cannot survive or sustain.</p>	
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Founder of organization supporting grassroot innovation said “*there is no doubt that consumption; production; processing; and distribution all the four are linked in our culture. To give the example when we cook the bread the first bread we do not eat, to whom does it goes, it goes to cows, birds, animals, that means in everyday life, in everyday food, a share for nature is taken out and now those who believe in this philosophy try in their innovation to keep track of nature.*”

Founder of Organization that produces eco friendly clay products said “*one can find the roots of processes and ideas in the ancient texts. The ancient texts specifically elaborate upon the panchmahabhoota, i.e., Akash (ether), Agni (Fire), Jal (Water), Vayu (Air) and Prithvi (earth or soil). The balance of these ‘tatva’ or elements leads to health and happiness whereas imbalance becomes a cause or misery and misfortune. They are born in the family hailing from a community, where community members are adept and well-versed in utilizing the traditional knowledge of making utensils and pots from the soil. Clay-based utensils and pans are used for various household purposes including the conventional usage of clay-based pots for keeping water cold. Thus, the primary source of the income for the community traditionally comes from pottery. In present times also many from that socio-economic background have pottery as*

17. Value realization through values also accounts the benefits of future generation and impact on nature

According to the founder of Village Development project, transactions include many things and not only the cost or profits in economic or monetary terms. Transactions also constitute an impact on society and the environment. The value realization through values should take the benefit of future generations into account. An individual has too many desires, and issue arise. The individual selfishness forces one to analyze value with a narrow perspective, and the extraction was happening at the cost of something. Value realization with values is about looking at things with the view of the community as a whole, a nation as a whole, and village as a whole. Any transaction that affects nature negatively is not a transaction in real terms. The 'pancha-mahabhoota siddhanta' that the five elements constitute this cosmos and are a gift of God and should be kept pure and is intact. The transaction is for creating equanimity and removing discrimination. Value realization through values is about developing this world into a better place to live for future generations.

The outcome or value realization is in the form of 'Santosh' and 'tripti.' The measurement criteria through which we are analyzing are not correct. According to Professor of Management and Founder of organization promoting grassroot innovation , nature has a lot to teach us. We can apply the traditional knowledge for innovation and be receptive and observant about it. The similar kind of thought emerged while interaction in Delhi Metro Corporation where a senior manager said that the purity of soul (atman) helps in reception and learning about needs of others and one becomes more conscious about the surroundings (Sengupta,2011). The consciousness helps in taking into account of one’s actions or transaction and their impact.

**ॐ द्यौः शान्तिरन्तरिक्ष शान्तिः
पृथिवी शान्तिरापः शान्तिरोषधयः शान्तिः।
वनस्पतयः शान्तिर्विश्वे देवाः शान्तिर्ब्रह्म शान्तिः
सर्व शान्तिः, शान्ति शान्तिः सा मा शान्तिरेधि
॥ ॐ शान्तिः शान्तिः शान्तिः ॥**

Aum dho shantir antriksha shantih prithvi shantirapa shantiraushdhaya shantih vanaspataya shantirviswe devah shantir brahma shantih Sarve shantih shantih shantih sha ma shantiraydhi Aum shantih shantih shantih

Let there be peace in the air, peace in the world, peace on earth, peace in the water, peace in the medicine, peace in the vegetation, peace in the world, peace in all the deities, peace in cosmos Yes, peace be upon everyone, there should be peace and peace.

**संसमिद युवसे वर्षन्नग्रे विश्वान्यर्य आ |
इळस पदेसमिध्यसे स नो वसून्या भर ||**

**Sansmid yuvase vrishannahne
vishwanyarya a Idhaspade samidhyase sa
no vasoonya bhar (Rig Veda 10:191:1)**

‘May we gather fast forward with a common purpose. May we consult together with open mind and work together for common good. May we share our thoughts and work together for higher goals, As our ancestors high ideals led to good fortune because of their Unity. Which grounds them discerning

<p><i>the main occupation. The usage of clay-based utensils has dipped a lot in the past few years that has affected the economic capability of their community at large.”</i></p>		<p>intellect and courage.’</p>
<p>MD of Milk Marketing Federation said “<i>We think about serving the customer, and there should not be any exploitation on any front. The customer should not feel cheated in any way (Gupta et al., 2007). Like for example if there is a shortage in supply of butter, and we raise price by 10%, and our market share is 92-93%, what customer will think that see when there is a shortage they are exploiting the situation and making us pay more from the next day he will start comparing the products of our brand with others. In present times customer goes to a shop and buy our products without comparing with other brands because the customer knows that this is a brand that does not exploit us, and this brand will provide the best quality product for example ghee and all. In this case, we can sell as much as we want, we don’t have to push – rather there is pull in the market. We don’t look for the 4p’s we look for the blind faith, and due to this they don’t compare, and we can sell as much as we want.”</i></p> <p>Managing Director of Milk Federation made a point that “<i>if one starts with the pretext that an individual or an organization can outsmart customers. One forgets that one day everything will come in the light and will become public</i></p>	<p>18. Realizing value through values by informing customers and not undermining their intelligence and understanding</p> <p>According to the Managing Director of Milk marketing federation, transactions should be done in keeping the customer’s interest in mind along with a profit of, i.e. farmers and also the wealth that gets generated in the overall process. Advertising cost is to be kept in mind as the advertisement is considered as a tool for creating awareness and keeping customers and consumers informed about the products and their benefits. The availability of the products is to be ensured along with quality. The case of milk based ice cream and frozen dessert the recent advertisements show the difference between the two and is to be noted wherein the ingredients used are different thereby informing the customers and consumers in this regard and also suggest that one’s position and outlook towards the product being delivered to the customers.</p> <p>Value realization is a reflection of the contextual linkages which values hold with value. Value is mostly economic and transactional in nature and involves cost. Value as a term goes much beyond economic aspects and includes social, environment and many more aspects. These aspects depend primarily on an individual and the context on which s/he derives a meaning out of it.</p> <p>Value realization as an overall process starts from the awareness stage to the post-consumption stages and even after that. For example in case of Ice Cream, when our organization launched a campaign and people got aware that frozen dessert is different from ice cream as, Ice Cream made of milk whereas frozen dessert constitutes saturated fats, people in many cases felt cheated. This example is to convey that when you do not follow values, customers will feel cheated and would refrain from buying your product. Negative word-of-mouth will find a place in the narrative about your</p>	<p>अवास्रजन्त जिब्रयो न देवा भुवः सम्राळ इन्द्र सत्ययोनिः । avāsṛjanta jivrayo na devā bhuvah samrāḷ indra satyayoniḥ (Rig Veda 4:19:2) ‘The aspirants through intellect and discrimination make right choice and attain liberation.’</p> <p>ईशावास्यं इदं सर्वं यत्किञ्च जगत्यां जगत् । तेन त्यक्तेन भुञ्जीथा मा गृधः कस्यस्विद्धनम् ॥ IshA vAsyaM idaM sarvaM yat ki~jcha jagatyAM jagat tena tyaktena bhu~jjlthA mA gRudhaH kasya svit dhanam (Yajurveda 40:1) ‘Do not covet anyone's wealth What he bestows on you Set not your heart on what is owned by others’</p> <p>मा नो वृकाय वृकये समस्मा अधायते रीरधता यजत्राः Ma no vrikya vrikye samasma adhayte reerdhata yajatraH (Rig</p>

<p><i>discourse. The moment truth comes on the surface will change the perception of customers. Malpractice of keeping customers in the dark always risks the customer loyalty and the customer's faith in the brand. The advantage of having a faith enables an organization to take major steps in innovating and developing new products and also in taking bold decisions for the welfare of the customers and organization. When customers have faith, they do not compare the products with other company's products or services on trivial issues and helps us in maintaining the pull strategy".</i></p>	<p>organization. The customer should not feel deluded in any case. At the time of data collection Mumbai Municipal Corporation elections were going on, and Mumbai Tiffin delivery mechanism was appealing to the people of Mumbai and Thane to vote and exercise their rights as well as perform a citizen's duties, for electing a right candidate and achieve good governance for growth and prosperity. Similarly, the information about the customers (borrower) gets displayed on the cloud platform for increasing the transparency in the system. Thus, empowering customers by the right information is also the measure for realizing value through values.</p>	<p>Veda 6:51:6) 'Destroy the passionate instinct of greed!, For truly, it is a wolf'. चित्तिम अचित्तिं चिनवद वि विद्वान पर्षेव वीता वर्जिना च मर्तान cittim acittiṃ cinavad vi vidvān pṛṣṭheva vītā vrjinā ca martān (Rig Veda 4:2:11) 'Let the seeker discriminate between the knowledge and ignorance, the straight open levels and the crooked that shuts in morals.'</p>
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<p>Founder of Organization that produces eco friendly clay products responded, <i>“that from the Vedic times' clay“mitti” had many usages. Puranas mention about Vishwakarma, the God of Engineering and innovation, and he gave this skill to kumbhar”. From ages, the community is making pottery. Soil provides us everything right from the gold, silver to nutrients and anything else we require is produced from the soil only. This traditional knowledge or view about the soil will certainly help the society.”</i></p>	<p>19. Values when learned through ancient scriptures help in strengthening the understanding Understanding values with the help of ancient scriptures give a better, and a corroborative picture as these values have evolved through times immemorial. The ancient text holds a more profound understanding of how Indian masses view things, or likewise make choices or want outcomes in certain ways. The thought process in the ancient text helps in forming or getting an idea about how people realize value regarding products/service as well. There is a broader association of people with milk products and cows which are deemed to be scared, and people do not want or like to waste it in any way. Milk is not a drink but it is much more than that and beyond understanding, if one refers to ancient scriptures. It has nutritional value, cost, and utility and at the same time, it is supplemental to the child health. The high-quality milk products not only ensure a healthy life but also create a unique bond in terms of taste and establish a brand image in the consumer’s mind.</p>	<p>काव्यशास्त्रविनोदेन कालो गच्छति धीमताम् । व्यसनेन च मूर्खाणां निद्रया कलहेन वा ॥ Kavyashastravinodena kaalo gachaati dhimataam / vasanaina cha murkha nidrya kalhena va</p> <p>The time of intelligent people is spent in learning poetry and scriptures, whereas the fools spend their time in addiction, sleep and quarrels.</p> <p>अव कषिप दिवो अश्मानमुच्चा येन शत्रुं मन्दसानो निजूर्वाः ava kṣipa divo aśmānamuccā yena śatruṃ mandasāno nijūrvāḥ (Rig Veda 2:30:5)</p> <p>‘In the process of self realization, evil desires automatically destroyed’</p>
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MD of Plastics limited said, *“It should be for prosperity, for regarding welfare. You should look that if anything is causing damage to others, then one should not promote it, on the other hand, you are promoting it which should not be the case. In ancient texts different gunas of people have been defined, and we have all different types of people amongst us, such as people having 'taamsik pravriti', or 'sattvik pravriti' and they enjoy thing accordingly, suppose we have Duryodhana (a kaurava prince in Mahabharata epic), who wants to win at all costs. People move according to the one’s gunas.”*

Founder of cloud-based crowdfunding platform said, *“In the overall process the value realization from lender’s point of view can be identified or understood in three ways and at the same time can be measured by others as well. First, they have an opportunity of earning interest on their money within a suitable range. Second, they can utilize this platform for having an impact on society or individuals and earn merit “Punya.” Third, they discuss this kind of involvement in their social gatherings for getting recognition and approval in society for their contribution. They are in a sense doing their personal branding or positioning oneself as a good human being in the eyes of others. From borrower’s perspective, mostly all are in the quagmire of the hardship of their life and survival for them*

20. Utilizing Ancient Indian philosophy of Sankhya or Triguna:

The founder of Microfinancing firm also suggested that the concepts like triguna while viewing with the perspective of their business model might not be prominent from a borrower perspective, but from the lender's point of view these concepts play an essential role. The Triguna concept can be referred to for how one can derive value. The lender (s) derive and realize value mainly in terms of merit which one gains in the eyes of oneself; respect in the society that they are doing good deeds "micro karma"; and sometimes in terms of spirituality when they think about earning "Punya" by doing welfare. In very few cases, they do it because they want to boast about it. As there are also people, who want to create personal branding for themselves, that they are doing something good for others which means they are good human beings. They are not only paying taxes but also helping others and fulfilling their social duties.

In the overall process the value realization from the lender's point of view can be identified or understood in three ways and at the same time can be measured by others as well. First, they have an opportunity of earning interest on their money within a suitable range. Second, they can utilize this platform for having an impact on society or an individual and earn merits “Punya.” Third, they discuss this kind of involvement in their social gatherings for getting recognition and approval in the community for their contribution. They are in a sense doing their personal branding or positioning oneself as a good human being in the eyes of others.

The platform is creating an avenue where financial accessibility can be provided to people at the bottom of the pyramid and have-nots. The platform is flexible, sensitive and responsive for both lenders and borrowers. From the borrowers’ point of view, this platform gives their narratives and stories to people who want to lend money, mentioning about their needs and minimum time and highest rate at which they can return. Similarly, the platform gives an option to lenders to lend money to the individual(s) at a rate and for a particular duration which may be zero to highest rate fixed by the committee of experts. The profit is necessary for

Concept of Triguna and Sankhya Philosophy:

Sankhya philosophy may be used for segmenting lenders and borrowers. Sankhya philosophy differentiates things, people on basis of triguna, as a natural tendency. Ancient Indian Scriptures have enumerated the desires rather than needs (Nandram and Borden, 2010).With the lens of ancient scriptures it is said that an individual desires is according to Guna's. The philosophy of Sankhya was given by Kapil Muni, which mentioned about triguna. Triguna the three basic natural tendencies are Sattva, Rajas and Tamas. The Triguna concept can be referred to on how one can derive value. The concept of Sankhya yoga elaborates everything as an inter-play of Triguna (Sattva, Rajas and Tamas) Bhagvadgita (Chapter14, Verse 5). Guna which is dominant in an individual at the subtle level forces one to act accordingly. Among these three gunas, one is predominant and becomes one's nature or *prakriti* .

In Srimad Bhagvadgita in chapter 14, Shri Krishna elaborates on the nature of gunas, or one may say one’s nature which may also be seen as intellect (i.e. Buddhi). According to the tendencies or ‘gunas’ a person is termed as Sattvik, Rajasic, and Tamasic. A Sattvik person knows about one’s *kartavya* (i.e duties) and his actions conform to the universal order. He also has a tendency for subjectivity. Thus, his actions are in

<p><i>is an issue of life and death. The difficulties of their life do not make them think about these aspects or hold these principles. They are downtrodden who may not make an impact on society, significantly in individual capacity or capability. However, they have intent to rise in life with dignity. The platform is creating an avenue where financial access for people at the bottom of the pyramid and have-nots. The platform is flexible, sensitive and responsive for lenders and borrowers. From the borrower's point of view, it mentions about their needs and minimum time and highest rate at which they can return.</i></p> <p><i>Similarly, the platform gives an option to lenders to lend money to the individual(s) at a rate and for a particular duration which may be zero to highest rate fixed by the committee of experts. The return earned by lenders helps in sustaining the business model, is not only assisting borrowers to have access to credits, but also to have their self-esteem required for moving ahead in their lives. Value realization largely depends on the impact one's organization wants to make."</i></p> <p>Founder of cloud-based funding platform, said, "Absolutely, as you rightly said it is very apt in the sense if you look at our platform customers. There are two sets of customers there is a lender-a socially minded lender, and besides, there is a borrower, and how we create value for both. If you look at it from a lenders point of view or perspective, he has an opportunity or a platform for them to make a</p>	<p>sustaining the business model is not only helping borrowers to have accessibility to credit but also to keep up their self-esteem required for moving ahead in their life.</p>	<p>consonance with the cosmic order known as Ṛta. In Srimad Bhagavad-Gita[14.10 and 12.3 and 12.4] it is elaborated that there is always a constant competition amongst the three for supremacy. When a person has a predominance of Sattvik guna then one thinks of about welfare of all. Guna's predominance per se decides by-and-large what a person will value. Shri Ramacharit Manas, one of the most revered and widely read and quoted scriptures, while discussing about life's choice by Indian masses, has also mentioned about the Buddhi i.e. mind and thought and its tendencies thereby emphasizing on Sattvik guna as an indicator which sets a ground for happiness for an individual. The Sattvik person has a "Nirmal" Buddhi i.e purity of mind. This is linked to the yogasutra (1.47) the text which tells about the Pragya i.e. intelligence conforming to the cosmic order (Ṛta). This kind of intelligence is called as Ritambhara. Having this kind of an intelligence makes one to follow the principle of Ṛta (cosmic) and one who is sensitive about other's needs; think for welfare for all and has a tendency for subjectivity.</p> <p>जाकोविधिदारुनदुःखदेही, ताकीमतिपहिलेहरलेही"। (Ramcharit Manas)</p> <p>"The reason for happiness and suffering that one who suffers has a crooked mind, and this kind of a thought process keeps him under</p>
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<p><i>social impact. It is not a charity. It is lending with a social objective where they are getting a market return as well as satisfaction for creating a social impact per se from which one can support a livelihood for a person.”</i></p>		<p>stress. But when God wants to give happiness and bliss to someone gives him/her a purity of mind as well. Thus, it becomes a basis for one's blissful state”.</p> <p>‘ऋतम्भरातत्रप्रज्ञा’ ॥</p> <p>“Ritambhara tatra pragya” (Patanjali Yogasutra 1. 47)</p> <p>“Supreme intellect is one that is in consonance with the divine cosmic order i.e. Rta.”</p>
<p>Vice President of Mumbai Tiffin delivery mechanism said <i>“We are from the soil of saints like Sant Tukaram ji, Eknath ji and great warriors such as Shri Chhatrapati Shivaji. We belong to the ‘Mawada’ community known as soldiers in the Shivaji army. So one may see that we have energy, power, and aggression of a soldier and from Saints, we have taken humility. We treat food as ‘Anna Brahman’ and feel that feeding the hungry is the best work which one can do and while doing this, we earn ‘Punya’.”</i></p> <p>Founder of cloud-based crowdfunding platform said <i>“In the overall process the value realization from the lender's point of view can be identified or understood at the same time can be measured. They utilize this platform for having an impact on society or individuals and earn ‘Punya.’”</i></p>	<p>21. Punya as an ultimate measure for value realization through values</p> <p>Maharishi Ved Vyasa, one who was regarded for compiling all the Puranas and Vedas into written form summarized the essence of all Puranic literature by expressing the importance of two things, i.e. Punya and Papa. Helping others is Punya and giving grief to others is Paap. The desire of doing good also comes from the fact that the accountability part puts on compulsion that restricts one’s passion for using his or her wealth for pleasure only and at the same time directs one to have a sense of duty towards others and society. This philosophy itself drives a person to do something good and earn merit. The ancient Indian texts also motivate people to do their duty, and at the same time, these teachings or ancient Indian philosophy flows as an undercurrent in the Indian psyche due to which irrespective of class an Indian feels morally obligated towards duties. If one does his or her duty and at the same time does something good for earning merit or Punya, may lead one to achieve highest goal of life that is “Moksha” or liberation, being liberated from the cycle of birth and rebirth. In the case of crowdfunding platform that is giving an opportunity for making an impact on other’s life and society is helping lenders to earn merit or “Punya.” Historically, in rural India poor have suffered a lot at the hands of money lenders who have charged huge interest with stringent clauses which many a time have made their condition worse and led borrowers to live in a dilapidated condition. The organization is aware of the facts and situation. In the backdrop of this, they wanted to help people in need.</p>	<p>“श्लोकार्धेनप्रवक्ष्यामियदुक्तग्रन्थकोटिभिः।परोपकारःपुण्यायपापायपरपीडनम्॥” The same Sanskrit shloka was also quoted as</p> <p>“अष्टादशपुराणेषुव्यासस्यवचनद्वयम्।परोपकारःपुण्यायपापायपरपीडनम्॥” - (सुभाषितानि)</p> <p>“यज्ञशिष्टाशिनःसन्तोमुच्यन्तेसर्वकिल्बिषैः।भुञ्जतेते त्वघंपापायेपचम्यात्मकारणात्॥</p> <p>(Bhagvad-Gita 13.13)</p> <p>“The devotees of God are freed from all sins because they eat food which is offered (to God) first for (Yagna) sacrifice. Others who cook food only for themselves truly “eat sin.”</p> <p>“ॐसहनावतुसहनौभनक्तुसहवीर्यकरवावहै।तेजस्विनावधीतमस्तुमाविहिषावहै।ॐशांतिःशांतिःशांतिः॥”((Kathopanishad-Krishna yajurveda 19)</p> <p>“ Let us eat together, live together, pray together and shower in light of knowledge together and let there be no jealousy</p>

Finding this type of need, an organization provides a platform through which lenders can derive satisfaction of helping them (borrowers) to break the shackles of money lenders and start a new Circle of Life. They somehow want to safeguard their money as well as want to help people who are in dire need of some amount of money to sustain oneself and become independent. "Daan" is not the only concept here; it is business having a social impact. Through this exploitation "Shoshan" in the society decreases, thereby moving towards making a just society. This activity is giving a "Sahayog" to many such people who can start their small business or some agricultural related work viewing this platform as an avenue where they can make an impact on the society and that to a positive one. Moreover, the activity is giving them an option through which they can earn interest on their investment at a specific rate of return.

Similarly, in case of Mumbai Tiffin delivery mechanism have been delivering food to hungry people with home cooked food thereby satiating the hunger thus earning merit or 'Punya' and through other activities also like that of 'roti bank' in which they are delivering food left at different celebrations in Mumbai to the homeless people. Co-founder of the restaurant contemplated that the ancient scriptures have given a basis through which one can reflect upon the actions and the results. The ancient scriptures help in understanding the values and family structure and our daily struggles that exist from ages and at the same time help on giving insights on the subtle emotions that still flow as an under-current and explain a lot about our actions and the way Indians conduct and take a decision in life. Value realization is all about realizing value helps in making decisions and affects our choices. In a way, it helps in re-adjusting our thoughts and embracing the philosophy that world sustains and survives as we believe that co-existence and sharing our fruits of success among others is the only way.

amongst us" "Oh! Lord, protect and defend us both. Let us do divine work together. Let our knowledge be radiant. Let us not envy each other, and let us always live in peace and harmony."

"यत्करोषियदश्रासियज्जहोषिददासियत्।यत्तपस्यसिकौन्तेयतत्कुरुष्वमदर्पणम्॥" (Bhagvad-Gita 19.27)

" Krishna says that "O! Kaunteya (Arjun), son of Kunti, all that you do, all that you eat, offer it as a sacrifice. Whatever austerity you perform, do it as an offering to me".

"अहंवैश्वानरोभूत्वाग्निनां देहमाश्रितः।प्राणापानसमायुक्तःपचाम्यन्नंचतुर्विधम्॥" (Bhagvad-Gita 15.14) "Krishna says that 'I reside in humans and also animals, I am the fire which digests the four kinds of food and I control the breathing and other functions of the body'."

<p>Founder of the cloud-funding platform said, <i>“The traditional banking has a limitation as for the product list which bank has does not fit with the kind of need or help a person wants in these kinds of situations. This led us to the thought of creating a platform that could help people who do not fit in with the traditional banking or the traditional bank product list. The platform created for helping people in their endeavor who are working hard to achieve their potential. It is more about living and practicing Bhagavad-Gita rather than reading it.”</i></p>	<p>22. Consonance in message and action increases credibility Respondents believed that when one has consonance between thoughts, words, and actions an organization may enjoy credibility among customers, clients, partners and society at large. Mahabharata (13.8.16) mentions these terms of 'mansa' (thoughts), 'vacha' (words or), and 'karmana' (deeds or actions). Founders and Heads of the organization in unison reflected these thoughts during discussions. As discussed in earlier paragraphs Managing Director of Milk marketing federation emphasized on informing and educating customers through the right information and also explained by quoting examples of the efforts made for providing the alternatives. Similar, to this founder of a crowdfunding platform, also said that the incongruity in the message and action helps an organization to go a long way. The same kind of thought was profoundly expressed by Vice Chancellor of University for handicapped and blinds that they not only say but they believe in “Seva dharma param gahna” and live this through their actions by educating blind and handicapped students. The founder of Veena Vadini also said that once their comes the synchronicity within our thoughts, words, and actions, people start believing you and at the same time support starts happening to you in the form of resources, capital or volunteers. The ancient Indian traditional order of learning also teaches to have consonance in thoughts, words, and action (Gurugita-1.51).</p>	<p>“कर्मणामनसावाचासर्वदाऽऽराधयेद्गुरुम् । दीर्घदण्डंनमस्कृत्यनिर्लज्जौगुरुसन्निधौ” (Gurugita 1.51) “कर्मणामनसावापिवाचावापिपरंतप /यनमेकृतंबराह्मणेषुतेनाद्यनतपाम्यअहम” (Mahabharata 13.8.16) Bishma said : “Whatever have done in thought, with words, and deeds is according to the Brahmana even though I am lying on a bed of arrows as in consequence but I do not feel any pain now” सेवाधर्मोपरमगहनोयोगिनामप्यगम्य ॥ (Nitishataka shloka 47) SevaDharmoParamGahanoYoginamapya Agamyam ॥ The duty of services is a highest secret, even Yogis don't know it.</p>
<p>Founder of micro-funding platform said <i>“The Gandhian philosophy of working for the poor and rural India Connects one to empower India in real terms. Upon going with this philosophy, Founder derives strength and satisfaction while working in this kind of social sector and thereby making an impact though the magnitude is not large, that to an extent, values and ethos rooted in ancient Indian texts help in a way. These things play an important role in understanding the need and people, the way for changing and empowering Indian</i></p>	<p>23. Impressions of Great Leaders and Thinkers Many leaders have influenced the thoughts of people around and the respondents of this study as well. The Gandhian philosophy has driven things and importantly played a more significant role. The Gandhian philosophy of working for the poor and rural India connects one to empower India in real terms. Mahatma Gandhi propelled the idea of trusteeship that instigates one to share the wealth or blessings among others (Ghosh, 2012, p.32). Milk marketing federation as an organization imbibed Gandhian philosophy and has tried to reduce the distress of the customer which results in generating unparallel faith amongst them. Customer’s faith bestowed the organization with an ability to innovate, inform, empower people and make a better inclusive society for</p>	<p>न मे पार्थास्ति कर्तव्यं त्रिषु लोकेषु किञ्चन । नानवाप्तमवाप्तव्यं वर्त एव च कर्मणि ॥ na me pārthāsti kartavyam triṣhu lokeṣhu kiñchana nānavāptam avāptavyam varta eva cha karmaṇi [Bhagavdgita 3.22] “There is no duty for me to do in all the three worlds, O Parth, nor do I have anything to gain or attain. Yet, I am engaged in prescribed duties.” यदि ह्यहं न वर्तेयं जातु कर्मण्यतन्द्रितः । मम वर्त्मानुवर्तन्ते मनुष्याः पार्थ सर्वशः ॥</p>

<p><i>society is to empower rural masses and its society, one should see everybody has an extension of oneself.”</i></p>	<p>all. The inception of the organization was due to the distress that farmers and milk producers faced during the British Raj. The organization worked into increasing the availability of its product in far-flung places of India thereby having its reach at pan India level. From ancient times milk completes or is a form of substitute for all the nutrition that one can find in food. In manner, milk is a necessary intake and part of the Indian food system. The co-operation or ‘sahakaar’ of the rural woman has played a significant role in building up of the organization and its success. The organization projects them as the real heroes and how organizational profit is empowering them to overcome their hardships of life and has created a brand identity of mass appeal that translates into the profits and success of the organization.</p>	<p><i>yadi hyaham na varteyam jātu karmanyatandritaḥ mama vartmānuvartante manuṣhyāḥ pārtha sarvaśhaḥ</i> [Bhagavadgita 3.24] “For if I did not carefully perform the prescribed duties, O Parth, all men would follow my path in all respects.” Sahasratram dhara drauidasya meḥ duham dhruveva Dhenu sa anapa asphuranti (Atharva Veda 12:1:45) ‘Work for the glory of our country and countrymen speaking different languages. Give due regard to the faiths of other people. Worship your motherland as you worship God.’</p>
<p>Founder of cloud-based funding platform said, <i>“If you look at our platform customers. There is a socially minded lender, and If you look at it from a lenders point of view or perspective, he has been given an opportunity or a platform for them to make a social impact. It is not a charity. It is lending with a social objective where they are getting a market return as well as satisfaction for creating a social impact per se from which one can support a livelihood for a person. Now, how to bring in value creation and create a platform for the market? We take a good opportunity by creating a social infrastructure to some person who has surplus money and wants to make a difference but doesn’t have an opportunity to do so. Our</i></p>	<p>24. Realizing Value in Terms of Social Network and Local Communities</p> <p>The prerequisites for any businesses are trust, transparency, openness, simplicity, accountability empathy, network, and relationship. Founder of cloud-based micro-funding platform replied that the values are getting reflected in the real world and this may be applied for all the businesses or to any business model. Respondents more particularly founders or heads of organization emphasized that without the support of network or close-knit relationship people who believe on you; if this was missing one cannot do much this is a foremost and significant thing. Vice President of Mumbai Association talked about their regular visit to Pandarpur for solidifying the community and family ties. The individual employed as Dabbawalla were usually formed the same taluka or native place as everyone knows others. The information of family background acted as a force that refrain them from doing anything wrong. Similar to this other organization were also utilizing the benefits of social network and relationship ties. In the case of crowdfunding, platform founder expressed the fact was about</p>	<p>“ॐसहनावतुसहनौभनक्तुसहवीर्यकरवावहै।तेजस्विनावधीतमस्तुमाविहिषावहै।।ॐशांतिःशांतिःशांतिः।।”((Kathopanishad-Krishna yajurveda 19) “ May we eat together, live together, pray together and shower in light of knowledge together and let there be no jealousy amongst us”“Oh! Lord, protect and defend us both. Let us do divine work together. Let our knowledge be radiant. Let us not envy each other, and let us always live in peace and harmony.”</p> <p>ईशावास्यं इदं सर्वं यत्किञ्च जगत्यां जगत् ।</p>

<p><i>platform provides that.”</i></p> <p><i>MD of the plastic company said, “I am driven more by the social goods that my efforts will lead, I naturally get into, I would say in the domain or territory of a social entrepreneur. When I look at the opportunity, I do not look at only maximization. I look it appeals to conscience, whether it is going to do social good, whether it is going to be sustainable. I feel more convinced which are in sustainable space that is what I have done within the company directly or indirect would pass that metric off being socially relevant, being sustainable and activities which can be scaled up that is good for the organization and society as well.”</i></p> <p><i>Founder of school that develops ambidexterity among students said, “the graduated students are benefiting from the efforts. The students are well recognized and respected in their social circles. They have plans for improving the farming conditions by various scientific approaches and students want to improve the environment as well as social conditions eliminating alcoholism.”</i></p>	<p>people investing in people at the grassroots level. The organization needed to build relationship among people and convert it into an asset which could be termed as trust. Trust was at the core of the overall model. As one can trust on a person only then one may lend money. Similarly, trust can translate into increasing the number of people investing in the activity through word of mouth. Founder here explained about the reason or the catalyst that propel the chain reaction for expanding the business or for replicating the model in other parts of the country. Networking and relationship according to the founder were at the core for implementing any philosophy at the grassroots level. Founder elaborated that in his organization everybody knows what each one and why each one so there is accountability which is getting created and the two people are doing the transaction through which value is getting created or realized.</p> <p>Even in the case of Milk marketing federation the rural communities and women were at the core for its functioning and realizing value. The communities also play an essential role as utilized in the model developed by Ramon Magsaysay Awardee. He expressed that as it was the strength of the social network mended due to the efforts made by the organization through standing with people in thin and thick times solidified the relationship. The organization could connect with two hundred thousand people in two hours. The strength of the community was helping in running various developmental projects related to health, agriculture, water conservation and many more. In the case of a school which is developing ambidexterity among students also the volunteer was helping for running the school and developing ambidexterity amongst children.</p> <p>Social networks were a suitable medium to communicate the philosophy and values to the society. The social ties were helpful and enabled others to learn about the initiatives and efforts done by any organization. Social networks and local communities not only support in terms of volunteer, employees but sometimes provide necessary resources required for running the business. The community members may convert into an ardent promoter for your effort thus generating brand value for the organization.</p>	<p>तेन त्यक्तेन भुञ्जीथा मा गृधः कस्यस्विद्धनम् ॥ IshA vAsyaM idaM sarvaM yat ki~jcha jagatyAM jagat tena tyaktena bhuj~jjlthA mA gRudhaH kasya svit dhanam (Yajurveda 40:1) ‘Do not covet anyone's wealth. What he bestows on you. Set not your heart on what is owned by others’</p>
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Founder of school that develops ambidexterity among students stated that *“Empathy towards the community has enabled us to understand the people distress. The constant struggle of the community for survival and progress can be felt. Want to give a solution that should not create burden.”*

“In the year 1990, while coming back home from his army training one magazine article got his attention. It was about the life of First President of India, Dr. Rajendra Prasad. The article presented a detailed insight about his life also vividly explained about his abilities. It mentioned about the peculiar ability of ambidexterity which Dr. Rajendra Prasad had. It was not so believable for me and I took it as another story about a great man. But the thought and idea of ambidexterity kept knocking in my mind. I started researching on the ambidexterity aspect and found it true and existing for past thousands of years, i.e. from the ages of Nalanda University to a recent example of Dr. Rajendra Prasad and many more examples were present in the history of India and the world like Albert Einstein, Nikola Tesla Michelangelo and Leonardo da Vinci and there were many more.”

Founder of micro-funding platform said *‘the misfortune and misery that may happen in one’s life due to the lack of access to funds due to the insensitivity of funding sources to such individuals who have skill, ability and intention to progress in life and make a*

25. Empathetic Outlook Creates Organization as a Vehicle for Change

The founder’s narrated incidences the reason why they started the organization. In each case either they were perturbed by the plight of people living in the surrounding or they wanted to change.

Virangat Sharma founder of Veena Vadini School, which was developing ambidexterity among children, was perturbed by the illiteracy around his village giving rise to other social evils. As explained such thoughts generated his empathy to the people around. He also felt a deeper connection with them and their needs and wanted to solve the problem of survival and alleviate their sufferings. He decided to leave the job of the army. For getting the developing deeper understanding about justice and ways through which one can achieve it, he got enrolled for the degree of law, and while accomplishing his studies, he read about criminology and its relation with the illiteracy, reached to the conclusion that both are inversely related with each other. He also believed that the person could be called a learned when one develops anything unique which could help for the development of his society and may be utilized for the national growth. He always wanted to create such a solution which culturally fits with the people of the community, is appropriate and effective as a solution for the problems. These values, (cultural fit, appropriateness, and effectiveness) which, he wanted to imbibe in his model/solution.

Founder utilized ambidexterity as a tool for changing the education scenario and mitigating other social issues through it. Likewise, other founders also started for enabling and empowering people who may realize in terms of creating inclusiveness and happiness for all.

Founder of crowdfunding platform mentioned about the incident that happened in one of his family gatherings. Family members were discussing how one of his cousins lost the opportunity of being a good cricketer due to the shortage of funding. The traditional banks cannot provide money for such activities. Subsequently, the incident led founder to ponder upon the misfortune and misery that may happen in one’s life due to the lack of access to funds due to the insensitivity of funding sources to such individuals who have the skill, ability, and intention to progress in life and make a positive contribution to the economy. The thought that many such

**यद्वासि सुनवातो वृधो यजमानस्य सत्पते
उक्थे वा यस्य रण्यास समिनदुभिः**

**Yadwasi Sunvato vidho yajamanasya
satpate**

**Ukthe wa yasya ranyasi saminadubhih
(Atharva Veda 3.3)**

‘Have your drinking and eating in common I bind you together. Assemble for worship of the lord, Life spokes around a hub.’

**शतहस्त समाहर सहस्त्रहस्त सं किर
कृतस्य कार्यस्य चेह स्फर्ति समवाहा**

**Shat hasta samahara sahastra haste sam
kira;**

**Kritasya karyasya cheha spharti samawaha
(Atharva Veda 3:24:5)**

‘May you earn as by a hundred hands and distribute by a thousand! When you involved in benevolent actions your capacity to earn enhances multiplying manifolds; those who donate for a good cause are surely blessed by God

सध्रीचीनन वः सम्मानसास्कृनोमयेकाः

अनुष्टीन्समवानानेना सर्वाण ।

देवा ईवा अमृतं रक्षमाणः सायं प्रातः

सौमनसो वो अस्तु ।।

**Sadhchinan wah sammanasaskrinomyekah
anushtintsamvananena sarvan;**

**Deva eva amritam raksha manah sayam
pratah saumanoso wo astu (Atharva Veda
3:30:70)**

positive contribution to the economy. The thought that many such talented strongly willed, determined and having good intention people do not make it up in the life. For the pain of these people or empathy towards them made us to work something in this direction and becoming the part of the solution. As, I have had expertise in the financing sector that enables me to understand the intricacies of the traditional banking and their limitations. This somehow helped in taking a different stand towards the same issue, people who want to excel in life or want to raise their living standard.”

talented strongly willed, determined and having good intention people do not make it up in life.

The empathy towards them made him work in this direction and becoming part of the solution. The founder has had expertise in the financing sector that enables him to understand the intricacies of traditional banking and its limitations and this somehow helped in taking a different stance towards the same issue, people who want to excel in life or want to raise their living standard. He observed that the opportunity decreases tremendously as one goes out of Tier 1 cities. The traditional banking has a limitation as for the product list which bank has does not fit with the kind of need or help a person want in these kinds of situations. Founder thought of creating a platform that could help people who do not fit in with the traditional banking or the traditional bank product list. The platform designed for assisting people. He considered his role as facilitator and did not want any credit in the success of their borrower. The thought of being facilitator resonates and clearly, reflect the philosophy mentioned in ancient Indian then one should not think that he/she is doing it, and see oneself as a medium through which things are happening.

In case of Organization that produces eco friendly clay products recollected back and told that in 2001 Gujarat earthquake, one newspaper printed photograph that showed lots of broken pots in it and captioned it “Garib ka refrigerator” which meant poor's man refrigerator. The innovation of Organization that produces eco friendly clay products instigated and changed the way people look at pottery products. Every poor man desires to have a fridge in his house, but purchasing will not do. The refrigerator usage depends on the electricity supply which is quite erratic. The shortage of electricity supply is quite prevalent in rural areas, and there is a massive gap between demand and supply and this made him work on the idea, and founder started building organization that produces eco friendly clay products. The specialty of this refrigerator is that it works without electricity. In this one can keep food and vegetable. The temperature also remained maintained in it, and this led him to start Organization that produces eco friendly clay products.

‘O mankind! I bind you together towards one objective of the universal welfare. Work together with mutual love and goodwill.’

**य आध्राय चकमानाय पित्वो.अन्नवान
सत्रफितायोपजग्मुषे |
सथिरं मनः कर्णुते सेवते पुरोतोचित स मर्डितारं
न विन्दते ||**

**ya ādhrāya cakamānāya pitvo.annavān
sanraphitāyopajaghmuṣe |
sthiraṃ manaḥ kṛṇute sevate purotocit sa
marḍitāraṃ na vindate || (Rig Veda
10:117:2)**

‘The man with food stored up, who hardens his heart against the poor man , once his benefactor , who now comes hungry and sick to beg for bread that man , I say, will himself find no pit.’

**स इद भोजो यो गर्हवे ददात्यन्नकामाय चरते
कर्शाय |
अरमस्मै भवति यामहता उतापरीषु कर्णुते
सखायम ||**

**sa id bhojo yo gṛhave dadātyannakāmāya
carate kṛśāya |
aramasmai bhavati yāmahūtā utāparīṣu
kṛṇute sakhāyam || (Rig Veda 10:117:3)**

‘The liberal man is he who helps gives to the beggar who wanders in search of food , lean and forlorn; the one who helps the passerby, when asked , makes of this same a friend for day to come.’

	<p>Similar to this, others founders also mentioned as, in case of Jagadguru Rambhadracharya Handicapped University, Vice Chancellor who was also one of the founding members told that how the empathy towards the blind people converted and built the institution of this scale. Same was the case with Ramon Magsaysay Awardee who started Village Development program after getting perturbed by the plight of people and community for this he left fatherhood and opted for a secular way of living. Co-founder of restaurant change that was hiring hearing impaired people also echoed and narrated a similar kind of story and needed to create an impact and change the world for better.</p>	<p>अज्येष्ठासो अकनिष्ठास एते सम भरातरो वाव्रुधुः सौभगाय ajyeṣṭhāso akaniṣṭhāsa ete sam bhrātaro vāvṛdhuḥ saubhaghāya (Rig Veda 5:60:5) ‘In the eyes of god , no one is big, no one is small; all are alike, equal, all are recipients of his love and blessings for well-being.’</p>
<p>Founder of Organization that produces eco friendly clay products said, <i>“The clay-based products are giving them a hope for making a living. The clay-based products are also infusing confidence in the society that the traditional knowledge and culture can help one to overcome life’s challenges by changing one’s perspective towards it. The increasing usage of clay-based products employs a particular section of society traditionally involved in pottery making thereby decreasing the rural migration in search of employment in cities. Thus, easing the pressure on cities and government and as well as income of the community through the knowledge they have acquired traditionally from generation to generation.”</i> Founder of a restaurant that hires hearing impaired people said: <i>“The hearing impaired persons are large in numbers and this kind of an institution and process is radically changing the scenario and setting an example that can be followed elsewhere.”</i></p>	<p>26. Communitarian Spirit and Role of Government The respondents acknowledged the role of businesses, organization, and marketing for creating value for society. The solidarity with the community and sensitivity to the needs was regarded as the important notion which required by the businesses. The researcher also came across many issues of disabled people which emerged. The interactions revealed many facets about disabled people getting engaged and employed such as the sign language should be the part of the curriculum for general student and public by enabling them to get understood by others, thus helping them in their struggle in daily life. Brail printing should be made less costly. The role of government agencies and partners become prominent for including them into the system. Many respondents also said that companies, corporate houses, an organization might do or help in developmental issues but that must not be forced upon organizations rather than appreciated from the government by giving some waiver in taxation when they have tackled such matters. The regulated forced may be used in case of avoidance from any such issues. Organizations were nothing but a corporate citizen in that manner they may help others to grow and prosper (Mishra and Jhunhunwala, 2013).</p>	<p>समानो मन्त्रः समितिः समानी समानं मनः सह चित्तमेषाम समानं मन्त्रमभि मण्त्रये वः समानेन वोहविषा जुहोमि समानी व आकृतिः समाना हर्दयानि वः समानमस्तु वोमनो यथा वः सुसहासति (Rig Veda 10:191:3-4) samāno mantraḥ samitiḥ samānī samānaṃ manaḥ saha cittameṣām samānaṃ mantramabhi maṅtraye vaḥ samānena vohaviṣā juhomi samānī va ākūtiḥ samānā hṛdayāni vaḥ samānamastu vomano yathā vaḥ susahāsati Gather together, converse together! Let minds be in one accord. United be our counsel, our assembly, our spirit and thoughts! United be our resolve, united your hearts. May your spirits be at one, which you may long together dwell in Unity and concord! All of us be of one mind so that we may live well together!’</p>

Head of Plastics limited firm expressed that *“though every language has the power to express. However, the intrinsic meaning of the word can only be understood through languages such as Sanskrit, that gave birth to many languages. The reason being such words were still intact and could convey means without distortion, which was the necessary condition for any communication.”*

Founding member of University imparting education with scientific spirituality as motto said that *“Rasa may give a new way for developing understanding about human emotions, which is ingrained in ancient roots and can be explored for decision making and choice selection studies. The linkages of values, value and its realization, can be deciphered through going deeper into the connotation of words having Sanskrit roots like ‘tusthi,’ ‘pushti,’ ‘santushti,’ ‘tripti,’ ‘santosh,’ and ‘bhava.’”* The same thought echoed by Editor of Encyclopaedia on Hinduism and Linguist said that meaning has context and etymological significance that can give insights about the cultural history and holds anthropological relevance. Marketing definition which has been followed in this research also mentioned about communication of values. The words used in the message have the least chance of distortion in for both the sender and receiver. Those words are best when used for communicating a message.

27. Values are better communicated with Native Languages

The interactions made with the founders and heads of the organization also gave insights about the ability that native language holds while communicating the innate feeling and values. Most of the Indian languages came from Sanskrit and had roots in Sanskrit the essence of the message can be easily deciphered through the usage of such words. They also pointed out many words that may not be translated into any language such as dharma. The word may change meaning with context, and the whole range of sense comes through it. Head of Plastics limited firm, expressed that though every language has the power to communicate the fundamental understanding of the word can only be understood through the languages such as Sanskrit, that gave birth to many languages (Matilal, 1990, p. 19). The reason being such words were still intact and could convey means without distortion, which was the necessary condition for any communication. Founding member of University imparting education with scientific spirituality as motto said that Rasa might give a new way for developing understanding about customer’s emotions, which is ingrained in ancient roots and can be explored for decision making and choice selection studies. The linkages of values, value, and its realization can be deciphered through going deeper into the connotation of words having Sanskrit roots like ‘tusthi,’ ‘pushti,’ ‘santushti,’ ‘tripti,’ ‘santosh,’ and ‘bhava.’ The same thought echoed Editor of Encyclopaedia on Hinduism and Linguist. He said that very meaning has context and etymological significance that can give insights about the cultural history and holds anthropological relevance. He expressed that the Marketing definition which has been followed in this research also mentioned about communication of values. The words used in a message have the least chance of distortion in for both the sender and receiver. Those words are best to formulate any message or to communicate values to customers, clients, partners and society at large.

भाषासु मुख्या मधुरा,
दिव्या गीर्वाणभारती ।
तस्यां हि काव्यं मधुरं,
तस्मादपि सुभाषितम् ॥ (Subhashita

bhāṣāsu mukhyā madhurā divyā
gīrvāṇabhārātī
tasyāṃ hi kāvyam madhuraṃ tasmādapi
subhāṣitam ॥

‘Among all the languages, one’s own language is divine and most lyrical language. In mother tongue, poetry is more melodious wherein the good sayings hold prime position.’

**इला सरस्वती मही तिस्तो देवीर्मयोभवः।
(RigVeda 1.13)**

Ila Saraswati mahi tistrato devirmayobhava

Motherland, maternal and mother tongue -
these three are enjoyable.

Chapter 6

CONCLUSION AND RECOMMENDATIONS

The research provides insights and linkages between values, value and value realization and has corroborated this linkage with the marketing theory through the perspective of ancient Indian text. These issues were addressed in previous chapters i.e. in chapter 1, 2 and 5. Values, value and value realisation have been the keywords, since the inception of thought associated with this research. These terms were explained in chapter 1 and chapter 2 as well as in chapter 5 through the larger perspective of value realisation when introduced as a term in Chapter 1 and 2 , when literature related to value realisation is narrated and perspective of value realisation is revealed to the eyes of participants in chapter 4 and chapter 5.

6.1 Conclusions

The conclusion is that value realization is subservient to values .Values contextually though are related to a mix of belief, perspective and experience which is jointly termed as Maanyata in Hindi language. The representation of values is evident throughout the value chain associated with product; the sphere associated with an activity; structure associated with an institution, which are the key elements of the acknowledged definition of marketing followed by the present research. This comprises of:

1. Conclusions drawn on the basis of interpretation of interviews.
2. Conclusions based on the interpretation of interviews in relation to the definitional framework of marketing.
3. Conclusions with respect to objective C
4. Conclusions on the basis of interviews of experts.
5. Conclusions with respect to ancient Indian scriptural knowledge directing the research.

Conclusion drawn on the basis of interpretation of interviews reported in chapter 5 with in methodological framework explained in chapter 3 where it is mentioned that the organisations and associated participants interviewed are largely characterized in terms of activities, processes, and institutions which are termed as marketing in the definition reapproved by American Marketing Association in July 2013.

Further, as discussed in chapter 4 and in chapter 5 orientation of interviews is focused upon an understanding:

- a. About what kind of value these organizations are generating through their offerings.
- b. The kind of connectivity their generated value has with the value realization experienced by beneficiary as explained by them.
- c. How are values explained in ancient Indian scriptures associated with this sequence of value and value realization?

Participants primarily belong to the level of decision making and were shortlisted according to this criteria as well as were aware of the context of values but had very typical questions in mind in relation to the derivation of values for value in immediate revenue and tangible terms for there have been participants like Vice Chancellor of University that develops integrated health solution and a few others like him who can associate linkage and have good scriptural understanding with values and derivation of value apart from such participants many of them though with large experience could mention their understanding of beliefs rather than their knowledge.

Largely, all the participants interviews confirmed the linkage of values to value to value realization.

On the basis of the narrative they had around their experiences rather than exact reference to scriptures, the participants referring to the objective and vision of their organisations could find a fairly easy way to connect the values with their goal. For example everyone could suggest that their ultimate goal is to serve their customer well which is related to values by virtue. They could also suggest all the stakeholders they have are beneficiaries at one point of time which is a genuine expression with radical perspective but, when the question of said association/ subject of this thesis when referred to with the perspective of operation of organisations, finances of the organisation, profitability of the organisation when the degradation could be felt know the connection between the value and value realisation persisted.

Therefore, an interesting aspect which emerged was existence and recognition of the values at the root level but degradation and deviation at the execution level.

It is similar to an analogy that people may think good but they may not act good. None of the participants answered negatively on any of the questions. They had the prime agreement on the set relation and the subject of research. For example, participants pointed out at the environmental perspective and pressure for not being able to realize the required fabric element of value, values, and value realization.

The linkage of value, values and value realization lies in the fact that the subjective reality of the world cannot be measured with certainty. Many experts believed that business was termed as vartta (trade and commerce) in ancient text and means “as an opportunity to work for the society”. Value realization, value and values have a close linkage as many experts expressed that values give meaning to life and foundation for analyzing and imaging a requirement for leading a good satisfied life. The coherence in the words and action i.e. “mansa, vacha, karmna” respectively increase value realization. In case of a deviation it may create delusion among clients, partners, customers and society. Values help marketer to refrain from falling in the trap of gimmick. Not following may lose sheen among stakeholders and customers thereby diluting the brand.

Experts also emphasized on learning from the nature for developing new innovative ideas and advocated for radical thinking and non-conventional mode of learning. The traditional knowledge and traditional text may be looked upon for achieving this. Understanding values text may include ancient scriptures helps in conveying the essence without getting distorted or misinterpreted. The rationality in the context of ancient texts subsumes dharma, artha, kama, and moksha. These noble pursuits if critically considered and examined shape human behaviour. Ancient Indian perspective gives importance to morality thus altering the view about benefits and sacrifice and the way, they are measured. In this view benefits includes future benefits in terms of moral upgradation and value derived from the decision made. The emerged aspects which evolved during the research show the contextual reciprocities and reflective linkage of values, value and value realization with the perspective of ancient Indian scriptural knowledge.

To sum up, value realization in marketing theory with an ancient Indian perspective can be seen through aspects such as punya; purushartha; samvedna; sahayog; the concept of mansa vacha karmana; navintta; maulikta; upoyogita; tripti; santosh and seeing others as an extension of oneself. These aspects have their roots in ancient Indian scriptures. In most of the cases this terminology is from Sanskrit as we do not have the exact translation of the words in English though the word which connotes the nearest meaning have been used.

Ancient Indian scriptures emphasizes on understanding the problems of life and aim at the realization of the highest goal of life. Indian thought aims at the pursuit of Purusārtha, which is the goals of life and all may be achieved only when one follows path of values. Values, value and its realization has different aspects of philosophical perspective which is integrated

and amalgamated. Scriptures do not discuss logic, epistemology, metaphysics, ethics and religion in isolation. There is no compartmentalization of the issues relating to these aspects. These need to be understood for knowing the ancient Indian perspective and its relevance in today's world.

In ancient Indian perspective, the concept of Purusartha is the central concept relating to the values. Puruṣārtha refers to those ends of individual human being (purusa), which are desirable for the realisation of the higher ideals of life. Four Purusarthas are recognized. They are dharma, artha, kama and mokhsa. There is, however, a school of thought, according to which only three are recognized, namely, dharma, artha and kama. These three are known as Trivarga, whereas the set of four are known as ChaturVarga, however, by Purusartha Indian thinkers generally mean the four, which are considered as the inalienable values of life. These four have been prescribed as the goals to be pursued. These four Purusarthas are generally graded in the hierarchical order as kama, artha dharma and mokhsa. Artha relates to the material needs and the pursuit of wealth. Artha is desire relating to a man's pursuit of material wealth, which are essential for his material well being. Dharma may be interpreted in various ways. Originally, i.e., etymologically, it means the principle, which binds (dhri). It is the principle which brings about harmony in the entire world as well as in human life and society. Dharma is also used in the sense of the essential nature (or attribute) of the things or elements. For instance, the power of burning is the dharma of fire. Different schools of Indian philosophy have written about dharma. According to the Vaisesika Sutra or Kannada, dharma is defined as that, which brings about progress in this life and the hereafter (Yato abhyudayaniSreyasa siddhi as dharma). Generally, dharma means religion. Different people may profess different dharmas. Dharma, in the sense of moral and spiritual values is interpreted as righteousness. Considered in this sense, different Schools of thought have spoken highly of dharma. The Vedas, the Upanishads, the Dharmashastras and the Puranas have extolled the inherent values of dharma and urged mankind for the preservation of dharma. Bhagavad-Gita has taught mankind about the different dimensions of dharma and its preservation. Dharma is regarded as the balancing factor among the lower Purusartha, viz, kama and artha. There should be temperance and control of the senses. Similarly, the pursuit of Wealth for its sake is bad. It will bring about many evils in the society. One instance is the ruin brought about to the Kauravas in the Mahabharata because of their greed for wealth and power. So Artha should be balanced by Dharma. Bhagvad gita advocates for seeing others as the part and an extension of oneself.

The "atmmavaat sarvaa bhuteshu" is the concept which proposes every being as an extension of oneself. Thus, Bhagvad-Gita defines inclusion at every level. It signifies an inherent desire of doing good to others and to oneself. The famous verse from Yajurveda declares this relationship in "Yatha pinde tatha brahmande, yatha brahmande tatha pinde". This declares about the way in which both are intertwined to each other. The literal translation of this verse is "As is the individual, so is the universe, as is the universe, so is the individual". Veda's declares and has clarity in the view that if one wants to conform to the universal law and harmony, it could be done by an individual at his or her level and also by being an integral part of the cosmos wherein the cosmos reflects through individuals as expressed in the second part of verse i.e. "yatha brahmande tatha pinde". From ages, Indian scriptures have viewed institutions (including businesses) as a tool for welfare; thereby their relationship with society is needed to be observed closely. The said relationship may be better understood through the concept of Rta, a universal order and eternal law, which is dynamic and perfect in nature and that has to be maintained and respected for sustenance and welfare of all. Conforming to the universal law require one to have intellect known as Ritambahara Pragya. When one conforms to the cosmic order i.e. Ritam the ultimate societal aim may be achieved which is 'sarva bhut hite ratah'.

Another interesting aspect which emerged is the concept of Karma and Karmic debt and it is very well established. It is known as 'karma vipaak sidhaanta' in scriptural text i.e. 'what goes around, comes around' may be viewed, expressed, followed, and realized in terms of Rna-anubandhana. Ancient Scriptures helps in understanding about the way value of any activity, process or institution should be seen and derived and what is expected out of it also how it is measured which further gives the outcome or way to value realization.

The philosophy of Sanhkya or Triguna in the ancient Indian scriptures segregates living and non-living in three categories i.e. sattvic, rajasic, and tamasic. Ancient scriptures also tell about gunas dharma.

The outcome of any activity and process may be measured in terms of good merits earned that is punya which becomes a cause for happiness and living fulfilling life and moksha i.e. liberation after death. Punya is a term that governs and has emerged as a form of outcome or value realization during the conduction of this research.

When there exist tandem in words, actions and thoughts also emerged as a perquisite on which customers, clients, partners or society will form judgement about any activity, institution or process. The synchronization or synergy between the three increases the credibility amongst all.

Few others insights that emerged while interaction and defined terms in newer dimensions. Some insight got developed after meeting with different experts and Sanskrit scholars who help in understanding few basic terms in the light of ancient text. First term for example is desire. Desires are a part of life, there are but a part of journey that may help in realizing oneself and getting freedom from cycle of birth and death. Desire in ancient text dichotomizes in Ishta and Abhistha. Ishta are those desires which may be benevolent but needed to be fulfilled in near future on immediate basis. Abhistha are those desires that may become desire depending on the nature of an individual. A ritualistic aspect of ancient scriptures that forms the basis for Hindu way of life includes many activities on daily basis that inculcates gratitude for the nature and cosmos. Subh and Mangalam are the two aspects which should accompany every experience of life, generally used in context of profit. According to this things have to be auspicious and as well as benevolent in nature.

The rituals and the changes may be introduced for integrating with the dynamism of environment governed by situational factors i.e. desh, kaal and paristhithi. This may have distorted the context of the term getting used in present times. For example, Tilanjali is ritual which is the part of the last rites for a man in Indian traditions generally known as ‘antyeshti samskar’. In this individual who is performing the ritual take til and water in hand (anjali) and offer it in the holy water of river Ganga while remembering the person for whom the ritual is done. This is overall concept of tilanjali from the ancient times. In present times the context and the connotations of the word Tilanjali have been changed. It is generally used in terms of getting rid of something or removing it from one's life. This reflected while interviewing specially-able people in organizations like University dedicated for blinds and handicapped people or in the organizations which are working in the direction of providing them jobs through counselling or helping them in interviews for example human resource firm which help differently able people to get employment in various companies and firms or like where differently able people are getting employed for example in case of restaurant. The reflection which researcher has on self by visiting these organizations and meeting beneficiaries and employees as well as founders or leaders of these organizations is of a

common chord and a central idea percolating from the ancient perspective that people want to get rid-off differently able people. In case of their families, many times they are seen as or a reason for worry. The original thought associated with the word 'tilanjali' is distorted in present scenario.

Rasa emerged as insight while interacting with experts. Few of them proposed it as a new way for developing understanding about human emotions, which is ingrained in ancient roots and can be explored for decision making and choice selection studies. The linkages of values, value and its realization can be deciphered through going deeper into the connotation of words having Sanskrit roots like 'tusti', 'pushti', 'santusti', 'tripti', 'santosh', and 'bhava'.

While visiting the unique school known for developing ambidexterity among student reflects new dimension such as 'abhyaasa' i.e. practice and regulations are necessary to enforce values that may translate into value in later stage and can be realized in the form of social change, health, inclusion or people empowerment. The abhyaasa becomes samskara that makes the overall process effortless.

In conclusion of this thesis it can be said that word which is a source of knowledge and can convey meaning more innately and passionately that may produce deeper impact. The Sanskrit being the roots for many languages can help in formulating communication of messages and decreasing the noise or distortion in between the sender and receiver. Thus, the linguistic approach may affect the quality of impact and perception building for any activity, processes or institutions. The scriptural knowledge, stories and life messages may be used to occupy the consumer mind space more effective and as it is associated with the memory. Empathizing with the people i.e. 'samanubhuti' connects consumers with the product and services. The bond created translates into brand image and profits. Cost is termed as cause of distress and marketer should make effort to reduce the distress of customers and prioritize efforts in this direction. The association made in the times of distress may pave way for long customer association with the brand. Sahayog and Sahakar helps in creating environment for participation of every individual involved at any level and democratization of feedback at every level i.e. from production to consumption and post consumption helps in value realization. Understanding emotion by utilizing concept of Rasa may help in understanding the likes and dislikes and selection pattern of any product and service.

Ancient scriptures denote age of man by the number of years or amount of time he spent for the welfare of others i.e. hitha aayu , a meaningful life. The thesis also concludes that values such as sensitivity towards others such as individual, community, society, environment and cosmos helps in creating inclusiveness and value for specially able, downtrodden, poverty stricken, fate stricken and forsaken from family and friends. The activity, processes or set institution that are enabling and enhancing people's capability to utilize opportunity or providing them with one and making life easy i.e. 'sahaj' is creating value through values that get realized by all i.e. customer, clients, partners and society at large.

6.2 Implication of the Present Study

The present research outcome contributes to the body of literature of marketing and values, value and value realization. The results are insights that may be useful for both the practitioners and academicians for developing understanding about the marketing processes, activity and institution in India with global marketing practices.

6.2.1 Implication for Academia

1. The marketing definition when seen keeping values as centre for creating, communicating, delivering value may help in finding and reaching to those activities, process and institutions that are practicing marketing in holistic terms.
2. The ancient perspective framework helps in reaching to new themes that may help researchers to enter into new realm and dimension of marketing.
3. Theorists can replicate the study in different cultures for validating the findings using case studies.
4. The case studies can be used for teaching contextual linkages of values, value and value realization.
5. The present study promotes similar kind of case studies that can be termed as an activity, institution or process in other developing countries.
6. Ancient texts give newer dimensions for studying marketing and management. The numerous studies when done by taking ancient Indian texts in consideration may help in developing Indian school of management, similar to Japanese school of management system and American school of management likewise.
7. The study done may provide criteria which are applied in Indian subcontinent for deciphering value.

6.2.2 Implications for Marketers and Practitioners

1. The study emphasized that have evidence or cases in form of on-the-ground feedback and insights for implementing innovative solutions to social issues. Some of the factors like socio-economic condition of the target audience; contextual differences are common, pervasive and applicable to customers, clients, partners, or any social sector (such as livelihood, health and education etc.) must be considered while developing the marketing programme.
2. The study developed on the basis of narratives woven with the attributes and theoretical foundations of marketing concepts. Activities, processes, and institutions exemplify innovation worthy of being replicated in different socio-cultural settings.
3. The value realized is evident from the increase in education, better health, reduced alcoholism, decreased instances of social evils, reducing human efforts, and better agricultural and environmental outcomes.
4. It may be said that such efforts and experiments of realizing value through values derived from ancient text may help practitioners in carrying out development in several underdeveloped parts of the world so that the development brought about is not only material, but also intellectual and social. Such development would help people appreciate life in totality, and not just in terms of material possessions and achievement.
5. The case like School developing ambidexterity has a potential to provide diverse insights which may then be integrated for multifarious applications potentially to be applied with the multidisciplinary or interdisciplinary approach of learning be it marketing, social sciences, teaching pedagogy, rural studies, neurology or others with design thinking imbibed in the process. How may acquisition of a unique skill such as ambidexterity affect personality and other behavioral and work outcomes in different settings? This is an important and interesting question that could be looked into.
6. In the case of school that develop ambidexterity among students serves as an example of social innovation described as a vehicle for social change, social entrepreneurs who aim for creating social value and thereby wish to change the dynamics of society with the support of educational development can view School as an inspiration (Mishra and Sharma, 2018).
7. The school as a case depicts how the framework of creating value through values can help in value realization in the real world and changing the real-life situations. The

practitioners can develop insights for education policy structurally with newer dimensions wherein it may include such efforts with applicative strength. The innovative ways and out of box thinking done by the founder is a unique case through which any marketer can learn many things like addressing the needs of people, how to tailor-made services as per their requirements and also reaching to the people and developing a connect with them.

8. Marketer may view values as basis of decision making. Customers, stakeholders, and investors may select firms based on the decision made by them. In view of this marketer decisions may focus on making positive social change and benefiting all i.e. community, customers, workers, and environment and may advocate for inclusive society. Values ensure a way for authentic communication as needed by marketer for generating legitimacy and trustworthiness. Values may be realized through decisions such as: capping up of salaries of senior level executive, emphasizing on ethical leadership, no compromise on core values, relying on shared values, developing community, and giving priority to long-term perspective.
9. The study may provide better insights to marketer for dealing with values in aspect of culture and taking account of values such as: being hardworking; religion being the part of life; buying from environmental friendly firm; honoring ethnic diversity; making effort for recycling. Values which used to be noun in present times are getting expressed as verb.
10. The study may be useful for designing marketing that enable social transformation and social change. The companies, institutions, and marketer need to choose right values around consumption that may help consumer to realize value in terms of happiness, inclusiveness and making right choices for future.
11. The perspective may help marketer to strategize marketing to be more values-driven as it is getting viewed in present times. Marketer needed marketing strategy for leading transformation which derives value from values. Marketer needed to be tactical with values which are required for integrating strategy in the era of digital marketing. Values may play an important role in communication and collaboration. In digital economy values such as flexibility, openness, and transparency are efficacious in achieving desired result. Values direct marketer to produce effective content in sync with the psyche of the consumer thereby positively affecting the sustainability of the organization as well.

6.3 Limitations of the Study

As every study inherently has limitations similarly this study is also having few limitations. The limitations give scope for newer possibilities for future researches. The present study limitations are as follows:

1. The cultural dimensions such as trading communities as Marwari's, Gujarati's, Sindhi's may reveal newer dimensions.
2. The religious organizations and other cultural organization known for creating impact may be studied.
3. Various research tools and concepts like fuzzy AHP, interpretative structural modelling may help in prioritizing findings.
4. The considerations of folklore traditions have the potential to generate insights.
5. North east part of India is not covered in the study that may reveal newer dimensions.

6.4 Scope for Future Research

1. Cross cultural studies can be performed for analyzing the contextual linkage of values, value and value realization.
2. The studies can be done with considering dimensions like bottom of the pyramid, gender perspective and language perspective.
3. The study has applicability as it holds potential to provide diverse insights which may then be integrated for multifarious applications potentially to be applied with the multidisciplinary or interdisciplinary approach of learning be it marketing, social sciences, teaching pedagogy, rural studies, neurology or others with design thinking imbued in the process.
4. The present study gives different insights when the researcher who conducted the study happens to be from different cultural and religious milieu.
5. The study can be done by taking basis of folklore traditions specific to a community, state and nation that may help marketer to be better equipped for strategizing for reaching, acquiring and retaining customers.

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Appendix

Shloka Referred in Thesis

द्रविणोदा ददातु नो वसूनि यानि शण्विरे ।
देवेषु ता वनामहे ॥

**draviṇodā dadātu no vasūni yāni śṇvire ।
deveṣu tā vanāmahe ॥ (Rig Veda 1:15:8)**

'Let us become god's instrument and distribute wealth to the poor and the needy'

शर्मन सयाम तव सप्रथस्तमे.अग्नेसख्ये मा रिषामा वयं तव ॥

**Sharmantsyam tava sapratham-astame-agne sakhye
ma rishama vayam tava (Rig Veda 1:94:13)**

'Far away and extending wide is the peace of thy beatitude; may that be the home of
our abiding'

उदीरधहवं जीवो असुरन अगदापा प्रगतताम आ ज्योतिः रेति ।

Udirdhhvam jeevo asurn agadapa pragattam aa jyotih yeti (Rig Veda 1:113:6)

'God helps us only those who work hard with vigour and courage. Those who are lazy
and lethargic are not worthy of God's support.'

नाकस्य पर्शे अधि तिष्ठति शरितो यः पर्णाति स ह देवेषु गच्छति ।
**nākasya pṛṣṭhe adhi tiṣṭhati śrito yaḥ pṛṇāti sa ha deveṣu ghachati | (Rig Veda
1:125:5)**

The liberal giver rises to Divine splendour and attains divine powers.

दक्षिणावन्तो अमृतं भजन्ते दक्षिणावन्तः पर तिरन्त आयुः ॥

**dakṣiṇāvanto amṛtaṃ bhajante dakṣiṇāvantaḥ pra tiranta āyuh ॥ (Rig Veda
1:125:6)**

'The wonderful rewards are for those who make generous donations. They attain
salvation and are blessed with long happy life.'

ऋचोअक्षरे परमे वयोमन यस्मिन देवा अधि विश्वे निषेदुः ।
यस्तन न वेद किं रचा करिष्यति य इत तद विदुस्त इमे समासते ॥

**ṛco akṣare parame vyoman yasmin devā adhi viśve niṣeduḥ |
yastan na veda kiṃ rchā kariṣyati ya it tad vidusta ime samāsate || (Rig Veda
1:164:39)**

Only those who attain true happiness understand the Supreme Being and have firm faith in him; Beware, that the singing of verses and chanting of hymns is of no use if these do not reflect faith in God who commands all natural forces.

वि शरयन्तामुर्विया हूयमाना द्वारो देवीः सुप्रायणा नमोभिः ।

**vi śrayantāmurviyā hūyamānā dvāro devīḥ suprayaṇā namobhiḥ | (Rig Veda
2:3:5)**

‘May the divine door swing open, wide to our prayer, easy to enter, with our spirit of surrender’

जयेष्ठराजं बरह्मणां बरह्मणस पत आ नः षर्ण्वन्नूतिभिः सीद सादनम ॥

**jyeṣṭharājaṃ brahmaṇāṃ brahmaṇas pata ā naḥ ṣṛṇvannūtibhiḥ sīda sādanam
|| (Rig Veda 2:23:1)**

‘We call on Thee,

The most reputed of all: the supreme spiritual knowledge and wisdom!

Listen to us with Thy graces; and in the place of worship.’

अव कषिप दिवो अश्मानमुच्चा येन शत्रुं मन्दसानो निजूर्वाः ।

**ava kṣipa divo aśmānamuccā yena śatruṃ mandasāno nijūrvāḥ | (Rig Veda
2:30:5)**

‘In the process of self realization, evil desires automatically destroyed’

पराञ्चो मदन्त्युक्षणो अजुर्या देवा देवानामनु हि वरता गुः ॥

**prāñco madantyaukṣaṇo ajuryā devā devānāmanu hi vratā ghuḥ || (Rig Veda
3.7.7)**

‘The gods move according to the law of the workings of the gods’

तपो शवग्रे अन्तरानमित्रान तपा शंसमररुषः परस्य ।

tapo śvaghne antarānamitrān tapāśaṃsamararuṣaḥ parasya | (Rig Veda 3:18:2)

‘Consume our inner foes, fully, consume the enemy within who would fight against us O’ lord bountiful, consume the power of ignorance’

चित्तिम अचित्तिं चिनवद वि विद्वान पर्षेव वीता वर्जिना च मर्तान ।

cittim acittiṃ cinavad vi vidvān pṛṣṭheva vītā vṛjinā ca martān | (Rig Veda 4:2:11)

‘Let the seeker discriminate between the knowledge and ignorance, the straight open levels and the crooked that shuts in morals.’

अवास्त्रजन्त जिब्रयो न देवा भुवः सम्राळ इन्द्र सत्ययोनिः ।

avāsrjanta jivrayo na devā bhuvaḥ samrāḥ indra satyayoniḥ | (Rig Veda 4:19:2)

‘The aspirants through intellect and discrimination make right choice and attain liberation from the cycle of birth and re-birth.’

सुप्राव्यः पराशुषाळ एष वीरः सुष्वेः पक्तिं कर्णुते केवलेन्द्रः ।

suprāvyaḥ prāśuṣāḥ eṣa vīraḥ suṣveḥ paktiṃ kṛṇute kevalendraḥ | (Rig Veda 4:25:6)

‘The Supreme lord helps and defends only those who work hard and work for a noble cause.’

अव सम यस्य वेषणे सवेदम पथिषु जुहति ।

अभीम अह सवजेन्यम भूमा पर्षेव रुरुहुः ॥

**ava sma yasya veṣaṇe svedam pathiṣu juhvati |
abhīm aha svajenyam bhūmā pṛṣṭheva ruruhuḥ || (Rig Veda 5:7:5)**

‘When in his service men pour their sweat on the paths, they ascend to the highest and wider levels.’

उद यत सहः सहस आजनिष्ट देदिष्ट इन्द्र इन्द्रियाणि विश्वा ।

ud yat sahaḥ sahasa ājaniṣṭa dediṣṭa indra indriyāṇi viśvā | (Rig Veda 5:31:3)

‘Acquire the strength of will power to conquer the passionate urges of the sense organs.’

अज्येष्ठासो अकनिष्ठास एते सम भरातरो वाव्रधुः सौभगाय ।

ajyeṣṭhāso akaniṣṭhāsa ete sam bhrātaro vāvṛdhuḥ saubhaghāya | (Rig Veda 5:60:5)

‘In the eyes of god, no one is big, no one is small; all are alike, equal, all are recipients of his love and blessings for well-being.’

विश्वानि देव सवितर दुरितानि परा सुव ।
यद भद्रं तन न आ सुव ॥

**viśvāni deva savitar duritāni parā suva |
yad bhadraṃ tan na ā suva || (Rig Veda- 5:82:5)**

‘All evils, O divine Creator, banish, Send forth to us, what is good.’

वीहि स्वस्तिं सुक्षितिं दिवो नून दविषो अंहांसि दुरितातरेम ता तरेम तवावसा तरेम ॥

**vīhi svastiṃ sukṣitiṃ divonṛṇ dviṣo aṃhāṃsi duritātarema tā tarema tavāvasā
tarema ||(Rig Veda 6:2:11)**

‘Let us cross over the foes and the sins and other impediments, let us pass beyond these obstacles, in the keeping, through them safe.’

स तवं नो अर्वन निदाया विश्वेभिरग्ने अग्निभिरिधानः ।
वेषि रायो वि यासि दुच्छुना मदेम शतहिमाः सुवीराः ॥

**sa tvaṃ no arvan nidāyā viśvebhiraghe aghnibhiridhānaḥ |
veṣi rāyo vi yāsi duchhunā madema śatahimāḥ suvīrāḥ || (Rig Veda 6:12:6)**

‘May we live with happy moments with the strength of heros, living a hundred winters.’

मा नो वृकाय वृकये समस्मा अधायते रीरधता यजत्राः

Ma no vrikaya vrikaye samasma adhayate reerdhata yajatraḥ (Rig Veda 6:51:6)

‘Destroy the passionate instinct of greed!, For truly, it is a wolf’.

येषामिळा घर्तहस्ता दुरोण आनपि पराता निषीदति ।
तांस्त्रायस्व सहस्य दरुहो निदो यछा नः शर्म दीर्घश्रुत ॥ (Rig Veda 7:16:8)

yeṣāmiḷā ghr̥tahastā duroṇa ānapi prātā niṣīdati |
tāmstrāyasva sahasya druho nido yachā naḥśarma dīrghaśrut ||

‘Give us the peace that hears the truth afar’

कव तयानि नौ सख्या बभूवुः सचावहे यदत्रकं पुरा चित ।
बर्हन्तं मानं वरुण सवधावः सहस्रद्वारं जगमा गर्ह ते ॥

kva tyāni nau sakhyā babhūvuḥ sacāvahe yadavṛkaṃ purā cit |
br̥hantaṃ mānaṃ varuṇa svadhāvaḥ sahasradvāraṃ jaghamā ghr̥haṃ te ||
(Rig Veda 7:88:5)

‘God and human soul have been eternal companions, full of love and divinity they travelled on the same boat with great joy far into the sea. The human soul got entangled in the worldly pleasures and thus separated. The human soul faced with numerous difficulties and doubts gets disillusioned and is ever looking to meet God again. It can become God’s companion again, by aspiring for spiritual reunion and by detachment from the material world.’

अपां मध्ये तस्थिवांसं तर्ष्णाविदज्जरितारम ।
मर्ळा सुक्षत्र मर्ळय ॥

Apam madhye tasthi vansane trishna-vida-jjaritarm;
Moodha sukshatra mridhaya (Rig Veda 7: 89:4)

Excess of wealth makes men greedy and addicted to sensual pleasures clouds the inner vision.

Desires insatiate result in grief and doors fulfilled cause greed.

सुविज्ञानं चिकितुषे जनाय सच्चासच्च वचसी पस्पृधाते ।
तयोर्यत सत्यं यतरद रजीयस्तदित सोमो.अवति हन्त्यासत ॥

Suvigyanum chikitushe janaya sachchasachcha vachasi paspridhate ;
Tayoryate-satyam yatar-drij-yast-adit-somo-avati hantyasat (Rig Veda
7:104:12)

Speak truth it is easy and simple distinction between truth and falsehood and the knowledge of lasting truth are explained in the scriptures. Falsehood is even that causes destruction. Follow truth that is simple and easy.

एक एवाग्निर्बहुधा समिद्ध एकः सूर्यो विश्वमनु परभूतः ।
एकैवोषाः सर्वमिदं वि भात्येकं वा इदं वि बभूव सर्वम् ॥

**Yeka yeva-agnih-bahudha samiddhi yekah
Suryo vishwa manu prabhootah;
Yekaiva-vshah sarvam-idam vibhatyekam
Wa idam vibabhoova sarvam (Rig Veda 8:58:2)**

'Look unity in diversity. See same divine form, appearing in multiforms Kindles in different forms, the universal flame is One'

मा नः समस्य दूढ्यः परिद्वेषसो अंहतिः ।
ऊर्मिर्न नावमा वधीत ॥

**mā naḥ samasya dūḍhyaḥ paridveṣaso aṃhatiḥ |
ūrmirna nāvamā vadhīt || (Rig Veda 8:75:9)**

'Let not hazards from evil thoughts hostile around smite us, like a billow smites a ship.'

मर्त्योः पदं योपयन्तो यदैत दराधीय आयुः परतरन्दधानाः ।
आप्यायमानाः परजया धनेन शुद्धाः पूता भवत यज्ञियासः ॥

**Mrityoh padam yopayinto yadaita dragheeya ayuh prataram dadhanak ;
Atyayamanah prajaya dhanena shuddhah poota bhavat yagiyasah (Rig Veda
10:18:2)**

Live full life and banish the fear of death from your mind.
Resolved to be pure and discard Evil thoughts and practices.
Be pure in body and spirit and live active life with courage and without fear follow
the path of detachment.
God will reward you with happy and prosperous family life.

भद्रं नो अपि वातय मनः ॥

bhadraṃ no api vātaya manaḥ || (Rig Veda 10:20:1)

'O god lead our mind towards the virtuous path.'

अकर्मा दस्युरभि नो अमन्तुरन्यव्रतो अमानुषः ।
तवन्तस्यामित्रहन वधर्दासस्य दम्भय ॥

**akarmā dasyurabhi no amanturanyavrato amānuṣaḥ |
tvantasyāmitrahan vadhardāsasya dambhaya || (Rig Veda 10:22:8)**

An idle mind becomes an easy victim of Evil thoughts. Such thoughts give rise to ego and make one slave of circumstances and thus mind acts as foe without knowing the real self.

न देवानामति वरतं शतात्मा चन जीवति ।
तथायुजा वि वाव्रते ॥

**na devānāmati vrataṃ śatātmā cana jīvati |
tathāyujā vi vāvṛte || (Rig Veda 10:33:9)**

'The laws of god are eternal, only violation of these laws will cause destruction.
Live your life in accordance with these laws. Only then you will attain salvation by the
grace of god.'

अक्षैर्मा दीव्यः कर्षिमित कर्षस्व वित्ते रमस्व बहुमन्यमानः ।

**akṣairmā dīvyaḥ kṛṣimit kṛṣasva vitte ramasva bahumanyamānaḥ | (Rig Veda
10:34:13)**

'Do not gamble; be content and enjoy the fruit of your honest labour.'

पर सप्तगुं रतधीतिं सुमेधां बर्हस्पतिं मतिरछाजिगाति ।

**pra saptaghuṃ ṛtadhītiṃ sumedhāṃ bṛhaspatiṃ matirachājighāti | (Rig Veda
10:47:6)**

'Wisdom flows to a man who mediates, acts and lives according to the true eternal
laws of nature'

मा पर गाम पथो वयं मा यज्ञादिन्द्र सोमिनः ।
मान्त सथुर्नो अरातयः ॥

**mā pra ghāma patho vayaṃ mā yajñādindra sominaḥ |
mānta sthurno arātayaḥ || (Rig Veda 10:57:1)**

Neither thing nor act with malice treads always the path of righteousness.

उत तवं सख्ये सथिरपीतमाहुर्नैनं हिन्वन्त्यपिवाजिनेषु ।
अधेन्वा चरति माययैष वाचं शुश्रुवानफलामपुष्पाम ॥

**Uta tvam sakhye sthir-peetham-ahuh-nainam hinvantyapi vajineshu;
Andheva charati maya-yaisha wacham**

Shushrura aphalam pushpam (Rig Veda 10: 71: 5)

Follow your Dharma you are desirable duties as ordained by God semicolon you will
never face defeat. All have different capabilities and grasping power. Those who
follow the instructions of the lord are guided by the divine power.

य आध्राय चकमानाय पित्वो.अन्नवान सन्नफितायोपजग्मुषे ।
सथिरं मनः कर्णुते सेवते पुरोतोचित स मर्डितारं न विन्दते ॥

**ya ādhrāya cakamānāya pitvo.annavān sanraphitāyopajaghuṣe |
sthiraṃ manaḥ kṛṇute sevate purotocit sa marḍitāraṃ na vindate || (Rig Veda
10:117:2)**

'The man with food stored up, who hardens his heart against the poor man , once his benefactor , who now comes hungry and sick to beg for bread that man , I say, will himself find no pit.'

स इद भोजो यो गर्हवे ददात्यन्नकामाय चरते कर्शाय ।
अरमस्मै भवति यामहूता उतापरीषु कर्णुते सखायम ॥

**sa id bhojo yo ghrhave dadātyannakāmāya carate kṛśāya |
aramasmai bhavati yāmahūtā utāparīṣu kṛṇute sakhāyam ||(Rig Veda 10:117:3)**

'The liberal man is he who helps gives to the beggar who wanders in search of food , lean and forlorn; the one who helps the passerby, when asked , makes of this same a friend for day to come.'

ओ हि वर्तन्ते रथ्येव चक्रान्यम-अन्यमुप तिष्ठन्त रायः ॥

**o hi vartante rathyeva cakraṇyam-anyamupa tiṣṭhanta rāyaḥ || (Rig Veda
10:117:5)**

'The wheels of the chariot of wealth are ever rolling. Wealth follows one today, another tomorrow.'

नहि मे रोदसी उभे अन्यं पक्षं चन परति ।

कुवित्सोमस्यापामिति ॥

nahi me rodasī ubhe anyaṃ pakṣaṃ cana prati |

kuvitsomasyāpāmiti || (Rig Veda 10:119:7)

'In the state of spiritual bliss, the human soul is released from the bondage of material domain and rises into heavenly sphere.'

संसमिद युवसे वर्षत्रग्रे विश्वान्यर्य आ ।
इळस पदेसमिध्यसे स नो वसून्या भर ॥

**Sansmidyuvase vrishannahne vishwanyarya a
Idhaspade samidhyase sa no vasoonya bhar (Rig Veda 10:191:1)**

'May we gather fast forward with a common purpose.
May we consult together with open mind and work together for common good.
May we share our thoughts and work together for higher goals,
As our ancestors high ideals led to good fortune because of their Unity.
Which grounds them discerning intellect and courage.

सं गछध्वं सं वदध्वं सं वो मनांसि जानताम ।
देवा भागं यथा पूर्वे संजानाना उपासते ॥

**saṃ ghachadhvaṃ saṃ vadadhvaṃ saṃ vo manāṃsi jānatām ।
devā bhāghaṃ yathā pūrve saṃjānānā upāsate ॥ (Rig Veda 10:191:2)**

May our prayers be the same maybe adhere to one fraternity
May our minds move in harmony and do hard-work in union, for one supreme goal.
Let us be inspired by common ideal.

समानो मन्त्रः समितिः समानी समानं मनः सह चित्तमेषाम ।
समानं मन्त्रमभि मण्त्रये वः समानेन वोहविषा जुहोमि ॥
समानी व आकृतिः समाना हर्दयानि वः ।
समानमस्तु वोमनो यथा वः सुसहासति ॥ ((Rig Veda 10:191:3-4)

**samāno mantraḥ samitiḥ samānī samānaṃ manaḥ saha cittameṣām ।
samānaṃ mantramabhi maṅtraye vaḥ samānena vohaviṣā juhomi ॥
samānī va ākūtiḥ samānā hṛdayāni vaḥ ।
samānamastu vomano yathā vaḥ susahāsati ॥**

'Gather together, converse together!

Your minds be of one accord.

United be your counsel, united your assembly,

United your spirit and thoughts!

United your resolve, united your hearts

May your spirits be at one, which you may long together dwell in Unity and concord!

Let our aim be common and our hearts of one accord. All of us be of one mind so
that we may live well together!

त्वा स्थास्यति देवस्त्वासवितामध्वानक्तुसुपिप्पलाभ्यःस्त्वौषधीम्यः ।

**Tva sthasyati devastva savita madhvanktu supippalabhyah astvaashadhimyah
(Yajur Veda 6:2)**

'O man nourish thy body and make it strong with food that bring vigour and vitality.'

मा भेरमा सं विकथा ऽऊर्ज धत्स्व घिषणे विद्वि सती वीडयेथेम ऊर्ज दाधायाम ।

पष्मा हतो न सोमः ॥

Ma Bherma sam viktha aurjam dhatsava dhishane

Veedvi sati veedayetham urjam dadhatam

Pashma hato na somah (Yajur Veda 6:35)

'Be brave and daring to overcome evils and with courage.

Attain thy own real strength and fear none.

Be steadfast and strong.'

इमम नो देवा सवितः यज्ञं प्रणय देवाव्या ।

Emam no deva savitah yagyam pranaya devavya (Yajur Veda 11:8)

'Help us to conduct our life yajna in the spirit of dedication.'

उत्क्रमा महते सौभगायाः अस्मादास्थानाद

द्रविणोदा वजिन ।

वय अङ्गस्यामा सुमतौ पृथिव्याऽअग्निम

खनन्त उपस्थे अस्याः ॥

Uttkrama mahate saubha-gayah-madah-thanad

Dravinoda wajin;

Vaya angsyama sumatau prithivya a agnim

Khananta upasthe asyah (Yajur Veda 11:21)

'March ahead and rise high for reaching the top of highest glory and success. Go forward steadfastly.'

यऽजाग्रतो दूरमुदैति दैवं तदु सुप्तस्य तथैवेति
दूरङ्गम ज्योतिषां ज्योतिरेकं तन्मे मनः शिवा -संकल्पमस्तु

Yasjagrato dooram udaiti daivam tadu suptasya tathai veti

Doorangam jyotisham jyotihr-yekom tanme manah shiva-sankalpam astu (Yajur Veda 34: 1)

keep your extremely swift mind busy in good actions.
the mind is ever moving and its speed is without limit,
faster than the wind and sun rays. it is restless even during sleep. let my mind
always be in live by noble and righteous resolves.

ईशावास्यं इदं सर्वं यत्किञ्च जगत्यां जगत् ।
तेन त्यक्तेन भुञ्जीथा मा गृधः कस्यस्विद्धनम् ॥

**IshA vAsyaM idaM sarvaM yat ki~jcha jagatyAM jagat |
tena tyaktena bhujithA mA gRudhaH kasya svit dhanam (Yajurveda 40:1)**

'Do not covet anyone's wealth
What he bestows on you
Set not your heart on what is owned by others'

कुर्वन्नेवेह कर्माणि जिजीविषेच्छतनाग समाः
एवं त्वयि नान्यथेतोस्ति न कर्म लिप्यते नरे

**Kurvanneweha karmani jijivishechchhatang samah;
Yevam tuayi nanyathetosti na karma lipyte nare. (Yajur Veda 40:2)**
'Be concerned with actions only never with its results, leave the results in the end of
the supreme. let not the fruits of action be the motive of the actions or crave of
anxiety. Form actions free from attachments.'

यस्तु सर्वाणि भूतान्यात्मन्नेवनुपश्यति
सर्वं भूतेषु चात्मानं ततो न वि चिकित्सति

**Yastu sarvani bhutanyatma mneva anupashyati
Sarva Bhuteshu cha atmanam tato na vi chikitsati (Yajurveda 40:6)**
Do unto others as you wish others to do with you,
Consider all living room as your close friends as the life soul resides in all of them

यद्वासि सुनवातो वृधो यजमानस्य सत्पते
उक्थे वा यस्य रण्यास समिनदुभिः

**Yadwasi Sunvato vidho yajamanasya satpate
Ukthe wa yasya ranyasi saminadubhih (Atharva Veda 3.3)**

'Have your drinking and eating in common I bind you together.
Assemble for worship of the lord,Life spokes around a hub.'

शतहस्त समाहर सहस्तहस्त सं किर
कृतस्य कार्यस्य चेह स्फर्ति समवाहा

Shat hasta samahara sahastra haste sam kira;

Kritasya karyasya cheha spharti samawaha (Atharva Veda 3:24:5)

'May you earn as by a hundred hands and distribute by a thousand!

When you involved in benevolent actions your capacity
to earn enhances multiplying manifolds;
those who donate for a good cause
are surely blessed by God

सध्रीचीनन वः सम्मानसास्कृनोमयेकाः अनुष्टीन्त्समवानानेना सर्वाण ।

देवा ईवा अमृतं रक्षमाणः सायं प्रातः सौमनसो वो अस्तु ॥

Sadhchinan wah sammanasaskrinomyekah anushtintsamvananena sarvan;

**Deva eva amritam raksha manah sayam pratah saumanoso wo astu (Atharva
Veda 3:30:70)**

'O mankind! I bind you together towards one objective of the universal welfare. Work
together with mutual love and goodwill.'

आ यो धर्माणि प्रथमः ससाद ततो वंपूषि कृणुषे पुरुणि ।

**A yo dharmani prathamah sasad tato vanpooshi Krinusha puruni (AtharvaVeda
5:1:2)**

'The charitable deeds of this life will reward the soul with greater wisdom and a
perfect body in the next life.'

अनाप्ता ये वः प्रथमा यानि कर्माणि चक्रिरे ।

वीरान नो अत्र मा दभन तद व एतत पुरो दधे ॥

Anapta ye vah prathama yani karmani chakrire

Veeran noatra ma dabhan tad wa aetat puro dadhe (Atharva Veda 5:6:2)

'O men, in order that the acts committed by those of you, who are not perfect in knowledge, may not harm this world, I set before you, this Veda, full of that knowledge, which is Perfect.'

अवा ज्यामिव धन्वनो मन्युं तनोमि ते हृदः
यथा समनसौ भूत्वा सखायाविवा सचावहै

**Ava jyam-eva dhanvano manyum tnomi te hridah
Yatha saman-asau bhutva sakhayaviva sachawahai (Atharva Veda 6:42:1)**

'Cast of anger from your heart like an arrow from the bow'

यंतसि यच्छसे हस्त ावप रक्षांसि सेधसि ।

प्रजाम धनं च गृह्ण ानः परिहस्तो अभूदयम ॥

Yantasi yachchase hastawapa rakshansi sedhasi

**Prajam dhanam cha grihananah parihasto abhudayam(Atharva Veda
6:81:1)**

'O Man work with vigour and vitality, drive away the evils of poverty and disease. Support the needy with your honest income and engage in benevolent deeds for the social welfare.'

एत देवा दक्षिणतः पश्चात् प्राञ्चा उदेत ।

पुरस्तदुत्तराच्छाक्रा विश्वे देवाः समेत्य ते नो मुञ्चन्त्वहसः ॥

Yet deva dakshinatah pashchat prancha uadeta;

**Purastad-uttara-chchakra vishve devah sametya te no munchantvanhasah.
(Atharva Veda 11:8:18)**

'Virtues and vices are perpetually bound together in human body. Theft, wickedness, hunger, and thirst live together with truth, wisdom, faith, nobility, and contentment. Joy and sorrow, jealousy, ignorance, and glory are woven in the fabric of human soul.'

जन बिभ्रतीबहुधा विवाचसम नानधर्मणाम पृथिवीयथोउकसामा ।

सहस्रत्रमधराद्रविणस्यमेदुहमध्रूवेव धेनुसपस्फुरन्ती ॥

Janam Bibhrati bhudha vivachasam

Nanadharmanam prithivi yathouksama;

Sahasratram dhara dravidasya mey duham dhruveva

Dhenu sa anapa asphuranti (Atharva Veda 12:1:45)

'Work for the glory of our country and countrymen speaking different languages.
Give due regard to the faiths of other people. Worship your motherland as you
worship God.'

'Let us take a vow to protect the honour of our nation. Our wealth, power, and
wisdom all shall be dedicated to her.'

न किलवहीशमात्र नधारो अस्ति न यनमित्रैः सममामना एति ।
अनूनम पात्रं निहितं एतत पक्ताराम पकवः पुनरा विशाति ॥

Na kilbhashamatra nadharo asti na yamitrah samamamana yati
Anoonam patram nihitam na yetat paktaram pakvah
Punara vishati (Atharva Veda 12:3:48)

'In the law of Karma there is no flaw. It is an exact and right regulation of actions and
reactions. Man reaps what he sows.'

इहेमावा इंद्रा सं नुद चक्रवाकेव दम्पति ।
प्रजयैनो स्वस्तको विश्वमायुर्व्यं शनुताम ॥

Ehemava indra sam nuda chakrawakeva dampati;

Prajayainau swastakau vishwamayurvy shnutam (Atharva Veda 14:2:64)

'Accept each other as your associate, never to be separated. May you share all the
joys and sorrows of life together and be each other's helpmate throughout your life,
suffused with love and live full life with your offspring.'

अमो-अहम् -अस्मिसत्वं सामहामस्म्यृक त्वं द्यौराहमपृथिवीत्वं।
ताविह संभाववप्रजामाजनयावहै ॥

Amo-aham-asmi sa tvam samahamah-myrik tvam
dyauraham prithivi tvam

Taviha sam bhavava prajama janayavahai (Atharva Veda 14:2:71)

'May the husband and wife be each other's complements each eagerly fulfilling the
other in complete harmony. Let the husband be a song, and the wife a verse, the
husband be the sky, and wife the earth. Let their union produce offspring.'

तस्य व्रात्यस्य ।
एकं तदेषम अमृतवमित्यहुतिरेव ॥

Tasya vratyasya

Yekam tadesham amritvam itya ahutih yeva (Atharva Veda 15:17:10)

'Remember all life is an oblation and you are the child of eternity. Live your life, as an act of an offspring to achieve eternal praise and full satisfaction of having obtained a successful life.'

अभयं मित्राद अभयं अमित्राद अभयं ज्ञाताद अभयं पुरो यः ।
अभयं नक्तं अभयं दिवा न सर्वा आशा मम मित्रं भवन्तु ॥

Abhyam mitrad abhyam amitrad abhyam gyatad abhayam puro yah

Abhayam naktam abhayam diva na sarva asha mam mitram bhavantu (Atharva Veda 19:15:6)

'Let there be fearlessness, from the friend, from the enemy from the known, from the unknown during the day and the night. Let all quarters be my friends.'

यत्र ब्रह्मविदो यान्ति दीक्षया तपसा सह
अग्निःमाँ तन्न नयत्वग्निमेधा दधातु मे
अग्रये स्वः

Yatra brahmavido yanti deeksaya tapasa sah
Agnih ma tann nayatva agni-medha dadhatu mey
Agnaye swaha **(Atharva Veda 19:43:1)**

Grant me insights to follow the right path drivers by the sages and seers.
O' lord let the kindly light guide me to Immortal bliss.

Shloka from Bhagavad-Gita

न काङ्क्षे विजयं कृष्ण न च राज्यं सुखानि च ।

किं नो राज्येन गोविन्द किं भोगैर्जीवितेन वा ॥1.32॥

येषामर्थे काङ्क्षितं नो राज्यं भोगाः सुखानि च ।
त इमेऽवस्थिता युद्धे प्राणांस्त्यक्त्वा धनानि च ॥1. 33॥

**na kāṅkṣhe vijayaṁ kṛiṣhṇa na cha rājyaṁ sukhāni cha
kiṁ no rājyena govinda kiṁ bhogair jīvitena vā
yeṣhām arthe kāṅkṣhitaṁ no rājyaṁ bhogāḥ sukhāni cha
ta ime 'vasthitā yuddhe prāṇāṁs tyaktvā dhanāni cha**

O Krishna, I do not desire the victory, kingdom, or the happiness accruing it. Of what avail will be a kingdom, pleasures, or even life itself, when the very persons for whom we covet them, are standing before us for battle?

**मात्रास्पर्शास्तु कौन्तेय शीतोष्णसुखदुःखदाः ।
आगमापायिनोऽनित्यास्तांस्तितिक्षस्व भारत ॥ 2.14॥**

**mātrā-sparśhās tu kaunteya śhītoṣhṇa-sukha-duḥkha-dāḥ
āgamāpāyino 'nityās tans-titikṣhasva bhārata**

O son of Kunti, the contact between the senses and the sense objects gives rise to fleeting perceptions of happiness and distress. These are non-permanent, and come and go like the winter and summer seasons. O descendent of Bharat, one must learn to tolerate them without being disturbed.

**यं हि न व्यथयन्त्येते पुरुषं पुरुषर्षभ ।
समदुःखसुखं धीरं सोऽमृतत्वाय कल्पते ॥ 2.15॥**

**yaṁ hi na vyathayantye te puruṣhaṁ puruṣharṣhabha
sama-duḥkha-sukhaṁ dhīraṁ so 'mṛitatvāya kalpate**

O Arjun, noblest amongst men, that person who is not affected by happiness and distress, and remains steady in both, becomes eligible for liberation.

**स्वधर्ममपि चावेक्ष्य न विकम्पितुमर्हसि ।
धर्म्याद्धि युद्धाच्छ्रेयोऽन्यत्क्षत्रियस्य न विद्यते ॥ 2.31॥**

swa-dharmam api chāvekṣhya na vikampitum arhasi

dharmyāddhi yuddhāch chhreyo 'nyat kṣhatriyasya na vidyate

Besides, considering your duty as a warrior, you should not waver. Indeed, for a warrior, there is no better engagement than fighting for upholding of righteousness.

**सुखदुःखे समे कृत्वा लाभालाभौ जयाजयौ ।
ततो युद्धाय युज्यस्व नैवं पापमवाप्स्यसि ॥ 2.38॥**

**sukha-duḥkhe same kṛitvā lābhālābhau jayājayau
tato yuddhāya yujyasva naivaṁ pāpam avāpsyasi**

Fight for the sake of duty, treating alike happiness and distress, loss and gain, victory and defeat. Fulfilling your responsibility in this way, you will never incur sin.

एषा तेऽभिहिता साङ्ख्ये
बुद्धिर्योगे त्विमां शृणु ।
बुद्ध्या युक्तो यया पार्थ
कर्मबन्धं प्रहास्यसि ॥ 2.39॥

**eṣhā te 'bhihitā sānkhye
buddhir yoge tvimāṁ śrīṇu
buddhyā yukto yayā pārtha**

Hitherto, I have explained to you Sāṅkhya Yog, or analytic knowledge regarding the nature of the soul. Now listen, O Parth, as I reveal Buddhi Yog, or the Yog of Intellect. When you work with such understanding, you will be freed from the bondage of karma.

नेहाभिक्रमनाशोऽस्ति प्रत्यवायो न विद्यते ।
स्वल्पमप्यस्य धर्मस्य त्रायते महतो भयात् ॥ 2.40॥

**nehābhikrama-nāśho 'sti pratyavāyo na vidyate
svalpam apyasya dharmasya trāyate mahato bhayāt**

Working in this state of consciousness, there is no loss or adverse result, and even a little effort saves one from great danger.

व्यवसायात्मिका बुद्धिरेकेह कुरुनन्दन ।
बहुशाखा ह्यनन्ताश्च बुद्धयोऽव्यवसायिनाम् ॥ 2.41॥

**vyavasāyātmikā buddhir ekeha kuru-nandana
bahu-śhākhā hyanantāśh cha buddhayo 'vyavasāyinām**

O descendent of the Kurus, the intellect of those who are on this path is resolute, and their aim is one-pointed. But the intellect of those who are irresolute is many-branched.

योगस्थः कुरु कर्माणि सङ्गं त्यक्त्वा धनञ्जय ।
सिद्ध्यसिद्ध्योः समो भूत्वा समत्वं योग उच्यते ॥ 2.48॥

**yoga-sthaḥ kuru karmāṇi saṅgaṁ tyaktvā dhanañjaya
siddhy-asiddhyoḥ samo bhūtvā samatvaṁ yoga uchyate**

Be steadfast in the performance of your duty, O Arjun, abandoning attachment to success and failure. Such equanimity is called Yog.

**दूरेण ह्यवरं कर्म बुद्धियोगाद्धनञ्जय ।
बुद्धौ शरणमन्विच्छ कृपणाः फलहेतवः ॥ 2.49॥**

**dūreṇa hy-avaraṁ karma buddhi-yogād dhanañjaya
buddhau śharaṇam anvichcha kṛpaṇāḥ phala-hetavaḥ**

Seek refuge in divine knowledge and insight, O Arjun, and discard reward-seeking actions that are certainly inferior to works performed with the intellect established in Divine knowledge. Miserly are those who seek to enjoy the fruits of their works.

**बुद्धियुक्तो जहातीह उभे सुकृतदुष्कृते ।
तस्माद्योगाय युज्यस्व योगः कर्मसु कौशलम् ॥2. 50॥**

**buddhi-yukto jahātiha ubhe sukrīta-duṣhkṛite
tasmād yogāya yujyasva yogaḥ karmasu kauśhalam**

One who prudently practices the science of work without attachment can get rid of both good and bad reactions in this life itself. Therefore, strive for Yog, which is the art of working skillfully (in proper consciousness).

**स्थितप्रज्ञस्य का भाषा समाधिस्थस्य केशव ।
स्थितधीः किं प्रभाषेत किमासीत ब्रजेत किम् ॥ 2.54॥
sthita-prajñasya kā bhāṣhā samādhi-sthasya keśhava
sthita-dhīḥ kiṁ prabhāṣheta kim āsīta vrajeta kim**

O Keshav, what is the disposition of one who is situated in divine consciousness? How does an enlightened person talk? How does he sit? How does he walk?

**प्रजहाति यदा कामान्सर्वान्यार्थ मनोगतान् ।
आत्मन्येवात्मना तुष्टः स्थितप्रज्ञस्तदोच्यते ॥ 2.55॥
prajahāti yadā kāmān sarvān pārtha mano-gatān
ātmany-evātmanā tuṣṭhaḥ sthita-prajñas tadochyate**

O Partha, when one discards all selfish desires and cravings of the senses that torment the mind, and becomes satisfied in the realization of the self, such a person is said to be transcendently situated.

दुःखेष्वनुद्विग्नमनाः सुखेषु विगतस्पृहः ।
वीतरागभयक्रोधः स्थितधीर्मुनिरुच्यते ॥ 2.56॥

**duḥkheṣhv-anudvigna-manāḥ sukheṣhu vigata-sprīhaḥ
vīta-rāga-bhaya-krodhaḥ sthita-dhīr munir uchyate**

One whose mind remains undisturbed amidst misery, who does not crave for pleasure, and who is free from attachment, fear, and anger, is called a sage of steady wisdom.

न कर्मणामनारम्भात्त्रैष्कर्म्यं पुरुषोऽश्नुते ।
न च संन्यसनादेव सिद्धिं समधिगच्छति ॥ 3. 4॥

**na karmaṇām anārambhān naiṣhkarmyaṁ puruṣho 'śhnute
na cha sannyasanād eva siddhiṁ samadhigachchhati**

One cannot achieve freedom from karmic reactions by merely abstaining from work, nor can one attain perfection of knowledge by mere physical renunciation.

इष्टान्भोगान्हि वो देवा दास्यन्ते यज्ञभाविताः ।
तैर्दत्तानप्रदायैभ्यो यो भुङ्क्ते स्तेन एव सः ॥ 3. 12॥

**iṣṭān bhogān hi vo devā dāsyante yajña-bhāvitāḥ
tair dattān apradāyaibhyo yo bhun̄kte stena eva saḥ**

The celestial gods, being satisfied by the performance of sacrifice, will grant you all the desired necessities of life. But those who enjoy what is given to them, without making offerings in return, are verily thieves.

इन्द्रियस्येन्द्रियस्यार्थे रागद्वेषौ व्यवस्थितौ ।
तयोर्न वशमागच्छेत्तौ हास्य परिपन्थिनौ ॥ 3.34॥

**indriyasyendriyasyārthe rāga-dveṣhau vyavasthitau
tayor na vaśham āgachchhet tau hyasya paripanthinau**

The senses naturally experience attachment and aversion to the sense objects, but do not be controlled by them, for they are way-layers and foes.

चातुर्वर्ण्यं मया सृष्टं गुणकर्मविभागशः ।
तस्य कर्तारमपि मां विद्ध्यकर्तारमव्ययम् ॥ 13॥

**chātur-varṇyaṁ mayā sṛiṣṭaṁ guṇa-karma-vibhāgaśhaḥ
tasya kartāram api mām viddhyakartāram avyayam**

The four categories of occupations were created by me according to people's qualities and activities. Although I am the creator of this system, know me to be the non-doer and eternal.

**कर्मण्यकर्म यः पश्येदकर्मणि च कर्म यः ।
स बुद्धिमान्मनुष्येषु स युक्तः कृत्स्नकर्मकृत् ॥ 4.18॥**

**karmaṇyakarma yaḥ paśhyed akarmaṇi cha karma yaḥ
sa buddhimān manuṣhyeṣhu sa yuktaḥ kṛitsna-karma-kṛit**

Those who see action in inaction and inaction in action are truly wise amongst humans. Although performing all kinds of actions, they are yogis and masters of all their actions.

**त्यक्त्वा कर्मफलासङ्गं नित्यतृप्तो निराश्रयः ।
कर्मण्यभिप्रवृत्तोऽपि नैव किञ्चित्करोति सः ॥ 4.20॥**

**tyaktvā karma-phalāsaṅgaṁ nitya-trīpto nirāśhrayaḥ
karmaṇyabhipravṛitto 'pi naiva kiñchit karoti saḥ**

Such people, having given up attachment to the fruits of their actions, are always satisfied and not dependent on external things. Despite engaging in activities, they do not do anything at all.

**यदृच्छालाभसन्तुष्टो द्वन्द्वातीतो विमत्सरः ।
समः सिद्धावसिद्धौ च कृत्वापि न निबध्यते ॥ 4.22॥**

**yadṛichchhā-lābha-santuṣṭho dvandvātīto vimatsaraḥ
samaḥ siddhāvasiddhau cha kṛitvāpi na nibadhyate**

Content with whatever gain comes of its own accord, and free from envy, they are beyond the dualities of life. Being equipoised in success and failure, they are not bound by their actions, even while performing all kinds of activities.

**ज्ञेयः स नित्यसंन्यासी यो न द्वेष्टि न काङ्क्षति ।
निर्द्वन्द्वो हि महाबाहो सुखं बन्धात्प्रमुच्यते ॥ 5.3॥**

**jñeyah sa nitya-sannyāsī yo na dveṣṭī na kāṅkṣhati
nirdvandvo hi mahā-bāho sukhaṁ bandhāt pramuchyate**

The *karm yogis*, who neither desire nor hate anything, should be considered always renounced. Free from all dualities, they are easily liberated from the bonds of material energy.

**संन्यासस्तु महाबाहो दुःखमाप्तमयोगतः ।
योगयुक्तो मुनिर्ब्रह्म नचिरेणाधिगच्छति ॥ 5.6॥**

**sannyāsas tu mahā-bāho duḥkham āptum ayogataḥ
yoga-yukto munir brahma na chireṇādhigachchhati**

Perfect renunciation (*karm sanyās*) is difficult to attain without performing work in devotion (*karm yog*), O mighty-armed Arjun, but the sage who is adept in *karm yog* quickly attains the Supreme.

**योगयुक्तो विशुद्धात्मा विजितात्मा जितेन्द्रियः ।
सर्वभूतात्मभूतात्मा कुर्वन्नपि न लिप्यते ॥ 5.7॥**

**yoga-yukto viśhuddhātmā vijitātmā jītendriyaḥ
sarva-bhūtātmā-bhūtātmā kurvann api na lipyate**

The *karm yogis*, who are of purified intellect, and who control the mind and senses, see the Soul of all souls in every living being. Though performing all kinds of actions, they are never entangled.

**विद्याविनयसम्पन्ने ब्राह्मणे गवि हस्तिनि ।
शुनि चैव श्वपाके च पण्डिताः समदर्शिनः ॥ 5.18॥**

**vidyā-vinaya-sampanne brāhmaṇe gavi hastini
śhuni chaiva śhva-pāke cha paṇḍitāḥ sama-darśhinaḥ**

The truly learned, with the eyes of divine knowledge, see with equal vision a Brahmin, a cow, an elephant, a dog, and a dog-eater.

**इहैव तैर्जितः सर्गो येषां साम्ये स्थितं मनः ।
निर्दोषं हि समं ब्रह्म तस्माद् ब्रह्मणि ते स्थिताः ॥ 5.19॥**

**ihaiva tair jitaḥ sargo yeṣhām sām्यe sthitaṁ manaḥ
nirdoṣhaṁ hi samaṁ brahma tasmād brahmaṇi te sthitāḥ**

Those whose minds are established in equality of vision conquer the cycle of birth and death in this very life. They possess the flawless qualities of God, and are therefore seated in the Absolute Truth.

लभन्ते ब्रह्मनिर्वाणमृषयः क्षीणकल्मषाः ।
छिन्नद्वैधा यतात्मानः सर्वभूतहिते रताः ॥ 5.25॥

**labhante brahma-nirvāṇam ṛiṣhayaḥ kṣhīṇa-kalmaṣhāḥ
chhinna-dvaidhā yatātmānaḥ sarva-bhūta-hite ratāḥ**

Those holy persons, whose sins have been purged, whose doubts are annihilated, whose minds are disciplined, and who are devoted to the welfare of all beings, attain God and are liberated from material existence.

स्पर्शान्कृत्वा बहिर्बाह्यांश्चक्षुश्चैवान्तरे भ्रुवोः ।
प्राणापानौ समौ कृत्वा नासाभ्यन्तरचारिणौ ॥ 5.27॥
यतेन्द्रियमनोबुद्धिर्मुनिर्मोक्षपरायणः ।
विगतेच्छाभयक्रोधो यः सदा मुक्त एव सः ॥ 5.28॥

**sparśhān kṛitvā bahir bāhyānśh chakṣhuśh chaivāntare bhruvoḥ
prāṇāpānau samau kṛitvā nāsābhyantara-chāriṇau
yatendriya-mano-buddhir munir mokṣha-parāyaṇaḥ
vigatechchhā-bhaya-krodho yaḥ sadā mukta eva saḥ**

Shutting out all thoughts of external enjoyment, with the gaze fixed on the space between the eye-brows, equalizing the flow of the incoming and outgoing breath in the nostrils, and thus controlling the senses, mind, and intellect, the sage who becomes free from desire and fear, always lives in freedom.

भोक्तारं यज्ञतपसां सर्वलोकमहेश्वरम् ।
सुहृदं सर्वभूतानां ज्ञात्वा मां शान्तिमृच्छति ॥ 5.29॥

**bhoktāraṁ yajña-tapasāṁ sarva-loka-maheśhvaram
suhṛidaṁ sarva-bhūtānāṁ jñātvā māṁ śhāntim ṛichchhati**

Having realized Me as the enjoyer of all sacrifices and austerities, the Supreme Lord of all the worlds and the selfless Friend of all living beings, My devotee attains peace.

यं संन्यासमिति प्राहुर्योगं तं विद्धि पाण्डव ।
न ह्यसंन्यस्तसङ्कल्पो योगी भवति कश्चन ॥ 6.2॥

**yaṁ sannyāsam iti prāhur yogam taṁ viddhi pāṇḍava
na hyasannyasta-saṅkalpo yogī bhavati kaśhchana**

What is known as *sanyās* is non-different from Yog, for none become yogis without renouncing worldly desires.

**जितात्मनः प्रशान्तस्य परमात्मा समाहितः ।
शीतोष्णसुखदुःखेषु तथा मानापमानयोः ॥ 6.7॥**

**jitātmanaḥ praśhāntasya paramātmā samāhitaḥ
śhītoṣhṇa-sukha-duḥkheṣhu tathā mānāpamānayoḥ**

The yogis who have conquered the mind rise above the dualities of cold and heat, joy and sorrow, honor and dishonor. Such yogis remain peaceful and steadfast in their devotion to God.

**सुहृन्मित्रार्युदासीनमध्यस्थद्वेष्यबन्धुषु ।
साधुष्वपि च पापेषु समबुद्धिर्विशिष्यते ॥ 6.9॥**

**suhṛin-mitrāryudāsīna-madhyastha-dveṣhya-bandhuṣhu
sādhuṣhvapi cha pāpeṣhu sama-buddhir viśhiṣhyate**

The yogis look upon all—well-wishers, friends, foes, the pious, and the sinners—with an impartial intellect. The yogi who is of equal intellect toward friend, companion, and foe, neutral among enemies and relatives, and impartial between the righteous and sinful, is considered to be distinguished among humans.

**तत्रैकाग्रं मनः कृत्वा यतचित्तेन्द्रियक्रियः ।
उपविश्यासने युञ्ज्याद्योगमात्मविशुद्धये ॥ 6.12॥
समं कायशिरोग्रीवं धारयन्नचलं स्थिरः ।
सम्प्रेक्ष्य नासिकाग्रं स्वं दिशश्चानवलोकयन् ॥ 6.13॥**

**tatraikāgraṁ manaḥ kṛtvā yata-chittendriya-kriyaḥ
upaviśhyāsane yuñjyād yogam ātma-viśhuddhaye
samaṁ kāya-śhiro-grīvaṁ dhārayann achalaṁ sthiraḥ
samprekṣhya nāsikāgraṁ svaṁ diśhaśh chānavalokayan**

Seated firmly on it, the yogi should strive to purify the mind by focusing it in meditation with one pointed concentration, controlling all thoughts and activities. He must hold the body, neck, and head firmly in a straight line, and gaze at the tip of the nose, without allowing the eyes to wander.

**सर्वभूतस्थमात्मानं सर्वभूतानि चात्मनि ।
ईक्षते योगयुक्तात्मा सर्वत्र समदर्शनः ॥ 6.29॥**

**sarva-bhūta-stham ātmānaṁ sarva-bhūtāni chātmani
īkṣhate yoga-yuktātmā sarvatra sama-darśhanaḥ**

The true yogis, uniting their consciousness with God, see with equal eye, all living beings in God and God in all living beings.

**यो मां पश्यति सर्वत्र सर्वं च मयि पश्यति ।
तस्याहं न प्रणश्यामि स च मे न प्रणश्यति ॥ 6.30॥**

**yo māṁ paśhyati sarvatra sarvaṁ cha mayi paśhyati
tasyāhaṁ na praṇaśhyāmi sa cha me na praṇaśhyati**

For those who see me everywhere and see all things in me, I am never lost, nor are they ever lost to me.

**आत्मौपम्येन सर्वत्र समं पश्यति योऽर्जुन ।
सुखं वा यदि वा दुःखं स योगी परमो मतः ॥ 6.32॥**

**ātmaupamyena sarvatra samaṁ paśhyati yo 'rjuna
sukhaṁ vā yadi vā duḥkhaṁ sa yogī paramo mataḥ**

I regard them to be perfect yogis who see the true equality of all living beings and respond to the joys and sorrows of others as if they were their own.

**असंशयंमहाबाहोमनोदुर्निग्रहंचलम् ।
अभ्यासेनतुकौन्तेयवैराग्येणचगृह्यते ॥ 6.35॥
asanśhayaṁ mahā-bāho mano durnigrahaṁ chalam
abhyāsenā tu kaunteya vairāgyeṇa cha grīhyate**

Lord Krishna said: O mighty-armed son of Kunti, what you say is correct; the mind is indeed very difficult to restrain. But by practice and detachment, it can be controlled.

**पुण्यो गन्धः पृथिव्यां च तेजश्चास्मि विभावसौ ।
जीवनं सर्वभूतेषु तपश्चास्मि तपस्विषु ॥ 7.9॥**

**punyaṁ gandhaḥ pṛithivyāṁ cha tejaśh chāsmi vibhāvasau
jīvanaṁ sarva-bhūteṣhu tapaśh chāsmi tapasviṣhu**

I am the pure fragrance of the Earth, and the brilliance in fire. I am the life-force in all beings, and the penance of the ascetics.

**उदाराः सर्व एवैते ज्ञानी त्वात्मैव मे मतम् ।
आस्थितः स हि युक्तात्मा मामेवानुत्तमां गतिम् ॥ 7.18॥**

**udārāḥ sarva evaite jñānī tvātmaiva me matam
āsthitaḥ sa hi yuktātmā mām evānuttamām gatim**

Indeed, all those who are devoted to me are indeed noble. But those in knowledge, who are of steadfast mind, whose intellect is merged in me, and who have made me alone as their supreme goal, I consider as my very self.

**बहूनां जन्मनामन्ते ज्ञानवान्मां प्रपद्यते ।
वासुदेवः सर्वमिति स महात्मा सुदुर्लभः ॥ 7.19॥**

**bahūnām janmanām ante jñānavān mām prapadyate
vāsudevaḥ sarvam iti sa mahātmā su-durlabhaḥ**

After many births of spiritual practice, one who is endowed with knowledge surrenders unto me, knowing me to be all that is. Such a great soul is indeed very rare.

**कामैस्तैस्तैर्हृताज्ञानाः प्रपद्यन्तेऽन्यदेवताः ।
तं तं नियममास्थाय प्रकृत्या नियताः स्वया ॥ 7.20॥**

**kāmais tais tair hṛita-jñānāḥ prapadyante 'nya-devatāḥ
taṁ taṁ niyamam āsthāya prakṛityā niyatāḥ svayā**

Those whose knowledge has been carried away by material desires surrender to the celestial gods. Following their own nature, they worship the *devatās*, practicing rituals meant to propitiate these celestial personalities.

**यो यो यां यां तनुं भक्तः श्रद्धयार्चितुमिच्छति ।
तस्य तस्याचलां श्रद्धां तामेव विदधाम्यहम् ॥ 7.21॥**

**yo yo yām yām tanuṁ bhaktaḥśhraddhayārchitum ichchhati
tasya tasyāchalāṁśhraddhām tām eva vidadhāmyaham**

Whatever celestial form a devotee seeks to worship with faith, I steady the faith of such a devotee in that form.

**अभ्यासयोगयुक्तेन चेतसा नान्यगामिना ।
परमं पुरुषं दिव्यं याति पार्थानुचिन्तयन् ॥ 8.8॥**

**abhyāsa-yoga-yuktena chetasā nānya-gāminā
paramaṁ puruṣaṁ divyaṁ yāti pārthānuchintayan**

With practice, O Parth, when you constantly engage the mind in remembering Me, the Supreme Divine Personality, without deviating, you will certainly attain Me.

यदक्षरं वेदविदो वदन्ति
विशन्ति यद्यतयो वीतरागाः ।
यदिच्छन्तो ब्रह्मचर्यं चरन्ति
तत्ते पदं संग्रहेण प्रवक्ष्ये ॥ 8.11॥

**yad akṣharaṁ veda-vido vadanti
viśhanti yad yatayo vīta-rāgāḥ
yad ichchhanto brahmacharyaṁ charanti
tat te padaṁ saṅgrahaṇa pravakṣhye**

Scholars of the Vedas describe Him as Imperishable; great ascetics practice the vow of celibacy and renounce worldly pleasures to enter into Him. I shall now explain to you briefly the path to that goal.

नैते सुती पार्थ जानन्योगी मुह्यति कश्चन ।
तस्मात्सर्वेषु कालेषु योगयुक्तो भवार्जुन ॥ 8.27॥

**naite sṛitī pārtha jānan yogī muhyati kaśhchana
tasmāt sarveṣhu kāleṣhu yoga-yukto bhavārjuna**

Yogis who know the secret of these two paths, O Parth, are never bewildered. Therefore, at all times be situated in Yog (union with God).

महात्मानस्तु मां पार्थ दैवीं प्रकृतिमाश्रिताः ।
भजन्त्यनन्यमनसो ज्ञात्वा भूतादिमव्ययम् ॥ 9.13॥

**mahātmānas tu mām pārtha daivīm prakṛitim āśhritāḥ
bhajantyananya-manaso jñātvā bhūtādim avyayam**

But the great souls, who take shelter of My divine energy, O Parth, know Me, Lord Krishna, as the origin of all creation. They engage in My devotion with their minds fixed exclusively on Me.

सततं कीर्तयन्तो मां यतन्तश्च दृढव्रताः ।
नमस्यन्तश्च मां भक्त्या नित्ययुक्ता उपासते ॥ 9.14॥

**satataṁ kīrtayanto mām yatantaśh cha dṛiḍha-vratāḥ
namasyantaśh cha mām bhaktyā nitya-yuktā upāsate**

Always singing My divine glories, striving with great determination, and humbly bowing down before Me, they constantly worship Me in loving devotion.

त्रैविद्या मां सोमपाः पूतपापा
यज्ञैरिष्ट्वा स्वर्गतिं प्रार्थयन्ते ।

ते पुण्यमासाद्य सुरेन्द्रलोक
मश्नन्ति दिव्यान्दिवि देवभोगान् ॥ 9.20॥

**trai-vidyā mām soma-pāḥ pūta-pāpā
yajñair iṣṭvā svar-gatiṁ prārthayante
te puṇyam āsādy surendra-lokam
aśhnanti divyān divi deva-bhogān**

Those who are inclined to the fruitive activity described in the Vedas worship Me through ritualistic sacrifices. Being purified from sin by drinking the *Soma* juice, which is the remnant of the *yajñas*, they seek to go to heaven. By virtue of their pious deeds, they go to the abode of Indra, the king of heaven, and enjoy the pleasures of the celestial gods.

समोऽहं सर्वभूतेषु न मे द्वेष्योऽस्ति न प्रियः ।
ये भजन्ति तु मां भक्त्या मयि ते तेषु चाप्यहम् ॥ 9.29॥

**samo 'haṁ sarva-bhūteṣu na me dveṣhyo 'sti na priyaḥ
ye bhajanti tu mām bhaktyā mayi te teṣu chāpyaham**

I am equally disposed to all living beings; I am neither inimical nor partial to anyone. But the devotees who worship Me with love reside in Me and I reside in them.

बुद्धिर्ज्ञानमसम्मोहः क्षमा सत्यं दमः शमः ।
सुखं दुःखं भवोऽभावो भयं चाभयमेव च ॥ 10.4॥
अहिंसा समता तुष्टिस्तपो दानं यशोऽयशः ।
भवन्ति भावा भूतानां मत्त एव पृथग्विधाः ॥ 10.5॥

**buddhir jñānam asammohaḥ kṣhamā satyaṁ damaḥśhamaḥ
sukhaṁ duḥkhaṁ bhavo 'bhāvo bhayaṁ chābhayameva cha
ahinsā samatā tuṣṭis tapo dānaṁ yaśho 'yaśhaḥ
bhavanti bhāvā bhūtānān matta eva pṛithag-vidhāḥ**

From me alone arise the varieties in the qualities amongst humans, such as intellect, knowledge, clarity of thought, forgiveness, truthfulness, control over the senses and mind, joy and sorrow, birth and death, fear and courage, non-violence, equanimity, contentment, austerity, charity, fame, and infamy.

तेषांसततयुक्तानां भजतां प्रीतिपूर्वकम् ।
ददामि बुद्धियोगं तं येन मामुपयान्ति ते ॥ 10.10॥

**teṣhām satata-yuktānām bhajatām prīti-pūrvakam
dadāmi buddhi-yogaṁ taṁ yena mām upayānti te**

To those whose minds are always united with me in loving devotion, I give the divine knowledge by which they can attain me.

**तेषामेवानुकम्पार्थमहमज्ञानजंतमः ।
नाशयाम्यात्मभावस्थोज्ञानदीपेनभास्वता ॥ 10.11॥**

**teṣhām evānukampārtham aham ajñāna-jāṁ tamaḥ
nāśhayāmyātma-bhāva-stho jñāna-dīpena bhāsvatā**

Out of compassion for them, I, who dwell within their hearts, destroy the darkness born of ignorance, with the luminous lamp of knowledge.

**ये त्वक्षरमनिर्देश्यमव्यक्तं पर्युपासते ।
सर्वत्रगमचिन्त्यञ्च कूटस्थमचलन्ध्रुवम् ॥ 12.3॥
सन्नियम्येन्द्रियग्रामं सर्वत्र समबुद्धयः ।
ते प्राप्नुवन्ति मामेव सर्वभूतहिते रताः ॥ 12.4॥**

**ye tv akṣharam anirdeśhyam avyaktaṁ paryupāsate
sarvatra-gam achintyañcha kūṭa-stham achalandhruvam
sanniyamyendriya-grāmaṁ sarvatra sama-buddhayaḥ
te prāpnuvanti mām eva sarva-bhūta-hite ratāḥ**

But those who worship the formless aspect of the Absolute Truth—the imperishable, the indefinable, the unmanifest, the all-pervading, the unthinkable, the unchanging, the eternal, and the immoveable—by restraining their senses and being even-minded everywhere, such persons, engaged in the welfare of all beings, also attain Me.

**अथ चित्तं समाधातुं न शक्नोषि मयि स्थिरम् ।
अभ्यासयोगेन ततो मामिच्छाप्तुं धनञ्जय ॥ 12.9॥**

**atha chittaṁ samādhātuṁ na śhaknoṣhi mayi sthiram
abhyāsa-yogena tato mām ichchhāptuṁ dhanañjaya**

If you are unable to fix your mind steadily on Me, O Arjun, then practice remembering Me with devotion while constantly restraining the mind from worldly affairs.

**अद्वेष्टा सर्वभूतानां मैत्रः करुण एव च ।
निर्ममो निरहङ्कारः समदुःखसुखः क्षमी ॥ 12.13॥**

सन्तुष्टः सततं योगी यतात्मा दृढनिश्चयः ।
मय्यर्पितमनोबुद्धिर्यो मद्भक्तः स मे प्रियः ॥ 12.14॥

**adveṣhṭā sarva-bhūtānāṁ maitraḥ karuṇa eva cha
nirmamo nirahankāraḥ sama-duḥkha-sukhaḥ kṣhamī**

**santuṣhṭaḥ satataṁ yogī yatātmā dṛiḍha-niśchayaḥ
mayy arpita-mano-buddhir yo mad-bhaktaḥ sa me priyaḥ**

Those devotees are very dear to Me who are free from malice toward all living beings, who are friendly, and compassionate. They are free from attachment to possessions and egotism, equipoised in happiness and distress, and ever-forgiving. They are ever-contented, steadily united with Me in devotion, self-controlled, firm in conviction, and dedicated to Me in mind and intellect.

यस्मान्नोद्विजते लोको लोकान्नोद्विजते च यः ।
हर्षामर्षभयोद्वेगैर्मुक्तो यः स च मे प्रियः ॥ 12.15॥

**yasmān nodvijate loko lokān nodvijate cha yaḥ
harṣhāmarṣha-bhayodvegair mukto yaḥ sa cha me priyaḥ**

Those who are not a source of annoyance to anyone and who in turn are not agitated by anyone, who are equal in pleasure and pain, and free from fear and anxiety, such devotees of Mine are very dear to Me.

समः शत्रौ च मित्रे च तथा मानापमानयोः ।
शीतोष्णसुखदुःखेषु समः सङ्गविवर्जितः ॥ 12.18॥
तुल्यनिन्दास्तुतिर्मौनी सन्तुष्टो येन केनचित् ।
अनिकेतः स्थिरमतिर्भक्तिमान्मे प्रियो नरः ॥ 12.19॥

**samaḥśhatrau cha mitre cha tathā mānāpamānayoḥ
śhītoṣhṇa-sukha-duḥkheṣhu samaḥ saṅga-vivarjitaḥ
tulya-nindā-stutir maunī santuṣhṭo yena kenachit
aniketaḥ sthira-matir bhaktimān me priyo naraḥ**

Those, who are alike to friend and foe, equipoised in honor and dishonor, cold and heat, joy and sorrow, and are free from all unfavorable association; those who take praise and reproach alike, who are given to silent contemplation, content with what comes their way, without attachment to the place of residence, whose intellect is firmly fixed in Me, and who are full of devotion to Me, such persons are very dear to Me.

क्लेशोऽधिकतरस्तेषामव्यक्तासक्तचेतसाम् ॥
अव्यक्ता हि गतिर्दुःखं देहवद्भिरवाप्यते ॥ 12.5॥

**kleśho 'dhikataras teṣhām avyaktāsakta-chetasām
avyaktā hi gatiṛ duḥkhaṁ dehavadbhir avāpyate**

For those whose minds are attached to the unmanifest, the path of realization is full of tribulations. Worship of the unmanifest is exceedingly difficult for embodied beings.

ये तु सर्वाणि कर्माणि मयि संन्यस्य मत्परः ।
अनन्येनैव योगेन मां ध्यायन्त उपासते ॥ 12.6॥

तेषामहं समुद्धर्ता मृत्युसंसारसागरात् ।
भवामि नचिरात्पार्थ मय्यावेशितचेतसाम् ॥ 12.7॥

**ye tu sarvāṇi karmāṇi mayi sannyasya mat-parah
ananyenaiva yogena māṁ dhyāyanta upāsate**

**teṣhām ahaṁ samuddhartā mṛityu-saṁsāra-sāgarāt
bhavāmi na chirāt pārtha mayy āveśhita-chetasām**

But those who dedicate all their actions to Me, regarding Me as the Supreme goal, worshipping Me and meditating on Me with exclusive devotion, O Parth, I swiftly deliver them from the ocean of birth and death, for their consciousness is united with Me.

इच्छा द्वेषः सुखं दुःखं सङ्घातश्चेतना धृतिः ।
एतत्क्षेत्रं समासेन सविकारमुदाहृतम् ॥ 13.7॥

**ichchhā dveṣhaḥ sukhaṁ duḥkhaṁ saṅghātaś chetanā dhṛitiḥ
etat kṣhetraṁ samāseṇa sa-vikāram udāhṛitam**

Desire and aversion, happiness and misery, the body, consciousness, and the will—all these comprise the field and its modifications.

अमानित्वमदम्भित्वमहिंसा क्षान्तिरार्जवम् ।
आचार्योपासनं शौचं स्थैर्यमात्मविनिग्रहः ॥ 8॥
इन्द्रियार्थेषु वैराग्यमनहङ्कार एव च ।
जन्ममृत्युजराव्याधिदुःखदोषानुदर्शनम् ॥ 9॥
असक्तिरनभिष्वङ्गः पुत्रदारगृहादिषु ।
नित्यं च समचित्तत्वमिष्टानिष्टोपपत्तिषु ॥ 10॥
मयि चानन्ययोगेन भक्तिरव्यभिचारिणी ।
विविक्तदेशसेवित्वमरतिर्जनसंसदि ॥ 11॥

अध्यात्मज्ञाननित्यत्वं तत्त्वज्ञानार्थदर्शनम् ।
एतज्ज्ञानमिति प्रोक्तमज्ञानं यदतोऽन्यथा ॥ 12॥

amānitvam adambhitvam ahinsā kṣhāntir ārjavam
āchāryopāsanam śhaucham sthairyam ātma-vinigrahaḥ
indriyārtheṣhu vairāgyam anahankāra eva cha
janma-mṛityu-jarā-vyādhi-duḥkha-doṣhānudarśhanam
asaktir anabhiṣhvaṅgaḥ putra-dāra-gṛihādiṣhu
nityam cha sama-chittatvam iṣṭāniṣṭopapattiṣhu
mayi chānanya-yogena bhaktir avyabhichāriṇī
vivikta-deśha-sevitvam aratir jana-sansadi
adhyātma-jñāna-nityatvam tattva-jñānārtha-darśhanam
etaj jñānam iti proktam ajñānam yad ato 'nyathā

Humbleness; freedom from hypocrisy; non-violence; forgiveness; simplicity; service of the Guru; cleanliness of body and mind; steadfastness; and self-control; dispassion toward the objects of the senses; absence of egotism; keeping in mind the evils of birth, disease, old age, and death; non-attachment; absence of clinging to spouse, children, home, and so on; even-mindedness amidst desired and undesired events in life; constant and exclusive devotion toward Me; an inclination for solitary places and an aversion for mundane society; constancy in spiritual knowledge; and philosophical pursuit of the Absolute Truth—all these I declare to be knowledge, and what is contrary to it, I call ignorance.

ज्ञेयं यत्तत्प्रवक्ष्यामि यज्ज्ञात्वामृतमश्नुते ।
अनादिमत्परं ब्रह्म न सत्तत्रासदुच्यते ॥ 13॥

jñeyam yat tat pravakṣhyāmi yaj jñātvāmṛitam aśhnute
anādi mat-param brahma na sat tan nāsad uchyate

I shall now reveal to you that which ought to be known, and by knowing which, one attains immortality. It is the beginningless Brahman, which lies beyond existence and non-existence.

यावत्सञ्जायते किञ्चित्सत्त्वं स्थावरजङ्गमम् ।
क्षेत्रक्षेत्रज्ञसंयोगात्तद्विद्धि भरतर्षभ ॥ 13.27॥

yāvat sañjāyate kiñchit sattvam sthāvara-jaṅgamam
kṣhetra-kṣhetrajña-sanyogāt tad viddhi bharatarṣhabha

O best of the Bharatas, whatever moving or unmoving being you see in existence, know it to be a combination of the field of activities and the knower of the field.

समं सर्वेषु भूतेषु तिष्ठन्तं परमेश्वरम् ।
विनश्यत्स्वविनश्यन्तं यः पश्यति स पश्यति ॥13.28॥

**samaṁ sarveṣhu bhūteṣhu tiṣṭhantaṁ parameśhvaram
vinaśhyatsv avinaśhyantaṁ yaḥ paśhyati sa paśhyati**

They alone truly see, who perceive the *Paramātmā* (Supreme Soul) accompanying the soul in all beings, and who understand both to be imperishable in this perishable body.

**सत्त्वं रजस्तम इति गुणाः प्रकृतिसम्भवाः ।
निबध्नन्ति महाबाहो देहे देहिनमव्ययम् ॥ 14.5॥**

**sattvaṁ rajas tama iti guṇāḥ prakṛiti-sambhavāḥ
nibadhnanti mahā-bāho dehe dehinam avyayam**

O mighty-armed Arjun, the material energy consists of three *guṇas* (modes)—*sattva* (goodness), *rajas* (passion), and *tamas* (ignorance). These modes bind the eternal soul to the perishable body.

**रजस्तमश्चाभिभूय सत्त्वं भवति भारत ।
रजः सत्त्वं तमश्चैव तमः सत्त्वं रजस्तथा ॥ 14.10॥**

**rajas tamaśh chābhibhūya sattvaṁ bhavati bhārata
rajaḥ sattvaṁ tamaśh chaiva tamaḥ sattvaṁ rajas tathā**

Sometimes goodness (*sattva*) prevails over passion (*rajas*) and ignorance (*tamas*), O scion of Bharat. Sometimes passion (*rajas*) dominates goodness (*sattva*) and ignorance (*tamas*), and at other times ignorance (*tamas*) overcomes goodness (*sattva*) and passion (*rajas*).

**कर्मणः सुकृतस्याहुः सात्त्विकं निर्मलं फलम् ।
रजसस्तु फलं दुःखमज्ञानं तमसः फलम् ॥ 14.16॥**

**karmaṇaḥ sukṛitasyāhuḥ sāttvikaṁ nirmalaṁ phalam
rajasas tu phalaṁ duḥkham ajñānaṁ tamaśaḥ phalam**

It is said the fruit of actions performed in the mode of goodness bestow pure results. Actions done in the mode of passion result in pain, while those performed in the mode of ignorance result in darkness.

अहं वैश्वानरो भूत्वा प्राणिनां देहमाश्रितः ।
प्राणापानसमायुक्तः पचाम्यन्नं चतुर्विधम् ॥ 15.14॥

**aham vaiśhvānaro bhūtvā prāṇināṃ deham āśhritaḥ
prāṇāpāna-samāyuktaḥ pachāmy annaṃ chatur-vidham**

It is I who take the form of the fire of digestion in the stomachs of all living beings, and combine with the incoming and outgoing breaths, to digest and assimilate the four kinds of foods.

अभयं सत्वसंशुद्धिर्ज्ञानयोगव्यवस्थितिः ।
दानं दमश्च यज्ञश्च स्वाध्यायस्तप आर्जवम् ॥ 16.1॥
अहिंसा सत्यमक्रोधस्त्यागः शान्तिरपैशुनम् ।
दया भूतेष्वलोलुप्त्वं मार्दवं ह्रीरचापलम् ॥ 16.2॥
तेजः क्षमा धृतिः शौचमद्रोहोनातिमानिता ।
भवन्ति सम्पदं दैवीमभिजातस्य भारत ॥ 16.3॥

**abhayaṃ sattva-saṁśuddhir jñāna-yoga-vyavasthitiḥ
dānaṃ damaśh cha yajñaśh cha svādhyāyas tapa ārjavam
ahinsā satyam akrodhas tyāgaḥśhāntir apaiśhunam
dayā bhūteṣhv aloluptvaṃ mārdaṃ hrīr achāpalam
tejaḥ kṣhamā dhṛitiḥśhaucham adroho nāti-mānitā
bhavanti sampadaṃ daivīm abhijātasya bhārata**

O scion of Bharat, these are the saintly virtues of those endowed with a divine nature—fearlessness, purity of mind, steadfastness in spiritual knowledge, charity, control of the senses, performance of sacrifice, study of the sacred books, austerity, and straightforwardness; non-violence, truthfulness, absence of anger, renunciation, peacefulness, restraint from fault-finding, compassion toward all living beings, absence of covetousness, gentleness, modesty, and lack of fickleness; vigor, forgiveness, fortitude, cleanliness, bearing enmity toward none, and absence of vanity.

दम्भो दर्पोऽभिमानश्च क्रोधः पारुष्यमेव च ।
अज्ञानं चाभिजातस्य पार्थ सम्पदमासुरीम् ॥ 16.4॥

**dambho darpo 'bhimānaśh cha krodhaḥ pāruṣyam eva cha
ajñānaṃ chābhijātasya pārtha sampadam āsurīm**

O Parth, the qualities of those who possess a demoniac nature are hypocrisy, arrogance, conceit, anger, harshness, and ignorance.

दैवी सम्पद्धिमोक्षाय निबन्धायासुरी मता ।
मा शुचः सम्पदं दैवीमभिजातोऽसि पाण्डव ॥ 16.5॥

**daivī sampad vimokṣhāya nibandhāyāsūrī matā
māśhuchaḥ sampadaṁ daivīm abhijāto 'si pāṇḍava**

The divine qualities lead to liberation, while the demoniac qualities are the cause for a continuing destiny of bondage. Grieve not, O Arjun, as you were born with saintly virtues.

प्रवृत्तिं च निवृत्तिं च जना न विदुरासुराः ।
न शौचं नापि चाचारो न सत्यं तेषु विद्यते ॥ 16.7॥

**pravṛtitiṁ cha nivṛtitiṁ cha janā na vidur āsurāḥ
na śhauchaṁ nāpi chāchāro na satyaṁ teṣhu vidyate**

Those possessing a demoniac nature do not comprehend what actions are proper and what are improper. Hence, they possess neither purity, nor good conduct, nor even truthfulness.

इदमद्य मया लब्धमिमं प्राप्स्ये मनोरथम् ।
इदमस्तीदमपि मे भविष्यति पुनर्धनम् ॥ 16.13॥
असौ मया हतः शत्रुर्हनिष्ये चापरानपि ।
ईश्वरोऽहमहं भोगी सिद्धोऽहं बलवान्सुखी ॥ 16.14॥
आढ्योऽभिजनवानस्मि कोऽन्योऽस्ति सदृशो मया ।
यक्ष्ये दास्यामि मोदिष्य इत्यज्ञानविमोहिताः ॥16.15॥

**idam adya mayā labdham imam prāpsye manoratham
idam astīdam api me bhaviṣhyati punar dhanam
asau mayā hataḥśhatrur haniṣhye chāparān api
īśhvaro 'ham aham bhogī siddho 'ham balavān sukhī
ādhyo 'bhijanavān asmi ko 'nyo 'sti sadṛiśho mayā
yakṣhye dāsyāmi modīṣhya ity ajñāna-vimohitāḥ**

The demoniac persons think, "I have gained so much wealth today, and I shall now fulfill this desire of mine. This is mine, and tomorrow I shall have even more. That enemy has been destroyed by me, and I shall destroy the others too! I am like God himself, I am the enjoyer, I am powerful, and I am happy. I am wealthy and I have highly placed relatives. Who else is equal to me? I shall perform sacrifices (to the celestial gods); I shall give alms; I shall rejoice." In this way, they are deluded by ignorance.

त्रिविधं नरकस्येदं द्वारं नाशनमात्मनः ।
कामः क्रोधस्तथा लोभस्तस्मादेतत्त्रयं त्यजेत् ॥ 16.21॥

**tri-vidhaṁ narakasyedaṁ dvāraṁ nāśhanam ātmanaḥ
kāmaḥ krodhas tathā lobhas tasmād etat trayam tyajet**

There are three gates leading to the hell of self-destruction for the soul—lust, anger, and greed. Therefore, all should abandon these three.

त्रिविधा भवति श्रद्धा देहिनां सा स्वभावजा ।
सात्त्विकी राजसी चैव तामसी चेति तां शृणु ॥ 17.2॥

**tri-vidhā bhavati śhraddhā dehināṁ sā svabhāva-jā
sāttvikī rājasī chaiva tāmasī cheti tāṁśhṛiṇu**

The Supreme Divine Personality said: Every human being is born with innate faith, which can be of three kinds—*sāttvic*, *rājasic*, or *tāmasic*. Now hear about this from me.

सत्वानुरूपा सर्वस्य श्रद्धा भवति भारत ।
श्रद्धामयोऽयं पुरुषो यो यच्छ्रद्धः स एव सः ॥ 17.3॥

**sattvānurūpā sarvasya śhraddhā bhavati bhārata
śhraddhā-mayo 'yaṁ puruṣho yo yach-chhraddhaḥ sa eva saḥ**

The faith of all humans conforms to the nature of their mind. All people possess faith, and whatever the nature of their faith, that is verily what they are.

अशास्त्रविहितं घोरं तप्यन्ते ये तपो जनाः ।
दम्भाहङ्कारसंयुक्ताः कामरागबलान्विताः ॥ 17.5॥
कर्षयन्तः शरीरस्थं भूतग्रामचेतसः ।
मां चैवान्तःशरीरस्थं तान्विद्ध्यासुरनिश्चयान् ॥ 17.6॥

**aśhāstra-vihitaṁ ghoram tapyante ye tapo janāḥ
dambhāhankāra-sanyuktāḥ kāma-rāga-balānvitāḥ
karṣhayantaḥśhaṁra-stham bhūta-grāmam achetasah
mām chaivāntaḥśhaṁra-stham tān viddhy āsura-niśhchayān**

Some people perform stern austerities that are not enjoined by the scriptures, but rather motivated by hypocrisy and egotism. Impelled by desire and attachment, they torment not only the elements of their body, but also I who dwell within them as the Supreme Soul. Know these senseless people to be of demoniacal resolves.

आहारस्त्वपि सर्वस्य त्रिविधो भवति प्रियः ।
यज्ञस्तपस्तथा दानं तेषां भेदमिमं शृणु ॥ 17.7॥

**āhāras tv api sarvasya tri-vidho bhavati priyaḥ
yajñas tapas tathā dānaṁ teṣhām bhedam imamśhṛiṇu**

The food persons prefer is according to their dispositions. The same is true for the sacrifice, austerity, and charity they incline toward. Now hear of the distinctions from me.

आयुःसत्वबलारोग्यसुखप्रीतिविवर्धनाः ।
रस्याः स्निग्धाः स्थिरा हृद्या आहाराः सात्विकप्रियाः ॥ 17.8॥

**āyuh-sattva-balārogya-sukha-prīti-vivardhanāḥ
rasyāḥ snigdḥāḥ sthirā hṛidyāāhārāḥ sāttvika-priyāḥ**

Persons in the mode of goodness prefer foods that promote the life span, and increase virtue, strength, health, happiness, and satisfaction. Such foods are juicy, succulent, nourishing, and naturally tasteful.

कटुम्ललवणात्युष्णतीक्ष्णरूक्षविदाहिनः ।
आहारा राजसस्येष्टा दुःखशोकामयप्रदाः ॥ 17.9॥

**kaṭv-amlā-lavaṇāty-uṣhṇa- tīkṣhṇa-rūkṣha-vidāhinaḥ
āhārā rājasasyeṣṭhā duḥkha-śhokāmaya-pradāḥ**

Foods that are too bitter, too sour, salty, very hot, pungent, dry, and chiliful, are dear to persons in the mode of passion. Such foods produce pain, grief, and disease.

यातयामं गतरसं पूति पर्युषितं च यत् ।
उच्छिष्टमपि चामेध्यं भोजनं तामसप्रियम् ॥ 17.10॥

**yāta-yāmaṁ gata-rasaṁ pūti paryuṣhitaṁ cha yat
uchchhiṣṭam api chāmedhyaṁ bhojanaṁ tāmasa-priyam**

Foods that are overcooked, stale, putrid, polluted, and impure are dear to persons in the mode of ignorance.

देवद्विजगुरुप्राज्ञपूजनं शौचमार्जवम् ।
ब्रह्मचर्यमहिंसा च शारीरं तप उच्यते ॥ 17.14॥

**deva-dwija-guru-prājña- pūjanaṁśhaucham ārjavam
brahmacharyam ahinsā cha śhārīraṁ tapa uchyate**

Worship of the Supreme Lord, the Brahmins, the spiritual master, the wise, and the elders—when this is done with the observance of cleanliness, simplicity, celibacy, and non-violence—is declared as the austerity of the body.

**अनुद्वेगकरं वाक्यं सत्यं प्रियहितं च यत् ।
स्वाध्यायाभ्यसनं चैव वाङ्मयं तप उच्यते ॥ 17.15॥**

**anudvega-karaṁ vākyaṁ satyaṁ priya-hitaṁ cha yat
svādhyāyābhyasanaṁ chaiva vāṅ-mayaṁ tapa uchyate**

Words that do not cause distress, are truthful, inoffensive, and beneficial, as well as the regular recitation of the Vedic scriptures—these are declared as the austerity of speech.

**मनः प्रसादः सौम्यत्वं मौनमात्मविनिग्रहः ।
भावसंशुद्धिरित्येतत्तपो मानसमुच्यते ॥ 17.16॥**

**manaḥ-prasādaḥ saumyatvaṁ maunam ātma-vinigrahaḥ
bhāva-sanśhuddhir ity etat tapo mānasam uchyate**

Serenity of thought, gentleness, silence, self-control, and purity of purpose—all these are declared as the austerity of the mind.

**श्रद्धया परया तप्तं तपस्तल्लिविधं नरैः ।
अफलाकाङ्क्षिभिर्युक्तैः सात्त्विकं परिचक्षते ॥ 17.17॥**

**śhraddhayā parayā taptaṁ tapas tat tri-vidhaṁ naraiḥ
aphalākāṅkṣhibhir yuktaiḥ sāttvikaṁ parichakṣhate**

When devout persons with ardent faith practice these three-fold austerities without yearning for material rewards, they are designated as austerities in the mode of goodness.

**सत्कारमानपूजार्थं तपो दम्भेन चैव यत् ।
क्रियते तदिह प्रोक्तं राजसं चलमध्रुवम् ॥ 17.18॥**

**satkāra-māna-pūjārthaṁ tapo dambhena chaiva yat
kriyate tad iha proktaṁ rājasaṁ chalam adhravam**

Austerity that is performed with ostentation for the sake of gaining honor, respect, and adoration is in the mode of passion. Its benefits are unstable and transitory.

मूढग्राहेणात्मनो यत्पीडया क्रियते तपः ।
परस्योत्सादनार्थं वा तत्तामसमुदाहृतम् ॥ 17.19॥

**mūḍha-grāheṇātmano yat pīḍayā kriyate tapaḥ
parasyotsādanārthaṁ vā tat tāmasam udāhṛitam**

Austerity that is performed by those with confused notions, and which involves torturing the self or harming others, is described to be in the mode of ignorance.

दातव्यमिति यद्दानं दीयतेऽनुपकारिणे ।
देशे काले च पात्रे च तद्दानं सात्त्विकं स्मृतम् ॥ 17.20॥

**dātavyam iti yad dānaṁ dīyate 'nupakāriṇe
deśhe kāle cha pātre cha tad dānaṁ sāttvikaṁ smṛitam**

Charity given to a worthy person simply because it is right to give, without consideration of anything in return, at the proper time and in the proper place, is stated to be in the mode of goodness.

यत्तु प्रत्युपकारार्थं फलमुद्दिश्य वा पुनः ।
दीयते च परिक्लिष्टं तद्दानं राजसं स्मृतम् ॥ 17.21॥

**yat tu pratyupakārārthaṁ phalam uddiśhya vā punaḥ
dīyate cha parikliṣṭaṁ tad dānaṁ rājasam smṛitam**

But charity given with reluctance, with the hope of a return or in expectation of a reward, is said to be in the mode of passion.

अदेशकाले यद्दानमपात्रेभ्यश्च दीयते ।
असत्कृतमवज्ञातं तत्तामसमुदाहृतम् ॥ 17.22॥

**adeśha-kāle yad dānam apātrebhyaśh cha dīyate
asat-kṛitam avajñātaṁ tat tāmasam udāhṛitam**

And that charity, which is given at the wrong place and wrong time to unworthy persons, without showing respect, or with contempt, is held to be of the nature of nescience.

अश्रद्धया हुतं दत्तं तपस्तप्तं कृतं च यत् ।
असदित्युच्यते पार्थ न च तत्प्रेत्य नो इह ॥ 17.28॥

**aśhraddhayā hutaṁ dattaṁ tapas taptaṁ kṛitaṁ cha yat
asad ity uchyate pārtha na cha tat pretya no iha**

O son of Pritha, whatever acts of sacrifice or penance are done without faith, are termed as "Asat." They are useless both in this world and the next.

यज्ञदानतपःकर्म न त्याज्यं कार्यमेव तत् ।
यज्ञो दानं तपश्चैव पावनानि मनीषिणाम् ॥ 18.5॥

**yajña-dāna-tapaḥ-karma na tyājyaṁ kāryam eva tat
yajño dānaṁ tapaśh chaiva pāvanāni manīṣhiṇām**

Actions based upon sacrifice, charity, and penance should never be abandoned; they must certainly be performed. Indeed, acts of sacrifice, charity, and penance are purifying even for those who are wise.

दुःखमित्येव यत्कर्म कायक्लेशभयात्यजेत् ।
स कृत्वा राजसं त्यागं नैव त्यागफलं लभेत् ॥ 18.8॥

**duḥkham ity eva yat karma kāya-kleśha-bhayāt tyajet
sa kṛtvā rājasam tyāgaṁ naiva tyāga-phalaṁ labhet**

To give up prescribed duties because they are troublesome or cause bodily discomfort is renunciation in the mode of passion. Such renunciation is never beneficial or elevating.

सुखं त्विदानीं त्रिविधं शृणु मे भरतर्षभ ।
अभ्यासाद्रमते यत्र दुःखान्तं च निगच्छति ॥ 18.36॥

**sukhaṁ tv idānīm tri-vidhaṁśhṛiṇu me bharatarṣhabha
abhyāsād ramate yatra duḥkhāntaṁ cha nigachchhati**

And now hear from me, O Arjun, of the three kinds of happiness in which the embodied soul rejoices, and can even reach the end of all suffering.

यत्तदग्रे विषमिव परिणामेऽमृतोपमम् ।
तत्सुखं सात्त्विकं प्रोक्तमात्मबुद्धिप्रसादजम् ॥ 18.37॥

**yat tad agre viṣham iva pariṇāme 'mṛitopamam
tat sukhaṁ sāttvikaṁ proktam ātma-buddhi-prasāda-jam**

That which seems like poison at first, but tastes like nectar in the end, is said to be happiness in the mode of goodness. It is generated by the pure intellect that is situated in self-knowledge.

विषयेन्द्रियसंयोगाद्यत्तदग्रेऽमृतोपमम् ।
परिणामे विषमिव तत्सुखं राजसं स्मृतम् ॥ 18.38॥

**viṣhayendriya-sanyogād yat tad agre 'mṛitopamam
pariṇāme viṣham iva tat sukhaṁ rājasam smṛitam**

Happiness is said to be in the mode of passion when it is derived from the contact of the senses with their objects. Such happiness is like nectar at first but poison at the end.

यदग्रे चानुबन्धे च सुखं मोहनमात्मनः ।
निद्रालस्यप्रमादोत्थं तत्तामसमुदाहृतम् ॥ 18.39॥

**yad agre chānubandhe cha sukhaṁ mohanam ātmanah
nidrālasya-pramādottham tat tāmasam udāhṛitam**

That happiness which covers the nature of the self from beginning to end, and which is derived from sleep, indolence, and negligence, is said to be in the mode of ignorance.

शमो दमस्तपः शौचं क्षान्तिरार्जवमेव च ।
ज्ञानं विज्ञानमास्तिक्यं ब्रह्मकर्म स्वभावजम् ॥ 18.42॥

**śhamo damas tapaḥśhauchaṁ kṣhāntir ārjavam eva cha
jñānam vijñānam āstikyaṁ brahma-karma svabhāva-jam**

Tranquility, restraint, austerity, purity, patience, integrity, knowledge, wisdom, and belief in a hereafter—these are the intrinsic qualities of work for Brahmins.

शौर्यं तेजो धृतिर्दाक्ष्यं युद्धे चाप्यपलायनम् ।
दानमीश्वरभावश्च क्षात्रं कर्म स्वभावजम् ॥ 18.43॥

**śhauryam tejo dhṛitir dākṣhyaṁ yuddhe chāpy apalāyanam
dānam īśhvara-bhāvaśh cha kṣhātraṁ karma svabhāva-jam**

Valor, strength, fortitude, skill in weaponry, resolve never to retreat from battle, large-heartedness in charity, and leadership abilities, these are the natural qualities of work for Kshatriyas.

कृषिगौरक्ष्यवाणिज्यं वैश्यकर्म स्वभावजम् ।
परिचर्यात्मकं कर्म शूद्रस्यापि स्वभावजम् ॥ 18.44॥

**kṛiṣhi-gau-rakṣhya-vāṇijyam vaiśhya-karma svabhāva-jam
paricharyātmakam karma śhūdrasyāpi svabhāva-jam**

Agriculture, dairy farming, and commerce are the natural works for those with the qualities of Vaishyas. Serving through work is the natural duty for those with the qualities of Shudras.

स्वे स्वे कर्मण्यभिरतः संसिद्धिं लभते नरः ।
स्वकर्मनिरतः सिद्धिं यथा विन्दति तच्छृणु ॥ 18.45॥

**sve sve karmaṇy abhirataḥ sansiddhiṁ labhate naraḥ
sva-karma-nirataḥ siddhiṁ yathā vindati tach chhṛiṇu**

By fulfilling their duties, born of their innate qualities, human beings can attain perfection. Now hear from me how one can become perfect by discharging one's prescribed duties.

यतः प्रवृत्तिर्भूतानां येन सर्वमिदं ततम् ।
स्वकर्मणा तमभ्यर्च्य सिद्धिं विन्दति मानवः ॥ 18.46॥

**yataḥ pravṛittir bhūtānāṁ yena sarvam idaṁ tatam
sva-karmaṇā tam abhyarchya siddhiṁ vindati mānavaḥ**

By performing one's natural occupation, one worships the Creator from whom all living entities have come into being, and by whom the whole universe is pervaded. By such performance of work, a person easily attains perfection.

श्रेयान्स्वधर्मो विगुणः परधर्मात्स्वनुष्ठितात् ।
स्वभावनियतं कर्म कुर्वन्नाप्नोति किल्बिषम् ॥ 18.47॥

**śhreyān swa-dharmo viguṇaḥ para-dharmāt sv-anuṣṭhitāt
svabhāva-niyataṁ karma kurvan nāpnoti kilbiṣham**

It is better to do one's own *dharma*, even though imperfectly, than to do another's *dharma*, even though perfectly. By doing one's innate duties, a person does not incur sin.

बुद्ध्या विशुद्ध्या युक्तो धृत्यात्मानं नियम्य च ।
शब्दादीन्विषयांस्त्यक्त्वा रागद्वेषौ व्युदस्य च ॥ 18.51॥

विविक्तसेवी लघ्वाशी यतवाक्कायमानसः ।
ध्यानयोगपरो नित्यं वैराग्यं समुपाश्रितः ॥ 18.52॥

अहङ्कारं बलं दर्पं कामं क्रोधं परिग्रहम् ।
विमुच्य निर्ममः शान्तो ब्रह्मभूयाय कल्पते ॥ 18.53॥

**buddhyā viśuddhayā yukto dhṛityātmānaṁ niyamyā cha
śhabdādīn viśhayāns tyaktvā rāga-dveṣhau vyudasya cha
vivikta-sevī laghv-āśhī yata-vāk-kāya-mānasaḥ
dhyāna-yoga-paro nityaṁ vairāgyaṁ samupāśhritaḥ
ahankāraṁ balaṁ darpaṁ kāmaṁ krodhaṁ parigrahaṁ
vimuchya nirmamaḥśhānto brahma-bhūyāya kalpate**

One becomes fit to attain *Brahman* when he or she possesses a purified intellect and firmly restrains the senses, abandoning sound and other objects of the senses, casting aside attraction and aversion. Such a person relishes solitude, eats lightly, controls body, mind, and speech, is ever engaged in meditation, and practices dispassion. Free from egotism, violence, arrogance, desire, possessiveness of property, and selfishness, such a person, situated in tranquility, is fit for union with *Brahman* (i.e., realization of the Absolute Truth as *Brahman*).

**ब्रह्मभूतः प्रसन्नात्मा न शोचति न काङ्क्षति ।
समः सर्वेषु भूतेषु मद्भक्तिं लभते पराम् ॥ 18.54॥**

**brahma-bhūtaḥ prasannātmā na śhochati na kāṅkṣhati
samaḥ sarveṣhu bhūteṣhu mad-bhaktiṁ labhate parām**

One situated in the transcendental *Brahman* realization becomes mentally serene, neither grieving nor desiring. Being equitably disposed toward all living beings, such a yogi attains supreme devotion unto me.

Shloka's from Upanishads and other texts

सर्वेभवन्तुसुखिनः। सर्वेसन्तुनिरामयाः। सर्वेभद्राणिपश्यन्तु। माकश्चित्दुःखभागभवेत्॥

ॐशान्तिःशान्तिःशान्तिः॥

**Sarve bhavantu sukhinaḥ Sarve santu nirāmayāḥ Sarve bhadraṇi paśyantu Mā
kashchit duḥkha bhāgbhavet**

Om Shāntiḥ, Shāntiḥ, Shāntiḥ (Brihadāraṇyaka Upanishad 1.4.14)

'May all be prosperous and happy. May all be free from illness. May all see what
is spiritually uplifting. May no one suffer. Om peace, peace, peace.'

येषां न विद्या न तपो न दानं ज्ञानं न शीलं न गुणो न धर्मः।
ते मर्त्यलोके भुविभारभूता मनुष्यरूपेण मृगाश्चरन्ति॥ (Chanakya Niti 10.7)

**Yesham na vidya na tapa na danam gyanam na sheelam, na guno na dharmah.
Te mriyū lōke bhūvi bhara bhūtaḥ manushya rūpena mṛigaśchchar**

The verse briefly, but succinctly, defines values which distinguish human beings from
the animals. These values are: vidya (education), tapa (capacity to do penance),
danam (capacity to give), gyanam (wisdom), guna (perception of quality), sheela
(modesty), dharma (which is a combination of distinguishing lawful from unlawful,
right from wrong, sacred from profane).

“जाकोविधिदारुनदुःखदेही, ताकीमतिपहिलेहरलेही”।

“जाकोविधिपूरनसुखदेही, ताकीमतिनिर्मलकरदेही” ॥

“The reason for happiness and suffering that one who suffers has a crooked mind,
and this kind of a thought process keeps him under stress. But when God wants to
give happiness and bliss to someone gives him/her a purity of mind as well. Thus, it
becomes a basis for one's blissful state”.

‘ऋतम्भरातत्रप्रज्ञा’ ॥१/४८॥ (Patanjali Yogasutra)

“Supreme intellect is one that is in consonance with the divine cosmic order i.e. Ṛta.”

"श्लोकार्धेनप्रवक्ष्यामियदुक्तग्रन्थकोटिभिः। परोपकारःपुण्यायपापायपरपीडनम्॥" The same Sanskrit shloka was also quoted as

"अष्टादशपुराणेषुव्यासस्यवचनद्वयम्।परोपकारःपुण्यायपापायपरपीडनम्॥" - (सुभाषितानि)

Maharishi Krishnapayan Veda Vyasa proclaimed that "the essence of all Purana and Veda is only that helping other is the way to earn merit and giving sorrow is the ultimate sin"

"ॐसहनाववतुसहनौभनक्तुसहवीर्यकरवावहै।तेजस्विनावधीतमस्तुमाविहिषावहै।।ॐशांतिःशांतिःशांतिः।।
I"((Kathopanishad-Krishna yajurveda 19)

" Let us eat together, live together, pray together and shower in light of knowledge together and let there be no jealousy amongst us""Oh! Lord, protect and defend us both. Let us do divine work together. Let our knowledge be radiant. Let us not envy each other, and let us always live in peace and harmony."

"यत्करोषियदश्रासियज्जहोषिददासियत्।यत्तपस्यसिकौन्तेयतत्कुरुष्वमदर्पणम्॥ (Bhagvad-Gita 18.27)

"Krishna says that "O! Kaunteya (Arjun), son of Kunti, all that you do, all that you eat, offer it as a sacrifice. Whatever austerity you perform, do it as an offering to me".

"अहंवैश्वानरोभूत्वाग्निनांदेहमाश्रितः।प्राणापानसमायुक्तःपचाम्यन्नंचतुर्विधम्।।"(Bhagvad-Gita 15.14) "Krishna says that 'I reside in humans and also animals, I am the fire which digests the four kinds of food and I control the breathing and other functions of the body'."

"कर्मणामनसावापिवाचावापिपरंतप / यनमेकृतंबराह्मणेषुतेनाद्यनतपाम्यअहम" (Mahabharata 13.8.16)

Bishma said: "Whatever have done in thought, with words, and deeds is according to the Brahmana even though I am lying on a bed of arrows as in consequence but I do not feel any pain now"

कर्मणामनसावाचासर्वदाऽऽराधयेद्गुरुम् | दीर्घदण्डंनमस्कृत्यनिर्लज्जौगुरुसन्निधौ (Guru-gita 1.51)

"Let my action, thought, and speech be in sync and in service of divine".

“पृथिव्यन्तिरक्षंघ्नौर्दिशोऽवान्तरदिशाः । अग्निर्वायुरादित्यश्चन्द्रमानक्षत्राणि । आपोषधयोवनस्पतय
आकाशआत्मा । इत्यधिभूतम् । अथाध्यात्मम् । प्राणोव्यानोऽपानउदानःसमानः । चक्षुःश्रोत्रंमनोवाक्त्व
क् । चर्म माँसँस्नावास्थिमज्जा । एतदधिविधायऋषिरवोचत् । पाङ्क्तंवाइदँसर्वम् । पाङ्क्तेनैवपा
ङ्क्तेँस्पृणोतीति । (सर्वमेकंच) ॥

(Taittirīya Upanishad 1.7.1)

“prithivy antariksam dyaury diso, va avantaradisah, agnir vayur adityas candrama
naksatrani,

apa osadhayo vanaspataya akasa atma,

ity adhibhutam, athadhyatmam, prano vyano, apana udanah samanah,

caksuh srotram mano vak tvak, carma mamsam snavasthi majja,

etad adhidhaya risir avocata, panktam va idam sarvam, panktena iva panktam
sprinoti.”

“The earth, the mid-region, heaven, the quarters and the intermediate quarters; fire, air, the sun, the moon and the stars; water, plants, trees, space and the body; this is with regard to the elements (present in a being). Now, with regard to the bodily parts: prana, vyana, apana, udana, and samana; the eye, the ear, the mind, the speech and touch; skin, flesh, muscle, bone and marrow. Having seen this arrangement, a seer said: "All this is fivefold. With these the fivefold (aggregates) the fivefold (being) is filled up.”

सेवाधर्मोपरमगहनोयोगिनामप्यगम्य ॥ (Nitishataka shloka 47)

SevaDharmoParamGahanoYoginamapyaAgamya||

The duty of services is a highest secret, even Yogis don't know it.