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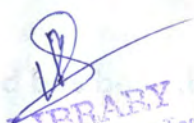
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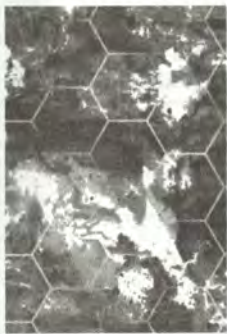
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PERSPECTIVES

Implications of Policy Initiatives for MSMES amid Economic Disruptions Caused by COVID-19

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Akhilesh K. Sharma

The COVID-19 pandemic has severely affected businesses and millions of people in terms of their survival and livelihood. Micro, small and medium enterprises (MSMEs) are highly affected by it, which has significant implications for macro-economic indicators such as poverty and inequality in the country. In order to support the affected sections of the economy, the government and the Reserve Bank of India (RBI) have launched several initiatives including stimulus packages like Atmanirbhar Bharat. The present study aims to understand the economic disruptions caused by the COVID-19 pandemic and its impact on MSMEs. The paper also reviews the government initiatives and their implications for the MSME sector.

RESEARCH

CEO Overconfidence and Capital Structure Decisions: Evidence from India

19

Hardeep Singh Mundi and Parmjit Kaur

This study provides insights into the growing research in behavioural finance from the perspective of a developing country. In the context of capital structure decisions, we analyze how CEO overconfidence influences capital structure decisions—overconfidence in 'one's knowledge and skills. We used press coverage as a proxy to quantify CEO overconfidence for an S&P BSE 200 firm for fifteen years. We document that CEO overconfidence has a significant influence on the capital structure decisions, and understanding the impact of the traits of CEOs results in a better formulation of corporate policies. We show that overconfident CEOs prefer debt financing compared to equity financing because they have high expectations for the expected cash flows. We also show that the biased CEOs prefer short-term debts in comparison to long-term debts and document that overconfident CEOs tend not to raise debt to the degree allowed under tax-shields.

What Helps Me Cope With Work–Family Conflict at My High-Performance Work System in India: A Thematic Analysis of Sociocultural Factors

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Anjni Anand and Veena Vohra

The present study explores work-family conflict (WFC) experiences of employees working in high-performance work system contexts in India. The study aims to understand how socio-cultural influences shape such experiences and coping strategies. An in-depth interview approach was followed by thematic analysis of the developed codes within an interpretive paradigm. Analysis revealed a passive acceptance of WFC and higher reliance on informal sources of social support in shaping the coping strategies. The study highlights the construction of WFC experiences and coping mechanisms, providing organisations with insights to help their employees reduce WFC in the Indian context.

MANAGEMENT CASE

Bajaj Electricals: Lighting up the Future

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Amita Mital and Mohammad Fuad

Shekhar Bajaj, Chairman of Bajaj Electricals, was contemplating the future strategy for the company. The company had grown from being a lamp manufacturer in 1938 to becoming a major player in lighting, luminaires, fans, consumer durables and turnkey engineering projects, mainly related to the electrical business. The business

had not been doing well in the past few years because of intense competition and government-led initiatives that were transforming consumer demographic profiles. Bajaj was evaluating multiple strategies to grow the company, including improvement in business processes, quality, and the dilemma about which businesses to focus on.

CASE DIAGNOSES

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