

## **INDIAN TEXTILE INDUSTRY: OPPORTUNITIES, CHALLENGES AND SUGGESTIONS**

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### **ABSTRACT**

*The Indian textile industry is highly fragmented and labor-intensive. The textile industry is being dominated by unorganized sector and Small and medium industries. The foreign investors are not investing in the textile sector, which is also one of the areas of concern. The government policies and tax structure are not favoring this industry Textile Industry is highly competitive and the present situation demands the companies to benchmark their products with the best in the world and try to upgrade the quality and production processes. The paper tries to provide insights into the Indian textile Industry. The article attempts to explain the opportunities, challenges and suggestions.*

### **KEYWORDS**

**Benchmark, Textile And Garment Industry, Labor-Intensive, Buyer-Driven Value Chains, Producer-Driven Value Chains etc.**

### **INTRODUCTION**

India is the world's second largest producer of textiles and garments after China. It is the world's third largest producer of cotton after China, the USA, and the second largest cotton consumer after China. Indian textile industry currently estimated to be US\$ 108 billion and expected to reach US\$ 209 billion in the year 2021. The industry is the second largest employment generator after agriculture by employing 45 million people directly and 60 million people indirectly. (Sources: Ministry of Textiles Government of India).

The Indian textile industry presently contributes around 14 percent to industrial production, and 4 percent to GDP, 17 percent to the country's exports, and 21 percent employment. India has abundance of natural resources like cotton, jute and silk. Indian products are preferred for their fine designing, embellishment and craft. From the ages, the Indian fabric designers and weavers are recognized as one of the best in the world. At present industry is growing at 9-10 percent with Indian economy. Indian textile industry currently possesses a share of 4.7% in world market of textiles and clothing. (Sources: Ministry of Textiles Government of India).

Export of clothing from India is increasing world over due to the versatility of different products. The major retailers include JCPenney, Nautica, Dockers, Bed, Bath and Beyond, Target, Kohl's Liz, Calvin Klein, Sprit, Marks & Spencer, GAP, United Colors of Benetton, Mango, Zara and Dillard's etc. European Union and USA the largest markets for textile and apparel with a share of 36% and 14% respectively. Among the nations, China is the largest supplier of textile and apparel in the world with a major share of 40%. It is distantly followed by countries such as India, Italy, and Germany etc. each with an approximate share of 5% in the global textile and apparel exports. (Sources: Ministry of Textiles Government of India).

The global luxury industry has seen steady growth over the past 16 years (Kim et al 2012) and it is commonly believed to be one of the most appealing and profitable industries in the world. In addition to its economic value, luxury fashions brands help develop the best fashion products for the market. They are leaders in the fashion world and drive many mass-market imitators. Moore and Birtwistle (2005) focused on Gucci to study the nature of "parenting advantage" in luxury fashion. They reviewed Gucci's annual reports and other secondary information sources, and identified the "ten-year renaissance" in Gucci. They argued that there is an intra business group synergy in Gucci and this synergy is crucial for saving Gucci from the financial crisis that it faced at that time. They also established a multidimensional luxury fashion-branding model, which identifies various critical components and their interactions for luxury fashion brands. They believed that their proposed model could help luxury fashion brands to better shape the branding strategies and develop a competitive edge. Fionda and Moore (2009) adopted a qualitative multiple-case study approach to investigate the most important dimensions for the success of luxury fashion brands. They studied 12 international luxury fashion retailers and collected data via both semi-structured interviews with managers of the target companies and reviews of some secondary sources such as internal documents and media reports. They successfully obtained nine interrelated attributes, which are critical to the success of luxury fashion branding. They concluded their study with a comment on the fact that luxury fashion brand management is complex in general, and the luxury fashion brands should adopt a coherent approach in order to succeed. Moore et al. (2010) investigated the use of flagship stores as a market entrance strategy in luxury fashion retailing. They

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studied 12 luxury fashion retailers and obtained the primary data via semi-structured interviews. From the collected data and observed industrial strategies, they proposed several characteristics of the flagship stores of the luxury fashion retailers. They revealed that luxury fashion retailing flagship stores could be treated as a strategy, which can provide substantial support for the development of luxury fashion retailing in a foreign market. In other words, these flagship stores play a crucial role in helping the luxury fashion retailers to enter another market and go international. They also interestingly showed the interdependence of flagship stores and the wholesaling method for luxury fashion brands. Stankeviciute and Hoffmann (2010) explored brand extension strategy in luxury fashion. They examined several famous international luxury fashion brands, namely Giorgio Armani, Calvin Klein, and Jimmy Choo. They found that luxury fashion brands could collaborate with non-luxury brands to develop an extended co-brand. This extension can achieve a positive impact on themselves if the co-brand possesses the luxury fashion's features, and the no luxury brands have good reputation. They further revealed that a downward brand extension could enhance the parent luxury brands if the extension keeps the parent brands' luxury fashion elements and other critical core brand elements. They also studied the brand dilution effect and argued that the luxury fashion brands have to continuously improve themselves to yield a successful portfolio of their brands under the brand extension strategies. Recently, Nobbs et al. (2012) explored the essential elements of the luxury fashion flagship store's format. They revealed that the luxury fashion flagship store's scale and size in practice are more than sufficient compared to its functional requirements. They argued that the luxury fashion flagship stores treasure exclusivity and uniqueness most and help attract customers' visit. They explored the characteristics of the luxury flagship store format and demonstrated how the flagship store helps generate and communicate differentiation.

### INDIAN TEXTILE INDUSTRY OPPORTUNITIES

The fundamental strength of Indian textile industry is its strong production base with wide range of fibers / yarns. These are natural fibers such as cotton, jute, silk and wool, and synthetic/man-made fibers like polyester, viscose, nylon and acrylic. In producer-driven value chains, large, usually transnational, manufacturers play the central roles in coordinating production networks. Textile industry is capital- and technology-intensive comparable with automobiles, aircraft, computers, semiconductors and heavy machinery industry. Buyer-driven value chains are those in which large retailers, marketers and branded manufacturers play the pivotal roles in setting up decentralized production networks in a variety of exporting countries, typically located in developing countries. This pattern of trade-led industrialization has become common in labor-intensive, consumer-goods industries such as garments, footwear, toys, handicrafts and consumer electronics. Large manufacturers control the producer-driven value chains at the point of production, while marketers and merchandisers exercise the main leverage in buyer-driven value chains at the design and retail stages. Apparel is an ideal industry for examining the dynamics of buyer-driven value chains. The relative ease of setting up clothing companies, coupled with the prevalence of developed-country protectionism in this sector, has led to an unparalleled diversity of garment exporters in the third world. Apparel is an ideal industry for examining the dynamics of buyer-driven value chains.

The global apparel market size is expected to reach US\$ 2.6 trillion in 2025 growing by a projected rate of 4%. The major growth drivers of the global apparel market will be the developing economies, mainly China and India, both growing in double digits. China will become the biggest apparel market adding more than US\$ 378 bn. in market size by 2025, while India will be the second most attractive apparel market adding around US\$ 121 bn. by 2025. (Sources: Ministry of Textiles Government of India).

A large and growing domestic demand coupled with increasing spending power of people in these two countries will result in the combined addition of around US\$ 500 bn. in the global apparel market size by 2025. The combined apparel market size of China and India i.e. US\$ 795 bn. is expected to exceed combined market size of EU and USA i.e. US\$ 775 bn, by 2025. India is one of the fastest growing economies with the GDP growth of 7.2 percent in the last quarter of 2017-18. This growth also boosts the purchasing power and propels the demand for the textile products. (Sources: Ministry of Textiles Government of India).

India has a share of approximately 5% of the global textile and apparel trade. The break-up of our current exports are as follows:

**Table-1: Export Share of Different Goods**

S. No.	Items	Share %
1	Cotton Fibre	9%
2	Cotton Yarn, Fabrics and Made ups	23%
3	Man-made Textiles	14%
4	Garments	39%
5	Handlooms and Handicrafts	11%
6	Others	4 %

Sources: Ministry of Textiles, Indian Textile Journal, (2017) Department of Industrial Policy and Promotion, Press Information Bureau.

**Table-2: Projections for India in World Exports**

Year	World Textile Exports US\$ Billion	India's Exports US\$ Billion
2016	860.6	54.4
2017	903.6	62.6
2018	948.8	72.1
2019	996.2	83.0
2020	1046.0	95.5
2021	1098.3	109.9
2022	1153.3	126.5
2023	1210.9	145.6

**Sources:** Ministry of Textiles, Indian Textile Journal, Department of Industrial Policy and Promotion, Press Information Bureau

The growth of Indian E-Commerce companies provides opportunities for the Indian textile industry in the domestic as well as international market. Amazon, Flipkart, Jabong, and Myntra are the major players in Indian E-Commerce Industry. India's textiles sector is one of the oldest industries in Indian economy dating back several centuries. Even today, textiles sector is one of the largest contributors to India's exports with approximately 13 per cent of total exports. The textile industry is also labor intensive and is one of the largest employers. The textile industry has two broad segments. First, the unorganized sector consists of handloom, handicrafts and sericulture, which are operated on a small scale and through traditional tools and methods. The second is the organized sector consisting of spinning, apparel and garments segment, which apply modern machinery and techniques such as economies of scale. The textile industry employs about 45 million people directly and 20 million people indirectly. India's overall textile exports during FY 2015-16 stood at US\$ 40 billion. The Indian textiles industry is extremely varied, with the hand-spun and hand-woven textiles sectors at one end of the spectrum, while the capital intensive sophisticated mills sector at the other end of the spectrum. The decentralized power looms/ hosiery and knitting sector form the largest component of the textiles sector. The close linkage of the textile industry to agriculture (for raw materials such as cotton) and the ancient culture and traditions of the country in terms of textiles make the Indian textiles sector unique in comparison to the industries of other countries. The Indian textile industry has the capacity to produce a wide variety of products suitable to different market segments, both within India and across the world. (**Sources:** Ministry of Textiles, Indian Textile Journal, Department of Industrial Policy and Promotion, Press Information Bureau).

### **INDIAN TEXTILE INDUSTRY**

The Indian textiles industry, currently estimated at around US\$ 120 billion, is expected to reach US\$ 230 billion by 2020. The Indian Textile Industry contributes approximately 2 per cent to India's Gross Domestic Product (GDP), 10 per cent of manufacturing production and 14 per cent to overall Index of Industrial Production (IIP). Indian khadi products sales increased by 33 per cent year-on-year to Rs 2,005 crore (US\$ 311.31 million) in 2016-17 and is expected to exceed Rs 5,000 crore (US\$ 776.33 million) sales target for 2018-19, as per the Khadi and Village Industries Commission (KVIC). The production of cotton in India is estimated to increase by 9.3 per cent year-on-year to reach 37.7 million bales in FY 2017-18. The total area under cultivation of cotton in India is expected to increase by 7 per cent to 11.3 million hectares in 2017-18, because of expectations of better returns from rising prices and improved crop yields during the year 2016-17. Indian exports of locally made retail and lifestyle products grew at a compound annual growth rate (CAGR) of 10 per cent from 2013 to 2016, mainly led by bedding bath and home decor products and textiles. (**Sources:** Ministry of Textiles, Indian Textile Journal, Department of Industrial Policy and Promotion, Press Information Bureau).

### **INVESTMENT IN TEXTILE SECTOR**

The textiles sector has witnessed a growth in Foreign Direct Investment during the last five years. The industry (including dyed and printed) attracted Foreign Direct Investment (FDI) worth US\$ 2.82 billion during April 2000 to December 2017. (**Sources:** Ministry of Textiles, Indian Textile Journal, Department of Industrial Policy and Promotion, Press Information Bureau).

*Some of the major investments in the Indian textiles industry are as follows:*

The Cabinet Committee on Economic Affairs (CCEA), Government of India has approved a new skill development scheme named 'Scheme for Capacity Building in Textile Sector (SCBTS)' with an outlay of Rs 1,300 crore (US\$ 202.9 million) from 2017-18 to 2019-20.

Future Group is planning to open 80 new stores under its affordable fashion format, Fashion at Big Bazaar (FBB), and is targeting sales of 230 million units of garments by March 2018, which is expected to grow to 800 million units by 2021.



Raymond has collaborated with Khadi and Village Industries Commission (KVIC) to sell Khadi-marked readymade garments and fabric in KVIC and Raymond outlets across India.

Max Fashion, a part of Dubai based Landmark Group, plans to expand its sales network to 400 stores in 120 cities by investing Rs 400 crore (US\$ 60 million) in the next 4 years. (Sources: Ministry of Textiles, Indian Textile Journal, Department of Industrial Policy and Promotion, Press Information Bureau).

### **GOVERNMENT INITIATIVES**

The Indian government has come up with a number of export promotion policies for the textiles sector. It has also allowed 100 per cent FDI in the Indian textiles sector under the automatic route.

#### **Government of India will consider Initiative**

The Union Ministry of Textiles Government of India along with Energy Efficiency Services Ltd (EESL) has introduced a technology upgradation scheme called SAATHI (Sustainable and Accelerated Adoption of Efficient Textile Technologies to Help Small Industries) for reviving the powerloom sector of India.

The Government has taken initiative to connect with 5 crore (50 million) village women to charkha (spinning wheel) in next 5 years with a view to provide them employment and promote khadi and also, they inaugurated 60 khadi outlets which were renovated and re-launched during the completion of KVICs 60<sup>th</sup> anniversary.

The Textiles Ministry will organize 'Hastkala Sahyog Shivirs' in 421 handloom-handicrafts clusters across the country, which will benefit over 1.2 lakh weavers and artisans.

The Gujarat government's decision to extend its textile policy by a year is set. It is estimated to attract Rs 5,000 crore (US\$ 50 billion) of more investment in sectors across the value chain. The government estimates addition until now of a million units of spindle capacity in the spinning sector and setting up of over 1,000 units in technical textiles.

The Textile Ministry of India earmarked Rs 690 crore (US\$ 106.58 million) for setting up 21 ready-made garment manufacturing units in seven states for development and modernization of Indian Textile Sector.

#### **Some of initiatives taken by the government to further promote the industry are as under:**

The Directorate General of Foreign Trade (DGFT) has revised rates for incentives under the Merchandise Exports from India Scheme (MEIS) for two subsectors of Textiles Industry - Readymade garments and Made ups - from 2 per cent to 4 per cent.

The Government of India plans to introduce a mega package for the powerloom sector, which will include social welfare schemes, insurance cover, cluster development, and upgradation of obsolete looms, along with tax benefits and marketing support, which is expected to improve the status of power loom weavers in the country. (Sources: Ministry of Textiles, Indian Textile Journal, Department of Industrial Policy and Promotion, Press Information Bureau).

#### **Indian Textile Industry Challenges**

The Indian textile industry is highly fragmented and is being dominated by the unorganized sector and small and medium industries. The changing government policies at the state and central government levels are posing major challenges to the textile industry. The tax structure GST (Goods and Services Tax) makes the garments expensive. Another important threat is rising interest rates, labor wages, and workers' salaries. There is higher level of attrition in the garment industry. Although central government is wooing the foreign investors, the investment is coming in the textile industry. In India places such as Bangalore, Mumbai, New Delhi and Tirupur are the hubs of textile garment industries. These manufacturers have ability to produce the entire range of woven wear and knitwear at low cost with reasonably good quality within the short notices. The Indian textile industry has its own limitations such as accesses to latest technology and failures to meet global standards in the highly competitive export market. There is fierce competition from China, Bangladesh and Sri Lanka in the low price garment market. In the global market tariff and non-tariff barriers coupled with quota is posing major challenge to the Indian textile Industry. The environmental and social issues like child labor and personal safety norms are also some of the challenges for the textile industry in India. (Sources: Ministry of Textiles, Indian Textile Journal, Department of Industrial Policy and Promotion, Press Information Bureau).

## CONCLUSION

The Indian textile industry requires support from both the Central and State governments to become competitive in the Global market. The Skill India and Make-in India programs of Central government headed by Prime Minister Sri Narendra Modi is helping the industry in getting required skilled manpower and good market for textile products. It is high time for the textile industry to upgrade their technology and implement ERP to streamline supply chain and enhance customer relations management activities. These measures are enabling the industry in becoming competitive in the global market. The future for the Indian textile industry looks promising, buoyed by both strong domestic consumption as well as export demand. With consumerism and disposable income on the rise, the retail sector has experienced a rapid growth in the last decade with the entry of several international players like Marks & Spencer, Guess and Next into the Indian market.

The future for the Indian textile industry looks promising, buoyed by both strong domestic consumption as well as export demand. The organized apparel segment is expected to grow at a Compound Annual Growth Rate (CAGR) of more than 13 per cent over a 10-year period

The Union Ministry of Textiles, which has set a target of doubling textile exports in 10 years, plans to enter into bilateral agreements with Africa and Australia along with working on a new textile policy to promote value addition, apart from finalizing guidelines for the revised Textile Upgradation Fund Scheme (TUFS). The Indian cotton textile industry is expected to showcase a stable growth in FY2017-18, supported by stable input prices, healthy capacity utilization and steady domestic demand.

High economic growth has resulted in higher disposable income. This has led to rise in demand for products creating a huge domestic market. The domestic market for apparel and lifestyle products, currently estimated at US\$ 85 billion, is expected to reach US\$ 160 billion by 2025. The Indian cotton textile industry is expected to display a stable growth in FY2017-18, supported by stable input prices, healthy capacity utilization and steady domestic demand.

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## EFFECT OF PRE-SOWING SEED TREATMENT ON YIELD ATTRIBUTING CHARACTERS AND SEED YIELD IN FLOWER CROPS

Dr. K. Natarajan<sup>2</sup>

### INTRODUCTION

Management techniques are warranted in any production practices. Pre-sowing seed management practices have drawn the attention of the scientist from time immemorial for boosting the potentiality of the seed at store and field including nursery. Rapid and uniform field emergence is the two essential pre requisite to increase the yield, quality and ultimately the profits in annual crops (Parera and Cantliffe, 1994). Pre-sowing invigoration is one such technological highlight focused to the above goals. Pre-sowing seed invigoration treatments are numbered many by the researchers (Sundaralingam *et al.*, 2001) and all are claimed to have invigorative effect at field for enhancing the yield of crop to a tune of 10-15 per cent (Vijayakumar *et al.*, 1988).

Some of the widely pronounced pre-sowing seed management techniques are seed fortification with growth regulators (Chandola *et al.*, 1973), nutrients (Venkataraman *et al.*, 1978), botanicals (Jegathambal, 1996), pelleting (Balaji, 1990), osmotic priming (Adegbuyi *et al.*, 1981) seed infusion (Khan and Tao, 1977), stress management against alkaline condition (Blum, 1987) and pollutants (Agarwal and Hemalata, 1992). Adoption of any of this technique for a particular crop required standardization work as the response of the seed to the pre-sowing treatment varies with chemical, concentration and duration of the treatment. Standardization is even stressed based on the lot, as ageing is one another factor that modifies or alters the response of seed to any physical or physiological management technique (Sundaralingam *et al.*, 2001).

Invigoration effect could be imposed into the seed by application of bioactive chemicals for improving the endogenous level of the substance, which in turn can improve the vigor of seed. These pretreatment with bioactive chemicals improves not only germination but also for the yield of economic part the flower and the seed in several instants. Austin *et al.* (1973), Chellapa and Karivaratharaju (1973), Padmajarao (1979), Jhorar *et al.* (1982), Seenu (1987), Begum *et al.* (1997) with their studies with different crop emphasized that pre-sowing fortification treatment with growth regulators such as GA<sub>3</sub>, IAA and IBA were warranted as they enhanced the germination both at field and laboratory and the seedling emergence and establishment at field.

Jerlin *et al.*, (1997) also reported that growth and development of a plant are under the control of various growth regulating substances and external application of a particular growth regulator could cause promotion or inhibition of growth depending upon the concentration of the applied solution (hormone or growth regulator) and many growth regulating substances had been tried to boost up the growth of various crops with varying degree of success (Hatano and Asakawa, 1964).

The pre-sowing seed treatment recommended for invigorating the various flower seeds are tabulated as follows:

**Table-1**

Common Name	Treatment	Effect	Authority
<b>Seed Crop</b>			
Pansy	Soaking in GA <sub>3</sub> 100 ppm for 24 h	Increased the number of seed, fruit, weight of seeds/fruit (31.59 mg) and weight of seed (1.21 g)	Bose and Kapur (1969)
	Seed soaking in GA <sub>3</sub> @ 100-200 mg/lit	Produced excellent germination	Renard and Clera (1978)
	Seed priming with PEG – 1.0 MPa for 7 days at 35°C	Improved the germination to 51% than control (10%)	William (1991)
Marigold <i>Tagetes erecta</i>	GA <sub>3</sub> soaking for 30 min at 25 ppm	Greatest improvement in germination per cent, stem height, flower number, size and weight	Sharga <i>et al.</i> (1970)
	Seed soaking in 0.75% KNO <sub>3</sub>	Improved the germination (89.5%) and vigour potential	Selvaraju and Selvaraj (1994)

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		Improved the germination	Djewas and Staden (1990)
	Soaking seeds in 10,000 mg/lit of humic acid	Improved the root and shoot fresh weight and germination	Hart Wigsen and Evans (2000)
<i>Primula vulgaris</i>	Chilling at 2.°C for 4 weeks	Improved the germination per cent	Thompson (1970)
	Seeds are kept at 15 to 25°C and soaked in 0.25% KNO <sub>3</sub> Plus light	Improved the germination and the seedlings are vigorous	Chavagnat (1981)
<i>Primula vulgaris</i>	Seed soaking in 250 ppm GA <sub>3</sub> for 24 h	Increased the germination to 88 per cent compared to control (55%)	Miller and Holcomb (1982)
	Seed soaking in GA <sub>4+7</sub> @ 10 <sup>-4</sup> m + BA (10 <sup>-5</sup> m)	Improved the germination	Finchsavage <i>et al.</i> (1991)
Geranium	Dehulled seeds with conc. H <sub>2</sub> SO <sub>4</sub> for 5-8 minutes	Overcome the hard seeds	Heit (1971)
China aster	Seed inoculation with 1:1 mixture of phosphobacteria	Advanced the plant development and increased the seed yield	Vorobevea (1977)
Rose	Presowing seed treatment with vitamin B2	Increase the germination by 51 per cent	Serebryakava and Kalanova (1977)
Balsam <i>Balsam verbena</i>	Seeds washed in running water for ½ hour and then soaked in 5 ppm IBA for 20 h	Increased the number of buds (30) and number of flowers	Agnihorti <i>et al.</i> (1964)
	Seed soaking in GA <sub>3</sub> @ 100-200 mg/lit	Produced excellent germination	Renard and Clera (1978)
	Dry seed soaked for 24 h in saturated solution of diethyl sulphate	Decrease the plant height, number of branches, flowers and fruits per plant than control	Bose and Basu (1967)
	Seed soaking in water, IBA, IAA, GA, ascorbic acid and kinetin solution @ 100, 1, 10 µg/ml	100 per cent germination in water, 1 µg/ml of GA <sub>3</sub> and IAA treatment after 48 hours	Aeri and Tiagi (1969)
	Soaking in GA 500 ppm	Enhanced the uniformity of germination	Jouret (1977)
	Dry seeds infused with 10 mm GA <sub>3</sub>	Gave higher germination	Persson (1993)
Lavandula	Seed soaking in GA <sub>3</sub> @ 100-200 mg/lit	Produced excellent germination	Renard and Clera (1978)
<i>Sterlitzia reginae</i>	Seed soaking in thiourea @ 500 ppm or Ascorbic acid 1000 ppm or ethrel 2000 ppm or incubation in oxygen at 100% and chipping the seeds in the proximal region	Improved the germination	Venter (1978)
Chrysanthemum	GA <sub>3</sub> soaking for 24 h at concentration of 20, 40, 60 and 80 ppm	Improved the germination to 56 – 64 per cent	Barkar (1980)
	Seed soaking in thio urea 0.5 per cent and KNO <sub>3</sub> 0.2 per cent	Increased the germination to 31 per cent and 14 per cent thiourea and KNO <sub>3</sub> respectively	Guang Dong <i>et al.</i> (2000)
	Seed soaking in 1 per cent KOH for 30 minutes followed by washing for 6 h	Promoted the germination	Chiang Maehee and Park Kuenwoo (1997)
Dianthus	Seed soaking in GA <sub>3</sub> for 24 h at concentration of 20, 40, 60 and 80 ppm	Improved the germination to 72 – 96 per cent	Barkar (1980)
Gaillardia	Seed soaking in GA <sub>3</sub> for 24 h at concentrations of 20, 40, 60 and 80 ppm	Improved the germination from 64 to 86 per cent	Barkar (1980)
	Seed soaking in GA <sub>3</sub> 200 ppm for 16 h	Improved the germination to 87 per cent than control (71 per cent)	Vijayan (2002)
<i>Pharbitis nil</i>	Seed soaking in 100 per cent H <sub>2</sub> SO <sub>4</sub> for 40 minutes	Improved the germination to 98 per cent	Xu and Gu (1985)
<i>Calluna</i>	Seeds soaking in GA <sub>3</sub> @ 250, 300	Germination was 100 per cent in	Grimstad (1986)

<i>vulgaris</i>	and 500 ppm for 24, 22 and 18 days	all the treatments	
<i>Cyclamen persicum</i>	Seed soaking in GA <sub>3</sub> 5 ppm	Enhanced the germination but at higher concentration decreased the germination	Lee and Lee (1986)
	Soaking in GA <sub>3</sub> at 1, 3 and 5 ppm	Gave 100 per cent germination compared to 80 per cent in control	Qrunfleti (1986)
<i>Petunia Petunia hybrida</i>	Seeds soaking in GA <sub>3</sub> at 150 µg/ml for 15 days at 20°C	Improved the germination to 72 per cent	Gonzalez and Villa lobos (1988)
	Cold stratification for 15 days	Improved the normal seedlings of 73 per cent	Gonzalez and Villa lobos (1991)
	Seed soaking in GA 4/7	Increased the germination per cent and reduce the mean germinated time	Finch Savage (1991)
Scotch broom <i>Cytisus scoparius</i>	Sequential rapid immersion in hot water (10 minutes) followed by liquid nitrogen (15 minutes)	Improved the imbibition and germination by 3 fold	Abdallah <i>et al.</i> (1989)
<i>Zinnia Zinnia elegans</i>	Seed soaking in 100 mg GA <sub>3</sub> or 100 mg GA <sub>4&amp;7</sub>	Increases the germination percentage compared to control	Grezesik (1989)
	Seed soaking in NAA (5-20 mg), GA <sub>3</sub> (50-200 mg/lit) and GA <sub>(4&amp;7)</sub> – (50 – 200 mg lit)	Plants started to earlier flowering and were taller and better quality	Grezesik and Chojnowski (1992)
	Seed soaked in alcohol such as hexacosanol, octacosanol and triacontanol @ 0.001, 0.01 and 0.1 mg/lit	Lower concentration increased the seed germination and seedling growth was stimulated	Blamowski and Borowski (1995)
	Seed soaked in H <sub>2</sub> O <sub>2</sub>	Promote the seed germination	Ogawa and Iwabushi (2001)
	Seed soaked in GA <sub>3</sub> ppm for 16 hours	Increased the germination to 75 per cent than control (61 per cent)	Vijayan (2002)
<i>Matthiola incana</i>	Seed soaking in 10 mg GA <sub>3</sub> or 100 mg GA <sub>4&amp;7</sub> /lit	Improved the germination	Grezesik (1989)
	Soaking seeds in GA <sub>3</sub> (50 – 200 mg/lit) for 24 h	Improved the germination	Grezesik (1995)
<i>Paeonia lactiflora</i>	GA <sub>3</sub> treatment	Increased the flower buds	Evans <i>et al.</i> (1990)
<i>Magnolia grandiflora</i>	Soaking seeds in GA <sub>3</sub> 1000 ppm	Highest germination percentage (70) was obtained	Misiha and El Ashry (1991)
<i>Pantemon parryi</i>	Soaking in GA <sub>3</sub> 500 ppm for 24 h	Enhanced the germination to 97 per cent	Raeber and Chiwon (1991)
Snap dragon	Soaking seeds in 100 – 150 µg/ml of GA <sub>3</sub>	Improved the germination to 85 - 90 per cent	Montero <i>et al.</i> (1992)
Coreopsis	Dry seeds infused with 10mm GA <sub>3</sub>	Gave higher germination per cent	Persson (1993)
Ornamental sp.	Wet seed dressing of Akrygel R.P.	Gave best germination per cent	Hetman <i>et al.</i> (1996)
Pelargonium	Soaking seeds in 10.000 mg/lit of humic acid	Improved the root and shoot fresh weight and germination per cent	Hartwigsen and Evans (2000)
Lewisia hybrid	Soaking in GA <sub>3</sub> 100 mg/lit for 24 h	Increase the germination to more than 60 per cent	Ael brecht (1989)
Phlox	Soaking seeds in GA <sub>3</sub> 100 ppm for 8 h	Increased the germination to 90 per cent than control (60 per cent)	Sathyanarayanan (2000)
<b>Vegetative propagation</b>			
<i>Ipomea fistulosa</i>	Root dibbing of IBA 100 mg/lit	Enhanced the growth	Anand <i>et al.</i> (1972)
Bogainvillae	Dibbing in 10 or 100 ppm IBA or NAA	Increased the root formation	Mukhopadhyaya and Bose (1966)

Tulip	Bulb treatment with BA at 0.25%, NAA 0.25 and 0.5% and GA 0.5 and 2.0% and kept at 20°C for 2 ½ months	GA <sub>3</sub> and NAA had adverse effect and stimulate flower stalk but delayed flowering	Saniewski <i>et al.</i> (1975)
	Ethrel 1000 ppm for 24 h	Inhibited flower stalk development	Eldabh <i>et al.</i> (1981)
	Ethrel 100 ppm for 24 h	Delayed the flowering and increased the length and diameter of flower stalk	
	GA <sub>3</sub> 1000 ppm for 24 h	Had no effect on flower stalk but increased the bulb fresh weight	
	Dipping in succinic acid @ 0.02 per cent for 30 min	Increased the yield to marketable daughter bulbs	Mugge (1988)
Begonia	GA <sub>3</sub> treatment on stem cuttings	Inhibit the formation of aerial tubers and increased sprouting	Okagami <i>et al.</i> (1977)
	B9 – chlorphonion or CCC to cuttings	Delayed the onset of dormancy	
<i>Diffenbachia picta</i> cuttings	Dipping 40 mg/lit of kinetin or 25 mg/lit of IAA	Best root development	Elshafie and Heisel (1977)
Lilac	Cuttings are soaked in NAA @ 0.8%	Produced the highest per cent of rootings	Schmidt (1977)
Gladiolus	Soaking in ethrel 100 ppm	Increased the flower size and length of flower stalk	Roychoudhuri <i>et al.</i> (1985)
	Soaking in KNO <sub>3</sub> 2000 ppm	Enhanced the sprouting	
	Soaking in kinetin 25 ppm	Increased the plant height, leaf number and corm weight	
	Soaking corms in kinetin 25 and 50 ppm for 6 h	Increased the number of florets/spike and flower size	Nilimesh (1989)
Gladiolus	Dipping in Emisan @ 0.2 per cent for 10 min	Controlled the root rot	Singh and Arora (2001)
Freesia	Corms are treated with 100 ppm GA <sub>3</sub> at 12°C for 7 days	Advanced the flowering and increased the yield	Cocozzatalia (1985)
Achimenes	GA <sub>3</sub> @ 50 mg/lit for 16 h and temperature treatment (21°C) for 22 weeks	Influenced the height, number of leaf whorls and flowers	Vlahos (1985)
<i>Zantedeschia elliptoriana</i>	GA <sub>3</sub> 500 ppm for 10 min as preplant rhizome soak	Increased the number of flower shoots and flower per shoots	Cort and Widmer (1987)
Antirrhinum	Soaking in 100 mg GA <sub>3</sub> or 100 mg/lit of GA <sub>4+7</sub>	Increased the germination	Grezesik (1989)
	Osmo conditioned with PEG and treated with GA <sub>3</sub>	Improved the germination	Kepezynski (1989)
Tuberose	Soaking the bulbs in GA <sub>3</sub> @ 45 ppm for 24 h	Improved the germination percentage	Belorkar <i>et al.</i> (1993)
	Soaking in GA <sub>3</sub> @ 200 ppm	Produced maximum number of spikes and highest number of florets per spike	Preetiharbarua <i>et al.</i> (1997)
	Bulb soaking in GA <sub>3</sub> 500 and 1500 ppm for 24 h	Increased the flower spike length, rachis length, number of spikes per plant, and florets per spike	Nagaraja <i>et al.</i> (1999)
	Soaking the bulbs in GA <sub>3</sub> 200 ppm	Increased the growth, flowering and bulb production	Tiwari and Singh (2002)
Foot ball lily	Soaking in GA <sub>3</sub> 150 ppm	Earlier flowering (95.4 days) and longest flower duration (8.8 days) was obtained	Ashutoshmisha <i>et al.</i> (2000)
<i>Rosa corymbifera</i>	"Garetta" a commercial compost	Increased the germination to 95 per cent	Morpeth and Hall (2000)

Sources: Authors Compilation

The studies revealed that 34 different chemicals are being used for invigorating the flower seeds .Among them GA<sub>3</sub> occupies the wider role which has been claimed to be due to breakdown of starch and other substrates that induced the enzyme action, the first



step of the germination process which created an ability to overcome a metabolic block in the embryonic axis of endosperm (Chen and Chang, 1972). Chen and Park (1973) also demonstrated that low concentration of GA<sub>3</sub> could stimulate amylase production in the absence of germination. However, Jacobson and Zwar (1974) reported that GA<sub>3</sub> did not influence the synthesis of total RNA in aleurone tissue. However, Ho and Varner (1974) concluded that GA<sub>3</sub> promoted the synthesis of specific mRNA responsible for *in vitro* synthesis of amylase between 5-8 h of GA<sub>3</sub> treatment. Hence, this could be the reason for the enhanced germination obtained in the present study with GA<sub>3</sub> compared to other growth regulators. Taiz and Honigman (1976) also reported that GA<sub>3</sub> enhanced the activity of endo-1, 4-xylanase in the aleurone layer. The multiplicity of the effects of GA<sub>3</sub> in the regulation of enzyme synthesis and secretion in aleurone cells indicates that this hormone has the potential to regulate germination in numerous ways.

Wood and Paleg (1974) also demonstrated that GA<sub>3</sub> could modify the permeability towards glucose of modal membrane systems (liposomes) based on lecithin and that GA<sub>3</sub> could enter into chemical combination with phospholipids (Wood *et al.*, 1974) and thus increased the germination. When GA<sub>3</sub> was used at higher concentration it decreased the germination significantly due to the lethal activity stimulated on enzyme reaction at supra optimal condition as reported by Chawan and Choudhri (1967) in cotton. GA<sub>3</sub> which was attributed to the increase in cell division and proliferation to root and apical meristem tissues by Das *et al.* (1989) and Chhipa and Lal (1988). The enhanced seed germination by GA<sub>3</sub> fortification was also explained to be due to a stimulation of hydrolytic enzyme activity / synthesis known to be induced by gibberellic acid as reported by Jhorar *et al.* (1982). The better performance of IAA and IBA might be due to greater chemical stability and has low mobility in plants (Audus, 1959).

The promotion of germination in ascorbic acid is possibly due to its active participation in different metabolic reaction as an essential associate of a number of enzyme systems.

Sunyuzhen *et al.* (1996), and Gyweihong *et al.* (1997) also reported that soaking of seeds in KNO<sub>3</sub> responded well to this treatment and nitrate levels in the seed have been positively correlated with the level of seed germination. Addition of KNO<sub>3</sub> enhanced the seed germination healing the light and chilling requirement of seed (Copeland, 1988). The promotion of germination by nitrate treatment has been suggested due to conversion to nitrate within the seed (Hendricks and Taylorson, 1975). Nitrate has been proposed to induce germination by enhancing pentose phosphate pathway activity in the seed through inhibition of catalase and increased oxidation of NADPH<sub>2</sub> (Hendricks and Taylorson, 1975, and Roberts 1973). It is expressed that it is plausible to have enhanced germination due to KNO<sub>3</sub>, which is the outcome of quantitative and qualitative shifts in protein synthesis induced by KNO<sub>3</sub>. Dormancy sometimes imposed by paucity of oxygen caused by supraoptimal activity of the citric acid cycle, which utilizes all available nitrogen. Potassium nitrate has been reported to raise the ambient oxygen level by making less oxygen available for the citric acid cycle (Bewley and Black, 1982). KNO<sub>3</sub> was found to counteract light inhibition and promote the germination. KNO<sub>3</sub> is also found to interact with temperature for promotion of seed germination.

The better performance of KH<sub>2</sub>PO<sub>4</sub> and KCl might be due to influence of K that had impregnated into the seed through seed coat and had promoted quicker germination, early growth with better stamina (Srivastava and Singh, 1973) and these early vigour might had been useful for the increased energy production and use of the stored food resources for growth (Wellingford, 1980). In addition, in KH<sub>2</sub>PO<sub>4</sub> the presence of P could have act as an energy carrier in biochemical reaction with K including the N uptake in plant metabolism (Beringer, 1978). Kusnanov *et al.*, (1965) and Okaneneko and Bershtein (1996) reported that K improved the oxidative phosphorylation, utilization of sugar along with pentose phosphate cycle, synthesis of mitochondria and the activity of ATPase and other enzymes and these could have improved the germination capacity of seeds.

The increase in germination by KCl treatment might also be due to the action of K and Cl, which acted as agents during the hydration of the seed and maintained a state of swelling which is congenial for the development of plasma colloids, which helps in seedling development. (Kamfer and Zehlar, 1967). Subramanyan and Misra (1980) reported that seed treatment with KH<sub>2</sub>PO<sub>4</sub> as a compound resulted in maintenance of higher water balance in the tissue and enhanced the photosynthetic activity, and ultimately contributed to increase in establishment.

Rao *et al.* (1976) reported that the NAA increased the source activity i.e. accumulation of reducing sugar at flowering and pod developmental stage which could supply required assimilates for pod development.

The increase in germination by compost might be due to porous nature, drains well, warms readily in the sun, allows easy penetration, easily removable for repotting, should contain lower level of nitrogen, and balanced levels of other nutrients (Richards *et al.*, 1964).

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## **ROLE OF ICT IN PROMOTION OF MEDICAL VALUE TRAVEL IN INDIA: A PRIMER**

Rajagopal Nayar<sup>3</sup> Dr. Manoj P. K.<sup>4</sup>

### **ABSTRACT**

*It is widely recognized that tourism is an industry, which has huge potential for employment creation and economic development, and this is especially relevant for developing nations including India. India is bestowed with one of the best tourism resources in the world by virtue of its enviable natural resources as well as its cultural and historical background. Of late, the immense growth potential of Medical Tourism (MTm) and its new incarnation Medical Value Travel (MVT) has become the focal point for policy support by the Governments at the Centre as well as the States in India. In this context, this paper analyses the role of ICT in promoting tourism in India with special reference to MVT.*

### **KEYWORDS**

**Health Tourism, Medical Value Travel, ICT, e-Health, PPP etc.**

### **INTRODUCTION**

When the journey of man started in ancient times, it was primarily meant for food and shelter as well as for escaping from danger. As time elapsed, people traveled for recreation purposes also, and hence it took the form of tourism. It not only denotes traveling to a peculiar destination but also it includes all activities undertaken during the stay in that location including day visits and excursions.

Tourism is of several different kinds like Ecotourism, Responsible Tourism, Rural Tourism, Medical tourism, etc. of these, healthcare tourism or Medical Tourism (MTm) which arises from the need to travel for the treatment of various diseases and also for wellness and health promotion people travel to other destinations, has become significant in the contemporary centrality in India. MTm has the dual motives of (i) getting treatment, and (ii) enjoying a vacation.

While in the past people from less developed nations travelled to major medical centers in advanced nations for healthcare that is unavailable in their own nations, presently the situation has reversed and people from the first world travel to developing nations like India for affordable medical treatment. India has the unique status as the provider of high quality medical services at very affordable rates. MTm covers a broad spectrum of medical services. It has become a common form of vacationing wherein leisure, fun and relaxation blends together with wellness and healthcare. Due to its special features, there is a growing demand for MTm in India.

By 2020 India aims to attract 4,30,000 foreign medical tourists a year for a market value of US Dollar 6.4 Billion (Mark Britnell (KPMG), 2011)[9]. While the growth prospects of Medical Tourism (MTm) are bright in India, its long-term sustainability depends on constantly modifying its design, package, delivery, and after-sales service. Even the term MTm is rather outdated, as presently the term Medical Value Travel (MVT) is being increasingly used to refer to the phenomenon of going abroad for the purpose of medical treatment.

It may be noted that the long-term sustainability of MVT depends on leveraging the immense potential of Information and Communication Technology (ICT) and various ICT-enabled products and services. In this context, this paper seeks to closely look into the role of ICT in enhancing the prospects of MVT in India and hence to suggest strategies for the effective use of ICT for the sustained growth of MVT, and hence the overall economic development of the whole nation, given the vast linkage effects of tourism with real estate and many other sectors of the economy.

### **RELEVANCE AND SIGNIFICANCE OF STUDY**

It is widely recognized that since India has immense potential to offer high value healthcare at very reasonable rates, the prospects of Medical Tourism (MTm) are bright. As noted earlier MTm is fast being replaced by the more relevant term viz. Medical Value

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Travel (MVT). In fact, MVT denotes travelling abroad for medical treatments. In India, the tourism potential of the country is beyond doubt though it is largely underutilized. Hence, there is vast scope for effectively using MVT or other kinds of tourism for the economic development of the country.

Actually, MVT can garner significant levels of Foreign Exchange Earnings (FEE) into India, if it is properly developed and sustainably maintained. The role that ICT can play in this regard is vital because ICT adoption alone can ensure the quality and diversity of medical services and treatments that are desired by the modern medical tourists. The discerning nature of today's medical tourists on the one hand, and the vast range of medical treatments and other services including the various preliminary services like online consultations, that are made available elsewhere in the world on the other hand, makes ICT adoption an imperative for all stakeholders.

In spite of the vast growth prospects of tourism in India, especially in respects of segments like MTm or MVT, India has been very late in capitalizing this great opportunity and utilizing it for the purpose of the sustainable economic development of the nation. Today, though India is fast emerging as one of the top-most destinations for MVT in the world, meaningful and effective use of ICT and various ICT-enabled services alone can ensure its continuity and long-term sustainability, given the utmost dynamism-taking place in the healthcare world.

### LITERATURE REVIEW

Ajmeri Sanjay (2012) [1] in his paper on medical tourism in India has noted that India, Singapore and Thailand are the three major medical tourism hubs in the world. Often, India projects the high-tech healing facilities associated with its private health care sector to attract tourists. Medical tourism in India is a combination of world-class treatment, holiday and big savings. The reasons behind rush to India is price, service, quality, availability, and tourism. India offers a vast array of services and customized medical packages along with the cultural warmth, which other countries of the world cannot even think of. He has pointed out that private insurance firms should set up medical insurance facilities and tie up with foreign insurance firms to cover foreigners coming into India for health care facilities.

Jolly George (2012) [6], in her study on challenges of medical tourism in "vulnerable" India reported that much medical tourism is for cosmetic surgery, fertility treatment, dental treatment etc. It has been pointed out that India has received about 1.5 lakhs medical tourists in 2005, which has become 2 lakhs in 2008 and the same has been estimated to be over 5 lakhs by 2015. Several associated industries would be blessed by the growth of Indian medical tourism, like hospitality industry, medical equipment's industry, and pharmaceutical industry. India is ranked in the top five favorite tourist destinations.

Joseph, Sindhu (2012) [7] has noted that the benefits of medical tourism are relatively competitive prices, quality treatment, timely and personal care. The article reveals the cost difference between Kerala and other cities and compares with the main competitors like US and Thailand. The complete cost of airfare to India, hospitalization etc. put together is 1/3 to 1/2 the cost of similar surgery in most western nations. Medical tourism in Kerala is a chain process it includes various stakeholders like doctors and other medical-paramedical staff, hospitals, government agencies, tourist resorts, travel agents, insurance companies etc. If it has to emerge and sustain as an active industry concerted efforts of all these authorities are essential.

World Economic Forum (WEF) (2015) [23] in its competitiveness report of travel and tourism industry has arrived at the competitiveness of different nations at the regional and global levels, and India is ranked 52 for its global competitiveness in tourism as against 17 for China. This shows a huge gap in tourism competitiveness between the comparable developing nations. Regarding regional (Asia-Pacific) competitiveness too, the gap is large (rank 12 for India and 6 for China).

World Travel and Tourism Council (WTTC) (2015) [24] in its report on travel and tourism has made a comparative performance of various countries, including future projections of tourism industry. It has been noted that South Asia, spearheaded by India and the Middle East, would emerge, as the fastest growing region in the world, in terms of the contribution of tourism to their GDPs. India has been included as a major tourism market along with the fast growing markets like China, Indonesia, South Korea and Turkey.

A macro level study on the prospects of tourism industry in India with a focus on that of Kerala state by Manoj P. K. (2008) [10], 'Sustainable Tourism in India: A Study from a Global Perspective with Focus on Tourism Prospects of Kerala' points out the vast tourism prospects of India in general and that of Kerala in particular, from a global perspective. Strategies for the faster and sustained growth of Kerala tourism have been suggested.

Another Kerala-based study by Oommen M. A. (2008) [19] has warned about the danger of ignoring the environmental sustainability while doing developmental activities. Regarding widely discussed 'Kerala model of development', the author has noted that serious environmental and ecological issues that Kerala faces need to be addressed first, but the present situation is that of 'Ecological Overkill'.





A paper by Manoj P. K. (2010) [11], 'Environment Friendly Tourism for Sustainable Economic Development in India', has underscored the vital role that tourism can play for the rapid economic development of India. The author has pointed out the utmost need for choosing environment-friendly and hence sustainable tourism models, and has suggested suitable strategies. Heung et.al. (2010) [5] have sought to develop a conceptual model of Medical Tourism (MTm) that can support future research on MTm.

A paper by Manoj P K (2010) [12], 'Tourism in Kerala: A Study of the Imperatives and Impediments with Focus on Ecotourism', has studied in detail the case of Kerala tourism using SWOT analysis and has given strategies for its sustainable tourism development.

Sudheer, B (2015) [21] in his research report (UGC-Sponsored) has noted the relevance of alternative and innovative tourism models like Responsible Tourism (RT) for minimizing the adverse effects of tourism on the environment and hence to ensure its long-term sustainability.

A paper by Manoj P K (2015) [13], 'Prospects of Responsible Tourism in Kerala: Evidence from Kumarakam in Kottayam District' has focused on RT in Kerala and based on his findings suggestions for the sustainable development of RT in Kerala have been made.

A study on rural tourism by Manoj P. K. (2015) [14], 'Employment Generation from Rural Tourism: A Field Study of the Local Community at Kumbalangi, Kerala' is based on the feedback from the local community about their perceptions on the employment prospects of rural tourism, their expectations regarding the Governmental actions etc. The high prospects of employment generation and economic development and the need for enhanced tourism infrastructure; primarily through Government, initiatives are noted.

A paper by Manoj P. K. (2016) [16], "Impact of Rural Tourism on the Environment and Society: Evidence from Kumbalangi in Kerala, India", has pointed out the obvious benefits of rural tourism but warned about the utmost need to protect the environmental purity by way of managing the inflow of tourists, controlling the use of non-degradable wastes like plastics, thrust on ensuring the cleanliness etc.

Nilaya Varma (KPMG India) (2016) [18] has endorsed the vast growth prospects of MTm in India. It is reported that it 'has taken leaps in terms of becoming a medical tourism destination'; but has noted the need to improve the delivery system and other infrastructure, the system being 'elusive to the section of the society with high healthcare needs'.

A very recent study by Manoj P. K. (2017) [17], "Segmentation Strategy for Promotion of Ecotourism Products: Evidence from Thenmala Ecotourism", the author has studied as to whether the socio-economic factors have influenced the decisions of the tourists and suggested the segmentation strategy for tourists.

In spite of many studies on tourism, including some on MTm, those focusing on the need for ICT adoption in MTm or MVT are nil. Hence, this paper seeks to study the role of ICT adoption in MVT for its faster growth and to suggest ICT intervention strategies.

### **OBJECTIVES OF STUDY**

- To study of the relevance and significance of ICT in the promotion of MVT in India, and
- To suggest strategies for ICT adoption for the growth of MVT in India.

### **METHODOLOGY USED**

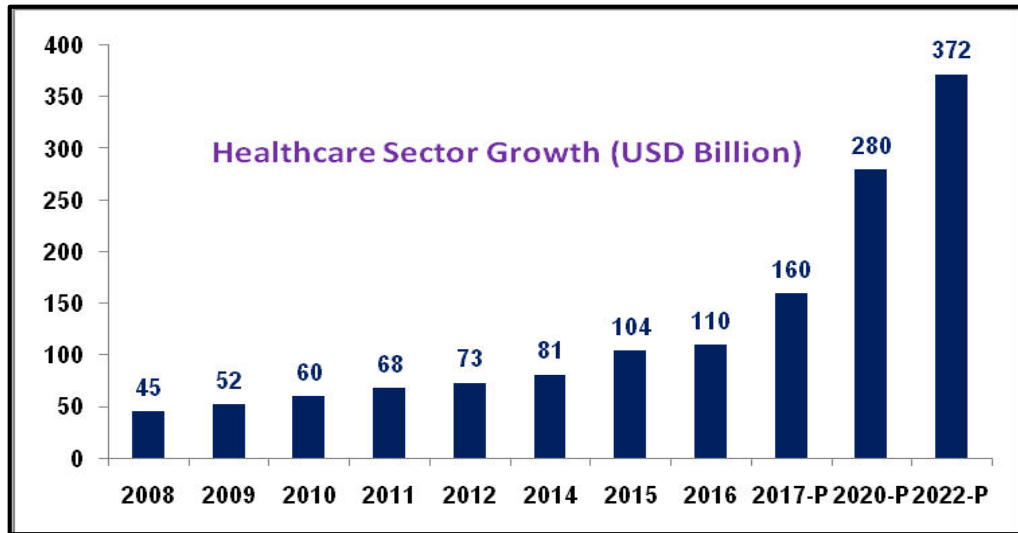
The study is descriptive-analytical and explanatory in nature and is based on authentic secondary data relating to the role of ICT in promotion of tourism in India, especially MVT. Authentic data sources, industry reports and research journals have been extensively used for the above purpose.

### **CONCEPT OF MEDICAL VALUE TRAVEL (MVT) AND IT'S CURRENT SIGNIFICANCE IN INDIA**

World over, the concept of Medical Tourism (MTm) is gradually giving way to a related concept viz. Medical Value Travel (MVT). In fact, MVT refers to patients going abroad for medical travel. While MTm incorporates all medical treatments (including various types of wellness and rejuvenation treatments) and all sorts of customers (patients), MVT focuses on the overseas patients who want medical treatment.

In MVT, as the visitors from abroad, their healthcare seeking behavior is associated with its wider economic impact on the host economy viz. the nation that provides such treatments to the foreign patients. The vast potential for Foreign Exchange Earnings (FEE) from MVT, makes it a favorite for many a developing nation like India. Therefore, patients from abroad are attracted because of the relatively low medical expenses, availability of unique or highly specialized treatments.

**Figure-I: Growth Pattern of Healthcare Sector in India (USD Billion)**

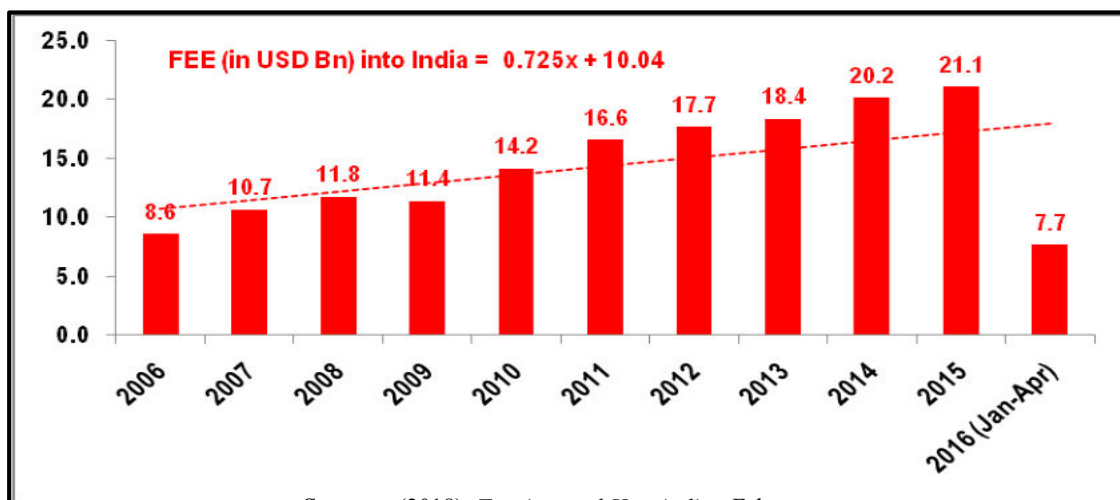


Sources: IBEF (2017), *Healthcare*, December.

The global MTm industry, which is estimated at USD10.5 Billion in 2012, is expected to grow at a CAGR of 17.9 per cent from 2013-19 to reach USD32.5 billion in 2019. (KPMG, 2014) [8]. In the Indian scenario, MVT is being promoted by nations like India because of its immense potential for faster economic development by attracting FEE, creating employment, contributing greatly to the GDP etc.

India too has joined the bandwagon, and States with greater healthcare infrastructure are in the forefront. Healthcare is one of the fastest growing sectors in India. This industry is growing at fast pace because of the growing investments in the sector by the public and private sectors, particularly by the private sector. It may be noted that there has been an impressive growth pattern for healthcare sector in India over the years (Figure I)

**Figure-II: Foreign Exchange Earnings (FEE) from Tourism in India (USD Billion)**



Sources: (2018), *Tourism and Hospitality*, February.

It is noted that tourism and hospitality is a sector that can attract FEE in a big way, apart from generation of employment opportunities to lakhs of people. (Figure II). It may be noted that there is a steadily growing trend in respect of the foreign exchange earnings (FEE) from Medical Tourism (MTm) in India over the years.

Naturally, this situation creates an environment that is conducive for the growth of MVT in India. (Figure II). It may further be noted that about 30 percent of the total FEE into India relates to MTm and allied fields like MVT. MVT, in general, offers benefits to the patients concerned and the respective host nations (Table I).

**Table-I: Value Created by MVT – to the Patients Concerned and the Hosting Nations**

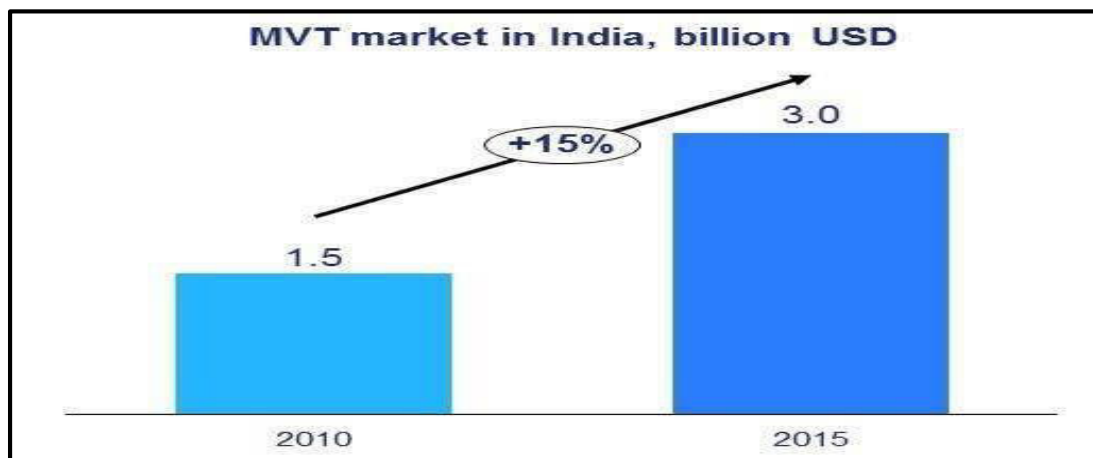
Medical Value Travel (MVT) – Value to Patient and Value to Host Nation	
Value to the Patient	Value to the Host Nation
Lower Cost of Treatment	Source of Foreign Exchange Earnings (FEE)
Better Clinical Outcomes	Boost to country’s image
Less Waiting Time	Growth of hospitality and aviation sector.
Opportunity to travel and explore new places	

**Sources:** FICCI (2016), *Medical Value Travel in India*, FICCI Knowledge Paper

Here, it may be noted that aggressive expansion of MTm was one of the suggestions made by the Working Group on Tourism, XI<sup>th</sup> Five Year Plan (2007-2012), constituted by the Government of India, Ministry of Tourism. This Group has accordingly pointed out that India’s medical expertise has gained global popularity, especially in the West where the medical costs are prohibitively high.

Therefore, promotion of MTm, particularly highly specialized segments of MTm could attract significant economic and social gains to a country like India. Besides, along with MTm or MVT, it is meaningful to offer India’s world-renowned holistic healing and rejuvenation packages and project India as world’s complete ‘Wellness Destination’. Due to high growth rate (15 percent), MVT in India was estimated at USD 3 Billion in 2015. (Figure III).

**Figure-III: Growth Prospects of MVT Market in India**



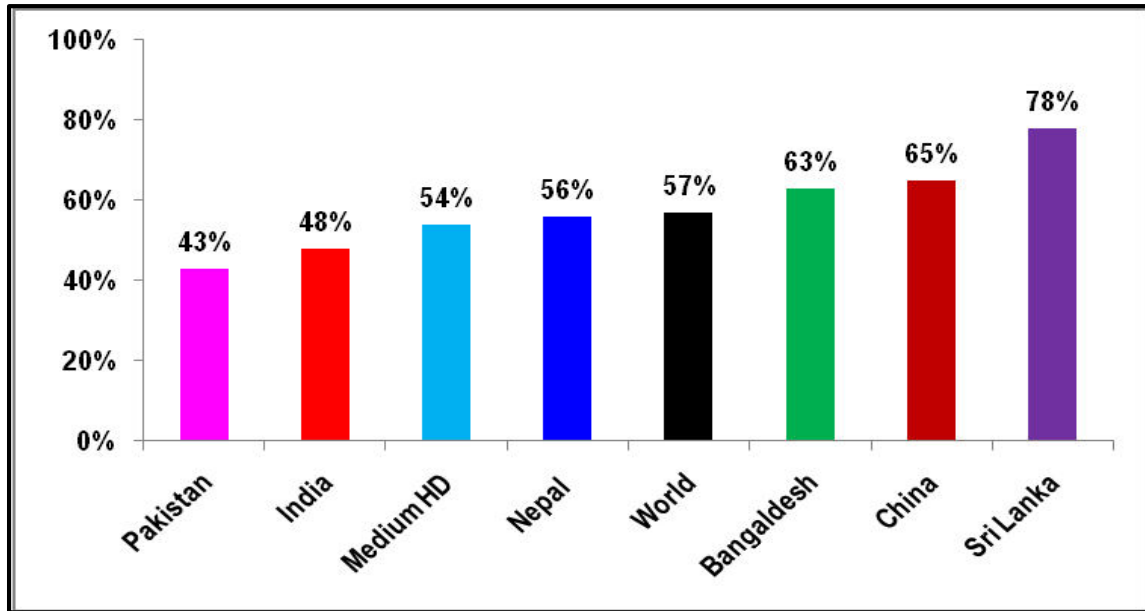
**Sources:** FICCI (2016), *Medical Value Travel in India*, FICCI Knowledge Paper

**PROMOTION OF MVT IN INDIA AND THE ICT IMPERATIVE**

It is noted that India has vast potential of MTm and hence MVT in India especially in certain segments like Ayurveda Tourism wherein it has certain unique features. But the fact remain that in respect of the quality of healthcare, India’s rank one of the worst in India and is ranked below even nations like Nepal, Bangladesh and Sri Lanka, leave alone China.

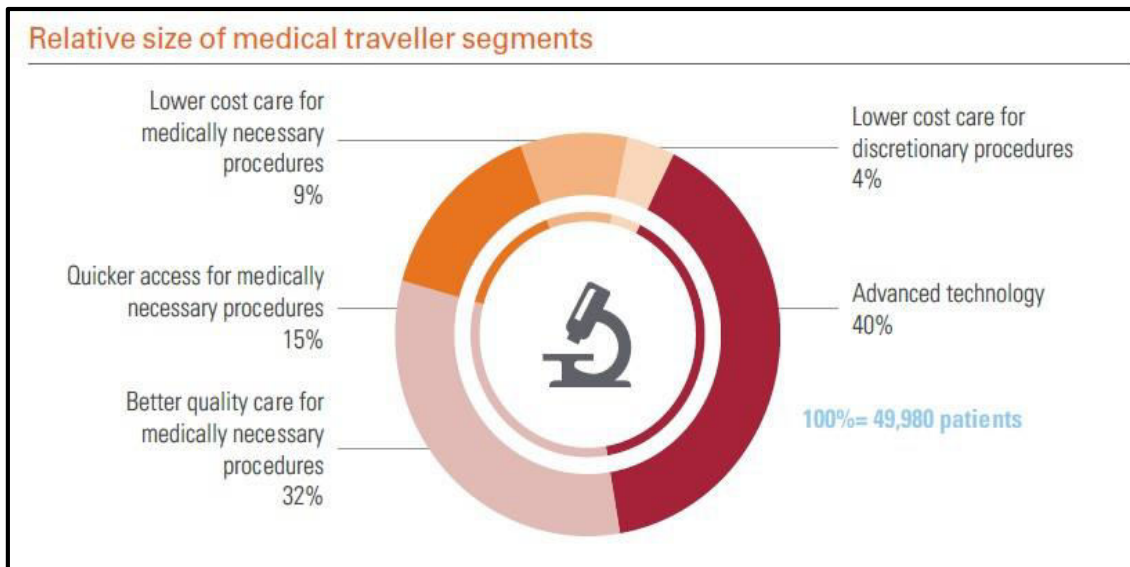
Besides, India’s rank is below the global average and the rank corresponding to Medium Human Development (HD). It is in the above context, the need for enhancing the quality of healthcare assumes importance, and needless to mention the fast advances in Information and Communication Technology (ICT) becomes an imperative rather than an option. (Figure IV).

**Figure-IV: Healthcare Quality (Percentage Satisfaction) – India and Select Nations**



Sources: KPMG (2016), *Healthcare in India: Current state and key imperatives*, p.11.

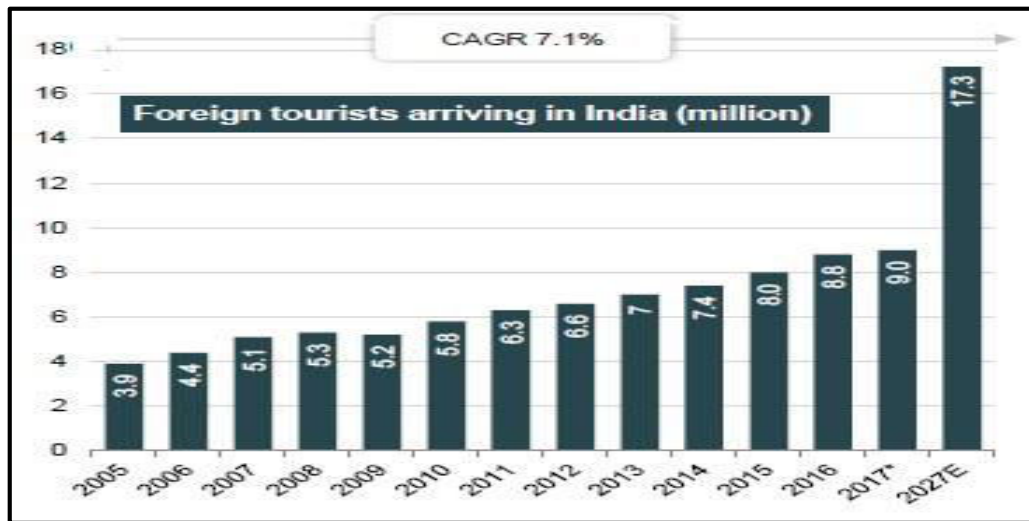
**Figure-V: Preferences of MVT Travelers (based on the Feedback of 49, 980 Patients)**



Sources: KPMG (2014), *Medical Value Travel in India*.

It may be pointed out that the largest segment of the MVT customers (40 percent) are attracted by the ‘Advanced Technology’ factor associated with MVT and thereafter comes quality of healthcare (32 percent) and so on. This was based on the feedback based on an extensive survey of 49,980 MVT travelers. (Figure V).

**Figure-VI: Foreign Tourists arriving India (in Million)**



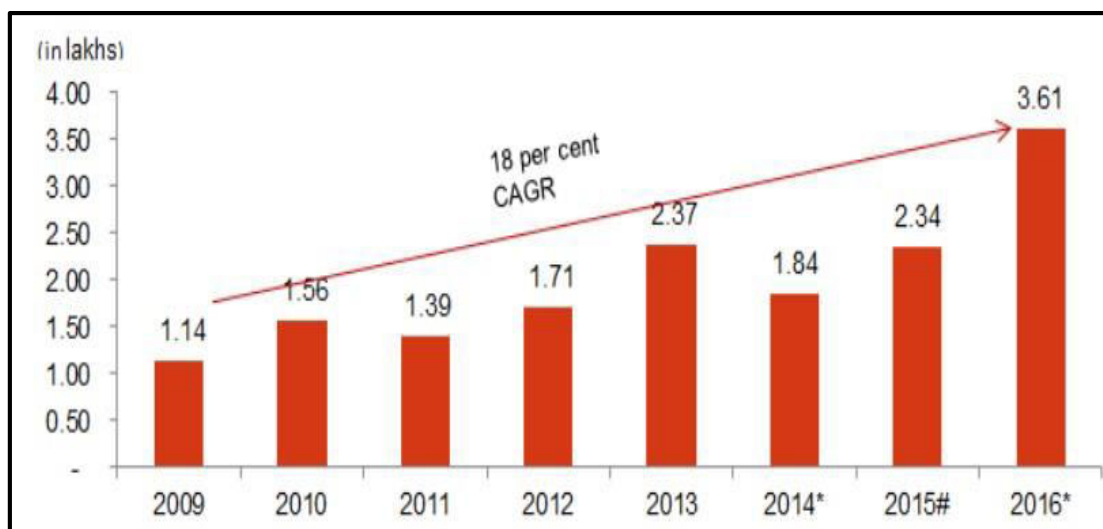
Sources: IBEF (2018), *Tourism & Hospitality*, February

In the Indian scenario, there is already a quality image associated with high-end medical treatments and that too at significantly lower costs than most other nations offering comparable services. This image can be further boosted with the use of advanced technology, especially those based on ICT and other ICT-based tools. As of 2016, India has been ranked 3<sup>rd</sup> among 184 nations of the world in terms of the contribution of the Travel and Tourism sector to the total GDP of the nation.

It contributed about US Dollar 219.72 to India’s GDP in 2016 foreign exchange earnings (FEE) and 10,79,696 foreign tourists visited India in 2016. The estimated FEE is over US Dollar 232, as of 2017. There has been a steady increase in the number of tourists arriving in India over the years. This shows the vast growth prospects of MVT in India. (Figure VI).

It may be pointed out here that roughly 30 percent of the total foreign tourists visiting India are medical (MVT) travelers. Over the years, there has been a more or less constant growth of medical tourists to India. During the period 2009-2016, there has been a CAGR of 18 percent in the number of medical tourists visiting India (Figure VII).

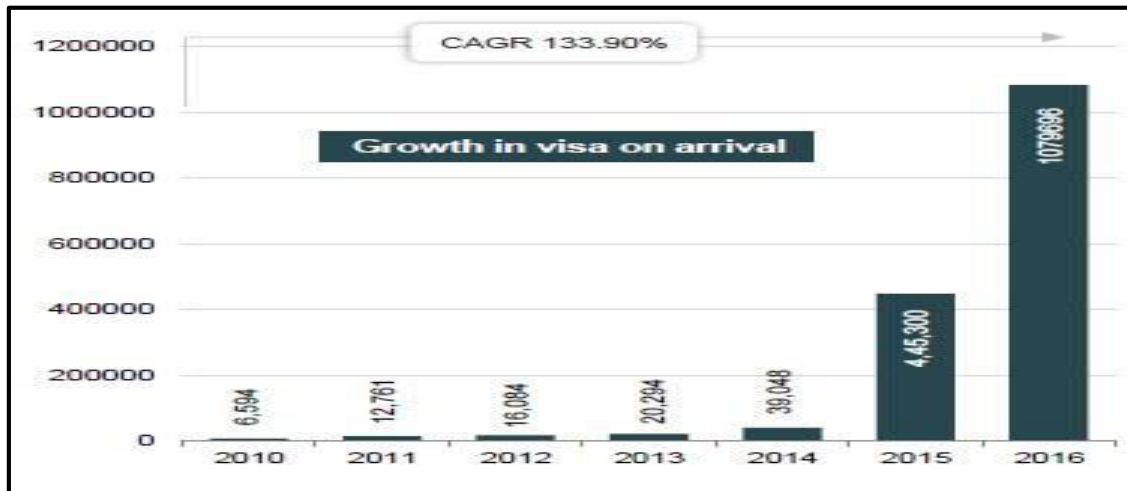
**Figure-VII: Medical Tourists (Medical Travelers) Visiting India (in Lakhs)**



Sources: CRISIL Research (2018), *Hospitals*, January

In fact, the Government of India has already launched many ICT-based interventions like the online platform viz. Electronic Tourist Authorization (or, E-Tourist Visa) way back on 27<sup>th</sup> Nov. 2014. This online E-tourist Visa facility was initially available for tourists from 43 countries of the world, but later it was extended to 150 countries in 2015 and further to many more countries later on. As of 2018, E-visa facility is available for 165 nations. Because of a facility the arrivals through e-visa have grown by 58.8 per cent (year-on-year) to reach 1.457 million in the period Jan.-Nov. 2017.

**Figure-VIII: Growth in Visa on Arrival to India**



Sources: IBEF (2018), *Tourism & Hospitality*, February.

With a view to promote MTm/MVT in India, the Government of India has recently released a new Category of Visa viz. Medical Visa (or, M Visa) and it is estimated that MVT will attain the level of USD8 Billion by the year 2020. (Figure VIII).

**Table-II: Cost of Treating the Major Ailments – India Vs. Other Competing Nations (in USD)**

Treatment Type	US	UK	Thailand	Singapore	India
Heart surgery	1,00,000	40,000	14,000	15,000	5,000
Bone marrow transplant	2,50,000	2,90,000	62,000	1,50,000	30,000
Liver transplant	3,00,000	2,00,000	75,000	1,40,000	45,000
Knee replacement	48,000	50,000	8,000	25,000	6,000

Sources: CRISIL Research (2018), *Hospitals*, January

English-speaking technical staff in the healthcare and tourism sectors is strength of India’s MVT industry. Due to the many unique advantages as above and the favorable governmental policies, MVT’s market size is expected to grow to US Dollar 8 Bn. by 2020.

Emerging technologies that could be very meaningfully employed in the MVT sector to enhance its efficiency and cost-effectiveness and to improve the quality of medical services delivered in India include, inter alia, the following:

**Enterprise Resource Planner (ERP):** An ERP can be used to store, process, and analyses information generated or used for routine medical operations, pertaining to all the functional areas, like, HR, Finance & Accounts, etc. An ERP would definitely enhance the quality of services in a medical or clinical setting and is essential for the success of MVT.

**Electronic Health Records (EHRs):** EHRs are designed to manage detailed medical profile and history of patients like medication and allergies, immunization tests, laboratory results, radiology images etc. EHRs have the provisions for analyzing data relating to a peculiar ailment, report generation, alarm setting, reminder-alarm, diagnostic results, etc.

EHRs can be shared among multiple systems thus permitting doctors belonging to various specialties to share the data set of a patient. EHRs enable coordination among the doctors, provide time savings, minimize redundancy of medical records, and allow the transfer of medical histories quickly and accurately thus ensuring effective and timely treatment.

Other systems like Radiology information system (RIS), Clinical decision support system (CDSS), Mobile based Applications (Mobile Apps), and Tele-Medicine etc. need to be meaningfully incorporated into the macro level healthcare delivery system in India. This ensures the overall competitiveness and higher quality of services and hence the long-term sustainability of MVT in India.

### CONCLUDING REMARKS

Given the unique advantages of tourism in general and MTm in particular in the Indian scenario, the prospects of MVT appear to be quite bright. Noticing the vast potential of MVT for generating FEEs and hence facilitating rapid economic development of the nation, the Governments at the Union and State levels have already initiated several measures for the promotion of MVT in India.

The launching of E-Visa in general and M-Visa in particular are examples of the policy support from the successive Governments. Technology integration has become an imperative for the sustained growth of MVT in India and for this; vast investments in ICT and various other technology-based platforms and devices are required. Given the budget constraints of the Government, emerging models like Public Private Partnership (PPP) have to be employed effectively. The growth prospects are bright and MVT is here to stay for long.

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**FOREIGN TRADE POLICY (2015-2020):  
A MEANS TO ACHIEVE EXPORT EXCELLENCE**

Pratibha Giri<sup>5</sup> Dr. Pramod Gupta<sup>6</sup>

**ABSTRACT**

*The Foreign Trade Policy (FTP) 2015-20 provides a steady and supportable policy environment for foreign trade in merchandise and services. It links rules, incentives and procedures for exports and imports with other government initiatives such as "Make in India", "Digital India" and "Skills India" thereby creating an "Export Promotion Mission" to stimulate the diversification of India's exports basket by helping various sectors of the Indian economy to gain global competitiveness. The policy creates an architecture for India's global trade commitment with an outlook to expanding its markets and better integrating with major regions thereby increasing and contributing to the "Make in India" initiative. It also provides a mechanism for regular evaluation in order to rationalize imports and reduce the trade imbalance. The present study reviews and analyses the present export-import policy and other related micro and macroeconomic factors responsible for the growth rate of export.*

**KEYWORDS**

**Foreign Trade Policy (2015-20), Competitiveness, Global trade, India's Exports etc.**

**INTRODUCTION**

In 1991, India adopted an external orientation and a stable process of liberalization has been implemented in foreign trade policy. The Government released the Foreign Trade Policy (FTP) in the beginning of the 2015-16, which will run until March 31, 2020. The new FTP (2015-2020) aims to provide an outline to fortify the potential of export business and performance in the country and to support and build a positive balance of payments. The policy calls for the "improvement of the entire trade structure". The emphasis of the policy is to support both the manufacturing and services sectors, with a special stress on improving the 'ease of doing business' keeping in view the "Make in India" vision of the Government of India. Export control is exercised in respect of a limited number of items whose supply position demands that their exports should be regulated in the larger interests of the country. With the expectations of improvement in global economic scenario and increase in consumption demand in developed economies, there is an increasing confidence that exports will improve in FY15. The development in the investment environment is also expected and the considerable demand for capital goods could result in an increase in imports of the same. The government is pitching India as a friendly destination for manufacturing and exporting goods, and the new FTP is being seen as an important step towards realizing that goal.

**India's Trade Policy Philosophy: Theoretical Background**

The trade policy on analytical grounds can be divided into two groups:

Inward oriented and (b) Outward oriented.

**Inward-Oriented Policy:** An inward oriented strategy is the one in which trade and industrial incentives are biased in favor of production for domestic market over the export market. Thus, an inward oriented policy is often designated as the import substitution strategy.

**Outward-Oriented Policy:** On the contrary, an outward oriented strategy is the one in which trade and industrial policies do not discriminate between production for domestic goods and foreign goods. Thus, an outward oriented strategy is often designated as the export promotion strategy.

As stated by World Bank in its World Development Report (1987) – "Inward – oriented regimes are commonly categorized by high levels of protection for manufacturing, direct controls on imports and investments, and overvalued exchange rates. On the contrary, an outward policy is the one which links the domestic economy to the world economy." The solution to the problem of BOP for a country depends on the trade policy / export – import policy of the country.

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### **Trends in India's Foreign Trade**

India's merchandise exports reached a level of US\$ 262.29 billion during 2015-16 registering a negative growth of 15.48 per cent as compared to a negative growth of 1.29 per cent during the previous year. Despite the recent setback faced by India's export sector due to global slowdown, merchandise exports recorded a compound annual growth rate (CAGR) of 8.45 per cent from 2006-07 to 2015-16.

### **World Trade Scenario**

In the latest forecast made by IMF, in its World Economic Outlook (WEO) Update, October 2016, the growth projection for India is 7.6 per cent for both the years 2016 and 2017. The world output growth is projected at 3.1 per cent and 3.4 per cent for 2016 and 2017 respectively. While the advanced economies are expected to grow at 1.6 per cent and 1.8 per cent in 2016 and 2017 respectively, growth of emerging and developing economies is projected at 4.2 per cent and 4.6 per cent for 2016 and 2017 respectively. The growth in world trade volume has decreased in 2015 to 2.6 percent from 3.8 per cent in 2014, it is expected to further deteriorate to 2.3 per cent in 2016 and recover to 3.8 per cent in 2017.

As per WTO's World Trade Statistical Review 2016, in merchandise trade, India is the 19th largest exporter in the world with a share of 1.6 per cent and the 13th largest importer with a share of 2.3 per cent in 2015.

### **Exports**

Exports recorded a growth of 0.15 per cent during April-October, 2016-17 over the corresponding period of the previous year in US\$ terms. The merchandise exports have reached US\$ 155.42 billion in April-October, 2016-17.

### **Imports**

Cumulative value of imports during April-October, 2016-17 was US\$ 208.70 billion as against US\$ 233.42 billion during the corresponding period of the previous year registering a negative growth of 10.59 per cent in US\$ terms. Oil imports were valued at US\$ 37.68 billion during April-October, 2016-17, which was 14.86 per cent lower than oil import valued at US\$ 44.26 billion in the corresponding period of previous year. Non-oil imports were valued at US\$ 171.02 billion during April-October, 2016-17, which was 9.59 per cent lower than non-oil imports of US\$ 189.16 billion in previous year.

### **Trade Balance**

The trade deficit in April-October, 2016-17 was estimated at US\$ 53.28 billion, which was lower than the deficit of US\$ 78.24 billion during the corresponding period of the previous year. Performance of exports, import and balance of trade during 2006-07 to 2016-17 (April-October) is given in the table below:

**Table-1: Trade Data for period 2006-07 to 2016-17 (Rs. Crore)**

S. No.	Year	Exports	Growth (%)	Imports	Growth (%)	Trade Balance
1	2006-2007	571,779	25.28	840,506	27.27	-268,727
2	2007-2008	655,864	14.71	1,012,312	20.44	-356,448
3	2008-2009	840,755	28.19	1,374,436	35.77	-533,680
4	2009-2010	845,534	0.57	1,363,736	-0.78	-518,202
5	2010-2011	1,136,964	34.47	1,683,467	23.45	-546,503
6	2011-2012	1,465,959	28.94	2,345,463	39.32	-879,504
7	2012-2013	1,634,318	11.48	2,669,162	13.8	-1,034,844
8	2013-2014	1,905,011	16.56	2,715,434	1.73	-810,423
9	2014-2015	1,896,348	-0.45	2,737,087	0.8	-840,738
10	2015-2016 (Provisional)	1,716,378	-9.49	2,490,298	-9.02	-773,920
11	April-October 2015-16	998,212		1,501,291		-503,079
12	April-October 2016-17 (P)	1,039,797	4.17	1,396,352	-6.99	-356,554

Sources: DGCIS, Kolkata

**Table-2: Trade Data for period 2006-07 to 2016-17 (US\$ Million)**

S. No.	Year	Exports	Growth (%)	Imports	Growth (%)	Trade Balance
1	2006-2007	126,414	22.62	185,735	24.52	-59,321
2	2007-2008	163,132	29.05	251,654	35.49	-88,522
3	2008-2009	185,295	13.59	303,696	20.68	-118,401
4	2009-2010	178,751	-3.53	288,373	-5.05	-109,621
5	2010-2011	249,816	39.76	369,769	28.23	-119,954
6	2011-2012	305,964	22.48	489,319	32.33	-183,356
7	2012-2013	300,401	-1.82	490,737	0.29	-190,336
8	2013-2014	314,405	4.66	450,200	-8.26	-135,794
9	2014-2015	310,338	-1.29	448,033	-0.48	-137,695
10	2015-2016 (Provisional)	262,290	-15.48	381,007	-14.96	-118,717
11	April-October 2015-16	155,179		233,418		-78,239
12	April-October 2016-17 (P)	155,419	0.15	208,700	-10.59	-53,282

Sources: DGCIS, Kolkata

**Chart-1**



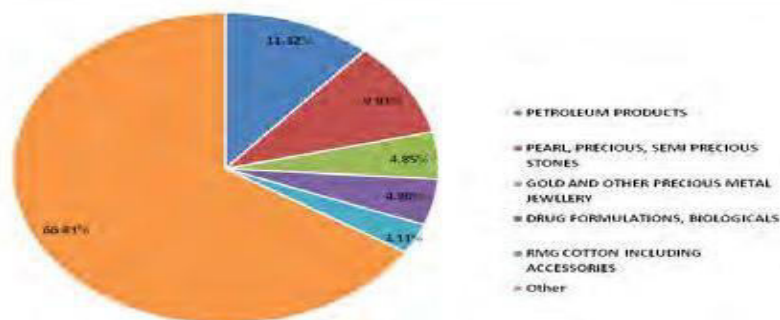
Sources: Authors Compilation

### Export by Principal Commodities

Disaggregated data on exports of Principal Commodities, in Dollar terms available for the period April-October, 2016-17 as compared to April-October, 2015-16. Exports of the top five commodities during the period April- October 2016-17 registered a share of 33.99 percent mainly due to significant contribution from exports of petroleum products; pearls, precious, semi-precious stones; gold and other precious metal jewelry; drug formulations biological; and RMG cotton including accessories.

The share of top five commodities in India's total exports during 2016-17 (April-October) is given in Chart 2 below:

**Chart-2: Share of Top Five Commodities in India's Exports, (April-October), 2016-17 (P)**

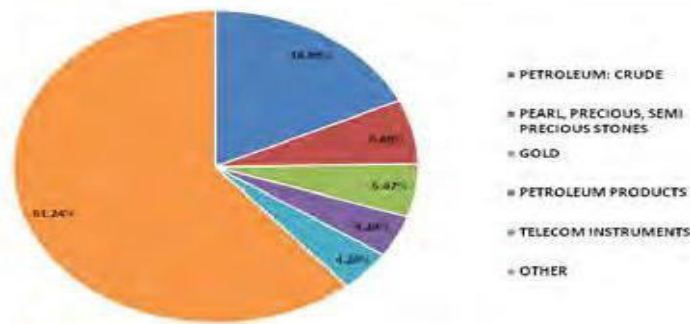


Sources: Authors Compilation

### Import by Principal Commodities

Import of the top five commodities during the period April-October 2016-17 registered a share of 38.76 per cent mainly due to significant import of Petroleum Crude; Pearls, precious and semi-precious stones; Gold; Petroleum Products; and Telecom Instruments. The share of top five commodities in India's total import during 2016-17 (April-October) is given in Chart 3 below:

**Chart-3: Share of Top Five Commodities in India's Imports (April-October) 2016-17**

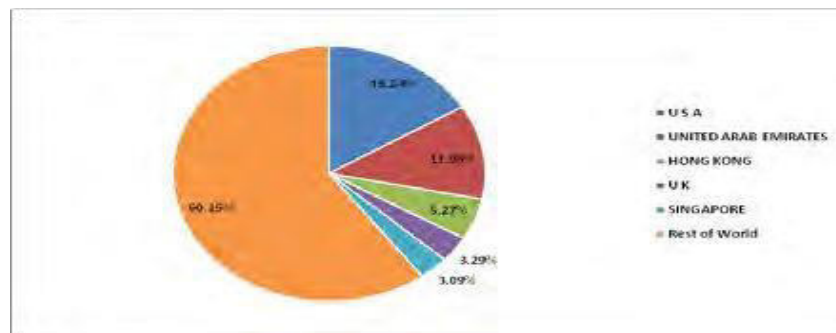


Sources: Authors Compilation

**Direction of India's Foreign Trade**

The share of major destinations of India's exports and sources of import during 2016-17(April-October) are given in Chart 4.

**Chart-4: Major Destinations of India's Exports for (April-October) 2016-17 (P) in US\$ Terms**



Sources: Authors Compilation

During the period 2016-17 (April-October) the share of Asia comprising of East Asia, ASEAN, West Asia, Other West Asia, North East Asia and South Asia accounted for 48.32 per cent of India's total exports. The share of America and Europe in India's exports stood at 20.94 per cent and 19.39 per cent respectively of which EU countries (27) comprises 17.10 per cent. During the period, USA (16.24 per cent) has been the most important export destination followed by UAE (11.96 per cent), Hong Kong (5.27 per cent), U.K. (3.29 per cent) and Singapore (3.09 per cent).

Asia accounted for 60.75 per cent of India's total import during the period 2016-17 (April-October) (P), followed by Europe (15.53 per cent) and America (11.72 per cent). Among individual countries the share of China (16.73 per cent) stood highest followed by USA (5.62 per cent), UAE (5.59 per cent), Saudi Arabia (5.30 per cent) and Switzerland (3.80 per cent).

**SIGNIFICANT FEATURES OF THE FOREIGN TRADE POLICY 2015-2020**

The Foreign Trade Policy is largely focused on stimulating exports. This is pursued to be realized through numerous schemes intended to exempt and remit indirect taxes on inputs physically combined in the export product, import capital goods at concessional duty, and accelerate services exports and emphasis on specific markets and products. The new policy attempts to combine these schemes with the specific market access openings that India has achieved through negotiations with its trading partners for various bilateral and regional trading arrangements.

India to be made a significant participant in world trade by 2020.

Two new schemes are announced by the Commerce Minister in Foreign Trade Policy 2015-2020. The new policy introduces two new schemes, namely "Merchandise Exports from India Scheme (MEIS)" and "Services Exports from India Scheme (SEIS)". These schemes (MEIS and SEIS) replace multiple schemes earlier in place, each with different conditions for eligibility and usage.

Merchandize exports from India (MEIS) to promote specific services for specific Markets Foreign Trade Policy.

The 'Services Export from India Scheme' (SEIS), will benefit all services exporters in India.

FTP would reduce export duties by 25% and give increase to domestic manufacturing.

MEIS & SEIS incentives are to be available for SEZs also. FTP benefits from both MEIS & SEIS will be extended to units located in SEZs. MEIS and SEIS firms and service providers can now get subsidized office spaces in SEZ (Special Economic Zones), along with other benefits. With a view to enhance the Special Economic Zones, The Government has decided to extend both the incentive schemes for the promotion of goods and services to units in SEZs.

e-Commerce of handicrafts, handlooms, books etc., eligible for benefits of MEIS. The exports under this category are eligible to get SFIS benefits up to Rs. 25000 per consignment.

The Exports from e-Commerce are eligible for Services Exports from India Scheme. As a measure of Digital India vision, mobile apps would be created to comfort filing of taxes and stamp duty, automatic money transfer using Internet Banking has been proposed. The procedure to upload digitally signed document by Chartered Accountant/Company Secretary/ Cost Accountant is to be developed online.

Under MEIS, the agricultural and village industry products are to be supported across the globe at rates of 3% and 5%. Higher level of backing to be provided to process and packaged agricultural and food items under MEIS.

The products belonging to industries are to be supported in major markets at rates ranging from 2% to 3%.

Under SEIS, the Branding campaigns planned to promote Business services, hotel and restaurants to get rewards scrips at 3% and other specified services at 5%.

Duty credit scrips to be freely transferable and usable for payment of customs duty, excise duty and service tax.

Debits against scrips would be eligible for CENVAT credit or drawback also.

The Terminology of Export House, Star Export House, Trading House, Premier Trading House certificate is changed to 1,2,3,4,5 Star Export House. Some major revamping of nomenclature and identifying have been done. For instance, Export House, Star Export House, Trading House, Star Trading House, Premier Trading House certificate has been changed to One, Two, Three, Four, Five Star Export House. The allocation of the status will now be based on US dollars, instead of Indian Rupees.

The criteria for export performance for recognition of status holder have been changed from Rupees to US dollar earnings. A new position called 'Status Holder' has been formulated, which will identify and reward those entrepreneurs who have helped India to become a major export player.

Manufacturers who are also status holders will be enabled to self-certify their manufactured goods as originating from India. To boost Make in India vision Tax and duty on Indian manufacturers have been reduced.

Reduced Export Obligation (EO) (75%) for domestic procurement under EPCG scheme.

For issue of various licenses Inter-ministerial consultations are to be held online now.

There is no need to repeatedly submit physical copies of documents available on Exporter Importer Profile.

The period of validity of SCOMET export authorization extended from present 12 months to 24 months.

#### ***Mid Term Review of the New FTP (2015-2020)***

On 5<sup>th</sup> December 2017, Suresh Prabhu made a mid-term review of foreign trade policy, the Minister of Commerce and Industry in New Delhi. In order to promote foreign trade, the Ministry of Commerce and Industry has increased annual incentives for labor-intensive or a medium and small enterprise MSME by 2%, which amounts to more than 8000 crores of rupees.



## **HIGHLIGHTS OF THE REVIEW OF FOREIGN TRADE POLICY (2015-2020)**

### **Goods and Services Related Reforms**

Due to Goods and services tax, there is a big issue of blockage of working capital in the business and it affects foreign trade. Therefore, an export promotion of capital goods board has unveiled a plan which will benefit a trade whether a domestic or an international 100 per cent and to make this plan active, an E-WALLET is going to be launched on 1<sup>st</sup> April 2018. Exporters can pay 1% of exported goods and services.

### **Repositioning Export Strategy**

To increase India's share in the international market by exploring new market and by goods and services through sharpened policy

To leverage the benefits of goods and services tax and facilitate trade by the ease of doing business.

To observe export performance and quickly review it by analyzing and taking corrective steps.

To promote exports by small-scale industry or from an agricultural sector through the global value chain.

### **Encouraging Exports by MSMEs and Labor Intensive Industries**

To promote MSMEs and labor intensive industry, The Ministry of Commerce and Industry has introduced some incentives, which are as under.

For MSMEs, incentives are at 2%, 3 %, 4% and 5% of the amount of foreign trade export.

For Textile industry, incentives are raised from 2% to 4% which amounts to Rs 2743 crore.

For Business, Legal, Accounting, Architectural, Engineering, Educational, Hospital, Hotels and Restaurants, incentives are increased by 2% above the existing rate which amounts to 1140 crore.

Duty Credit Scrips validity period increased from 18 months to 24 months and rate of transfer or sale of scrips reduced from 12% to 0%.

### **New Trust Based Self-Ratification Scheme for Duty-Free Import of Raw Material**

This scheme allows duty-free export with a self-declaration it means, there is no need to go to the norms committee for the approval but instead of it an exporter by himself certify for it.

This scheme will initially for the Authorized Economic Operators only who deals in pharmaceuticals, chemicals, textiles, engineering and in high technology products.

### **Contact @ DGFT Service for Trade Facilitation**

A DGFT website [www.dgft.gov.in](http://www.dgft.gov.in) is launched to solve the issues related to the foreign trade and solve it promptly with an ease.

This portal helps Importer as well Exporter to track the status and chance to give an opinion.

### **Trade Facilitation**

A trade facilitation committee is set under cabinet secretary who includes all outlines like clarity, technology, simplification of procedures, risk-based assessment and infrastructure development.

A committee will mainly focus on the four sections:

Infrastructure

Legal Issues

Outreach

Time Release Study

### **New Logistics Division**

It will help to expand and organize the implementation of the integrated development of logistic sector by making improvement in policy, present rules and regulations and current technology.



### **State-Of-The-Art Trade Analytics**

This department is set to analyze database policy action and initiate trade information related to national and international import-export database.

### **Exploring New Export Markets**

Under this, a new market with a high level of potential to grow and expand will be covered in various sectors like healthcare, education, agro processing, manufacturing, mining, textiles, consumer goods, infrastructure development and construction.

### **Exploring New Export Products**

In this, a range of products included like medical devices or equipment, technical textile, electronic component, project goods, defense and hi-tech products.

Medium and Small scale industry cover products like agricultural products, marine products, carpets products, leather products, Ayush and health products, textiles products and readymade garments, handloom products, handicrafts products, jute products, diamond, gold and jewellery.

### **Greater Participation in the Global and Regional Value Chains**

This will help to facilitate by focusing on automating port and customs operations, allows green channel clearances and benchmarking the shipping time.

### **Simplification of Procedures and Processes**

Now, PAN card is also used for IEC procedure and the process of export obligation period extension, a block-wise extension, movement of capital goods from one unit of the IEC owner to another is assigned to the regional offices.

### **Enhanced Value Limit on the Free of Cost (FoC) Exports**

A free of cost export promotion is sectioned under an annual export limit of 1 crore or 2% of an average annual export realized in the previous three years, whichever is minimum.

For pharmaceutical sector, a limit is 2% of the annual export and for the government sector; a limit is up to 8%, which is realized in the previous three years.

### **Capacity Building**

In this, an importance is given to new entrepreneurs for exports and for this, a programme named Niryat Bandhu is followed by DGFT.

Under Department of Commerce, there are various institutions like Indian Institute of Foreign Trade, Indian Institute of Packaging, Indian Institute of Plantation, Export Promotion Councils, Centers of Excellence and Plantation Research Institutes.

### **CONCLUSION**

The emphasis of the new FTP has been “Simplicity and Stability”. Therefore, the policy on one hand seeks to realign the multiple schemes with the objective of reducing complexities. On the other hand, it wants to promote the increased use of technology to reduce the transaction cost and manual compliances. The focus of the policy is on increasing exports through Make in India by looking at sectors that give greater employment and have high-tech value addition. The intention behind this is to join the global value chain and above all, the environment part, where you are looking at eco-friendly systems and producing wealth out of waste. Therefore, the priority areas are technology-driven, labor-intensive-driven and environment-driven. The Foreign Trade Policy will continue to be reviewed and evaluated regularly for addressing concerns of the exporters, simplification of procedures and for promotion of exports.

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## **IMPACT OF CULTURAL CHANGES ON CZECH REPUBLIC COMPANIES OPERATING IN INDIA**

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### **ABSTRACT**

*The corporate culture plays a vital role in any organization, especially in multinational and international companies. It is important to know the importance and impact of the business culture in the culture of the organizations of the host country. Therefore, the present study aims to analyze the impact of the cultural dimensions of the multinational companies of the Czech Republic on the business culture of India. The objectives of the study include 1) how the various cultural dimensions of the Hofstede model have an impact on the companies that work in India 2) how the business culture of the Czech Republic affects the business culture of India 3) analyze cultural changes. The current research is based entirely on the primary data collected from the company based on five dimensions of the Hofstede model. The data was collected from primary sources. The main respondents were mid-level and senior management employees of Home Credit India and Skoda (multinational companies of the Czech Republic in India). The research is based on the five dimensions of the Hofstede model. The factorial analysis has been used to fulfill the objective of the investigation. The interpretation and conclusion are based on data analysis. **Czech Republic, business culture is affecting the business culture of India.***

***Limitations / Implications of the Research:** The elements developed to measure the cultural changes in the business of the Czech multinationals working in India. The business culture may be biased by the 50 respondents of each company of different levels of employees.*

### **KEYWORDS**

**Business Culture, Hofstede's Cultural Dimensions, Organization Culture, Multinational Corporations etc.**

### **INTRODUCTION**

Geert Hofstede defines culture as "the collective programming of the mind that distinguishes the members of one group or category of persons from another (Hofstede, 1983)".

Culture consists of a combination of artifacts (also called practices, expressive symbols or forms), values and beliefs and underlying assumptions those members of the organization share about appropriate behavior (Gordon and DiTomaso, 1992, Schein, 1992, Schwartz and Davis, 1981). Although there are many definitions of culture, the organizational culture has been considered holistic, historically determined and socially constructed. Culture implies beliefs and behavior, exists at various levels and manifests itself in a wide range of characteristics of organizational life (Hofstede et al., 1990). As such, organizational culture refers to a set of shared values, beliefs, assumptions and practices that shape and guide the attitudes and behavior of members in the organization (Davis, 1984, Denison, 1990, Kotter and Heskett, 1992) (O'Reilly and Chatman, 1996, Wilson, 2001).

Culture can be explained as a collection of lifestyle, values, ethical and moral norms, belief systems, language, style of interaction and thought patterns that are developed by a social order to ensure that this prevails in certain physical and human conditions. (Pusch, 1979). Culture can be divided into implicit and explicit elements (Hofstede et al., 1990).

The implicit elements include the basic assumptions, the basic belief system and the central culture, while the explicit elements are represented by patterns of behavior, traditional customs and language. National cultures are formed based on geographical location, while organizational culture has a different set of variables such as the structure of an organization, and management practices lead to a pattern of behavior that represents this unit (Hofstede, 1994 Schein, 1985).

According to Fernández (1988), cultural shock includes all those beliefs and expectations about how people should talk and act; the social structure and organization; the relationship and the rules that govern kinship systems; the ethnicity of one; the socioeconomic status of one; and ideals, customs and learned behavior that have become second nature to a person (158).

Business relations in the Czech Republic are based on familiarity and trust, and you will probably have to make regular trips for meetings with your Czech commercial counterparts. Czechs are often very cautious when it comes to new business contacts, and

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initial meetings are held for the sole purpose of getting to know each other. The Czech reserved way can initially be perceived as a bit cold and impersonal, but in reality, they are warm and hospitable people.

Czech business culture is formal and top managers make hierarchical decisions and are rarely questioned by their subordinates. Negotiations can be long and protracted, as Czechs pay great attention to detail and like to follow established procedures. Prepare your presentation thoroughly, and highlight it with a lot of evidence and data, but avoid hard sales tactics. Czechs like to avoid conflict and may indicate disagreement by their body language or by giving an indirect response instead of a directly negative response. Decisions may be delayed until after the meeting, and you must be prepared for a long wait, due to the systematic process of decision-making and the complex bureaucracy.

Despite their formal commercial culture, Czechs like to have long, leisurely lunches, on which businesses are often held. It is not a normal practice to give gifts in Czech companies, but a small gift such as wine or flowers is appropriate if you are invited to the home of your Czech business contact.

India is an extensive, populous and diverse nation that encompasses many different identities, languages, cultures and religions. Relationships are of the utmost importance. Indians will base their decisions on trust and intuition as much as on statistics and data. Conversations at the beginning of a business meeting are common and could include questions about your family. Establishing trust is essential. Indian companies often have a very hierarchical structure. In negotiations, decisions are usually made at the highest level. Therefore, unless the director of the company, the owner or a very important manager is present at a meeting, it is not likely that a decision will be made at that stage. The roles are well defined and a specific person will only carry out tasks such as manual work. In general, an Indian manager is not expected to perform tasks that would otherwise be done by someone at a lower level of the organization.

The pioneering work on cultural measurement could be credited to Hofstede (1980). In the previous stage, Hofstede identified five dimensions of culture and highlights the most important cultural differences in a multinational company. The Five dimensions are individualism versus collectivism, power distance, uncertainty avoidance and masculinity versus feminist and Time.

#### **LITERATURE REVIEW**

Research focused on culture is now becoming widespread and the culture of understanding will be considered increasingly important (Mooij & Hofstede, 2010). Cultural models define patterns of basic problems that have consequences for the functioning of groups and individuals, e.g. (a) relationship with the authority; (b) the conception of the self, including the identity of the self; and (c) primary dilemmas of the conflict and its treatment (Kluckhohn & Strodtbeck, 1961; Inkeles, 1997).

Hofstede's classic work (1980) has revolutionized research on culture and IB. After his original work, Hofstede (2001) has added one more dimension to his framework: the dynamism of Confucian work or short and long-term orientation, based on the work of Chinese Culture Connection (1987). The validity of the cultural dimensions identified by Hofstede has been controversial (for a recent debate around individualism-collectivism, see Oyserman et al., 2002a), but they have provided a broad framework that has inspired much IB research.

After the work of Hofstede, some global projects have tried to look for new cultural dimensions. Schwartz (1994) has identified seven dimensions of values at the cultural level: conservatism, intellectual autonomy, affective autonomy, hierarchy, equal commitment, domination and harmony. These dimensions have been used to predict cultural differences, including the locus of control (Smith et al., 1995) and work-related issues, such as the sources of guidance managers relied on (Smith et al., 2002) and the capital structure.

(Chui et al., 2002) & Smith et al. (1996) identified two dimensions at the level of culture from an analysis of managerial values: Equality Commitment vs. Conservatism, and Utilitarian Participation vs. Loyal Participation. Smith and Bond (1998, Chapter 3) have concluded that these different values surveys have produced convergent results, which support the validity of the cultural dimensions originally identified by Hofstede (1980).

Recently, in an attempt to understand leadership behavior around the world, House and his associates identified nine dimensions at the cultural level: performance orientation, assertiveness orientation, future orientation, humanitarian orientation, institutional collectivism, family collectivism, gender egalitarianism, distance of power and the avoidance of uncertainty (Gupta and House, 2004; progress in international culture and business Kwok Leung et al., 365 Journal of International Business Studies, Haus et al., 2004). The GLOBE project adopted a theory-based approach and formulated a priori dimensions based mainly on the Hofstede dimensions, the values described by Kluckhohn and Strodtbeck (1961) and McClelland (1961) and the interpersonal communication literature (Sarros and Woodman, 1993). Therefore, despite the use of different items to identify cultural dimensions, the results are consistent with previous results, and most of the cultural dimensions identified are conceptually related and empirically correlated with Hofstede's dimensions. Assertiveness Gender orientation and egalitarianism are related to

Hofstede's construction of Masculinity-Femininity, Institutional Collectivism and Family Collectivism with Individualism-Collectivism, Distance of Power and Avoidance of Uncertainty to the two dimensions of Hofstede with the same labels, and Orientation future to Long-term Orientation. The usefulness of a more refined typology of the Hofstede dimensions remains to be demonstrated. Two dimensions are independent of the dimensions of Hofstede. Performance Guidance seems conceptually related to McClelland's (1961) concept of the need for achievement, and Human Guidance seems conceptually related to the dimension of Human Nature versus the Evil of Kluckhohn and Strodtbeck (1961). Although these dimensions are not new, they can be useful to understand some IB phenomena. Let's take leadership as an example, we know that leaders vary in the orientation of their task, and Performance Guidance may be related to a general emphasis on the orientation of the task. Leaders also vary in their supervisory style and human orientation may be negatively related to close supervision. Obviously, relationships with other variables are also possible and we hope that future research will yield theoretically interesting correlations of these two dimensions.

The most recent large-scale attempt to expand the dimensional map of culture is the global study on social axioms orchestrated by Leung and Bond. Social axioms are general beliefs that can be conceptualized as generalized expectations, a concept introduced by Rotter (1966) to characterize the locus of control. Leung et al. (2002) have created a social axiom survey based on elements extracted from the psychological literature, as well as qualitative research conducted in Hong Kong and Venezuela.

The factorial analysis of these elements has unearthed a structure of five factors within each of the five cultures: Hong Kong, Venezuela, EE. UU, Japan and Germany. A subsequent study around the world has confirmed the strength of this structure in more than 40 cultural groups (Leung and Bond, 2004), and this five-dimensional structure at the individual level has already been applied to the investigation of influence tactics in a IB. context (Fu et al., 2004). A factorial analysis at the cultural level based on 41 cultural groups has revealed only two factors (Bond et al., 2004). The dynamic externality refers to beliefs in destiny, the existence of a supreme being, the positive functions of the practice of religion, which give rise to the label of "externality". However, the content also suggests beliefs in effort and knowledge, as well as complexity in the social world, which gives a dynamic bias to this construction. Social cynicism reflects a negative view of human nature and a distrust of social institutions. The correlations with a wide range of indexes at the country level support the interpretation of these two dimensions that was presented previously. In addition, the dynamic externality is related to collectivism and the great distance of power, but social cynicism is relatively different from the previous cultural dimensions. These two dimensions can have significant implications for IB research. For example, in a wide variety of cultures, dynamic externality is related to the dependence of superiors as a source of orientation and social cynicism to labour dissatisfaction. Future research may reveal interesting relationships between these two cultural dimensions and other IB phenomena.

The global projects reviewed above suggest that Hofstede's dimensions are robust, although subsequent work has led to some important refinements and clarifications. More importantly, at least three new dimensions have been identified: Performance orientation, Human orientation and Social cynicism. We do not know much about these cultural dimensions, and their importance for IB research is obviously an important area for future exploration. The awareness of cultural differences is becoming more essential in today's global companies and is affecting intercultural management.

Therefore, it is important that multinational companies and their managers develop a cultural awareness to maintain the effectiveness of management across cultural boundaries (Trompenaar and Hampden-Turner, 1997). In addition, managers need multicultural interactive skills to understand the differences in the domestic culture and culture of the country in which they would like to operate.

(Parhizgar, 2002), to prepare managers and expatriates and help them understand the impact of cultural differences, as well as how they can handle it, adequate training and education is needed (Swierczek, 1994). The growing interest of the ongoing debate on intercultural differences and their influence on managerial behavior was initiated by Hofstede (1980) who developed a model that identified various dimensions of cultural differences (Warner and Joynt, 2002). This model has been used since then to explain cultural differences and to investigate the proper behavior of the manager in other countries. However, the question is to what extent the model of Hofstede (1980) is really helping managers to understand these cultural differences and how managers can benefit from their model in everyday life.

## RESEARCH METHODOLOGY

**Research Objective:** This study was initiated to examine the cultural changes of the business of the company of the Czech Republic operating in India.

**Sampling and Data Collection:** The respondents for this study are made up of managers or executives of the company of the Czech Republic located in India. All respondents are from the industry, such as the Czech Republic. A total of 120 questionnaires were sent to the respective company and only 50 completed questionnaires were received, which yields a response rate of 55%. Therefore, the data of the 50 respondents are used for the analysis and interpretation of data. The researcher considered the Czech



Republic and collected data from the Czech Republic, India. The data collection was done through primary sources. The primary sources of data were the employees of the Czech Republic working in India.

**Questionnaire:** The data necessary to fulfill the objective of the research were obtained from self-administered questionnaires. The items were designed to examine the changes in the organizational culture in five vital areas following the cultural dimensions of Hofstede (1980), namely, individualism and collectivism; distance of power; avoidance of uncertainty, masculinity and femininity and long-term orientation and short-term orientation. Fifty items were used to evaluate the organizational culture on a scale of seven points ranging from (1) totally disagree to (7) totally agree. In order to measure the organizational culture, fifty items were developed. Respondents were asked to indicate their agreement and disagreement on a seven-point scale. The collected data was coded and analyzed using SPSS for Windows.

**Calculation:** Factor analysis is a multivariate analysis that has been used to identify underlying variables, or factors, that explain the pattern of correlations within a set of observed variables. The factorial analysis has helped us to reduce the qualitative data and has helped us to identify the common factors that could be taken into account for their inter-correlation and then their total variance is reflected in the main method of analysis and extraction of components. Therefore, the correlation matrix and the main component tables are shown in this research paper.

**The Correlation Matrix** calculates the correlation coefficients of the columns of a matrix. That is, the row and column of the correlation matrix is the correlation between column 1 and column 2 of the original matrix. The diagonal elements of the correlation matrix will be 1, since they are the correlation of a column with itself. The correlation matrix is also symmetric since the correlation of column 1 with column 2 is the same as the correlation of column 2 with column 1.

**Principal Component Analysis (PCA)** is a mathematical procedure that uses an orthogonal transformation to convert a set of observations of possibly correlated variables into a set of linearly uncorrelated variable values called principal components.

**Statistical Analysis and Interpretation** of the primary data is done based on five parameters based on Hofstede's cultural dimensional model. The five parameters are Power distance, Masculinity, Individualism, Uncertainty avoidance and long-term orientation.

## **POWER DISTANCE**

### **Home Credit (India)**

In the power distance, 18 variables were used, that is, V1 to V18, for the factor analysis. It has been seen in the correlation matrix (Table I.I a) how the business culture of Czech Republic affects the business culture of India. The variables V1, V2, V3, V4, V8 are not related to any variable. V5 is highly positively related to the variable V6 and V9. V6 is positively related to V5. V7 is negatively related to the variable V5. V9 is highly positively related to V5, V10 and V12. V17 is positively related to V18.

The first seven components that have been selected as a single factor are V1 to V7 because their Eigen value is 1 or more than 1. The seven components that have been taken as a single factor are (V1) often interact with their superiors, (V2) superiors give more responsibility than others, (V3) is satisfied with the decision of the administration, (V4) the administration makes the majority of the decisions without consulting the subordinates, (V5) the decisions related to today's issues are taken by the directors, VP or head of human resources, (V6) shares his personal problems with his boss, (V7) receives clear instructions from his superiors.

From the sediment diagram, we can see that there are three main jumps. In (Table I.II a) the cumulative % of the first two variables is 35.560% and the first seven variables are 71.204%.

## **Interpretation**

The distance of power in this company is low because the accumulated percentage of seven components is 71.204%. In this company, the administration makes the majority of the decisions without the consultation of the subordinates. It is more centralized because high-level managers make the decisions of the daily activity. Subordinates never share personal problems with their boss. Superior takes more responsibility than subordinates take and the interaction between them and superior is less.

### **Skoda (India)**

In the power distance, 18 variables were used, that is, V1 to V18, for the factor analysis. It has been seen in the correlation matrix (Table I.I A) how the business culture of Czech Republic affects the business culture of India. The variables V1, V2, V3, V4, V8



are not related to any variable. V5 is positively related to the variable V6 and V9. V6 is positively related to V5. V7 is negatively related to the variable V5. V9 is highly positively related to V5, V10 and V12. V17 is positively related to V18.

The first seven components that have been selected as a single factor are V1 to V7 because their Eigen value is 1 or more than 1. The seven components that have been taken as a single factor are (V1) often interact with their superiors, (V2) superiors give more responsibility than others, (V3) is satisfied with the decision of the administration, (V4) the administration makes the majority of the decisions without consulting the subordinates, (V5) the decisions related to today's issues are taken by the directors, VP or head of human resources, (V6) shares his personal problems with his boss, (V7) receives clear instructions from his superiors.

From the sediment diagram, we can see that there are three main jumps. In (Table I.II a) the cumulative % of the first two variables is 30.326% and the first seven variables are 68.907%.

### **Interpretation**

The distance of power in this company is moderate because the accumulated percentage of seven components is 68.204%. In this company, the administration makes the majority of the decisions with the consultation of the subordinates. It is more decentralized because mid-level managers make the decisions of daily activity. Superior takes more responsibility than subordinates do and the interaction between them and the superior is moderate.

### **MASCULINITY**

#### **Home Credit (India)**

In Masculinity, 11 variables, that is, V19 to V29 are being considered for factor analysis. It has been observed in the correlation matrix (Table II.I a) that V19, V20 and V21 are not correlated, while V22 is correlated with V25. V23 is highly positively correlated with V20, V25, V27 and V29. V25 is positively correlated with V19, V22, V23, V27 and V29. V26 is correlated V24. V27 is highly positively correlated with V19, V23, V25 and V29. V28 is correlated with V24 and V29 is correlated with variables V23 and V27.

V19 to V21 are the three components selected as unique factor because their Eigen value is 1 or more than 1. The three components that have been taken as individual variables are (V19) The meetings are executed more effectively when they are chaired by a man (V20) Male head solve problems with logical analysis (V21) Female head solve problems with intuitions.

From the slag diagram, there are three main jumps. In (Table II.II a) the accumulated variance percentage of the first two factors is 57.968% and the first three are 73.106%.

### **Interpretation**

In this company, masculinity is high since the accumulated percentage of the first factor three is 73.106%. The employees of this company do not feel that neither the male boss uses a more logical analysis than the female boss nor the female boss use more intuition to solve the problem.

#### **Skoda (India)**

In Masculinity, 11 variables, that is, V19 to V29 are being considered for factor analysis. It has been observed in the correlation matrix (Table II.I a) that V19, V20 and V21 are not correlated, while V22 is correlated with V25. V23 is highly positively correlated with V20, V25, V27 and V29. V25 is positively correlated with V19, V22, V23, V27 and V29. V26 is correlated V24. V27 is highly positively correlated with V19, V23, V25 and V29. V28 is correlated with V24 and V29 is correlated with variables V23 and V27.

V19 to V21 are the three components selected as unique factor because their Eigen value is 1 or more than 1. The three components that have been taken as individual variables are, (V19) Meetings are executed more effectively when a male, (V20) Male boss solving problems with logical analysis, (V21) Female boss solving problems with intuitions, chairs them.

From the slag diagram, there are three main jumps. In (Table II.II a) the cumulative variance percentage of the first two factors is 47.597% and the first four are 68.560%.



### **Interpretation**

In this company, masculinity is very high since the cumulative percentage of variance of the first four factors is 68.560%. They do not find that the male boss is more assertive in assigning tasks and they do not believe that the female boss is kind and polite compared to the male boss. Therefore, in general there is an absence of male domination and an assertive work style that is not practice in the company.

### **INDIVIDUALITY**

#### ***Home Credit (India)***

There are 11 variables considered in the individualism for the analysis of factors, that is, V30 to V40. From, the correlation matrix (Table III.I a). All variables are less correlated. V30 to V34, which are the first five components, selected because the Eigen value is 1 or more than 1. The five components that were taken as the only variables are (V30) Group success is more important than individual successes (V31) always prefers to work as a team (V32) always prefers to undertake projects on an individual level. (V33) Group well-being is more important than individual rewards. (V34) Do you think that teamwork is more fruitful than individual work?

There are three major breakdowns in the scree plot. In (Table III.II a), the accumulated variance % of the first two components is 28.500% and the first five components are 64.235%.

### **Interpretation**

In this company, the individualist orientation is high. Individual success and group success are equally important. They prefer to work as a team and individually. The preference to take a project at the individual level is comparatively more preferred, while the well-being of the group is more important than the individual rewards.

#### ***Skoda (India)***

There are 11 variables considered in the individualism for the analysis of factors, that is, V30 to V40. From, the correlation matrix (Table III.I a). All variables are less correlated. V30 to V34, which are the first five components, selected because the Eigen value is 1 or more than 1. The five components that were taken as the only variables are (V30) Group success is more important than individual successes (V31) always prefers to work as a team (V32) always prefers to undertake projects on an individual level. (V33) Group well-being is more important than individual rewards. (V34) Do you think that teamwork is more fruitful than individual work?

There are three major breakdowns in the scree plot. In (Table III.II B), the cumulative variance % of the first two components is 52.412% and the first five components are 73.221%.

### **Interpretation**

In this company, the individualist orientation is more. Group success is not very important. They prefer to work on an individual project.

### **UNCERTAINTY OF UNCERTAINTY**

#### ***Home Credit (India)***

In the prevention of uncertainty, 10 variables are considered for the analysis of factors, that is, V41 to V50. In the correlation matrix (Table IV.I A), it has been seen that V42 is highly positively correlated with V41. Other variables are less correlated. V41 to V44 that is, the first four components have been selected because their Eigen value is 1 or more than 1. The four components that were taken as individual variables are (V41) it is important to have clear instructions for the job requirements. (V42) He expects his subordinates to clearly follow the instructions and the process. (V43) Rules and regulations are important because they inform employees about the expectations of the organization. (V44) Do you think that standard operating procedures are useful for employees at work?

In (Table IV.IIA), the cumulative % of the first two components is 45.687% and the first four components are 67.786%. There are two major breaks in the scree plot.



### **Interpretation**

Uncertainty Avoiding is high in the company. Employees do not give importance to clear instructions at work. Nor do they believe that subordinates should always work according to the instructions given to them. Rules and regulations are important to them, but not as important as in countries with high evasive uncertainty.

#### ***Skoda (India)***

In the prevention of uncertainty, 10 variables are considered for the analysis of factors, that is, V41 to V50. In the correlation matrix (Table IV.I B) we have seen that V42 is highly positively correlated with V41. Other variables are less correlated.

V41 to V44, that is, the first four components have been selected because their Eigen value is 1 or more than 1. The four components that were taken as individual variables are (V41) it is important to have clear instructions for the job requirements. (V42) He expects his subordinates to clearly follow the instructions and the process. (V43) Rules and regulations are important because they inform employees about the expectations of the organization. (V44) Do you think that standard operating procedures are useful for employees at work?

In (Table IV.II B), the accumulated % of the first two components is 40.907% and the first four components are 64.966%. There are two major breaks in the scree plot. The uncertainty of evasion is very high in the company like Home Credit, India.

### ***LONG-TERM ORIENTATION***

#### ***Home Credit (India)***

In the long-term orientation, 13 variables have been taken for the factorial analysis, that is, V51 to V63. It has been seen from the correlation matrix (Table V.IA) that V51 is highly positively correlated with V52, V55, V60, V62. V52 and V57 are highly correlated positively. V55 is highly positively correlated with V51, V52, V56, V57, V58, V59, V60 and V61.

The first four components, that is, V51 to V54, were selected as a single factor because their Eigen value is 1 or more than 1. The four components that were taken as individual variables are (V51) You are persistent with respect to your task, (V52) Values, ethics, the moral game, a great role in the workplace. (V53) Prefers stability and long-term relationship with the company. (V54) Short-term programs are good than long-term programs.

There are two major breaks in the scree plot. In the (Table V.IIA), the cumulative % of the first two components is 51.511% and the first four components are 83.939%.

### **Interpretation**

The long-term program is preferred over the short term. They also prefer to complete the task at a certain time, so they like to work in the long term.

#### ***Skoda (India)***

In the long-term orientation, 13 variables have been taken for the factorial analysis, that is, V51 to V63. It has been seen from the correlation matrix (Table V.I B) that V51 is highly positively correlated with V52, V55, V60, V62. V52 and V57 are highly correlated positively. V55 is highly positively correlated with V51, V52, V56, V57, V58, V59, V60 and V61.

The first four components, that is, V51 to V54, were selected as a single factor because their Eigen value is 1 or more than 1. The four components that were taken as individual variables are (V51) You are persistent with respect to your task, (V52) Values, ethics, the moral game, a great role in the workplace. (V53) Prefers stability and long-term relationship with the company. (V54) Short-term programs are good than long-term programs.

There are two major breaks in the scree plot. In (Table V.II B), the accumulated % of the first two components is 67.079% and the first four components are 83.939%.

### **Interpretation**

The work of the employees in the company is more oriented in the long term. They are focused and want accurate results at work. Time is important but they want more perfection at work.

## CONCLUSION

The corporate culture plays a vital role in any organization, especially in multinational and international companies. The objective of this study is to analyze the impact of the cultural dimensions of multinational corporations in the United Kingdom on the business culture of India.

In this study, we observe that the multinational companies of the Chez republic operating in India adopt the ethnocentric style (oriented to the country of origin) of the business culture. In Home Credit India and Skoda India, masculinity is very low. While the power distance is comparatively more in Skoda than in Home Credit, but both companies have a low PD in the Chez Republic. This shows similarities in the business culture with the Chez Republic, where the distance between subordinates and superiors is lower compared to India and employees of life and are more concerned about society. Masculinity is high in the Chez Republic compared to India and, similarly, in Skoda, India, there is an absence of assertive work style.

Chez Republic is a highly individualistic society where people prefer personal fulfillment and like to work on individual projects. While Skoda found that even though employees prefer to work more on individual projects compared to group projects, unlike Chez Republic employees, they preferred group well-being to individual rewards. At Home Credit, employees are very individualistic, as in the Chez Republic corporate culture. Skoda India and Home Credit showed little evasion of uncertainty as in the Chez Republic, where employees are happy to wake up without knowing what the day holds and are happy to 'invent as they go' in the plans as it comes out to light new information. Employees do not give importance to clear instructions at work. Nor do they believe that subordinates should always work according to the instructions given to them. Rules and regulations are important to them, but not as much as in companies that avoid large uncertainties.

Home Credit India and Skoda showed a short-term orientation as in the Chez Republic, where the planning horizons tend to be short and the business in particular is very focused on short-term objectives and short-term results. In the stability of the workplace and the long-term relationship with the company is more preferred by employees who show as in the Chez Republic. The notion of giving up something today because of the promise of something bigger in the future is not a generalized notion, more usual is the belief that a bird in the hand is worth two in the bush'.

Therefore, we can see in the study that Home Credit India, although operating in India, has adopted low masculinity, low power distance, low avoidance of uncertainty and short-term orientation as the business culture of the Chez Republic. The five main dimensions of the culture discussed have an effect on the corporate culture in India and highlighted the problems that the Chez Republic business culture is affecting the business culture of India.

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**APPENDIX**

**HOME CREDIT (INDIA)**

**Power Distance**

**Table-I.IA: Correlation Matrix**

	VAR01	VAR02	VAR03	VAR04	VAR05	VAR06	VAR07	VAR08	VAR09	VAR10	VAR11	VAR12	VAR13	VAR14	VAR15	VAR16	VAR17	VAR18
VAR01	1.000	.011	.146	-.056	.036	.065	.023	.173	.090	.162	-.042	.023	-.113	.213	-.005	-.073	.122	.040
VAR02	.011	1.000	.031	-.238	.337	.053	-.154	.042	.418	.177	-.193	.177	-.005	.097	.193	-.229	.229	.203
VAR03	.146	.031	1.000	.061	-.342	-.049	.387	.150	-.163	.013	.186	-.153	-.230	-.214	-.119	.019	-.092	.084
VAR04	-.056	-.238	.061	1.000	-.020	-.015	-.112	-.067	-.221	-.102	.279	-.128	.013	.071	-.190	.294	-.256	-.103
VAR05	.036	.337	-.342	-.020	1.000	.585	-.555	-.143	.523	.278	-.252	.473	.164	.218	.327	-.236	.326	.347
VAR06	.065	.053	-.049	-.015	.585	1.000	-.214	-.095	.442	.397	-.159	.414	.069	.086	.038	-.400	.262	.391
VAR07	.023	-.154	.387	-.112	-.555	-.214	1.000	.390	-.290	-.140	.275	-.155	-.167	-.269	-.221	.116	-.052	.004
VAR08	.173	.042	.150	-.067	-.143	-.095	.390	1.000	-.001	.072	.058	-.019	-.073	.012	.165	.212	.056	.175
VAR09	.090	.418	-.163	-.221	.523	.442	-.290	-.001	1.000	.658	-.197	.590	.157	.192	.225	-.357	.390	.435
VAR10	.162	.177	.013	-.102	.278	.397	-.140	.072	.658	1.000	.093	.462	-.018	.095	-.107	-.295	.347	.350
VAR11	-.042	-.193	.186	.279	-.252	-.159	.275	.058	-.197	.093	1.000	.101	-.011	-.069	-.283	.249	-.323	-.273
VAR12	.023	.177	-.153	-.128	.473	.414	-.155	-.019	.590	.462	.101	1.000	.097	-.075	.256	-.118	.191	.393
VAR13	-.113	-.005	-.230	.013	.164	.069	-.167	-.073	.157	-.018	-.011	.097	1.000	.068	.012	-.159	.078	-.017
VAR14	.213	.097	-.214	.071	.218	.086	-.269	.012	.192	.095	-.069	-.075	.068	1.000	-.017	.145	.135	.141
VAR15	-.005	.193	-.119	-.190	.327	.038	-.221	.165	.225	-.107	-.283	.256	.012	-.017	1.000	-.071	.006	-.008
VAR16	-.073	-.229	.019	.294	-.236	-.400	.116	.212	-.357	-.295	.249	-.118	-.159	.145	-.071	1.000	-.329	-.234
VAR17	.122	.229	-.092	-.256	.326	.262	-.052	.056	.390	.347	-.323	.191	.078	.135	.006	-.329	1.000	.590
VAR18	.040	.203	.084	-.103	.347	.391	.004	.175	.435	.350	-.273	.393	-.017	.141	-.008	-.234	.590	1.000

Sources: Authors Compilation

**Table-I.IIA**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.345	24.138	24.138	4.345	24.138	24.138	2.875	15.971	15.971
2	2.056	11.422	35.560	2.056	11.422	35.560	2.021	11.229	27.200
3	1.618	8.991	44.551	1.618	8.991	44.551	1.703	9.459	36.660
4	1.398	7.768	52.319	1.398	7.768	52.319	1.683	9.348	46.008
5	1.313	7.294	59.614	1.313	7.294	59.614	1.654	9.191	55.199
6	1.073	5.963	65.577	1.073	5.963	65.577	1.482	8.236	63.435
7	1.013	5.627	71.204	1.013	5.627	71.204	1.398	7.769	71.204
8	.927	5.148	76.352						
9	.833	4.630	80.982						
10	.598	3.324	84.306						
11	.583	3.239	87.545						
12	.539	2.996	90.541						
13	.464	2.580	93.121						
14	.400	2.222	95.343						
15	.327	1.816	97.159						
16	.194	1.079	98.238						
17	.174	.969	99.208						
18	.143	.792	100.000						

Sources: Authors Compilation

**Masculinity**

**Table-II.IA: Correlation Matrix**

	VAR19	VAR20	VAR21	VAR22	VAR23	VAR24	VAR25	VAR26	VAR27	VAR28	VAR29
VAR19	1.000	-.128	.444	.406	.437	-.122	.594	.232	.599	-.126	.400
VAR20	-.128	1.000	.398	-.174	.522	-.001	.023	-.303	.080	.091	.123
VAR21	.444	.398	1.000	.215	.678	.141	.422	.153	.462	.238	.374
VAR22	.406	-.174	.215	1.000	.393	-.014	.681	.419	.410	.281	.268
VAR23	.437	.522	.678	.393	1.000	.140	.662	.176	.694	.319	.529
VAR24	-.122	-.001	.141	-.014	.140	1.000	.024	.637	.200	.720	.026
VAR25	.594	.023	.422	.681	.662	.024	1.000	.092	.650	.388	.512
VAR26	.232	-.303	.153	.419	.176	.637	.092	1.000	.379	.357	.085
VAR27	.599	.080	.462	.410	.694	.200	.650	.379	1.000	.147	.615
VAR28	-.126	.091	.238	.281	.319	.720	.388	.357	.147	1.000	-.017
VAR29	.400	.123	.374	.268	.529	.026	.512	.085	.615	-.017	1.000

Sources: Authors Compilation

**Table-II.IIA**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.306	39.142	39.142	4.306	39.142	39.142	3.845	34.955	34.955
2	2.071	18.826	57.968	2.071	18.826	57.968	2.307	20.971	55.926
3	1.665	15.138	73.106	1.665	15.138	73.106	1.890	17.180	73.106
4	.927	8.423	81.529						
5	.676	6.142	87.671						
6	.504	4.585	92.256						
7	.385	3.498	95.754						
8	.228	2.075	97.828						
9	.132	1.197	99.025						
10	.064	.584	99.609						
11	.043	.391	100.000						

Sources: Authors Compilation

**Individuality**

**Table-III.IA: Correlation Matrix**

	VAR030	VAR031	VAR032	VAR033	VAR034	VAR035	VAR036	VAR037	VAR038	VAR039	VAR040
VAR030	1.000	.079	.050	-.100	.018	.116	.080	-.115	.088	-.228	.090
VAR031	.079	1.000	.094	-.235	-.021	-.104	-.160	-.111	-.012	.050	.182
VAR032	.050	.094	1.000	.059	-.223	.154	.084	.009	.037	.096	.218
VAR033	-.100	-.235	.059	1.000	.229	-.033	-.184	.022	-.032	.099	-.117
VAR034	.018	-.021	-.223	.229	1.000	.047	-.160	.207	-.294	-.243	-.183
VAR035	.116	-.104	.154	-.033	.047	1.000	-.033	-.168	-.102	-.032	-.090
VAR036	.080	-.160	.084	-.184	-.160	-.033	1.000	-.047	.273	-.240	-.247
VAR037	-.115	-.111	.009	.022	.207	-.168	-.047	1.000	-.138	-.013	-.070
VAR038	.088	-.012	.037	-.032	-.294	-.102	.273	-.138	1.000	-.077	-.069
VAR039	-.228	.050	.096	.099	-.243	-.032	-.240	-.013	-.077	1.000	.229
VAR040	.090	.182	.218	-.117	-.183	-.090	-.247	-.070	-.069	.229	1.000

Sources: Authors Compilation

**Table-III.IIA**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.783	16.212	16.212	1.783	16.212	16.212	1.620	14.730	14.730
2	1.704	15.488	31.700	1.704	15.488	31.700	1.515	13.769	28.500
3	1.323	12.027	43.727	1.323	12.027	43.727	1.482	13.476	41.975
4	1.230	11.181	54.908	1.230	11.181	54.908	1.243	11.302	53.277
5	1.026	9.327	64.235	1.026	9.327	64.235	1.205	10.958	64.235
6	.963	8.756	72.992						
7	.815	7.412	80.404						
8	.675	6.139	86.543						
9	.609	5.540	92.083						
10	.504	4.580	96.663						
11	.367	3.337	100.000						

Sources: Authors Compilation



Uncertainty Avoidance

Table-IV.IA: Correlation Matrix

	VAR041	VAR042	VAR043	VAR044	VAR045	VAR046	VAR047	VAR048	VAR049	VAR050
VAR041	1.000	.638	-.493	-.048	.283	.301	-.259	.485	.173	.184
VAR042	.638	1.000	-.207	-.051	.359	.460	-.125	.478	.164	.170
VAR043	-.493	-.207	1.000	.208	.010	-.103	.377	-.098	-.079	-.131
VAR044	-.048	-.051	.208	1.000	.066	.080	.027	.041	.013	-.087
VAR045	.283	.359	.010	.066	1.000	.452	-.054	.347	.094	.438
VAR046	.301	.460	-.103	.080	.452	1.000	.093	.462	-.018	.215
VAR047	-.259	-.125	.377	.027	-.054	.093	1.000	.101	-.011	-.070
VAR048	.485	.478	-.098	.041	.347	.462	.101	1.000	.097	-.019
VAR049	.173	.164	-.079	.013	.094	-.018	-.011	.097	1.000	-.019
VAR050	.184	.170	-.131	-.087	.438	.215	-.070	-.019	-.019	1.000

Sources: Authors Compilation

Table-IV.IIA

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.974	29.738	29.738	2.974	29.738	29.738	2.495	24.955	24.955
2	1.595	15.949	45.687	1.595	15.949	45.687	1.662	16.622	41.577
3	1.210	12.103	57.790	1.210	12.103	57.790	1.621	16.213	57.790
4	1.000	9.996	67.786						
5	.965	9.649	77.435						
6	.625	6.245	83.680						
7	.545	5.446	89.126						
8	.499	4.986	94.112						
9	.347	3.467	97.580						
10	.242	2.420	100.000						

Sources: Authors Compilation

Long Term Orientation

Table-V.IA: Correlation Matrix

	VAR051	VAR052	VAR053	VAR054	VAR055	VAR056	VAR057	VAR058	VAR059	VAR060	VAR061	VAR062	VAR063
VAR051	1.000	.590	-.564	-.120	.550	.277	-.342	.435	1.000	.590	1.000	.590	-.502
VAR052	.590	1.000	-.251	-.116	.531	.490	-.142	.487	.590	1.000	.590	1.000	-.209
VAR053	-.564	-.251	1.000	.372	-.352	-.184	.427	-.141	-.564	-.251	1.000	-.251	.894
VAR054	-.120	-.116	.372	1.000	.038	.046	.121	-.006	-.120	-.116	-.120	1.000	-.412
VAR055	.550	.531	-.352	.038	1.000	.630	-.220	.594	.550	.531	.550	.531	-.194
VAR056	.277	.490	-.184	.046	.630	1.000	.154	.467	.277	.490	.277	.490	-.120
VAR057	-.342	-.142	.427	.121	-.220	.154	1.000	.107	-.342	-.142	-.342	-.142	.426
VAR058	.435	.487	-.141	-.006	.594	.467	.107	1.000	.435	.487	.435	.487	-.079
VAR059	1.000	.590	-.564	-.120	.550	.277	-.342	.435	1.000	.590	1.000	.590	-.502
VAR060	.590	1.000	-.251	-.116	.531	.490	-.142	.487	.590	1.000	.590	1.000	-.209
VAR061	1.000	.590	-.564	-.120	.550	.277	-.342	.435	1.000	.590	1.000	.590	-.502
VAR062	.590	1.000	-.251	-.116	.531	.490	-.142	.487	.590	1.000	.590	1.000	-.209
VAR063	-.502	-.209	.894	.412	-.194	-.120	.426	-.079	-.502	-.209	-.502	-.209	1.000

Sources: Authors Compilation

Table-V.IIA

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.387	49.128	49.128	6.387	49.128	49.128	3.550	27.309	27.309
2	2.334	17.950	67.079	2.334	17.950	67.079	3.146	24.202	51.511
3	1.141	8.776	75.855	1.141	8.776	75.855	2.373	18.251	69.762
4	1.051	8.084	83.939	1.051	8.084	83.939	1.843	14.176	83.939
5	.793	6.100	90.038						
6	.577	4.441	94.479						
7	.415	3.192	97.671						
8	.219	1.684	99.355						
9	.084	.645	100.000						
10	8.548E-17	6.575E-16	100.000						
11	-1.160E-17	-8.925E-17	100.000						
12	-4.116E-17	-3.166E-16	100.000						
13	-1.899E-16	-1.460E-15	100.000						

Sources: Authors Compilation

SKODA (INDIA)

Power Distance

Table-I.IB: Correlation Matrix

	VAR01	VAR02	VAR03	VAR04	VAR05	VAR06	VAR07	VAR08	VAR09	VAR10	VAR11	VAR12	VAR13	VAR14	VAR15	VAR16	VAR17	VAR18
VAR01	1.000	.116	.017	.042	.017	-.134	.066	-.228	.029	.087	.172	.047	.223	.027	.098	-.178	.127	.441
VAR02	.116	1.000	-.005	-.041	.139	-.048	.199	.116	.258	.208	-.205	.085	.002	.163	.198	-.082	.382	.147
VAR03	.017	-.005	1.000	-.035	-.163	.006	-.098	.303	-.117	-.090	.072	-.102	-.160	-.135	-.255	.081	-.116	-.102
VAR04	.042	-.041	-.035	1.000	.130	-.115	-.286	.124	-.124	-.037	.392	-.043	.124	.183	-.228	.325	-.045	.298
VAR05	.017	.139	-.163	.130	1.000	.244	-.113	-.054	.009	.106	-.022	.136	-.122	.060	-.033	-.108	.170	-.023
VAR06	-.134	-.048	.006	-.115	.244	1.000	.312	.196	.457	.266	-.043	.388	.000	.000	.113	-.378	-.142	-.115
VAR07	.066	.199	-.098	-.286	-.113	.312	1.000	.110	.286	.194	-.068	.375	-.049	-.060	.193	-.213	.145	-.052
VAR08	-.228	.116	.303	.124	-.054	.196	.110	1.000	.064	.058	.205	.076	-.032	.043	-.043	.001	-.168	-.398
VAR09	.029	.258	-.117	-.124	.009	.457	.286	.064	1.000	.524	-.365	.414	.113	.034	.442	-.479	.134	-.038
VAR10	.087	.208	-.090	-.037	.106	.266	.194	.058	.524	1.000	-.126	.337	-.204	-.037	.194	-.343	.245	.035
VAR11	.172	-.205	.072	.392	-.022	-.043	-.068	.205	-.365	-.126	1.000	.045	.046	-.030	-.237	.331	-.270	.112
VAR12	.047	.085	-.102	-.043	.136	.388	.375	.076	.414	.337	.045	1.000	.050	-.165	.278	-.071	-.257	-.061
VAR13	.223	.002	-.160	.124	-.122	.000	-.049	-.032	.113	-.204	.046	.050	1.000	.063	.015	-.135	-.035	.277
VAR14	.027	.163	-.135	.183	.060	.000	-.060	.043	.034	-.037	-.030	-.165	.063	1.000	.043	.199	.191	.003
VAR15	.098	.198	-.255	-.228	-.033	.113	.193	-.043	.442	.194	-.237	.278	.015	.043	1.000	-.148	.065	-.049
VAR16	-.178	-.082	.081	.325	-.108	-.378	-.213	.001	-.479	-.343	.331	-.071	-.135	.199	-.148	1.000	-.133	-.091
VAR17	.127	.382	-.116	-.045	.170	-.142	.145	-.168	.134	.245	-.270	-.257	-.035	.191	.065	-.133	1.000	.098
VAR18	.441	.147	-.102	.298	-.023	-.115	-.052	-.398	-.038	.035	.112	-.061	.277	.003	-.049	-.091	.098	1.000

Sources: Authors Compilation

Table-I.II B

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.285	18.250	18.250	3.285	18.250	18.250	2.121	11.783	11.783
2	2.174	12.076	30.326	2.174	12.076	30.326	2.029	11.272	23.055
3	1.747	9.704	40.030	1.747	9.704	40.030	1.884	10.466	33.520
4	1.544	8.578	48.609	1.544	8.578	48.609	1.827	10.151	43.671
5	1.294	7.190	55.798	1.294	7.190	55.798	1.812	10.069	53.740
6	1.244	6.911	62.709	1.244	6.911	62.709	1.475	8.196	61.936
7	1.116	6.198	68.907	1.116	6.198	68.907	1.255	6.971	68.907
8	.912	5.065	73.972						
9	.820	4.555	78.527						
10	.766	4.257	82.784						
11	.707	3.929	86.714						
12	.550	3.053	89.767						
13	.495	2.751	92.517						
14	.403	2.240	94.757						
15	.306	1.700	96.457						
16	.245	1.364	97.820						
17	.206	1.143	98.964						
18	.187	1.036	100.000						

Sources: Authors Compilation

Masculinity

Table-II.IB: Correlation Matrix

	VAR019	VAR020	VAR021	VAR022	VAR023	VAR024	VAR025	VAR026	VAR027	VAR028	VAR029
VAR019	1.000	-.282	-.339	-.525	.133	.072	-.246	-.118	.080	-.152	-.182
VAR020	-.282	1.000	-.296	.225	.388	.232	-.129	.031	.105	-.137	.073
VAR021	-.339	-.296	1.000	.579	-.588	-.045	.562	.207	-.353	.525	.147
VAR022	-.525	.225	.579	1.000	-.299	.000	.472	.310	-.280	.456	.045
VAR023	.133	.388	-.588	-.299	1.000	.207	-.403	-.146	.450	-.204	-.121
VAR024	.072	.232	-.045	.000	.207	1.000	.069	.111	-.057	.014	-.007
VAR025	-.246	-.129	.562	.472	-.403	.069	1.000	.422	-.488	.539	.191
VAR026	-.118	.031	.207	.310	-.146	.111	.422	1.000	-.206	.224	.105
VAR027	.080	.105	-.353	-.280	.450	-.057	-.488	-.206	1.000	-.101	.092
VAR028	-.152	-.137	.525	.456	-.204	.014	.539	.224	-.101	1.000	.176
VAR029	-.182	.073	.147	.045	-.121	-.007	.191	.105	.092	.176	1.000

Sources: Authors Compilation



**Table-II.IIB**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.536	32.150	32.150	3.536	32.150	32.150	3.146	28.599	28.599
2	1.699	15.447	47.597	1.699	15.447	47.597	1.775	16.138	44.737
3	1.222	11.109	58.706	1.222	11.109	58.706	1.385	12.592	57.329
4	1.084	9.853	68.560	1.084	9.853	68.560	1.235	11.231	68.560
5	.875	7.958	76.518						
6	.789	7.169	83.687						
7	.572	5.202	88.889						
8	.446	4.055	92.944						
9	.292	2.659	95.603						
10	.272	2.470	98.073						
11	.212	1.927	100.000						

Sources: Authors Compilation

**Individuality**

**Table-III.IB: Correlation Matrix**

	VAR030	VAR031	VAR032	VAR033	VAR034	VAR035	VAR036	VAR037	VAR038	VAR039	VAR040
VAR030	1.000	.147	.004	-.259	-.042	.045	-.072	-.100	-.216	.147	.004
VAR031	.147	1.000	.498	-.534	-.150	.433	.119	-.210	.408	1.000	.498
VAR032	.004	.498	1.000	-.151	-.099	.384	.319	-.164	.317	.498	1.000
VAR033	-.259	-.534	-.151	1.000	-.395	-.216	-.049	.250	-.125	-.534	-.151
VAR034	-.042	-.150	-.099	.395	1.000	.008	.070	.027	.022	-.150	-.099
VAR035	.045	.433	.384	-.216	.008	1.000	.522	-.433	.470	.433	.384
VAR036	-.072	.119	.319	-.049	.070	.522	1.000	-.122	.288	.119	.319
VAR037	-.100	-.210	-.164	.250	.027	-.433	-.122	1.000	-.059	-.210	-.164
VAR038	-.216	.408	.317	-.125	.022	.470	.288	-.059	1.000	.408	.317
VAR039	.147	1.000	.498	-.534	-.150	.433	.119	-.210	.408	1.000	.498
VAR040	.004	.498	1.000	-.151	-.099	.384	.319	-.164	.317	.498	1.000

Sources: Authors Compilation

**Table-III.IIB**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.044	36.768	36.768	4.044	36.768	36.768	2.518	22.888	22.888
2	1.721	15.645	52.412	1.721	15.645	52.412	2.280	20.732	43.620
3	1.219	11.086	63.499	1.219	11.086	63.499	1.930	17.543	61.162
4	1.069	9.722	73.221	1.069	9.722	73.221	1.326	12.059	73.221
5	.963	8.751	81.972						
6	.788	7.164	89.137						
7	.521	4.740	93.877						
8	.396	3.602	97.480						
9	.277	2.520	100.000						
10	2.158E-18	1.962E-17	100.000						
11	-2.4768E-16	-2.2516E-15	100.000						

Sources: Authors Compilation

**Uncertainty Avoidance**

**Table-IV.IB: Correlation Matrix**

	VAR041	VAR042	VAR043	VAR044	VAR045	VAR046	VAR047	VAR048	VAR049	VAR050
VAR041	1.000	.572	-.475	.012	.188	.170	-.274	.545	.115	.042
VAR042	.572	1.000	-.121	.011	.345	.397	-.175	.448	.134	.032
VAR043	-.475	-.121	1.000	.184	.077	-.036	.365	-.121	-.030	-.080
VAR044	.012	.011	.184	1.000	.054	.036	-.019	.085	.046	-.115
VAR045	.188	.345	.077	.054	1.000	.280	-.271	.128	.142	.364
VAR046	.170	.397	-.036	.036	.280	1.000	-.111	.215	-.022	.082
VAR047	-.274	-.175	.365	-.019	-.271	-.111	1.000	-.050	.046	-.109
VAR048	.545	.448	-.121	.085	.128	.215	-.050	1.000	.097	-.169
VAR049	.115	.134	-.030	.046	.142	-.022	.046	.097	1.000	-.088
VAR050	.042	.032	-.080	-.115	.364	.082	-.109	-.169	-.088	1.000

Sources: Authors Compilation

Table-IV.IIB

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.635	26.347	26.347	2.635	26.347	26.347	2.338	23.378	23.378
2	1.456	14.560	40.907	1.456	14.560	40.907	1.571	15.706	39.084
3	1.394	13.939	54.847	1.394	13.939	54.847	1.528	15.284	54.368
4	1.012	10.119	64.966	1.012	10.119	64.966	1.060	10.598	64.966
5	.988	9.878	74.844						
6	.762	7.616	82.460						
7	.653	6.530	88.990						
8	.476	4.757	93.747						
9	.371	3.713	97.459						
10	.254	2.541	100.000						

Sources: Authors Compilation

Long Term Orientation

Table-V.IB: Correlation Matrix

	VAR051	VAR052	VAR053	VAR054	VAR055	VAR056	VAR057	VAR058	VAR059	VAR060	VAR061	VAR062	VAR063
VAR051	1.000	.590	-.564	-.120	.550	.277	-.342	.435	1.000	.590	1.000	.590	-.502
VAR052	.590	1.000	-.251	-.116	.531	.490	-.142	.487	.590	1.000	.590	1.000	-.209
VAR053	-.564	-.251	1.000	.372	-.352	-.184	.427	-.141	-.564	-.251	-.564	-.251	.894
VAR054	-.120	-.116	.372	1.000	.038	.046	.121	-.006	-.120	-.116	-.120	-.116	.412
VAR055	.550	.531	-.352	.038	1.000	.630	-.220	.594	.550	.531	.550	.531	-.194
VAR056	.277	.490	-.184	.046	.630	1.000	.154	.467	.277	.490	.277	.490	-.120
VAR057	-.342	-.142	.427	.121	-.220	.154	1.000	.107	-.342	-.142	-.342	-.142	.426
VAR058	.435	.487	-.141	-.006	.594	.467	.107	1.000	.435	.487	.435	.487	-.079
VAR059	1.000	.590	-.564	-.120	.550	.277	-.342	.435	1.000	.590	1.000	.590	-.502
VAR060	.590	1.000	-.251	-.116	.531	.490	-.142	.487	.590	1.000	.590	1.000	-.209
VAR061	1.000	.590	-.564	-.120	.550	.277	-.342	.435	1.000	.590	1.000	.590	-.502
VAR062	.590	1.000	-.251	-.116	.531	.490	-.142	.487	.590	1.000	.590	1.000	-.209
VAR063	-.502	-.209	.894	.412	-.194	-.120	.426	-.079	-.502	-.209	-.502	-.209	1.000

Sources: Authors Compilation

Table-V.IIB

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.387	49.128	49.128	6.387	49.128	49.128	3.550	27.309	27.309
2	2.334	17.950	67.079	2.334	17.950	67.079	3.146	24.202	51.511
3	1.141	8.776	75.855	1.141	8.776	75.855	2.373	18.251	69.762
4	1.051	8.084	83.939	1.051	8.084	83.939	1.843	14.176	83.939
5	.793	6.100	90.038						
6	.577	4.441	94.479						
7	.415	3.192	97.671						
8	.219	1.684	99.355						
9	.084	.645	100.000						
10	8.548E-17	6.575E-16	100.000						
11	-1.160E-17	-8.925E-17	100.000						
12	-4.116E-17	-3.166E-16	100.000						
13	-1.899E-16	-1.460E-15	100.000						

Sources: Authors Compilation

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