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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

Contributions to books

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

Journal and other articles

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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- Chandel K.S. (2009): "Ethics in Commerce Education." Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

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- Kumar S. (2006): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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- Kelkar V. (2009): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on February 17, 2011 http://epw.in/epw/user/viewabstract.jsp

INDIAN FINANCIAL SECTOR REFORM (1991-2001): MISSING A MANDATORY SOCIAL CONSENSUS

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ABSTRACT

The decision in relation to the line of reform must conform to the choice of the path of economic growth. Any sensible growth strategy for India should focus on what we are good at- If the country can cater to the demand of the poor people helping them becoming more productive, development of unique marketable capabilities that we can sell to the rest of the world is a distinct possibility. An IIMS survey of 2007 reflects that after decades of attempting to channel credit to the poor through bank nationalization, priority sector lending, rural branching, and through subsidized interest rates, 75 percent of the borrowing by 60 percent of our population is from informal sources. Disproportion in the practice of growth and development has worried economists for a long time- It is a general belief that development is bound to be inequitable if it does not take place in every part of an economy simultaneously. Commenting on the need and nature of economic reform, Amartya Sen introduced the concept of three "R"s- Reach, Range, and Reason. Attainment of high economic growth, of course valuable and even crucially important. But The relative solemnity of a high rate of economic growth is not so great compared with what that growth – along with everything, obtain for the people of the nation.

KEYWORDS
Economic capabilities, Financing Infrastructure, Human Development, Social Choice, Social Sector.

INTRODUCTION
The Question of Financial Sector reform has a strong linkage with the strategy of economic growth and stability of the country concerned. But the decision in relation to the line of reform must conform to the choice of the path of economic growth- A country must decide on the locus of growth it should follow. Any sensible growth strategy for India should focus on what we are good at- capabilities in skilled manufacturing, ability in service production. But at the same instance, the economy is conceiving a huge and largely untapped domestic market. If the country can cater to the demand at the bottom of the pyramid and at the same time helping the poor people becoming more productive, development of unique marketable capabilities that we can sell to the rest of the world is a distinct possibility. For instance, if we learn to provide the financial services to the poor people's requirement at a cost they can afford, not only is there a market of hundreds of millions in our country, there is an equal sized market in China, Africa and Latin America. And these are the fastest growing areas in the world today, markets we can tap and capture. (Raghuram Rajan, 2008) On the other hand, by bringing the bottom of the pyramid into the productive mainstream the longstanding dichotomous existence of two conflicting classes in one country, divided on the basis of economic capabilities can be minimized, at least the cleavage will be somewhat lessened. For long our policymakers and academicians are nurturing an intense erroneous concept that the country's financial sector should offer choice only to the cream of the crop but not to the small farmers, slum dwellers, or the landless agricultural laborers and thus notion continues with provisions of subsidies, targets, and governmental support programs. An IIMS survey of 2007 reflects that after decades of attempting to channel credit to the poor through bank nationalization, priority sector lending, rural branching, and through subsidized or capped interest rates, the group, having equal or below an income of Rs 50,000 per year approximately (about 60 percent of the population), 75 percent of the borrowing by this group is from informal sources such as friends and family or moneylenders. From an equity perspective, the distribution of opportunities matters more than the distribution of outcomes. But opportunities, which are potentials rather than actuals, are harder to observe and measure than outcomes. Thus the problems need to be looked with a different vision. This researcher made a modest effort to converse few issues in concern, though not all, obviously.

BACKDROP OF FINANCIAL SECTOR REFORMS
The period immediately after independence came up with significant test to the country's planners. Century old foreign exploitation left the country in a situation with very high levels of socio-economic deprivation in the economy. The Himalayan task of rapid growth with socio-economic justice led the country to adopt the system of planned economic development after independence. The fiscal activism of government followed up with pumping of public expenditures for which not only the revenues of the government were utilized but the government also optioned to borrow at concessional rates, which forced to the constellation of weak financial markets. The growth of fiscal deficit continued unrestricted for years.

Bank Nationalization in the late sixties and early seventies allowed the government to afford a virtually complete control over the direction of the bank credit and the market forces had a very limited role to play. The social indicators like the number of people below poverty line also declined steadily, as desired. But the problem was the growth rate of the economy had been very low, and till late seventies, the growth rate of the GDP was perched around 3.5 per cent per annum. But by the eighties the financial system was considerably lengthened but lack of professionalism and transparency in the functioning of the public sector banks let the non-performance of their assets to force the system to plunge in profound glitches. In the late eighties and early nineties, war in the Middle East made the country to face up to with one of the worst ever foreign exchange situation since independence. The country witnessed the worst shortages of the petroleum products convoyed with High rate of inflation. It was argued that over regulation of four decades is mainly accountable for the collapse of financial system and the trembling economic conditions left the country with no alternative other than acceptance of the conditions for introduction of reforms.

REFORM
Many countries in East Asia achieved high growth through policies which underlined greater export orientation and encouragement of the private sector, when India reached at the threshold of economic reform. Though the country took some steps in the direction of reform in the 1980s, but it was not until 1991 that the government signaled a systemic shift to a more open economy with greater reliance upon market forces, a larger role for the private sector including foreign investment, and a restructuring of the role of government. The average growth rate in the ten year period from 1992-93 to 2001-02 was around 6.0 percent, making India among the fastest growing developing countries in the 1990s. One may argue that this growth record is marginally better than the annual average of 5.7 percent in the 1980s, but it must be noted that the 1980s growth was untenable cushioned with a high buildup of external debt. In sharp contrast, growth in the 1990s was accompanied by remarkable external stability despite the East Asian crisis. But this average growth performance veils that while the economy grew at an impressive 6.7 percent in the first five years after the reforms, it dwindled to 5.4 percent in the next five years- the annual growth of 5.4 percent was much below the targeted 7.5 percent set for the period. Predictably, this greeted some serious doubt about the effectiveness of the reforms. Reviewing the main crux of the Indian reform process it can be visualized that it is broadly classified in regard to policy changes in five major areas: fiscal deficit reduction, industrial and trade policy, agricultural policy, infrastructure development and social sector development.

Fiscal recklessness was seen to have caused the B.O.P. crisis in 1991 and a reduction in the fiscal deficit was therefore a main concern at the beginning of the reforms. After revision of pre-reform highly inefficient Industrial structure, a broad harmony could be found among planners and economists for greater liberalization and consequently the new industrial policy has seen the greatest change, with most central government industrial controls being dismantled.

Industrial licensing by the central government has been almost abolished except for a few hazardous and environmentally sensitive industries. In case of Trade policies, Import licensing was abolished fairly in the early hours for capital goods and intermediates became freely importable in 1993, simultaneously with the switch to a flexible exchange rate regime. Liberalizing FDI was another striking part of financial reforms, with the expectation of increase in the total volume of investment in the economy, improvement of technology for production and wider access to world markets. The government policy now allows 100 percent foreign ownership in a large number of industries and majority ownership in all except banks, insurance companies, telecommunications and airlines. The drop of protection to industry along with the depreciation in the exchange rate, has skewed relative prices in favor of agriculture and helped agricultural exports. The index of agricultural prices relative to manufactured products has increased by almost 30 percent in the time period 1991-2001 (Ministry of Finance, 2002, Chapter 5). The share of India's agricultural exports in world exports of the same commodities increased from 1.1 percent in 1990 to 1.9 percent in1999. Rapid growth in a globalized environment requires a pre-condition of existence of well-functioning infrastructure including especially electric power, road and rail connectivity, telecommunications, air transport, and efficient ports. India lags behind east and south-east Asia in these areas. These services were traditionally provided by public sector monopolies but since the investment needed to expand capacity and improve quality gradually these sectors were opened to private investment, including foreign investment. But the intricacy in creating an offer to make it possible for private investors to enter on reasonable terms to consumers, providing an sufficient enough risk- return profile for investors, was not made resulting lots of false starts and disillusionment. India's social indicators at the start of the reforms in 1991 lagged behind the levels achieved in south-east Asia 20 years earlier, when those countries started to grow rapidly (Dreze and Sen, 1995). For example, India's adult literacy rate in 1991 was 52 percent, compared with 57 percent in Indonesia and 79 percent in Thailand in 1971. The gap in social development needed to be closed, not only to improve the welfare of the poor and increase their income earning capacity, but also to create the preconditions for sustainable economic growth. It is true that the social sector indicators have continued to improve during the reforms. The literacy rate increased from 52 percent in 1991 to 65 percent in 2001, a faster increase in the 1990s than in the previous decade.

ISSUES THAT REFORM FAILED TO NOTICE

Disproportion in the practice of growth and development has worried economists for a long time, from the dawn of classical economics to the recent debates on convergence and globalization. It is a general belief that development is bound to be inequitable as it does not take place in every part of an economy simultaneously. The Indian scenario has also evoked a vigorous discussion on the issue of convergence. One thing worth mentioning in this regard is that most of the studies ignore the causal factors responsible for regional variations in per capita state domestic product. N J Kurian (2000) and Amitabha Sen and Himanshu (2004) have stated, interstate as well as intra-state inequality increased between1993-94 and 2001-02.

The so called philosophical judgementation about the necessities of Indian economic reform is allegedly to be stained with "means centeredness" neglecting the vital consideration of social objectives and values that should occupy in the public policy. Considering reform to be a "goal-independent institutional requirement" that 'must be' pursued notwithstanding the deliberations about how that institutional demand would influence the lives and living of the people involved, is an astonishing oversight.(A. Sen, 2005) Subsidies may or may not be there, but pursuance of ethics-free reform is purely futility. The basic issues before any preferred reform process is simple enough. Some existing provisions appear before the society adjudged to be imperfect, and society seeks to put them right. Dealing with public institutions or policies, the focal point should be to improve the existing institutions and policies for working more efficiently.

Commenting on the need and nature of economic reform, Amartya Sen introduced the concept of three "R"s- Reach, Range, and Reason, more elaborately (1) the REACH of the results to be achieved, (2) the RANGE of the ways and means to be used, and (3) the REASON for choosing the priorities we pursue. Relating to the concept REACH, the underlying ethics has to be *person-related* as well as *even-handed*. Development should not be merely in terms of the enhancement of inert objects of convenience, such as merely raising the GNP (or even personal incomes). Attainment of high economic growth, of course valuable and even crucially important. But the relative weight of having a high rate of economic growth is not so great compared with what that growth – along with everything, does for the people of the nation. The reform must not fail to notice the concerns and freedoms of any group of people, particularly of those who are underprivileged and downtrodden.

Often it appears that these words are so evident that it hardly needs mentioning. But common things are often found to be uncommon in reality. The neglect of this elementary understanding can be seen across the world. Sen has referred the instance of China - in many ways the most successful economic reformer in the world. At the start of economic reform in china in 1979, China was marginally ahead of India in terms of price-adjusted GNP or GDP per capita. China is immensely ahead now in terms of growth rate, despite the fact that India too has grown reasonably fast, on average. In the late 1940s, China had its revolution and India became independent, China and India had about the same life expectancy at birth, well below 40 years. Before the introduction of economic reforms, the Chinese life expectancy, then, was about 68 years, compared with India's 54 years – a gap of almost a decade and a half. But during reform period, despite China's much faster rate of economic growth, life expectancy in India has been growing three times as fast, on the average, as in China. Further, looking at specific points of susceptibility, the infant mortality rate in China has declined very slowly since the economic reforms, whereas it has continued to fall quite sharply in Kerala. While Kerala had roughly the same infant mortality rate as China – 37 per thousand – at the time of the Chinese reforms in 1979, Kerala's present rate, 10 per thousand, as in 2002, is one third of China's 30 per thousand. The sluggish growth in life expectancy in China also relates to the *social and political reach* of the reforms. Detailed discussion on these issues is limited by the content of this paper, but one more significant factor to note is that along with the political change of the economic reform, dwindled social commitment towards public health care is also prevailing.

This researcher is of the strong opinion that it is "Human only" should be the "means" and "ends" of every process of developmental activity. The concept "Range" signifies that not only the under woven philosophy of reform should aim to direct institutional reform and policy change being egalitarian and "as if people matters", but also to be careful that the *means* to pursue them must involve a variety of social institutions. Nothing, eventually, is more significant for reformers than the persisting inquisitiveness about "*why* exactly they are doing what they are doing". But it is obviously difficult especially in the phase of cloud bursting of suggestions and even, criticisms.

At the same time it must be noted while drawing reference of Chinese reform, the democratic system prevailing in India is far more superior (at least have different dimensions!) than that of China. One should not overlook the role of democracy, not formal but substantive as Chomsky said, for guiding the route of economic reform, as few critiques mentioned. Even the point may be raised that Criticizing Indian development through the Chinese experience is 'ahistorical' as the locus of these two civilizations are different altogether. In this regard I will try to incorporate experience of some other countries and even states for better convenience.

FINANCING INFRASTRUCTURE: WITH REFERENCE TO SOCIAL SECTOR REFORM

The discussion on financial sector reforms in any developing country is incomplete without reference to the ways infrastructure finance. It is well accepted that improvement in infrastructure is required to sustain the growth momentum but also for distribution of the benefits of higher growth to a larger population. It has certain demands on the financial system (in terms of scale, tenor, and risk) that are very different from other goods and services. For the most part, until quite recently, India's spending on infrastructure investment was low enough (about 3–5 per cent of GDP) to be financed largely from budgetary allocations and the internal resources of infrastructure-focused government enterprises. Under these conditions, infrastructure financing placed little demands on the financial system. ……At the institutional level, constraints have emerged for all three major classes of domestic financing institutions: Commercial banks, NBFCs and insurance companies. With rapid increase in exposure in recent years, commercial banks are now the predominant financiers of infrastructure. They may not…. primarily due to the fact that long duration infrastructure projects create significant maturity mismatches for banks, given the essentially short-term nature of bank financing. (Planning Commission, 2009)

REFORM IN OLD AGE PENSION POLICY

In the late 1990s, the Ministry of Social Justice and Empowerment set up 'Project OASIS' which led to the New Pension System. The key ideas were the *centralization of recordkeeping, standardization of fund management products and competitive procurement of fund managers*. A Committee on Financial Sector Reforms appointed by Planning Commission opines that financial prudence pronounce clearly that the dominant determinant of investment performance is the asset allocation, and not security selection. This author begs to differ humbly with the planners on that argument that for the sake of diminution of pecuniary charge of the Union Government, sacrificing the internationally accepted values of social security measures is non-conformable. The trend of European and other markets of West worries that there is a danger of significant disinvestment from share markets in the 2020s and 2030s, while increasing numbers of people in many industrialized economies reach retirement age with access to a funded complementary pension. It can be expected that traditional occupational pension funds will need to reduce their exposure to equity markets as their age profile becomes more mature. One more thing to be noted regarding the performance of private fund managers is that as insurance companies and commercial pension funds are more profit-oriented, inclined in selling volumes of business. Naturally they devote huge resources to marketing and to generous compensation packages for salesmen and financial advisers, in turn resulting in commission competition and 'Churning' of customers.

Chile started radical reform of its social security system in 1981, closing down the former defined benefit social security scheme for new entrants and replacing it with a mandatory defined contribution system based on individual accounts. This, in effect, became a funded first and second pillar, although the government guarantees a minimum level of pension for those who have contributed to the funded system for 20 years or more. For those who opted to change to the new system, accrued rights to benefit under the old system, recognized through special "recognition bonds" issued by the government as a promise to pay a defined amount when retirement takes place. Under the New Mexican mandatory individual account social security system, began on 1 July 1997, new entrants to the labour market are required to contribute to the funded system. Existing members of the labour force have retained rights with regard to the former defined benefit social security system and generally continue to be members of that scheme. Prior to Hong Kong becoming a Special Administrative Region of China on 1 July 1997, one legislature from British Administration was passed establishing a Mandatory Provident Fund. This will apply both to employed and self-employed persons, with contributions payable from December 2000. Individuals earning below a threshold (HK$4,000 a month – USD500) will not be obliged to contribute, although their employers must contribute. Volumes of instances can be drawn where the face-off of economic reform is not 'as if people do not matter'!

SOME EMPIRICAL STUDIES: ON HUMAN DEVELOPMENT

TABLE 1: FEW SELECTED COUNTRIES AND THEIR RESPECTIVE HUMAN DEVELOPMENT PARAMETERS

		Human Development Index Trends			Average annual growth rates of HDI (%)			Life Expectancy index	Education index	GDP index
					Long-term	Medium-term	Short-term			
HDI rank	Countries	1990	2000	2007	(1980–2007)	(1990–2007)	(2000–2007)	2007	2007	2007
53	Mexico	0.782	0.825	0.854	0.45	0.52	0.50	0.850	0.886	0.826
66	Malaysia	0.737	0.797	0.829	0.81	0.69	0.56	0.819	0.851	0.819
75	Brazil	0.710	0.790	0.813	0.63	0.79	0.41	0.787	0.891	0.761
92	China	0.608	0.719	0.772	1.37	1.40	1.00	0.799	0.851	0.665
102	Sri Lanka	0.683	0.729	0.759	0.58	0.62	0.57	0.816	0.834	0.626
111	Indonesia	0.624	0.673	0.734	1.26	0.95	1.25	0.758	0.840	0.603
134	India	0.489	0.556	0.612	1.33	1.32	1.36	0.639	0.643	0.553
141	Pakistan	0.449	..	0.572	1.30	1.42	..	0.687	0.492	0.537
146	Bangladesh	0.389	0.493	0.543	1.86	1.96	1.39	0.678	0.530	0.420

Source: Statistical Annex, Human Development Report, 2009

The reference of above table clearly signifies that countries that started economic reform early, had a sluggish rate of average annual growth rate in Long term, medium term as well as in short term, inspite of the fact that they have reasonably good score of Life expectancy Index, Education Index and GDP Index. But the result of Sri Lanka is worth noting as a civil-war torn country, it could manage to attain respectable results of Human Development Indices. There are several causes to these enormous concerts which might be discussed in some other occasion, but it is undoubtedly creditable to be in top position, after Maldives, among the SAARC countries which replicate that being a reformist a country can have the desired 'human face'.

TABLE 2A: ATTAINMENT OF MILLENNIUM DEVELOPMENT GOALS BY FEW DEVELOPING COUNTRIES OF ASIA, 2004-2007

Country	GDP per Capita (PPP US $)		Under-nourished Population (percent)		Net Primary Enrolment Ratio (percent)		Under five Mortality Rate (per thousand live births)	
	2000	2007	2000	2004	2000	2005	2000	2007
Bangladesh	1602 (E)	1241(E)	32 (E)	30(E)	89(M)	94(L)	83(M)	61(M)
China	3976(M)	5383(M)	11(M)	12(M)	93(L)	N.A.	39(M)	22(L)
India	2358(E)	2753(E)	21(M)	20(M)	N.A.	89(M)	88(M)	72(M)
Indonesia	3043(E)	3712(M)	6(L)	6(L)	92(L)	96(L)	51(M)	31(M)
Malaysia	9068 (L)	13518(L)	<3(L)	3(L)	98(L)	95(L)	11(L)	11(L)
Pakistan	1928 (E)	2496(E)	19(M)	24(M)	66(E)	68(E)	110(E)	90(M)
Sri Lanka	3530(M)	4243(M)	25(M)	22(M)	97(L)	97(L)	18(L)	21(L)
Vietnam	1996(E)	2600(E)	19(M)	16(M)	95(L)	88(M)	34(M)	15(L)

Source: Human Development Reports, 2001-09, UNDP and World Development Reports, 2001-09, World Bank

TABLE 2B: **ATTAINMENT OF MILLENNIUM DEVELOPMENT GOALS BY FEW DEVELOPING COUNTRIES OF ASIA, 2004-07**

Country	Population with Sustainable Access to Improved Water Source (percent)		Population with Sustainable Access to Improved Sanitation (percent)		Review of Scores	
	2000	2006	2000	2004	2000	2004-07
Bangladesh	97(L)	80(M)	48 (E)	39(E)	E-3,M-2,L-1	E-3,M-2,L-1
China	75(M)	88(M)	40(E)	44(E)	E-1,M-4,L-1	E-1,M-3,L-1,N.A-1
India	88(M)	89(M)	28(E)	33(E)	E-2,M-3,N.A.-1	E-2,M-4
Indonesia	76(M)	80(M)	55(E)	55(E)	E-2,M-2,L-2	E-1, M-3, L-2
Malaysia	N.A.	99(L)	N.A.	94(L)	L-4, N.A.-2	L-6
Pakistan	88(M)	90(L)	62(E)	59(E)	E-4,M-2	E-3,M-2,L-1
Sri Lanka	83(M)	82(M)	94(L)	91(L)	M-3, L-3	M-3,L-3
Vietnam	56(E)	92(L)	47(E)	61(E)	E-3,M-2,L-1	E-2,M-2, L-2

Note: Extreme, Medium and Low levels of Human Poverty as assessed by the UNDP are indicated as E, M and L respectively in the parentheses.
Source: Human Development Reports, 2001-09, UNDP and World Development Reports, 2001-09, World Bank

In Tables 2A and 2B, there has been an attempt to assess the attainment of Millennium Development Goals in the way of elimination of Human Poverty by few developing countries of Asia. The comparative studies of their scores of such achievements in 2000 and during the period 2004-07 have been shown. It is observed that Malaysia has consistently maintained her record of low level of Human Poverty. The conditions of India, Bangladesh, Sri Lanka and China have remained more or less unchanged while Pakistan, Vietnam and Indonesia have marginally improved. Till now the number of cases of sufferings from extreme Human Poverty out of a total number of six variables as considered by the UNDP, are as follows:
India- 2, Pakistan-3, Bangladesh-3, China-1, Vietnam-2, Indonesia-1. Malaysia does not have any case of extreme Human Poverty. So these countries, excepting Malaysia, have a long way to go for attainment the Millennium Development Goals of eliminating of Human Poverty.
I must mention the performance of reform during initial phase in regard to one significant social parameter- Access to safe drinking water in households in India. The data of Economic Survey, 2007-08 clearly shows that as per 2001 data, the rural access in Punjab is 96.9%, in Chandigarh it is 99.9% but in Maharashtra it is 68.4%. In Bihar, Uttarpradesh it is pitiful –what underlines the fact that economic development and related policies do not ensure the development of social parameters unless the planners are open to some social commitment and compulsion to ensure the betterment of people, specially to those are at the bottom of the pyramid.

CONCLUSION
It is pointless to deny the fact that when Mr. Narasimha Rao introduced neo-liberal economic reforms in 1991, a veritable euphoria had swept the country. An aspiration for something 'different' to work sprawled across all fields of economic activities. But our heavily cursed past excessive spending on higher education have forced some discrete specializations on us, which was not expected to have taken back seats in an attempt to imitate other reforming countries. Historically these specializations can be a boon as the falling costs of international trade in goods and services, incited by improvements in transportation and communications, gives us an unprecedented opportunity to match other developing countries. Again, much of the value in global production is moving to property that is human capital intensive, not physical capital intensive. Reform means development of alternative choices- Economic Development enables people to have these choices-No one can guarantee human joy, and the choices people make are their own concern. But the process of reform should at least create a conducive environment for people, individually and collectively, to develop their full potential and to have a reasonable chance of leading productive and creative lives according to their needs and desires. Human Development concerns more than the formation of human capabilities to the use of these capabilities, be it for work, leisure or political and cultural activities. And if the scales fail to balance the formation and use of human capabilities, it will be an erosion of human potential.
Human freedom is vital for human development. People must be free to exercise their choices in properly functioning markets. Thus it is hard to understand the requirements of reform without sorting out the social objectives and principles of policy design. Recommendations for reform tend to come in the form of aggressive little jingles: "open up the markets", "get rid of the 'licence Raj' and so on. It is often of considerable wisdom and energizing but 'they are really battle *cries*, rather than battle strategies'. Reformers should look for consensus with answers of what kinds of decisions are consistent with different schools of moral philosophy and a 'social choice' is required in this regard. As Clara Burton has mentioned long ago, "*An institution or reform movement that is not selfish, must originate in the recognition of some evil that is adding to the sum of human suffering, or diminishing the sum of happiness*". It is always better to ask "why" before to do and die.

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