



SPEAKS

Cover Stories 2020

**Compiled by
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(Editor, PreSense)**

**Prime Point Foundation
Chennai**

PreSense Speaks | Cover Stories 2020

First published Oct 2022

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ISBN

Pages 132

Price: Free distribution

Publishers: Prime Point Foundation
14 Vasan Street, T Nagar,
Chennai 600017

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Introduction

Foreword From Dr. APJ Abdul Kalam For The First Edition PreSense100

Dr. A.P.J. Abdul Kalam
Former President of India



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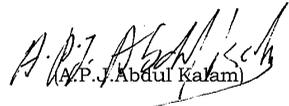
FOREWORD

I am very happy to know that the PreSense monthly ezine published by Prime Point Foundation is bringing out a book based on some of the unique articles, interviews and events published in its editions so far since from March 2006. The 100 issues of the publication have gone through an eventful journey, focusing on knowledge capture and important knowledge dissemination. I recollect my direct association with PreSense in July 2008, when I launched the cartoon character, 'Prince', created exclusively for PreSense.

I see PreSense continuing in its journey under the mentorship of Prime Point Srinivasan, maintaining its status as a must-read ezine, in the fast moving and evolving world of communication, knowledge and connectivity.

I congratulate the Editorial Team of PreSense for bringing out the 100th Edition as a Collector's Digest.

28th May 2015


(A.P.J. Abdul Kalam)

Journey of Ezine PreSense - Milestones

- Dec 1999 Launch of Prime Point Foundation, Publisher of the ezine.
- Feb 2006 Launch of ezine, PreSense online by Dr Y S Rajan.
- Aug 2006 Integration of Podcast with the ezine contents.
- Aug 2007 Introduction of Guest Editors.
- Feb 2008 Second Anniversary Edition with Dr Abdul Kalam's exclusive interview. Masthead changed.
- Apr 2008 First ezine to become 'Media Partner' for a global event held at London.
- July 2008 Introduction of cartoons – Cartoon Character 'Prince' launched by Dr Abdul Kalam.
- Sep 2008 Change in layout, introducing photographs on the cover.
- Jan 2010 Ezine's new initiative 'Education Loan Task Force' (ELTF) launched to create awareness among students and parents.
- May 2010 Ezine's second initiative to honour top performing Parliamentarians, with the *Sansad Ratna* Award launched. Golden Jubilee (50th) Edition launched.
- Feb 2011 Diamond Jubilee (60th) Edition.

A hiatus after 5 years of uninterrupted journey

- Apr 2012 Ezine resumed in a new format of contents. The tag line changed from 'Communicate the Communication' to 'Spreading Positive Vibrations.'
- Apr 2013 Tamil Nadu Governor launched a special edition on the Indian Parliament, coinciding with the *Sansad Ratna* Awards.

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- Jun 2013 Platinum Jubilee (75th) Edition launched by the youth at three places simultaneously, across the nation.
- Jun 2015 100th Edition - PreSense 100 released in print format.
- Mar 2016 Ezine's third initiative 'Digital Journalists Association of India' (DiJAI) launched.
- Jun 2016 Second edition of PreSense 100+ released in print format
- Dec 2017 Ezine's fourth initiative 'Digital Security Association of India' (DiSAI) launched.
- Mar 2018 Third edition of Digest PreSense130 released in print format.
- Aug 2019 Fourth edition of Digest PreSense150 launched in pdf format.
- May 2021 PreSense Speaks Series - First volume released on Communication (compilation of articles published earlier)
- Sep 2021 Fifth edition of Digest PreSense175 in 6 volumes released.
- Jul 2022 PreSense Speaks Series - Second volume released compiling the Editorials published between 2020 and 2022
- Aug 2022 PreSense Speaks Series - Third volume launched - Compilation of articles on Indian freedom fighters
- Oct 2022 PreSense Speaks Series - Fourth volume (Cover Stories published in 2020) and Fifth Volume (Cover Stories published in 2021) released

The Journey Continues.....

Editorial Team – October 2022

Publisher and Managing Editor	K. Srinivasan (Prime Point Srinivasan)
Editor	Priyadharshni Rahul, Advocate, Supreme Court of India, New Delhi
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Technology Advisor	Srinivas Gopal, Technology expert



**PRIME POINT
Foundation**

Prime Point Foundation and its Initiatives

Prime Point Foundation, a Non-Profit Trust and NGO was founded in December 1999 by Shri K Srinivasan (popularly known as Prime Point Srinivasan), a former Senior Banker and a Digital Journalist and Communication Professional, to promote leadership and communication skills among the youth. Very eminent persons are associated with the Foundation.

In the past 22 years, the Foundation has organised several seminars, workshops, training and interactive sessions, both offline and online, on various subjects of national interest. The Foundation manages various online discussion groups and podcasts on communication, and digital journalism.

The Foundation has formed 5 initiatives to create awareness in various domains. All these initiatives are managed independently by passionate experts. These initiatives are non-commercial and focussed on youth.

PreSense: The eMagazine PreSense was started in March 2006 on the suggestion of Dr APJ Abdul Kalam to promote positive journalism. Till Sep 2022, the Foundation has published 187 editions. This is a digital-only magazine. Digests, containing select articles up to 150 editions of the



eMagazine, have so far been published. Dr Abdul Kalam has written the foreword for the Digest of articles up to 100 editions. PreSense publishes the cartoon character Prince, which was launched by Dr Abdul Kalam in 2008. PreSense has published a Digest of select articles published up to 175 editions in 8 volumes.

India Book of Records has recognised PreSense for publishing maximum number of digital only eMagazine since 2006 through voluntary efforts. .

Sansad Ratna Awards: This is a flagship initiative started in 2010 to honour top performing Parliamentarians every year, based on various performance parameters, and selected by a Jury Committee of eminent Parliamentarians. Dr Abdul Kalam himself inaugurated the first edition of the Awards event in May 2010. Till 2022, the Foundation has conducted 12 editions and presented 86 Awards. IIT Madras was the supporting Partner up to the 9th Edition. 10th Edition was held at Raj Bhavan, Tamil Nadu. 11th and 12th Editions were held at New Delhi.



India Book of Records (IBR) has recognised Sansad Ratna Awards for maximum number of Parliamentary Awards (86) given and maximum number of award events (12) by the civil society based on the performance in consecutive years.

Next Gen Political Leaders (NGPL) is an off-shoot of Sansad Ratna Awards. This is a registered NGO operating since 2018. NGPL has organised several workshops online and offline, for young political leaders and aspirants. Ministers, parliamentarians, legislators and retired constitutional authorities have participated and shared their views. NGPL will shortly be instituting Awards for young promising politicians.



Education Loan Task Force (ELTF) was started in 2010 to create awareness about education loans, among students and parents. More than 30,000 queries have been responded to, through email, and more than 5000 serious complaints have been taken up with the top



management of the banks concerned, for redressal. Many policy issues have been taken up by Sansad Ratna Awardee MPs, in the Parliament for solution. ELTF does not facilitate loans.

Digital Journalists Association of India (DiJAI): DiJAI is an independent NGO founded in 2017 to create awareness about digital journalism and its implications, among the public and particularly among the journalists. DiJAI conducts several online and offline workshops and seminars, with panels of domain experts.



Publisher's Note

On behalf of the Editorial Team of PreSense, we present the fourth edition of 'PreSense Speaks' Series. The eMagazine PreSense was started in March 2006 on the suggestion of Dr APJ Abdul Kalam, former President of India, for positive journalism. In March 2022, PreSense completed 16 years. We have published 187 editions till Sep 2022.

As readers are aware, we have published digests of select articles up to 100, 110, 130, 150 and 175 editions. We had the unique privilege of carrying Foreword from Dr Abdul Kalam himself for the 100th edition.

The first edition of PreSense was the compilation of articles on communication. This second edition of PreSense Speaks Series contains the Editorials published by us in 2020, 2021 and 2022. This third edition is the compilation of articles on Indian Freedom Fighters published by us in the past. The fourth edition is the compilation of Cover Stories published in 2020.

I thank Priyadharshni Rahul and Ramesh Sundaram for taking efforts in compiling the articles.

I am confident that this edition will be useful for all our readers.

K. Srinivasan
(Prime Point Srinivasan)
Publisher and Managing Editor,
PreSense
5th October 2022

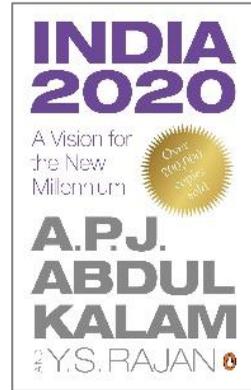


Cover Stories 2020

'India 2020' Vision – An Assessment

By Susan Koshy, Editor-in-Chief, (Janu 2020)

In 1998, late Dr APJ Abdul Kalam, former President of India and Dr Y.S. Rajan, former scientist and technologist of ISRO (Indian Space Research Organisation) and Founder Executive Director, TIFAC (Technology Forecasting, Assessment and Information Council) wrote a book titled "India 2020 – A Vision for the New Millennium", wherein they envisioned a new, progressive India, recommending the pathway towards this accomplishment. It was based on a two-year long national exercise by TIFAC.



Over 20 years later, Dr Rajan has made a candid assessment of how far and where India has progressed and where it stands in the nurtured vision of India 2020. Dr Rajan has enumerated the achievements and shortfalls, and the way forward in his website, (<http://ysrajan.com>).

As the subject is pertinent for the general awareness of the readers of your eMagazine, PreSense, we reproduce below a synopsis of the assessment.

Assessment

The sectors that have made immense progress are the telecom including data services, entertainment, financial services, e-governance and e-commerce services, IT industry, automobiles which facilitated better employment opportunities, agriculture where grain, fruits and vegetables and milk production have done exceedingly well, aviation with

India 2020 – Assessment of Performance	
Good News	Not So Good News
• Telecom	
• Entertainment	• Per Capita Consumption
• Financial Services	• Steel
• e-Governance	• Manufacturing
• Information Technology	• Modernisation of Defence & Security
• Automobile	• Internal Technology Strengths
• Agriculture	• Reforms in Agriculture
• Aviation	• Education System
• Pharma	• Medicare
• Consumables	
• GDP	

its economy carriers, making air travel an affordable facility, pharma, providing high class, relatively inexpensive medicines, and the consumer sector reaching the people even in small towns and villages. India’s overall GDP and GDP per capita have grown more than envisaged. GDP has grown 8.12 times over the period and GDP per capita has grown at a

more modest 5.62 times (because of the growing population, which increased 1.43 times).

On the downward side, Dr Rajan observed that the total production or consumption in several sectors, based on per capita calculation, is still low not just because of the increasing population but also because the people, mainly of the lower middle class, have not been able to acquire the necessary skills to adapt to the demands of modern economy and contribute to the economy. The one-size-fits-all archaic system of education is not helping the youth.

Similarly, the manufacturing sector has slipped and Dr Rajan attributes it to the failure in developing internal technology strengths in manufacturing, electronics, software, etc. as recommended in the book, India 2020. Instead, most of the machines for the manufacturing, IT, telecom and biomedical sectors rely almost entirely on imported hardware and licensed software. Modernisation of India’s defence and security sectors too have been slow due to the slow take-off of indigenous strengths of the Indian industries in this sector.

The reason is that the government policies discourage the Indian private sector. They therefore, depend largely on imports. One of main reasons for this state of affairs is the government procurement rules which deny the right to the Indian industry to even quote against Government tenders if their products are through indigenous R&D unless they have two years of export experience! Dr Rajan expressed his disappointment that it was a sad fact that this hitch has persisted all through the 70 years since Indian Independence, even in the socio-economic sectors of the Government (power, transport, etc).

Dr Rajan recommends steps, some of which are enlisted below, to set the mission on track:

- India needs to accelerate building up the internal technological strengths in the Indian industries, the defence and security sectors, as well as the academia, orienting them to India-relevant R&D. The government rules must change to encourage India-made and India-developed products.
- The agriculture sector needs modernisation through technology and policy reforms to help the farmers instead of periodical subsidies and loan waivers.
- Education needs a radical re-orientation to provide relevant vocational skills to students as well as drop-outs to equip themselves for employment. The youth must adapt to the new work culture to cope with the competitive world.

(For a detailed report, please visit www.ysrajan.com).

Susan Koshy, Editor in Chief, PreSense had a conversation with Dr Rajan on the subject, to understand some of the specifics of his assessment and suggestions. (***Incidentally, Dr Rajan launched the first issue of eMagazine, PreSense in March 2006***).



We reproduce below a synopsis of the conversation.

Q. In agriculture, grain production has done well. However, we have issues of farmers facing acute financial problems, not being able to service their loans and resorting to suicides too. Where then is the problem?

Production of grains, milk, fruit and vegetables has indeed done well. The issue of suicides is because of serious problems of lack of reforms and steady actions to help marginal farmers to move out of the low income work they do. To understand the problem of farmers, we need to understand what GDP denotes. GDP is value in money. (Any free service does not contribute to GDP since it generates zero rupees).

While the IT sector, for example, employing about 0.5% of the population, produces about 5% of GDP, the farming sector of about 60% of the population contributes about 17-18% of GDP. Therefore, the per capita return in case of IT is much higher when compared to that of the farming sector, especially the marginalised farmers. The economy is not able to match the return that the IT industry is able to give its workforce, with that to the farmers, which is minimal and in the form of subsidy only. The marginalised farmers (constituting over 86% of the total count of farmers) with their limited land-hold are not able to contribute enough to the GDP.

The recommended solution to this is “aggregating the land”. This means these marginalised farmers who are not able to produce enough crops from their land, can lease out their land for large-scale farming, and they in turn must develop other skills (ie. upskill) for alternative means of livelihood. The government (both at the Centre and the States) should facilitate growth of industries around villages and nearby towns. This way, they can earn income from the lease as well as deploy their skills elsewhere to earn more money. This cannot be an overnight change. It is a slow revolution and must be initiated without delay. This is how global leaders in agriculture have excelled.

Besides, the farmers or farm aggregators who are able to produce crops and other foods should have the freedom to produce and sell in the market even for exports without any restriction. They should be able to earn their revenue, based on the market conditions and not by Government controls that adversely affect the farmers.

Q. You observed, "Biomedical sector relies almost fully on imported hardware and licensed software". Can we upgrade our capability to providing indigenously developed hardware and software for our biomedical and other sectors?

If we need to develop our indigenous skills in innovation, the Government must be focussed towards product-based R&D support to the Indian scientists and engineers for their new ideas and innovations. We must encourage innovations by facilitating its promotion in the market, both through Government bodies and public platforms. Unfortunately, today, any innovative product that is brought out in India is not even purchased by the Government sector due to cumbersome Government procedural formalities. Indigenous technical strength of innovators must be developed steadily,

brick by brick. We may even buy IPR's (Intellectual Property Rights) from abroad and build on them.

Q. "India still holds a good position though it is far behind the world economic powers, US and China". Can you elaborate please?

India currently stands fifth among the world economic powers after USA, China, Japan and Germany. China has gone a long way since the 1980s when it was comparable with India. Today, it is at a full-steam pace to overtake USA.

The chances for India to promote itself in the ranking are good provided it maintains continuous sustained efforts in developing a product-focussed value chain in its infrastructure, supply chain connectivity and economic development.

The factors that India has in its favour are:

- Strength in its large population to contribute to growth of GDP.
- Indians have the aptitude to adapt quickly in the changing economic environment, if given the opportunity.
- Indians, even from "B-grade" colleges and towns have shown promising calibre for adaptation and innovation and they must be encouraged by the Government policies which will facilitate 'Make In India' type projects even by foreign companies, speedily. Only then can they be inducted into the workforce with better incomes.
- Many Indians have command over the English Language and this helps in most of the international markets and to access world knowledge and skills.

With concerted efforts in the right direction, India can achieve the fourth position by 2026 and the third position among the world economic powers by 2034, keeping in mind that the

other world economies are also in the competitive drive. Persistence is the key.

Q. You have cited China's case of "leapfrogging" to catch up with the technological boom. China follows a political system that enables it to control and even force change. India, on the other hand, is a democratic country and has its limitations in implementing some its policies because of the tendency of the people to oppose change. You have suggested mindset change and new culture of equipped skills among our youth. How can we do this?

It is true that the one-party political system in China has facilitated implementation of their government policies. However, we need to trace China's path towards becoming a world economic power, to over forty years back when the then leader of China, Deng Xiaoping put China on a new course. Abandoning the strictures of the past, China went in for reforms, encouraging entrepreneurship among the Chinese people.

India, which enjoys full-fledged democracy, faces bigger challenges while implementing its policies, even if they are well-intended. We, as a nation, need to take care not to fritter away our freedom under the premise of liberty and freedom to oppose everything. The social media is helping little in this regard as most of them promote misinformation, disinformation, and fake news. The mood of the people, the media and the government should be towards empowering Indians with modern economic skills and taking India to a strong, sustainable position as a world economic power.

Beware and Be Aware of Mobile Phone Vulnerability

By K. Srinivasan, Publisher and Managing Editor (Feb 2020)

The smartphone has penetrated our daily life so much that one cannot now think of life without it. People use smart phones for the social media and other applications too. It is a matter of constant debate as to what extent the data stored in smartphones are safe and protected from hacking. The reason for this concern is that every user is in the habit of downloading many mobile apps from different sources after ticking the mandatory 'yes' in order to do so, thereby providing permission to the app providers in most of the cases, to access all the files or data in the mobile.



To understand the extent of the vulnerability of the smartphone to these mobile apps, PreSense Team consulted experts who highlighted the gravity of the matter.

Hacking

The hacker (generally called a security hacker, who is one who uses his technical skills to gain unauthorised access to systems or networks to commit a crime) can gain access to someone else's mobile phone after identifying the vulnerabilities in the mobile phone. Experts opine that even branded mobile apps are safe only to the extent of about 80%.

Rogue hackers can misuse the hacked phones to access the victim's personal information and sell it to business vendors. They can also gain access to private and confidential information like photos for unethical exploitation.

The Amazon billionaire, Jeff Bezos had his mobile phone 'hacked' in 2018 after receiving a WhatsApp message that had apparently been sent from the personal account of the Crown Prince of Saudi Arabia, according to the report published in the Guardian. The encrypted message from the number used by Mohammed bin Salman is believed to have included a malicious file that infiltrated the phone of the world's richest man, according to the results of a digital forensic analysis. Therefore, companies keep testing their applications and patching the loopholes to provide maximum safety.

How are Malware Apps Planted?

Experts say that it is safe to download apps from Google Play Store or App Stores (in the case of Apple phones). Unfortunately, mobile phone users tend to download various mobile applications from untrusted and unverified sources too.

In case of apps installed from third party play stores, hackers are able to bind their malware app to the legitimate app and compromise the authenticity of the apps. Hackers can then remotely install their apps in target mobile phones through the IP address. They take control of the targeted mobile device to perform any action like remotely making a call from it to others, accessing the camera, stealing data from the mobile phone, etc. Since the victim will also be able to operate the mobile device, he might not be aware that his mobile is hacked and under the control of someone else.

How do Hackers Attack?

There are several methods by which hackers attack the target device. Some of the popular methods are:

- Sending a link through SMS. When the victim clicks the link for access, the hacker gains control of the mobile phone. (See image).
- The hacker can install an app in the target device by gaining physical access of the phone. It is therefore not safe to hand over the phone to a stranger.
- The hacker can access the target mobile through SIM card cloning, after gaining physical access to it.
- The hacker can make a call to the target device. When the victim attends the call, the hacker is able to gain control of the mobile phone by clandestine installation of a malware at that time.



Banking Applications in Mobile

People use online payment apps for money transactions. It would normally be difficult for the hacker to access the victim's account unless the victim himself shares the password/PIN. If the mobile is hacked and brought under the control of hacker, then it is also possible for the hacker to transact through the banking apps after gaining access to the password if it is stored somewhere in the phone. Hackers are usually caught in action while making a transaction after hacking.

Banks hire security professionals to find out possible vulnerabilities in their apps. Security experts admit that even in their endeavour to give maximum possible security to the

world, 100% safety and security in the cyber world is impossible.

Ways to Find Out Whether the Mobile Phone is Hacked

1. The users will observe unexpectedly poor performance in their device. The home page will have the icon of rogue apps.
2. The user can install an app 'No root firewall' from Google Play Store and monitor the installed applications. Internet security applications can also be installed.
3. If the battery drains out fast, it may be an indication that it is bugged and someone is uploading the data from the mobile phone without the user's knowledge.

If the user finds that his mobile phone is hacked, he must take it immediately to a cyber security expert or the mobile manufacturer.

Caution Against Selling Used Mobiles

If the user intends to sell his used mobile phone, he should first re-format his mobile phone before the sale. If the mobile phone contains any personal or private photos, then it is preferable not to sell it because each and every data is recoverable using 'recovery tools', including system logs, even after re-formatting. If the user has any bank account that is accessible through the mobile phone, then too, it is better to re-format the mobile phone before selling the phone. The passwords of the bank accounts and email accounts should also be changed immediately.

How to Avoid Being Hacked

1. Download mobile applications from Google Play Store or manufacturer's authorised App Stores only. Avoid downloading applications from third-party sources. In 'settings', disable 'third party source'.
2. Avoid pre-installed applications from third party sources.
3. Do not click on links from unidentified sources. Avoid accessing short URLs as they may take the user to malicious sites.
4. Use stickers to cover the camera in the mobile when not in use.
5. Do not allow anyone to scan the QR code from the mobile phone. It will result in compromising the WhatsApp privacy.
6. Quick Response Code Login Jacking (also known as QRL Jacking) is a social engineering attack by which the attacker can hijack the session, affecting all applications that depend on the "Login with QR code" feature as a secure way to login to their respective accounts.
7. Key-in the website URL directly into the browser to log in. Logging in through text links received from unknown sources should be strictly avoided.
8. Be aware of malicious emails received in the inbox (see *image on right, as illustration*). Avoid clicking any link given there.
9. Avoid giving the mobile device to any stranger.



Types of Malicious

One can type one's email ID in the following link: <https://haveibeenpwned.com/> to check whether the email ID is included in any hacked websites' database.

Health Hazards of Excessive Mobile Phone Usage

Incidentally, excessive use of the mobile phone has its health hazards.

The Federal Communications Commission (FCC) has adopted the limit of 1.6 watts per kilogram (1.6 W/kg) as safe exposure to radio frequency (RF) energy. This is known as SAR (Specific Absorption Rate). Any smart phone with a reading upto this SAR level is deemed 'safe' for use. Even then, use of the phone for an extended time period is still hazardous to the health.

The user can check the radiation level of the smart phone in terms of SAR by dialling a USSD code *#07#. If the result shows SAR below 1.6 watts per kilogram (1.6 W/kg), then it is safe for use. If the SAR value is higher, it is advisable to change the device immediately. Using such a phone with high SAR even for a limited time period is hazardous to health because of the high intensity of radiation.

Conclusion

With technology growing at such a fast pace, cyber-crimes are bound to grow at an even higher rate. With technology here to stay, it is then the responsibility of every mobile phone user to ensure that his/her device is kept safe from the attack of hackers.

(with input from V Pradhan, Ethical Hacker, Chennai.)

Impact of the Corona Crisis on the Indian Economy and the Recommended Remedial Steps

An exclusive Interview with Shri M.R. Sivaraman IAS (Retired), Former Revenue Secretary to Government of India

By Susan Koshy, Editor-in-Chief (Feb 2020)

Prime Minister Narendra Modi has imposed a three week lockdown in the entire country from the midnight of 24th March 2020. This is an unprecedented action in known history to shut down the entire country to fight against the Corona virus. This move will definitely have an impact on the economy in the days to come.

In an exclusive conversation, Shri M. R. Sivaraman IAS (Retd), Former Revenue Secretary to Government of India and Former Executive Director of International Monetary Fund (IMF), shared his views on the impact, and his suggestions to manage the crisis. Excerpts:

Q1. *The Indian economy, which was already suffering a downward trend, is currently adversely affected by the Corona crisis, just as the global economy is. The Hon'ble Prime Minister of India has called for a nationwide lockdown to deal with the crisis. There is criticism that the Government has delayed taking action and should have foreseen the crisis earlier, based on the experience of countries like China. Your comments?*

MRS: The current situation is more than a war situation. In a war, we know whom we are fighting against. In this situation, we are not aware of the nature of this virus, how long this situation will last, and if it would leave any indelible damage on the system and the people. We do not know if the virus will re-emerge, if and after it dies down.



Given the situation and the extent to which the pandemic has scored across the world, the Government of India has done the right thing by calling for total lockdown. It has been taking appropriate measures, screening those who returned from abroad, and checking on all those who might be vulnerable to the infection. Those who returned from abroad and appeared asymptomatic might not be free from the infection which could surface in symptoms after several days. It could have spread in the meantime. Therefore, it is unfair to suggest that the Government of India had not responded appropriately. After all, critics are those who sit back and criticise without initiating any action themselves even if they could do something about it.

The Government of India (GOI) initiated action for quarantine as soon as it sensed a worsening of the situation. They have been preparing doctors and assigning speciality hospitals to take in and treat the patients. The allegation that GOI could have in the past, invested more money in hospitals and other medical facilities, is a matter of history. Today, we need to gear up for the current crisis. Based on the emerging picture of the virus in various parts of the country, our Hon'ble Prime Minister has appealed for a nationwide lockdown to keep the people isolated from the risk of infection.

Q2. *The lockdown is affecting most of the industrial sectors and more so the medium, small and cottage industries. The Hon'ble Finance Minister has announced a Rs.1.7 lakh crore*

financial stimulus package. While this relief will give a respite both to the industry and its workers, the economy will still take a hit. What is your reaction?

MRS: The FM and her officers have done a splendid job. Now they must ensure that the package is implemented at an aggressive pace. The Reserve Bank of India has also done a significant monetary easing, which includes a moratorium on loan repayments.

The GDP for the current year is assumed to be around Rs. 300 lakh crores and the monthly average value addition is Rs. 25 lakh crores (it is only a broad assumption). As March and April will be under full or partial lockdown with only around 25% functioning, the GDP will be hit in both the current and ensuing fiscal years.

Q3. *Based on your rich experience as Government bureaucrat, do you have any suggestions to add to the relief measures worked out by GOI, to revive the economy in the future?*

MRS: I recommend the following:

- 1) The Confederation of Indian Industries (CII) and GOI should work in consultation, to prepare, and even announce a plan immediately for progressively opening the factories so that GDP losses are reduced to a minimum.
- 2) When the workers, currently on forced paid leave during the lockdown, return to work, they should be asked to put in at least two extra hours per day voluntarily to make up for the production loss suffered during this period. The trade unions should be taken on board to induce the workers for this.

- 3) GOI and the State Governments will face a huge financial crunch. These are unusual conditions requiring unusual remedies. Therefore, I would urge the Hon'ble Prime Minister to call upon all government employees and pensioners to contribute one month of their emoluments net of income tax to the government to meet this emergency. After all, the Government had released 9% as Dearness Allowance increase in the current year and this small sacrifice will help the government in getting around Rs.25000-30000 crores. This will also take care of the small companies and the workers from the unorganised sector. What we are currently facing is a national loss and it is the *dharma* of every Indian to compensate the loss to the extent possible.

GOI can issue Treasury Bills for the amount required as a one-time measure, to be bought entirely by Reserve Bank of India. This will be purely inflationary financing – a practice given up 30 years ago.

- 4) Even then, these mopped-up funds may still be insufficient. So, GOI can issue Treasury Bills for the amount required as a one-time measure, to be bought entirely by Reserve Bank of India. This will be purely inflationary financing – a practice given up 30 years ago. The Government could thus avoid crowding out market fundowhs.
- 5) The Government can also amend the Corporate Social Responsibility (CSR) Act to facilitate companies to divert 50% of their CSR funds for this purpose.

The current situation and the measures by the Government are bound to affect the citizens of the country. But it is right for the people to rise to the occasion. The Second World War

saw nations and their economies in ruins. The economies of US, UK, Russia, Europe were in a shambles. Their people got together to build their nations back to health. We, in India, must come together today. We have done it when the country went to war in 1965 and in 1971. Instead of armchair criticism, let us come together to support, at this time of crisis.

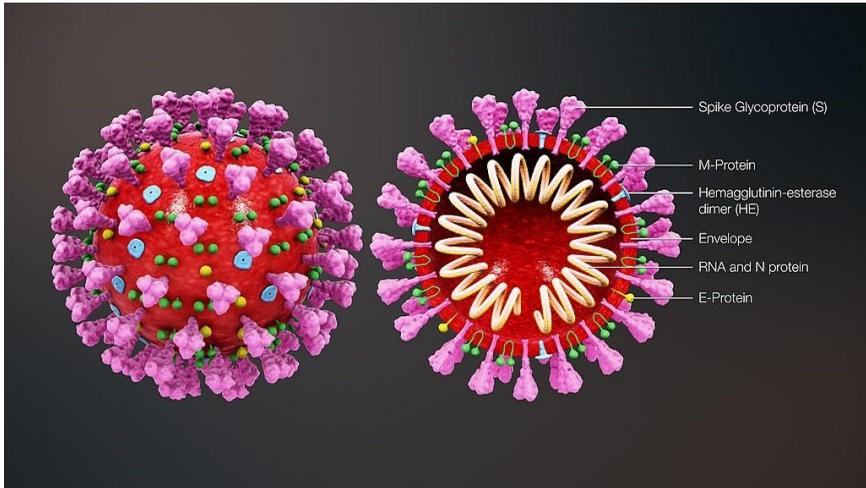
Mankind Versus the Coronavirus Pandemic – Where We Stand Today

By Dr R. Jagannathan, Editorial Advisor (Mar 2020)

Introduction

The bulbous surface projections on the Coronavirus resemble a solar corona and hence the virus is called the Corona Virus and the disease the **CoronoVirus Disease** or COVID. The virus uses these crown-shaped spikes to enter the human cells. The **n**ew version of it was found in China in December 2019 and hence is called the COVID 19.

Structure of the Virus



(Image Courtesy: <https://en.wikipedia.org/wiki/Coronavirus>)

The SG Protein (*see image*) anchors on host body cells and siphons energy from the human cells to its nucleus, making the virus come to life and replicate. The E and M proteins

ensure the spherical shape and stability of the virus. The virus replicates itself with the help of the N, E & M proteins.

Coronaviruses (CoV) are a large family of viruses that cause diseases in mammals, birds, chickens, cows and pigs. In humans, coronaviruses cause respiratory tract infections that can be mild as in the case of the common cold, and others that can be lethal such as SARS (Severe Acute Respiratory Syndrome), MERS (Middle East Respiratory Syndrome), and COVID-19. The mutations in the RBD (Receptor Binding Domain) portion of the spike protein (*see image*) and its distinct backbone are proof enough that the virus is of natural origin and not man-made. We are yet to find vaccines or antiviral drugs to prevent or treat human coronavirus infections.

Present Ground Reality

The corona virus spreads from person to person. Identification of the animal source of the virus could help officials to control the current outbreak and gauge its threat, and potentially to prevent future epidemics. Genetic sequencing (which helps understand the structure of the virus) suggests that the nCOVID-19 virus is related to coronaviruses that circulate among bats and its close relatives. But other mammals can transmit these viruses — SARS was probably spread to humans by civet cats.

Genetic sequencing of the Wuhan coronavirus from the genomes (genetic material of the organism) of more than 20 strains found in infected people in China, has been made available to scientists across the world. This enabled all the scientists across the globe to simultaneously do research on a quick and viable solution. No drugs have been shown to be effective in treating SARS or other coronavirus infections in humans, and no vaccines aimed at preventing these infections have been licensed so far. But scientists say that coronavirus

is not 'unvaccinatable' and it is only a matter of time before we derive a viable vaccine / therapy.

Strategy to Tame the Virus

Scientists are working on finding therapies that would work by blocking the receptor on human cells that the virus latches on to and uses to infect the cells. The Coronavirus probably binds to the same receptor on human cells like the SARS virus. Hence scientists are hoping to revive efforts to develop treatments for SARS and then adapt them to develop a drug that could work against the present Coronavirus. They are also testing to see whether existing HIV drugs can treat the infection. Herbal medicines and purified natural products provide for a rich resource for novel antiviral drug development.

Where India Stands Now

We are now in the middle of a pandemic, which is a world disaster. A certain period of time is needed for the number of reported cases to double. This doubling time is an indication of how alarming the situation in a country is. The present lockdown will definitely help delay the doubling.

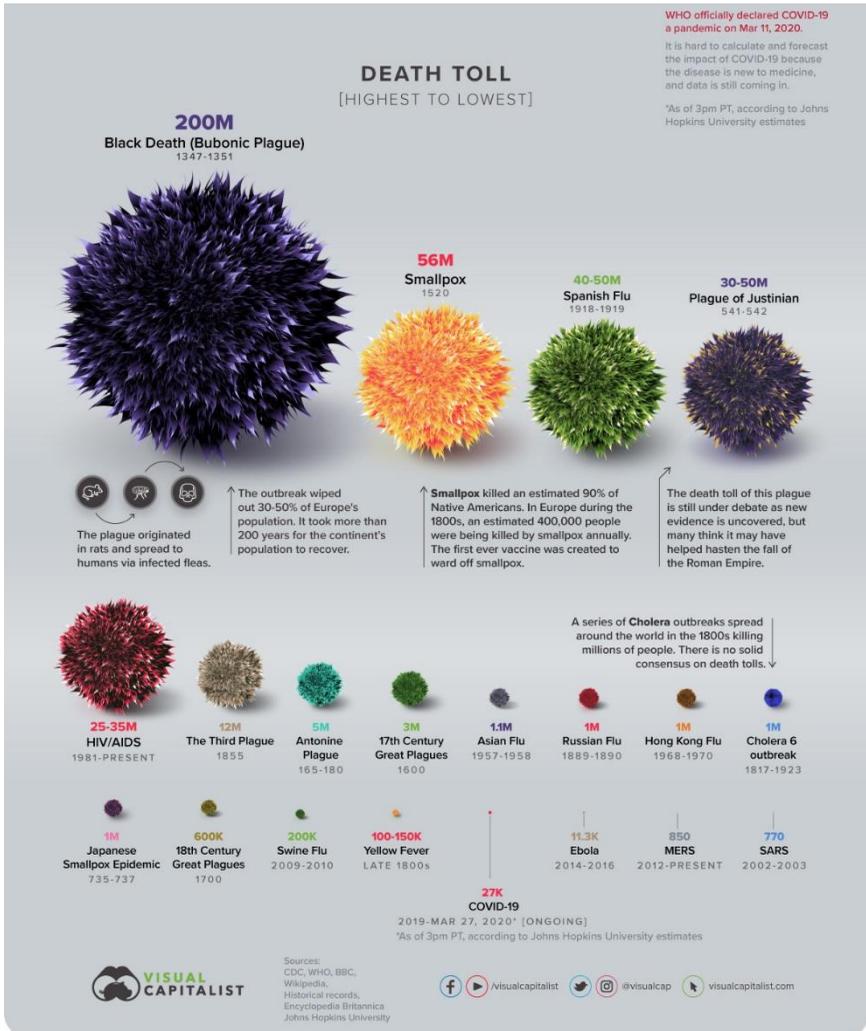
As our Hon'ble Prime Minister has called for, every Indian must undergo self-quarantine. We are now in the local transmission phase. Self-quarantine will delay the onset of the next phase *i.e.* community transmission, which is a dreaded phase.

It is the responsibility of each one of us to save ourselves and our fellow human beings by following the necessary personal hygiene, etiquette and social distancing. Thus, we must fight this war against this Coronavirus through our combined wisdom, resources and cooperation, and win.

Conclusion

A virus is “a piece of bad news wrapped in a protein coat”. Being a microscopic and virulent life form, only by understanding the structure and mechanism of the virus scientifically, can mankind tame it, and all of us can survive the onslaught of these viruses.

History of Pandemics



Source Courtesy: <https://www.visualcapitalist.com/history-of-pandemics-deadliest/>

Improving the Immunity through Traditional Methods

By Prime Point Srinivasan, Mg. Editor (March 2020)



Dr D Velayudam

While the entire world is debating about fighting the Coronavirus by improving the immunity in the body, AYUSH Ministry is working on medicine to fight COVID-19 through the Siddha and Ayurveda systems.

In the meantime, Dr D Velayudam MD (Siddha) Ph D (Siddha) suggests some traditional methods to develop immunity to combat virus attack. Dr Velayudam is the former Deputy Medical Superintendent of the National Institute of Siddha (NIS), and former Vice-President of the Indian Medical Practitioners Co-operative Pharmacy & Stores Limited (IMPCOPS), a leading drug manufacturing company for Siddha, Ayurveda and Unani medicine.

Sanitiser: Add 200gm of table salt or alum with two spoons of turmeric powder in a bucket of water. This can be used as a sanitiser to wash hands and legs. This is practised in India for hundreds of years successfully.

Fumigation: Use Benzoin with white mustard for fumigation. This will kill the bad bacteria and viruses in the atmosphere.

Turmeric Handkerchief: Add two spoons of turmeric powder in two litres of water and boil. When it boils, soak three or four white handkerchiefs or towels. Squeeze and dry them.

This handkerchief or towel can be used to protect, and prevent infection. The same handkerchief or towel can be washed and reused two or three times.

Diet: According to the Siddha system, three components called 'humours' in Siddha medical parlance, occupy the lower, middle and upper parts of the body to maintain their balance. *Vatham* occupies the pelvis and rectum, *Pitham* the stomach and internal viscera, and *Kabam* occupies the lungs, throat and head. *Vatham* is connected with the functioning of the nervous system; *Pitham* with digestion, metabolism, heat production and colouration of blood, and *Kabam* is connected with reduction of heat and functioning of various glands. To maintain these three humours at their normal levels for good health and immunity, a healthy diet is necessary. A healthy diet should include dry ginger, pepper, cumin, garlic, small onion, asafoetida, turmeric and fenugreek. Tender coconut and buttermilk (with table salt) should also be taken. Fruits like watermelon, pomegranate, papaya, guava and plantain should also form part of the daily diet. Particularly during infectious times, alcohol, cigarettes, ice cream and such refrigerated foods should be avoided.

During the 2015 Chennai floods, NIS recommended *Nilavembu Kudineer* (a herbal remedy) and successfully prevented the eruption of any epidemic during that period. NIS also brought out the *Kaba Sura Kudineer* to successfully contain the Swine Flu. NIS is now researching whether these herbal remedies could be effective for the Coronavirus too.

If anybody has the symptom of a dry cough, fever and breathlessness, they should consult their family physician immediately for guidance.

Money and Position are Nothing Before Nature – A PreSense Survey

*By K. Srinivasan, Publisher and Managing Editor,
with Priyadharshni Rahul, Deputy Editor (Apr 2020)*

In a quick online sample survey conducted by PreSense in the last week of April 2020, 100 respondents who participated, indicated that money and position have no value before the fury of Nature. PreSense collected views from a cross section of people from different states, age groups, professions and genders.



Nearly 80% of the respondents felt that the total lockdown has helped contain the spread of Covid-19. The respondents have been generally appreciative of the discipline maintained by the people by staying at home, barring a few instances. They were also appreciative of the medical staff, conservancy staff and the police for their dedicated work across India.

There was a sense of hostility among the respondents against China for this current state of affairs. Many of them were hopeful that India would attract more investments in the future because of the global attitude towards China.

More than 60% of the respondents felt that small and micro enterprises and the small business segment, including daily wage earners, would be adversely affected, followed by the service sector, agriculture and major industries.

Some of the main observations by the respondents are enlisted below:

Lessons Learnt by Respondents

- Health consciousness of the people increased. Hygiene and cleanliness of the environment improved.
- Public unity during crisis time – prepared to face an emergency.
- Digital use for normal transactions.
- Acknowledgement that Nature is supreme. Money and position have no priority over Nature.
- Forgotten ancient Indian medical systems are being revived for better health.

Suggestions by Respondents

- Provide support to small businesses and small enterprises, with subsidy and low interest rates on bank loans.
- Reduce GST on some essential items.
- Toll charges not to be collected for one year. (The Government has increased the toll charges during the lockdown period, and this has drawn much criticism).
- Encourage 'Make in India' and 'Buy in India'.
- Increase funding to the health sector and for medical research.
- Cut down unnecessary Government expenditure.
- Respect Nature and Mother Earth. Do not tamper with them for monetary gains.

Opportunities as Foreseen by Respondents

- Lockdown helping 'self-realisation'.
- Economic opportunity for India due to possible migration of investment from China.
- Strengthening Research and Development in an aggressive manner.
- Improving the digital use and technology, including e-commerce, online teaching, online film launch, etc.

- Promoting Indian health care systems like Ayurveda and Siddha.
- Increasing India's manufacturing capabilities.

Our Recommendations

Despite the inconveniences, there was optimism in the minds of the respondents that India will overcome this challenge and emerge as a strong nation. Even in the past, every challenge faced by India has made the nation stronger. This Corona challenge has 're-set' the entire global system, including India's.



The PreSense Team also discussed with experts about the observations of the respondents. While they all generally agreed that the Coronavirus crisis has opened up new opportunities, they felt that the Government of India and the State Governments should have proper plans in place and utilise this opportunity to increase investments in India, based on the global goodwill earned. India can emerge as an alternate manufacturing hub to China.

Presently, India is not spending enough on Research and Development. With the support of world class institutions like IIT, IIM and IISc, the Government can encourage more research and innovation.

After the lockdown, India will face serious economic impacts. Small vendors and SMEs (Small and Micro Enterprises) will face serious issues. It may lead to retrenchment and closure of some units. There is a perception among the people that the Central Government has not been handling the economy of the country effectively in the last four years. The Government should set up an 'experts committee' with people

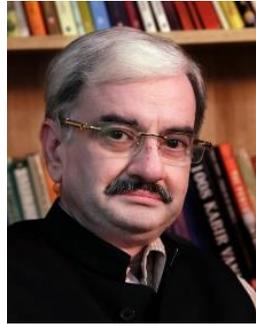
PreSense Speaks | Cover Stories 2020

who have the knowledge and experience in handling such critical situations. Prime Minister has shown good leadership during this crisis. PreSense hopes that he will continue to show his leadership in managing the post Covid-19 economic situation smoothly.

India's MSME Sector – Scope and Opportunities

by Susan Koshy, Editor-in-Chief (Apr 2020)

Based on a survey conducted by PreSense, the Editorial Team sought the views of Dr G Ramesh, Professor, Center for Public Policy at the prestigious Indian Institute of Management, Bangalore. He is also the former Indian Economic Service officer of the Government of India. Prof Ramesh shared his views on how the economy can bounce back to normalcy, utilising the global opportunity in favour of India. Excerpts:



Dr Prof. G Ramesh

Q1. How do you see the situation, especially in the case of Micro, Small and Medium Enterprises (MSME) sector, which are most vulnerable to the current pandemic crisis?

Dr Ramesh: The severity of the crisis is yet to sink in, for many people. The economic impact of the current crisis is expected to continue till at least March 2021.

The industry must make its own survival plans without depending solely on Government support for the time being. Any Government support that might come in, will then be a bonus.

In the case of the micro and tiny industries, while they may be vulnerable, they are a resilient lot and are expected to get back in business soon, as it is a matter of their livelihood and supporting/maintaining their families. They can revive with some support. On the contrary, it is the large industries, eg.

airlines and hotels, that are vulnerable to economic shocks and face the threat of closure.

Q2. How can the Government help them tide over the situation, post lockdown?

Dr Ramesh: For the MSMEs, the Government can identify companies that are operational (non-NPAs) with less than 50 employees on their payroll. These can be supported with other conditions/compliances like maintaining regulatory contribution to Provident Fund (PF)/ Employees' State Insurance (ESI). The Government can consider providing 50% of the salary of workers for a quarter year. This may cost around Rs.10,000 crore to the Government. This meagre yet critical support will prevent small enterprises from closing down or laying off workers.

Q3. The current crisis is a challenge for India as a country and its economy. Every challenge provides an opportunity. What are the opportunities you foresee for the Indian economy, post Corona crisis?

Dr Ramesh: It is expected that multinational companies that currently have their units in China, will look towards India as the 'alternate manufacturing centre/hub' for their future expansion plans, especially in the electronics, automobiles and engineering equipment manufacturing sectors. India must proactively seize this opportunity as the Far East will be its potential competitor.

India can become the centre for dual sourcing, apart from China. However, the Government needs to seize this opportunity by being proactive and come up with suitable financial packages, and faster and liberal regulatory clearances. The Indian industry is not looking for charity, only long-term financing support and facilitation of ease of doing business, from the Government.

In this environment, Foreign Direct Investment (FDI) is expected to flow in and it is hoped that the benefit will trickle down to the MSME of up to Rs.100 crore capacity. The Government must identify about 1 lakh small MSME units in the range of Rs.50 to Rs.100 crore capacity, and explore how to help them scale to Rs.500 crores with financial and regulatory support.

Q4. The companies are currently facing liquidity crisis and are unable to even pay the salaries. How can they deal with this situation?

Dr Ramesh: These firms have the option of retrenching, or retaining their workers with a temporary pay cut. These firms would anyway need these workers for the future. It would be more expensive to recruit afresh on a future date and train them. I would recommend that the management of these companies, in consultation with the workforce and their labour unions, go for a 30% pay cut but retain all their employees. These employees can be retained on the bench if not on the production line for the time being, may be for this financial year. This would be the intelligent move for the survival of the firm as well as the employees, and will have less negative impact on the economy. During this critical time, both management and workforce should come forward to share and survive with the existing resources, with some small sacrifices.

The companies should primarily focus on sustaining at break-even point at least (50-70%) for their survival. Targeting beyond that and expecting the government to support them would be just greed.

The Central and State Governments can extend temporary support to these companies to tide over the cash flow crisis. Overdrafts (ODs) in the form of convertible Term Loans can be advanced to them. With the recent easing of liquidity in the

market by the Reserve Bank of India (RBI), banks should be interested in advancing the unutilised funds available with them. This would be preferable to banks than funding new loans.

The Government should ensure that the agriculture sector is sustained across the entire supply chain from the farm, through the warehouse to the market. This will ensure at least a 2% growth in the Gross Domestic Product (GDP). On an optimistic scale, the country's GDP is expected to grow upto 4% by mid-2021 which will be the good old Hindu growth rate. *(Note: The Hindu rate of growth is a term referring to the low annual growth rate of the economy of India before the liberalisations of 1991. The term was coined by Professor Rajkrishna, an Indian economist, in 1978).*

Q5. How do you see India and its economy in the next couple of years?

Dr Ramesh: With the world not sure about what is currently happening in China because of lack of clarity in its communication with the world even on the economic front, we can see the opportunity for India to become the 'alternate global manufacturing centre'. (India is already a global centre in the service sector). As the alternate manufacturing source, India can target even a 10% growth in three years' time. Aggregators like Tier 1 and Tier 2 intermediary manufacturers can play a major role.

The Government has a major role to play in enabling this environment. It needs to set up a committee of experts to discuss and chalk out policies and strategies. These experts should be current serving top professionals who have hands-on knowledge and experience, eg. CEO of Flipkart, Anand Mahindra, or Venu Srinivasan etc. They have their units globally including China and their experience and network will

be valuable in creating the ecosystem for a global manufacturing hub.

Similarly, the hospital equipment sector should aim to go global in health care equipment and implants like stents, ortho implants, graft instruments, test kits, etc. We are already global leaders in the manufacture of pharmaceutical formulations as borne out by the current pandemic.

India has excellent potential to occupy the vacuum. The question is - do the Government, industrialists, entrepreneurs, investors, technologists and innovators have the vision and appetite for it?

Coronavirus First Discovered by School Dropout Virologist, Dr June Almeida 56 Years Ago

Apr 2020



Dr. June Almeida with her Electron Microscope.

Inset: Image of Coronavirus as seen under her electron microscope in 1964. (Image Courtesy: www.thescottishsun.co.uk)

The novel Coronavirus which has overtaken the world in a pandemic attack in late 2019, was first identified by Dr June Almeida (born in 1930) while she worked in a hospital in UK with a researcher, Dr David Tyrell.

In 1964, one particular specimen of a virus, then known as B814, was sent to Dr Almeida for examination under her electron microscope. (An electron microscope uses electrons to create an image of the target. It has much higher magnification or resolving power than a normal light microscope.) She described the virus in the sample as resembling influenza viruses but not quite the same. She thus identified the first human Coronavirus.

Unfortunately, her paper on her discovery, to a peer-reviewed journal was rejected as just "bad pictures of influenza virus particles".

Dr Almeida died in 2007. Today, 57 years after her first discovery of the deadly virus, Dr Almeida is remembered and recognised for her pioneering work in understanding the virus.

Government and Corporates Must Help Address Issue of Chronic Addiction of Ten Crore Indians, Post Lockdown

By K. Srinivasan, Publisher & Managing Editor, and Susan Koshy, Editor-in-Chief, (Apr 2020)

In the course of examining the responses to the survey conducted by PreSense to study the impact of the Coronavirus lockdown in India, the PreSense Team sought the expert opinion of Dr A V Srinivasan, internationally renowned neurologist, on the social and health impact of the lockdown on addictions, and how to implement de-addiction programmes.

The Role of the Government and Society in De-Addiction Programmes

According to Dr Srinivasan, nearly ten crore (100 million) Indians (based on a study by All India Institute of Medical Sciences) are chronically addicted especially to alcohol, tobacco and drugs, and need the immediate attention of the Government, and corporates through their Corporate Social Responsibility (CSR), to address the psychosocial national issue. With the non-availability of the substances during the lockdown, many people may emerge as chronic addicts symptomatically. In the case of the low-middle and poor sections of the society, ignorance and lack of comfort drive many to addiction. It is the duty and responsibility of the Government to train and depute social workers to the villages which are the soul of India, to educate the people and create



Dr A V Srinivasan

awareness among them about the health and social risks of such addictions. Grassroot level Primary Health Centres are the Centres of Excellence for imparting such awareness right from the villages up to the cities. The Government, and corporates through their CSR efforts, must address this area once the lockdown and pandemic crisis is over. This is a psychosocial issue that must be addressed for a healthy and socially responsible society both at the village and urban levels.

As it is important to identify the people who are addicted to the substances, Dr Srinivasan explained the signs and symptoms of these addictions during the lockdown due to non-availability of alcohol and tobacco, and how to deal with the addiction post lockdown.

Alcoholism

The factors that affect alcoholics when deprived of alcohol (as is prevalent during the current lockdown period) are Stress, Anxiety and Depression (SAD). It is significant to note that the World Health Organisation (WHO) has strongly advised against drinking alcohol during the Coronavirus pandemic as it adversely affects the immunity system so that the body is more prone to the Coronavirus infection.

There are 8 signs by which alcoholism can be detected. Many are even unaware of their own alcohol-dependency or in their family and among friends. The alcoholic:

1. avoids taking responsibility for his own condition,
2. is unconcerned about others,
3. drinks to cope with stress,
4. is confused and irritable,
5. is aggressive and violent,
6. tends to drink alone (not just social drinking),

7. consumes gradually increasing quantity of alcohol, due to 'tolerance building', (*Initially, the hormone dopamine, which is responsible for the 'kick' sensation, is released with the first drink. In alcoholics, it requires an increased number of drinks for release of dopamine to experience the 'kick'.*)

8. exhibits impulsive and uncontrolled behaviour, and is unconcerned about its consequence.

One must seek professional help while dealing with the addiction. During de-addiction, the alcoholic could experience severe withdrawal symptoms like tremors, seizures and erratic behaviour. Professional help is critical in dealing with these conditions and nursing the alcoholic to recovery.

Smoking Tobacco

With the non-availability of tobacco on sale during the current lockdown, addicted smokers can experience an acute craving for a cigarette. If the abstinence continues, the craving peaks and the cigarette addict could display such symptoms as anxiety, anger, headache, constipation, smoker's hacker cough, depression, decreased heart rate, insomnia and fatigue.

Dr Srinivasan recommends the 'STAR' programme as an effective strategy to quit smoking: **S**et a 'quit smoking' date, **T**ell family and friends about the resolution so that they are supportive in the effort,

Anticipate and plan for challenges that the quitter is bound to face during the abstinence,

Remove all tobacco products from reach.

During this programme, it is important to consult a doctor for professional help.

In addition,

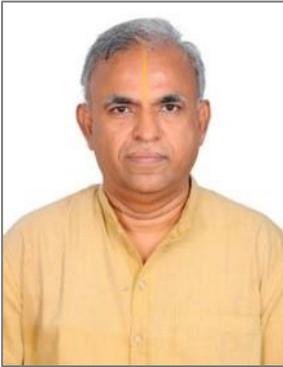
- think positively.
- maintain a healthy and planned diet. It has been observed that smoking is enjoyable after a non-vegetarian diet. A diet containing fruits, vegetables and cheese leaves an unpleasant taste when smoking a cigarette. Similarly, smoking is enjoyable after a fizz drink, coffee or tea, and therefore such liquids should be avoided. Water or fruit juices, especially tomato juice, leaves an unpleasant taste during cigarette smoking.
- avoid those places that are frequented for a smoke as they act as triggers for craving.
- In case of craving, apply the 5-minute counteraction – exercising, moving with healthy and positively inclined people, and diverting attention away from the craving.



It takes personal resolve and will power, to stop any addiction. The Government and its people have the moral responsibility to redeem the society from the social harm of substance abuse and addiction.

Encourage High Stakes, Short-Duration Research in Critical Areas of Science and Technology in the Wake of the Corona Challenge

By Susan Koshy, Editor-in-Chief (Apr 2020)



Dr Dhamodharan

Taking a cue from the survey conducted by PreSense, the Editorial Team sought the expert opinion of Dr R Dhamodharan, Professor, Department of Chemistry with the prestigious Indian Institute of Technology, Madras (IITM). Dr Dhamodharan shared his views on how the knowledge of researchers in India can be utilised through collaboration with potential companies within the country and abroad for the manufacture of health-related products. He also explained how our own scientists and researchers, who are of global standard, can be motivated to develop new findings that will benefit the country in the future, even if we have missed the bus in the past. Excerpts:

Q1. We have seen India emerging successfully in the past from challenging situations. In the current pandemic crisis situation, how can India tap the opportunity to emerge at the forefront from this challenge, say in Science & Technology?

Dr Dhamodharan: We have the knowledge base in India for the development of state-of-the-art products in the field of Science & Technology. We need the know-how and an organic

system consisting of knowledge and need coming together to put it into production for the market. For this, India must look at collaboration with potential manufacturers who have been successful in the field. Taiwan, South Korea, Japan, Germany and Austria have shown a fair amount of success in dealing with the pandemic situation and controlling the spread.

In India, nearly three decades back, we had the knowledge to develop Polymerase Chain Reaction (PCR) and Rapid Antibody Test, which are key in detecting infected people. However, the Government then was neither impressed with the scope to develop that knowledge for the production of PCR and Rapid Antibody Test (*aka* Rapid Diagnostic Test or RDT) nor had the finance to allow the import of restriction enzymes. Today, countries like Canada and USA that focus on research have emerged as key producers of PCR and RDT kits to cater to their entire population while India has lagged behind with insufficient number of kits to cater to its own population. *(Note: PCR is a fast and inexpensive technique used to amplify or copy small segments of DNA. While trace amounts of a sample of DNA are necessary for molecular and genetic analyses, and the study of isolated pieces of DNA is nearly impossible without PCR amplification. PCR is valuable in a number of laboratory and clinical techniques, including DNA fingerprinting, detection of bacteria or viruses and diagnosis of genetic disorders.)*

The present generation of scientists and researchers should be challenged to explore new innovations in the field of science and technology through a novel means of throwing up a national high-stakes challenge with attractive awards. It must be of short duration with demonstrable results. It is preferable that the existing institutional mechanism is kept away from this alternate model while continuing to do what is good. The alternative model would motivate capable people with a daredevil attitude to take up the challenge and deliver successful results. The Government must also

promote/encourage collaboration with potential manufacturers to develop the knowledge brought out by these researchers, for large-scale manufacture for the benefit of the country and the global market. For example, Germany has recently concluded a national challenge and at least twenty products including a more simplistic ventilator, are likely to be produced on a mass scale within the next few months.

Here in India, the practitioners and researchers of Siddha, Ayurveda and other alternatives to allopathic medicine have been claiming remedies for the Coronavirus. If patient-volunteers are willing to undergo these alternate treatments as a substitute to allopathic treatment, they must be enabled as we would be

The present generation of scientists and researchers should be challenged to explore new innovations in the field of science and technology through a novel means of throwing up a national high-stakes challenge with attractive awards.

missing out on the opportunity provided by the critical moment to test these methods. The results from such studies would be useful in dealing with critical health challenges that we might encounter in the future. These researchers can be challenged with attractive incentives, to prove their claims with trials as is being done by the Oxford University in UK. Such incentives and motivations will drive Indian researchers who are comparable with world class scientists, to come out with positive findings and solutions.

Q2: How can industry and research institutions collaborate?

Dr Dhamodharan: This Corona crisis has opened up a lot of opportunities for researchers in all domains. Currently, the

coordination between the industry and the research institutions is much less organic than it ought to be. Industries like health, telecom, automobile and information technology should use research institutions like IITs and IISc to develop the research in their respective domains to suit public needs. This will help India to manufacture devices and equipment using indigenous technology, without depending on imports from other countries. We could use private funding and more accountable research in critical areas in areas where we depend on foreign countries.

Laughter is the Greatest Medicine on Earth

'Laugh until your belly hurts, and then a little bit more'

By Susan Koshy, Editor-in-Chief (May 2020)



Laughter is a non-verbal emotional expression. It is a physical reaction to certain external or internal stimuli. It is a social emotion that we also use to make social bonds.

Laughter can arise from such stimuli as tickles, or from humorous stories or thoughts. It is normally considered a visual expression of a positive emotional state such as joy, mirth, happiness, relief, etc. However, it may also be caused by emotional states such as embarrassment, apology, or confusion to display nervous laughter or courtesy laugh. The

age, gender, education, language, and culture of a person can decide whether he will experience laughter in a given situation.

The Science of Laughter

Interestingly, there is a science for the study of laughter and it is called gelotology ('Gelos' in Greek meaning 'laughter' and 'logy' meaning 'study'). Gelotology was established in the 1960s to study the possible physiological and psychological effects of humour and laughter.

Laughter is a series of rhythmical, often audible contractions of the diaphragm and some other parts of the respiratory system. When we laugh, our facial expressions and pattern of breathing too change, and during a hearty laughter, the muscles of the arms, legs and trunk also move.

Two main chemical components in our body, viz endorphins and dopamine come into action during laughter. Endorphins, known as the natural happy hormones, are a group of peptide (protein) hormones which increase pain tolerance and also positively affect our emotions. Dopamine is a neurotransmitter and has a role in the central nervous system. When we laugh, endorphins are released from the pituitary gland into the blood and then into the brain and into the spine. During laughter, dopamine is released in the brain and then sent as a signal to the other nerves in the body. These hormones have a positive impact on the mood and emotions.

William F. Fry, Professor Emeritus at the Stanford University, USA and one of the pioneers in gelotology, after extensive research, advocates induction of laughter on therapeutic grounds, in alternative medicine. According to Fry, "Mirthful laughter has a scientifically demonstrable exercise impact on several body systems. Muscles are activated, heart rate is increased, respiration is simplified with increase in oxygen exchange - all similar to the desirable effects of athletic exercise." He also observed that the average

kindergartener laughs 300 times a day while the average adult laughs only 17 times a day. Life gets serious as we get older and it is easy to forget to laugh. We need to remember to laugh for our mental and physical well-being.

People generally laugh in response to humour or when tickled. But could just learning to laugh for no reason (artificial laughter) yield the same health benefits as from natural laughter? According to Mora-Ripoll, a specialist in mind-body therapies like therapeutic humour and laughter, the brain cannot distinguish between laughter that is induced by humour, and laughter for its own sake, viz. 'artificial laughter'. "The brain is not able to distinguish between these types," claims Mora-Ripoll. "Therefore, it is assumed that similar benefits may be achieved with one or the other."

The Laughter Club



**Dr Madan Kataria (centre)
with one of his Laughter Clubs**

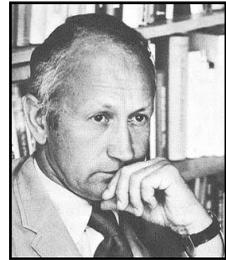
Physician and family doctor, Dr Madan Kataria from Mumbai, India obviously believed in this philosophy that we can derive great physical, mental and social benefits from laughing for no reason. He was also inspired by the facial feedback hypothesis, which suggests that a person's facial expressions can have an effect on the emotions. Thus, in 1998, he founded the Laughter Day and the worldwide

expressions can have an effect on the emotions. Thus, in 1998, he founded the Laughter Day and the worldwide

Laughter Yoga movement. Laughter Yoga combines yogic breathing techniques with unconditional laughter. Instead of humour to induce laughter, these sessions begin by using exercises that simulate the physical activity of laughter. The celebration of World Laughter Day is intended as a positive manifestation for world peace and to build global consciousness of brotherhood and friendship through laughter. It is celebrated with laughter by gatherings of people in public places. Today, there are thousands of Laughter Clubs in more than 105 countries.

Laughter as Therapy

Norman Cousins was an American political journalist and world peace advocate, born in 1915. In the mid-1960s, when he was in his late forties, Cousins was diagnosed with ankylosing spondylitis, a painful collagen illness that threatened to immobilise him. Only one in every five hundred people diagnosed with this condition, fully recovered. Cousins decided to combat this condition by first understanding the impact of his stressful lifestyle that led to his medical condition. He then set himself on 'reverse therapy' to repair his immune system. He took a course of vitamin C (ascorbic acid) tablets to help combat inflammation and repair his adrenal glands. In order to deal with the unbearable pain in his body, he watched some popular television comedy series of those times, viz. Marx Brothers and Candid Camera to humour himself to some hearty laughing sessions. He quickly discovered that just 10 minutes of induced hearty laughter gave him at least two hours of painless sleep. After several years of continuous laughter therapy and supplements of vitamin C, Cousins relieved himself of pain and the ailment, and lived up to 75 years of age, before dying of cardiac arrest.



Norman

What Happens to Your Body When You Laugh

Here's What Happens to your body when you laugh:

- *You burn calories:* A study by the Vanderbilt University, USA revealed that laughing for just 15 minutes a day can burn up to 40 calories.
- *Your brain is charged:* Laughter can send a wave of electricity as stimulus through the entire cerebral cortex (responsible for higher thought processes).
- *You get a boost of endorphin:* Laughter triggers the release of endorphins, the body's natural feel-good chemicals. Endorphins promote an overall sense of well-being and can even temporarily relieve pain, as was observed in Norman Cousins' case.
- *You relax:* The relaxed feeling you get after a fit of laughter is similar to the one you get after a workout. This feeling can last for up to an hour.
- *Your immune system gets a boost:* Laughing increases the body's production of antibodies and T-cells (cells that protect the body from pathogens and cancer cells) and helps boost the immune system and fight disease.
- *You increase your pain tolerance:* Experiments have shown that subjects, laughing and amused by comedies, tend to have a higher threshold to pain. The pain tolerance is also increased. This is attributed to the release of endorphins and dopamine in the body.
- *Your stress levels plummet:* Laughing helps in de-stressing. According to a research finding by the University of Waterloo Canada, people with a strong sense of humour are less depressed and anxious than those with a low sense of humour. Therefore, why stress out when you can laugh about it?
- *You reinforce relationships:* Laughter in a group helps form strong social bonds. The contagious nature of laughter can also heighten the level of endorphins being released, promoting feelings of togetherness and congeniality.

- *Your blood pressure plummets:* Laughter lowers blood pressure, and researchers have linked laughter to the healthy functioning of blood vessels, which can lower the risk of heart attack.
- *Your sense of humour improves:* Brain scans reveal that even hearing laughter triggers us to join in with laughter. Watch the following video for proof:
<https://www.youtube.com/watch?v=1veWbLpGa78>

Charlie Chaplin, British comic actor and filmmaker, better known worldwide as the greatest comedian on screen, making viewers laugh so hard to split sides, once said, “*A day without laughter is a day wasted.*” So, go ahead, and laugh your heart out! They say, “*Life is better when you are laughing.*”

The Dark Side of Laughter



The Joker
(Image Courtesy: mensxp.com)

Actor Joaquin Phoenix’s Oscar Award-winning character, The Joker in the movie of the same name, had a distorted character and disturbed behaviour with his sudden and recurrent episodes of uncontrollable and inappropriately hysterical laughing in awkward situations. This condition of uncontrollable laughter is a medical condition called Pseudobulbar Affect (PBA), occurring due to a “disconnect in the brain – between the frontal lobe (which controls emotions) and the

cerebellum and brainstem (where reflexes are mediated)," according to the American Stroke Association.

Those who experience PBA do not necessarily feel the emotions they display. Their uncontrollable emotional display is due to their brains'

The Funny Bone

The expression 'to tickle the funny bone' means to make someone laugh. The long bone at the arm (known as the humerus) starts at the elbow and goes up to the shoulder. The funny bone got its nickname because of that funny feeling we get after we hit it. The funny bone is not actually a bone. It is a nerve called the ulnar nerve, running down the inside part of the elbow. The ulnar nerve informs the brain about feelings in the fourth and fifth fingers (viz the ring finger and the little finger). When you hit your funny bone, you are actually hitting the nerve against the bone and compressing it. The result is an exhilarating feeling of numbness, tingling and pain that shoots through the area where the nerve runs – down the forearm and hand and into the ring and little fingers.



Crying is Good for Health

We cry when we are distressed. We can also cry out of joy. Either way, physicians say, crying has a cleansing effect, both emotionally and physically. Emotionally, a good tearful cry

eases out the stress of distress, and physically, it soothes and calms the body.



Interestingly, our body produces three kinds of tears – emotional tears which flush out stress and other toxins during crying, reflex tears which clear dust and irritants from our eyes, and continuous tears which lubricate our eyes and protect them from infections. Tears also lubricate the nasal passage through the tear ducts, and keep the nose moist and bacteria-free.

Therefore, for both men and women, tears are a sign of courage and strength, not of weakness. So, have a good cry when you need one.

The Migrant Workers' Issue – Why of the Problem, What Next for the Solution

By Susan Koshy, Editor-in-Chief (June 2020)



In the last issue of your eMagazine PreSense, we wrote an Editorial about the 'Ignored Plight of Our Migrant Workers' during the recent lockdown and how they faced a personal crisis and despair due to lack of income and sustenance.

The subject of the Migrant Workers has been taken up as the Cover Story for this month because of the concern over the continued uncertainty about the welfare of these workers. The three areas for examination are:

- Why did the crisis happen with the migrants recently?
- Was there a lacuna in the system or slackness by someone, contributing to this unfortunate situation?
- Is there any remedial course to ensure against such recurrences in future?

Migrant workers who moved out of their hometowns and villages to other states for livelihood, have been working mainly in the unorganised sectors of the industry and in an unorganised system with no records maintained about them at the state or employer's level. In the absence of any authentic records on these migrants, and with the lockdown in place, the only way to get some information about them was through the volunteers who were in contact with some of the stranded migrants in the state of Tamil Nadu, South India.

Ms Nishath, a qualified social worker, is associated with the trust of a hospital in Chennai, raising funds for surgeries to cure children's heart diseases. During the recent lockdown, Nishath started out by helping the family of her domestic help. Soon she was able to reach out to larger groups of migrant workers by networking with a local pastor (of the Don Bosco group), who has been doing extensive work with migrants, identifying the different groups, stranded by employers and agents in different pockets across the city of Chennai. Thus, she was exposed to a Pandora's box of woeful stories of the plight of the stranded migrant families she got into contact with.

Mr Bagu, who works in the media, has been associated with providing help and aid during environmental crises. He was actively involved in the 2015 Chennai floods, helping in the relief and rescue work.

We also sought the experienced opinion of a serving senior government bureaucrat experienced in technology, as well as that of Mr Devendra Oza, retired bureaucrat who had studied the issue of migrants five years ago.

Why Did the Crisis Happen with the Migrants Recently?

According to Mr Oza, India is a signatory to the protocol with ILO (International Labour Organisation) which seeks to guarantee dignified conditions of work to all kinds of workers throughout the world.

The Constitution of India also provides for the Constitutional Protection on Labour

**THE INTER-STATE MIGRANT WORKMEN
(Regulation of Employment) AND
Conditions of Service) ACT, 1979**

Laws, which is to protect workers against any form of exploitation. The Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979 provides for the migrant's regulated movement and deployment by mandatory registration of such labour by the employer if he hires five or more of them. The Act also spells out the facilities that should be extended to them as migrant employees. However, reality speaks another story.

Mr Oza said, "About five years ago, I studied the migrants who do almost all construction work in Tamil Nadu including high rise buildings. They generally come from Andhra Pradesh, and some of the other adjoining states. The central figure in this is the labour contractor who charges the builder a commission for every worker he provides him. The labour contractor picks up the required number of labourers and takes them to the place where the construction is, usually in Chennai city or any of the smaller cities like Trichy, Coimbatore, Madurai, Tirunelveli, Salem, Vellore etc.

These labourers build shacks for themselves and set up the basic kitchen, where they or their wives cook. They start work the following day, often helped by their children who are underaged. The more the number of people in a family available for work, the more the wages. They have no facilities and no schools where the children can go.

Quite often, after the project is completed, the same labour contractor takes them elsewhere they are needed - either the same city or elsewhere. These migrant labourers, once they join, live in a condition bordering on slavery. They have accepted such work because they have no source of income in their own villages.”

Since they are not hired by the employer *per se*, and are supplied by the labour contractor/agent, the employer is not bound by the statutory regulations to register them as employees. Since the labour contractor/agent is not the employer, he is not bound by law to register the names of the workers he brings over.

In such a scenario, when the unusual situation of COVID-19 pandemic and lockdown happened, work ceased and these migrants were immediately out of their jobs. Since the employers and the brokers were not bound by the law to take care of the workers, they were left in the lurch. Therefore, it would have been only on humanitarian grounds that those who brought them over (the agent) or the employer who had them on hire, could have saved their day. This did not happen.

Since the local government had not kept track of the system of employment of migrant workers with the employers and the brokers in the state, it was also not able to assess the number in this sector that were stranded. The migrant workers became the ignored and forgotten lot. This meant no income, no sustenance, no means of transport to go back home and no one to turn to for assistance or support.

It is reported that the Parliamentary Standing Committee for Labour, chaired by Shri Bhartruhari Mahtab, Member of Parliament, has recently written to State Governments, demanding an explanation on dilution of labour laws during the ongoing coronavirus (COVID-19) pandemic.

Could the Crisis Have Been Avoided? Was there a Lacuna in the System or Slackness, Contributing to this Unfortunate Situation?

Tada Periyasamy, senior Dalit leader and social worker, believes that the crisis happened because of the lack of a fool-proof system in place whereby the migrant workers' entry into another state had to be compulsorily registered in the state government's record. He alleges a nexus between the employers and the state labour authorities who overlook any deficiency in the compliance of statutory regulations. In the absence of such a mandatory system, the migrants' movement into the state was in no one's records. They were not accounted for when assessment for rations and relief money to be provided to the needy in the state, was done. Thus, only the Good Samaritans who tracked the migrant workers down to help, could reach them and support them.



Homeward Bound Migrant Worker Family
Photo: Bagu

Ms Nishath shared her story of how she by accident, became involved with the migrants, enabling her to facilitate and personally help some of the migrants with groceries, food and the means to return home. She was able to generate funds through her friends, coordinate with some local grocery shops and facilitate

through a local government representative to reach the migrants. But, in spite of many Good Samaritans, only a small fraction of the stranded migrants could be attended to. The rest began their journey home walking.

Mr Bagu recollected how he travelled 70km each way to and from the Tamil Nadu State border with Andhra Pradesh where he found hundreds of weary, hungry, thirsty, dejected and disillusioned migrants, trying to cross the borders as the police at the check posts discouraged them. Bagu said it took him several attempts of persuasion and convincing before the migrants trusted his intentions to help them reach home. They confided about how they felt deserted by the people who employed them, as well as the local government who did not provide for them. Most of the migrants he met were teenagers and youth. He said it was a distressing sight, almost like the post-war migration of 1947, with the migrants walking with no mask, no sandals and no food, and with loneliness staring from their eyes. In the course of the following weeks, Bagu with his friends helped to accommodate them in camps near the border with the help of the police at the borders, before arranging buses to take them to their home states in North and North-east India. About 80% of the thousands of walking migrants and those finally accommodated in trucks, swore that they would not come back from their home state.

If the employers or the local government had addressed their needs, it would have been a different story. When the establishments open up post-lockdown, the migrant workers would have been available and willing to be re-hired to resume working in the pending and future projects and contracts.

“While migrant labourers in many states are up in arms over lack of facilities given to them, including transport to their states, the more than 3.5 lakh ‘guest workers’ in 19,764 camps in Kerala have no complaints and are waiting for the dangers of the pandemic to pass.”

The serving senior government bureaucrat quoted the state of Kerala as a successful example, where the system of registration of migrant workers is being followed seamlessly for the past ten years. He said this process has helped both the government and the workers immensely. The government has a complete database

about the migrant workers with details from their Aadhaar Identity Cards. This enables the workers to enjoy Group/Medical /Life Insurance benefits and financial benefits. In the recent crisis, the database helped the Kerala Government to assess and monitor the number of migrants who stayed in the state, who needed to be paid the allowance for their sustenance, and who intended to return to their hometowns.

The migrants wanting to return home could apply to the State Migrants’ Welfare Board where they are registered, and their tickets and travel would be organised by the State Government in a similar manner the international passengers were assisted to fly back to their homes abroad, and from abroad. The media and the migrant workers in Kerala had complimented the State Government for their exemplary management of the workers and their welfare. The Economic Times publication reported, “*While migrant labourers in many*

states are up in arms over lack of facilities given to them, including transport to their states, the more than 3.5 lakh 'guest workers' in 19,764 camps in Kerala have no complaints and are waiting for the dangers of the pandemic to pass."

He added that the database enabled the state government to even track down any miscreants/fugitives among the migrants who might have moved states escaping from the law.

Is there Any Remedial Action to Ensure Against Such Recurrences in Future?

- 1) The unanimous suggestion by all the persons interviewed for this Cover Story was the regularisation of the migrants' entry and employment in the migrated states through registration of their identity and movements in and out of the state. This will ensure that their welfare too is taken care of. The suggestion is the issue of passes to the migrants on entry into the state. For successful implementation of this proposal, the migrant workers should be informed and educated on the relevance of obtaining identity cards/passes for themselves that permit them to work in the state and be entitled to the government-sanctioned benefits. When they are registered thus, the local government will have a record with details of the migrant workers in the state. This will enable the government to assess and provide for the rations, allowances and other government benefits that they are eligible for. Unregistered migrant workers should be deemed illegal and sent back to their home states. The practice in Kerala is a benchmark to follow.
- 2) Ms Nishath recommends that the local police could handle this exercise of registration of migrants in their jurisdiction to make it easier for every type of employer, including domestic, to register the migrant workers.

- 3) The police should be on the alert to raid places like fast food hubs like *pani-puri* which are usually run by migrant workers, to check if they are registered as per requirement.
- 4) Tada Periyasamy says that since there are already migrant workers in the states, preliminary steps could be initiated by the state government labour officers to register the migrants at their respective work places in the states. Even in case of a mishap or personal accident, his identity card would help in identifying the victim and extending the health insurance cover that he would be eligible for.
- 5) The senior tech-savvy government bureaucrat suggested that for sprucing up the management of the system, there should be coordination among the District Collectors through the social media (Whatsapp) at the intra-state level and even inter-state level, to monitor the movement of the migrant workers in case of their travel back home as in the recent case during lockdown. It would ensure smooth passage of the migrants across the districts of the state and across the state borders till they reach home.

Once the system of mandatory registration of the migrant workers with the local government is followed, the government will have a database of these workers to tap in case of another crisis as had happened recently.

The lacuna is apparently the lack of the will to do it.

Bank Mergers

by Susan Koshy, Editor-in-Chief (July 2020)

Introduction

In a path-breaking 1991 report on banking sector reforms, M. Narasimham, a former Reserve Bank of India Governor, had recommended mergers to form a three-tier structure with three large banks with international presence at the top, eight to ten national banks at tier two, and a large number of regional and local banks at the bottom. Then followed the P.J. Nayak Committee with the suggestion that state-run banks should either be merged or privatised.

Over the past couple of years, Public Sector Banks (PSBs) in India have seen mergers and the latest took place in the beginning of this financial year (1st April 2020). The focus of this cover story is the merger of Public Sector Banks in the light of this recent merger.

A bank merger is a situation where more than one bank pool their assets and liabilities to become one bank. In a merger, there is an anchor bank and an amalgamating bank or banks, where the amalgamating bank or banks get merged with the anchor bank. Mergers of Public Sector Banks have generally been done in the past to revive poorly performing banks as the risk from these banks are taken over by the better performing anchor bank. Some of the other advantages of such mergers are growth in terms of customer base, and size of the balance sheet and profits, even if the process poses challenges to a seamless transition. The merger is expected to create fewer and stronger global-sized banks to boost economic growth.

Merger of PSBs in 2020

On 1st April 2020, ten PSBs merged to become four large banks.

- Oriental Bank of Commerce and United Bank of India merged with Punjab National Bank to form the merged and currently second largest PSB, Punjab National Bank.
- Syndicate Bank merged with Canara Bank to become the merged and currently fourth largest PSB, Canara Bank,
- Andhra Bank and Corporation Bank merged with Union Bank of India to become the merged and currently fifth largest PSB, Union Bank of India, and
- Allahabad Bank merged with Indian Bank to become the merged and currently seventh largest PSB, Indian Bank.



The Government of India approved the amalgamation of public sector banks to bring down the number from 27 PSBs in 2017 to the current status of 12 PSBs, post-merger of April 2020. In 2019, Vijaya Bank and Dena Bank had merged with Bank of Baroda. State Bank of India ranks first among the PSBs. Six PSBs continue to remain independent for the time being, viz Indian Overseas Bank, UCO Bank, Bank of Maharashtra, Punjab & Sind Bank, Bank of India and Central Bank of India. There have been speculations circulating in the markets about the plans in the pipeline for the future course of action for these six banks.

The mega consolidation would help banks with scale comparable to global banks, and be capable of competing efficiently in India and globally. The greater scale and synergy would lead to better cost benefit, and impact the Indian banking system positively. Even though the stock market is

initially reacting negatively to the merger, with the shares of the anchor banks falling, in the long run, the position is expected to stabilise once the merger process is completed. It is believed that the adoption of best practices across the amalgamating entities would enable the banks to improve their cost efficiency and risk management, and also boost the goal of financial inclusion through wider reach.

Even then, there is much debate about the merits and demerits of bank mergers, since mergers are never a seamless process. For example, the Officers' Association is of the opinion that mergers is not good news, as 'India needs financial inclusion, and merger would exclude small customers from the banking map.' They argue that 'it is a myth to believe that by merging, the large banks would become globally competitive.' They cite the example of the banking crisis that happened in USA, where the big banks that were 'too big to fail, collapsed like a pack of cards.' Large global banks had collapsed during the global financial crisis while smaller ones had survived the crisis due to their strengths and focus on micro aspects. They feel that India cannot afford to take such risks by mergers into big banks.

Merits of Merger

Primarily, the chances of the survival of the underperforming, amalgamating bank increases as it gains the benefit of merging with the stronger anchor bank. Its customers too, stand to gain from the survival of the weak bank. This status of rescue and survival is vital for the country's economy. The national objective of financial inclusion and widening the geographical reach of banking is better achieved with merger, leveraging on the rural branch network and staff expertise in these specialised sectors for finance. With a larger capital base and higher liquidity, the burden on the central government to recapitalise the public sector banks over and over again will come down substantially.

Mergers also minimise the scale of inefficiency, which is otherwise pronounced in the case of the weaker bank. The merged bank is also better able to manage the risk, and NPA (Non-Performing Assets) portfolios.



Merger enables better integrated growth in the banking sector, as against a fragmented approach in the presence of multiple small and large banks covering overlapping geographical and sectoral areas for their

business. Merger enables the larger bank to cater to large corporates as generally they prefer to deal with large banks, with better capabilities to advance large corporate loans. Thus, a large bank can hold higher group exposure limits in advances to industrial sectors.

A merged anchor bank has an instant access to a large number of new customers from the amalgamating bank. It also gains more capital for lending and investments. This reduces the cost of banking operations. While on the subject of costs, multiple posts of top executive positions are done away with, resulting in further financial savings. There is improved efficiency and reduced cost of operations as employees will be reassigned, providing better efficiency ratio for business operations as well as banking operations which is beneficial for the economy.

A larger bank is capable of facing global competition and financial needs. At present, only SBI is listed among the top 100 banks in the world. It is imperative that the Indian banks gain greater recognition and higher global ratings to become a global player.

Demerits of Merger

Most of the problems arising from mergers are emotional and social in nature than technical or managerial. For example, employees, especially from the amalgamating bank are apprehensive about their future in the bank. This fear is not unfounded as roughly 30% of employees on an average, are deemed redundant, after a merger. Besides, staff who have been used to associating their professional identity with their earlier bank which is the amalgamating bank, have to cope with realigning their identity with the anchor bank. It is critical that the management of the merged bank maintain constant communication with its employees to reassure about their security and welfare so that employees are not distracted, and are able to work towards a smooth merger.

The customers who have been loyal to the amalgamating bank, could feel insecure about their portfolio in the new merged bank. Here again, it is critical that prompt, regular and reassuring communication by the merged bank is dispatched to all the old and new customers. It should spell out the steps taken by the bank for smooth inclusion and service of all the customers. If customer perception is not managed with frequent and careful communication, it could lead to loss of business and this is not good for the bank.

Conclusion

It is imperative in the national economic interest that poorly performing public sector banks be integrated with stronger efficient banks. The overall value of the merged bank generally increases after merger. This proves that the market believes that well-crafted and executed mergers will create value.

Bank mergers are complex procedures with the possibility of extraordinary payoff or extraordinary peril. It is therefore important to keep these benefits and dangers in mind while

merging the processes of the merging banks and the merged entity for successful merger. So far, the report card for the Indian banks that have merged, has been good and successful. Even the merger of the ten banks into four that happened in the peak of the COVID-19 pandemic, has been underway in a best smooth process under the given circumstances, with little inconvenience to customer and staff.

Resources Input:

Dr K.Prabhakar, Editorial Advisor

C. Badri, Former General Manager, Canara Bank

R Venkatesh, Corporate Trainer & Consultant

The Impact of Merger of Banks – Interview with Shri T.N. Manoharan, Chairman, Canara Bank

By Susan Koshy, Editor in Chief (July 2020)

In an exclusive interview, Susan Koshy, Editor in Chief, PreSense sought the views of the Chairman of Canara Bank, Shri T.N. Manoharan, since Canara Bank had undergone a recent merger in April 2020. Canara Bank was one of the anchor banks in the recent merger of Indian Public Sector Banks. Syndicate Bank merged with Canara Bank to become the consolidated entity, Canara Bank. We reproduce below excerpts from the interview. For the full text of the interview, please read from the following link:

<http://www.prpoint.com/doct/manoharan.pdf>

Shri T.N. Manoharan is Chairman of Canara Bank since August 2015.

Hailing from a freedom fighter's family with agriculture as occupation, Shri T.N. Manoharan is a Chartered Accountant of 37 years' standing. He was the President of the Institute of Chartered Accountants of India (ICAI). He has authored books on Indian tax law for professionals and students. He is an acknowledged teacher having been a visiting faculty of renowned Institutions.



T.N. Manoharan

Shri Manoharan was a Member of the Advisory Board on Banks, Commercial and Financial Frauds (ABBCFF), constituted by the Central Vigilance Commission (CVC). He was also a Member of the Appellate Authority, constituted by the Union Government with reference to the

disciplinary mechanism governing the accountancy profession in India.

He was honoured with several awards in recognition of his exemplary professional achievement and leadership, the most prestigious being the civilian honour 'Padma Shri' Award from the President of India, which he received in 2010.

Q1. Will the merger of banks help in better NPA and Risk Management? Would you please explain how it does?

After merger, the merged entity will have better infrastructure, resources and bigger scale of expertise in place for better NPA and Risk Management practices and to face the emerging challenges in a more prudent manner.

Q2. What is your view on the problems arising due to mergers and acquisitions?

It is merger of equals, with the banks in the same environment and having the commonality of services. In the case of merger of Syndicate Bank with Canara Bank, we have done premerger due diligence. Both had culture of conservatism, efficiencies and playing within the defined appetite of risk.

There is a minor challenge in the Technology front. Even if two banks run on the same CBS (Core Banking System) platform, its implementation is different in different banks according to the products offered and processes adopted by each bank. Technology integration may take a little time to fully integrate, and we are doing it in a planned manner. In spite of the complexity and efforts required, IT Integration provides the opportunity to streamline the systems and choose the better products for the amalgamated entity.

Q3. Bank mergers go beyond merger of the books of accounts and technology. It entails merger of different working culture of the staff. How can this be dealt with for the best seamless merger?

We need to acknowledge the merger as an instrument to strengthen the banks against various economic shocks which otherwise will be very difficult to sustain as an individual bank. We also need to thrust cultural realignment without prejudice against/in favour of the workforce, with mixed deployment at all levels with shared responsibility and hand holding. Similarity of culture has ensured uniformity of behaviour and attitude. The expected synergy is almost achieved. We have the mechanism to receive continuous feedback to understand employees' concerns and issues. Before merger, teams from both the banks have collectively unified policies by adopting best practices, policies and procedures.

Q4. Large global banks had collapsed during the global financial crisis while smaller ones had survived the crisis due to their strengths and focus on micro aspects. In this scenario, how would you support mergers?

During the 2008 financial crisis, US banks and other big financial institutions were deemed 'too big to fail' and it was sub-prime lending which caused the crisis. A study released from a Federal Reserve Bank (USA) shows that a surprising number of community banks not only survived the financial crisis — they thrived. A 'thriving' bank is one that earned a continual CAMELS rating of 1. (CAMELS is a bank-rating acronym that stands for six examination factors: Capital Adequacy, Asset Quality, Management Quality, Earnings, Liquidity and Sensitivity to Market Risk). So, the banks which had high governance standards and committed for quality growth thrived.

The Public Sector Banks' reform agenda and merger of banks remain focused on improving corporate governance, increasing competitiveness, operational efficiencies and improving various financial ratios.

Q5. What are the challenges that you are facing or expect to face in this exercise of synergising the merged entities?

The main challenges for the amalgamated bank are IT Systems Integration, IT Surround Applications Integration, Data enrichment and cleansing, all of which are critical for migration and further, the amalgamation process involves significant execution risks given the complexities around business and people, with potential to distract the top team leading to loss of momentum on current business as well as transformation initiatives.

To overcome these challenges, the Bank has prepared a comprehensive blueprint for version upgradation, integration of applications, networks and infrastructure, and a separate cell 'IT synergy' is established to take care of all the technology related issues, and milestone wise progress is being monitored on a regular basis. To achieve amalgamation timelines, many activities are being done parallelly with the support of various stakeholders and we are confident of achieving the intended benefits of amalgamation in the process.

Q6. Generally, how long does a complete synergy of the two entities to form the merged unit take? What does the process involve?

With two successful mergers having taken place in the recent past in India viz. merger of State Bank of India with five of its associate banks and Bhartiya Mahila Bank, and amalgamation of Vijaya Bank and Dena Bank into Bank of Baroda, the way forward was very clear. Best practices adopted in the process

of the amalgamation of these banks have been considered and adopted while implementing amalgamation of Syndicate Bank into Canara Bank.

In our Bank, we have planned to complete the amalgamation process including version upgradation latest by 31st March 2021. However, in view of the present COVID situation, there may be some delay in completing the process. We are of the opinion that to realise complete synergy benefits – both Cost Synergies and Income Synergies, it may take 2-3 years.

Q7. Customers, particularly old-timers have some emotional attachment to their respective 'small' banks. How would you deal with this category of customers?

The thrust is on giving best customer service and there is no difference in service, whether a customer belongs to transferor bank or transferee bank. Suitable guidance and instructions have been given to all branches to extend courteous and qualitative service to all the customers.

Q8. How will the agriculture sector, SMEs and poor people get the benefit from the merged big banks?

Merged banks with wider geographical spread and tailor-made schemes can play an important role in credit flow to agriculture and small enterprises. In India, where, the reach of banking is an issue from financial inclusion perspective, there is merit in considering access to bank credit and services through expansion of banking network in unbanked and under-banked regions.

The large bank with its enhanced size, network of branches including better regulatory prescriptions and corporate governance will be able to serve the credit needs better through relationship banking in financing agriculture and SMEs (Small and Medium Enterprises).

A bigger bank can invest higher amounts towards conducting outreach programmes to farmers in the form of technology, marketing and service staffs. Big banks with enhanced capacity to increase credit and bigger risk appetite can venture into new and innovative areas of financing. A bigger bank can provide credit at cheaper rate due to economies of scale. The combined portfolio of both the banks has led to a diversified base, thereby making it possible to leverage in a better way in the amalgamated entity.

Dedicated attention is given to all clients through exclusive SME processing hubs, widened network of SME specialised and SME focus branches, thereby ensuring that the existing customers/business is not lost to the peers. Further, merged entities would come out with more customer friendly offerings that would benefit the existing and proposed clients.

NEP 2020 – Education Policy on a Revamp

By Susan Koshy, Editor in Chief (Aug 2020)



(Image Courtesy: mhrd.gov.in)

Introduction

Recently, the Indian Government-approved National Education Policy 2020 (NEP 2020), was in the news and was widely discussed about its impact, as against the existing Policy. As the introductory line in the Policy emphasises, 'education is fundamental for achieving full human potential, developing an equitable and just society, and promoting national development'.

Education could mean different things to different people. Education is defined as the process of facilitating learning or acquiring knowledge, skills, values, beliefs and habits to imbibe them for life and practice. There are various methods to impart education viz teaching, training, storytelling, discussions and research. But true education happens not just within the walls of a classroom with a salaried teacher but outside the walls too. Education is broadly classified as formal, informal and non-formal. Formal education happens within the classroom with a structured curriculum and syllabus. Non-formal education generally happens beyond the walls of the classroom but usually within a structured curriculum and syllabus, possibly through observations, conversations and experiences. Informal education falls outside the curriculum and the classroom (physical and virtual). Personal learnings

from family, peers, society and personal experiences are examples of informal learning.

NEP 2020 addresses the structured education policy. It has taken centre-stage in the media and the people at large because the new Policy recommends a remodelling of the current education system so that students “not only learn but more importantly, learn how to learn”. If implemented seamlessly, NEP 2020 would address late Dr APJ Abdul Kalam’s conviction that “all of us do not have equal talent but all of us have equal opportunity to develop our talent”.

Initiation of NEP 2020

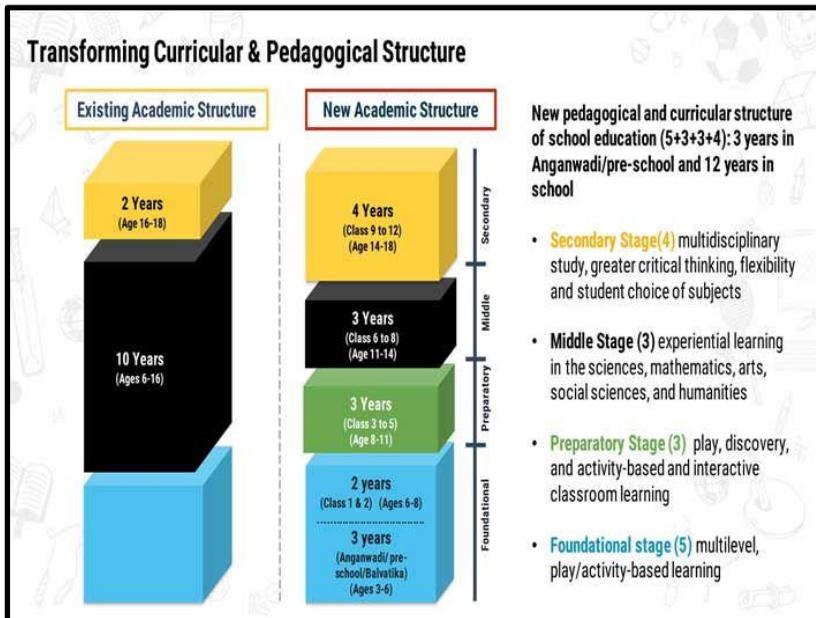
NEP 2020 replaces the National Policy on Education 1986 (modified in 1992). The first education policy of the country was enacted in 1968. The latest education policy was initiated in 2015 and after some intervening draft reports and amendments, in 2017, a Committee was constituted under the chairmanship of Dr K Kasturirangan, former chief of ISRO (Indian Space Research Organisation) and Padma Vibhushan (second highest civilian award of the Republic of India) recipient. The other Committee Members were:

- Vasudha Kamat, former Vice Chancellor, SNDT University, Mumbai;
- K J Alphonse, Retired Bureaucrat;
- Manjul Bhargava, Professor of Mathematics, Princeton University, USA;
- Ram Shankar Kureel, Vice Chancellor, Baba Saheb Ambedkar University of Social Sciences, Mhow, Madhya Pradesh State;
- T V Kattamani, Vice Chancellor, Indira Gandhi National Tribal University, Amarkantak, Madhya Pradesh State;
- K M Tripathy, Chairman, Uttar Pradesh High School and Intermediate Examination Board
- Mazhar Asif, Professor of Persian, Guwahati University;

- M K Shridhar, Member, Central Advisory Board of Education & Member Secretary of Karnataka Innovation Council and Karnataka Knowledge Commission.

The final submission of the draft of the new education policy was made to the Hon'ble Minister of Human Resources Development, Government of India in May 2019. The Government of India stated that NEP 2020 was formulated after considering nearly 2 lakh suggestions taken from 2.5 lakh Gram Panchayats, 6,600 Blocks, 6,000 Urban Local Bodies and 676 Districts. These statistics reflect efforts towards a people-participative and inclusive policy.

School Education



(Image Courtesy: Times Now)

NEP 2020 overhauls the structure of education of students from pre-school up to post-school higher education. The new structure introduces three additional initial years (from three years of age) of the total five years of foundational education that are formative years of activity-based learning. The post-school higher education is a four-year education structure as against the current three.

Some of the key features of the schooling structure recommended by NEP 2020 are:

1. Early Childhood Care and Pre-School Education that forms the foundation of learning because "Over 85% of a child's cumulative brain development occurs prior to the age of 6, indicating the critical importance of appropriate care and stimulation of the brain in the early years in order to ensure healthy brain development and growth." It involves play-based, activity-based, and inquiry-based learning. This will include indoor and outdoor play, puzzles and logical thinking, problem-solving, visual art and craft, drama and puppetry, music and movement, in addition to regular classroom learning. It also includes a focus on developing social capacities, sensitivity, good behaviour, courtesy, ethics, personal and public cleanliness, teamwork, and co-operation. The foundation stage of schooling covers three years of *Anganwadi* or pre-school, followed by two years of regular schooling in classes 1 and 2 (covering ages 6-8 years). The remaining stages of schooling are preparatory (classes 3 to 5 covering ages 8-11 years), middle (classes 6 to 8 covering ages 11-14 years) and secondary (four years in two phases of class 9 and 10, and classes 11 and 12).
2. The student will enjoy the flexibility of choosing subjects from across the streams, as against the current fixed menu of subjects.

3. A three-language policy to introduce the student to multi-language proficiency, with emphasis on the local language/mother tongue till class 8, to encourage proficiency in one's native language. Sanskrit, recognised as the rich, classical, scientific and enriching ancient language of India, is recommended for inclusion in the three-language formula to encourage the student to learn and appreciate its rich Indian heritage.
4. Focus of the education is towards learning how to learn as against the culture of rote learning. To achieve this, the curriculum content is to be reduced to core essentials, and provide more space for critical thinking and inquiry-based, discovery-based, discussion-based, and analysis-based learning.
5. Emphasis on learning about the ancient "Indian Knowledge Systems" that have got lost in the realms of the current system of education that still bear colonised (British) influence. Inclusion of basic ethical reasoning, traditional Indian values and all basic human and constitutional values. Such value-based education is critical in grooming culturally and ethically rounded citizens to carry India forward to wholesome development.
6. Equipping with well-trained and motivated teachers to effectively impart meaningful education to the students. The Policy envisages a four-year integrated B.Ed (Bachelor of Education) degree from multi-disciplinary universities by 2030.
7. Inclusive and equitable education so that every child gets the opportunity to learn and excel, irrespective of the social background or birth. There are suggestions on ways to bridge the gap in the opportunities available for education for certain vulnerable groups of the Indian society termed the Socially and Economically Disadvantaged Groups

(SEDGs). Nourishment at school right from breakfast onwards for underprivileged school children is emphasised for implementation to ensure against dropouts and malnourished children.

8. Board level assessment of students are recommended to encourage consistent performance over the years of education instead of a bullet-style assessment at the end of secondary schooling as is prevalent in the current education structure.

Higher Education

1. Undergraduate degree to be of either 3 or 4-year duration, with multiple exit options within this period, with appropriate certifications, as certificate after completing 1 year in a discipline or field including vocational and professional areas, or a diploma after 2 years of study, or a Bachelor's degree after a 3-year programme. The 4-year multidisciplinary Bachelor's programme, would be the preferred option since it provides the full range of holistic and multidisciplinary education.
2. As in the case of schooling, university education to be holistic and multi-disciplinary in line with traditional Indian education as in Nalanda and Takshashila, and with the integration of vocational education programmes into mainstream education in all education institutions. Quality academic research in all fields of higher education is to be encouraged through a new National Research Foundation.
3. University affiliations and deemed university status to be done away with and instead autonomy to be given to colleges to grant degrees. The M.Phil Course will be discontinued immediately.

4. Top-rated global universities to be facilitated in India and Indian universities to go global.
5. The option of Open and Distance Learning (ODL) to be available to the student. ODL programmes will aim to be equivalent to the highest quality in-class programmes available.

Regulatory Mechanism

The Committee has recommended some stringent regulatory mechanisms to ensure the standards and procedures are adhered to, to maintain a consistently high standard of education at school and higher education levels. It also covered the essential infrastructural and related facilities that must be provided and maintained in the educational institutions. It is noteworthy that the Committee has made a special mention about provision of adequate toilets in the schools (a facility that is currently lacking or inadequate in most of the rural and government schools).

Conclusion

NEP 2020 is an ideal package for Vision India to emerge with a generation of well-grounded citizens with levels of high value in education, ethics and skills, to take the country far ahead in global standing and domestic sustainability. The challenge is in the seamless implementation of the recommendations. With almost every other policy and law in the country, the lacuna is in effective implementation that is marred by a shoddy and corrupt value system. The challenge therefore is in the implementation to the word and spirit of NEP 2020.

NEP 2020 – Exclusive Comments

– Dr A Sivathanu Pillai, Eminent Scientist, & Father of Brahmos Missile Project

- The Education Policy lays particular emphasis on the development of the creative potential of each individual.
- Countries which groomed their children in their own languages have now shifted their position, making children to gain proficiency in English as the second language. This is needed for acquiring scientific knowledge and business opportunities to compete in the globalised world. English may not be our language, but its status for global connectivity cannot be ruled out. Therefore, what we need is a two-language formula with mother tongue and English so that the load is less on the children to study. It is open for anybody to master many languages to become a genius.
- The policy encourages foreign universities among the top 100 in the world to set up campuses in India. Allowing foreign universities to establish campus is suicidal. Every good student will like to target foreign universities. Indian universities will lose their importance. Instead, Indian universities can be encouraged and given autonomy to have tie-up with world-renowned universities for higher level of research, technology build-up to get world ranking, to undertake research in specific areas jointly for Indians to get Nobel Prize. Give incentive to private institutions to bring excellent research.



***– Shri P Ravi, Former Regional Director,
National Institute of Open Schooling (NIOS)***

Though belated by 34 years, NEP 2020 is a well thought out and designed Policy for quick implementation and effective monitoring using technology. The key features that especially stand out in the Policy are:



- focus on early childhood care, emphasising not just care but also the cognitive and physical development of the child under the care of specifically trained teachers, and
- Local language policy that enables students to learn core subjects in the local language of convenience in the formative years of education. Being a scientifically proven effective method in learning, immediate implementation as a compulsory section of quality education in local language even in English medium schools is recommended.

The Economic Consequences of Covid-19

By Dr. K. Prabhakar, Editorial Advisor (Researcher in Social Forecasting) (Sep 2020)

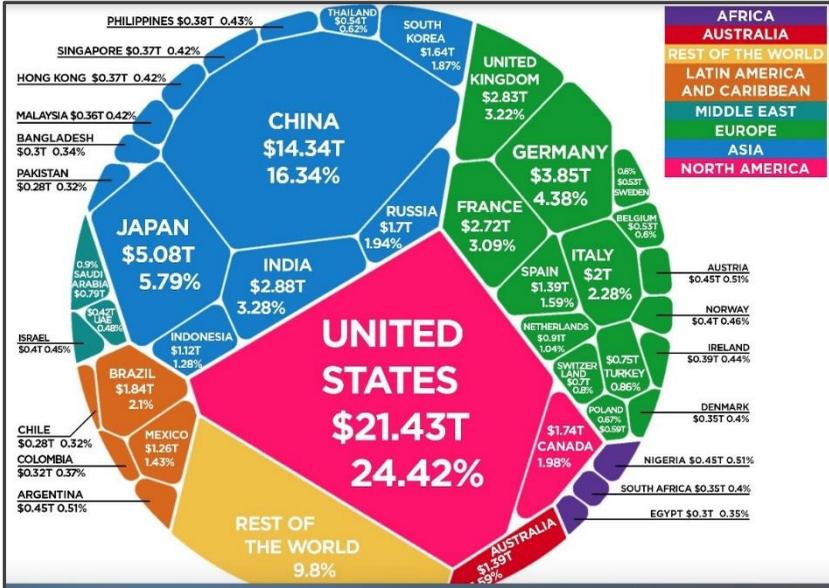
Introduction

The pandemic has economic consequences. Lockdown means complete stoppage of work except for essential services. What kind of an impact will it have on the country's economy? Will it be temporary such that as soon as the lockdown is lifted, it will be business as usual? Economists argue that short-term impacts will affect long-term economic growth. What are the short-term impacts? What are the economic responses by way of monetary and fiscal responses? Where does India stand concerning these responses in comparison to other countries? As a civil society, what do its people need to do? These are some of the questions to be addressed here.

The Indian Economy

Gross Domestic Product (GDP) represents the money value of the total goods and services produced in a country during a particular period, generally a year. It is assumed that the higher the GDP, the better the country's economy, although this is debated by some economists. Let us assume that it is a rough indicator. The four major components of GDP are:

- Private consumption, expenditure or purchase of goods and services by households;
- Investment expenditure;
- Government purchases of goods and services such as salaries paid by the government and purchase of services by the government.
- Net exports, *ie.* exports minus imports.

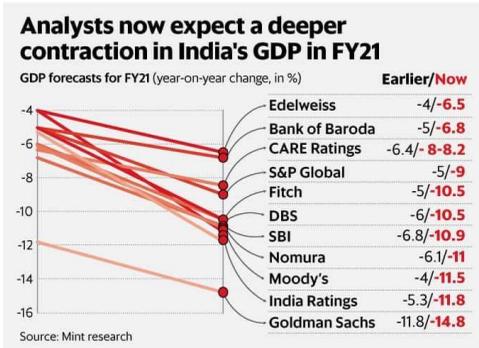


Relative GDPs of the World

Therefore,

1. If households spend more money on goods such as durables (refrigerators, cooking equipment and others) and non-durables, the GDP will increase.
2. If more investment takes place, it will increase the productive capacity of the economy and more growth.
3. The higher the government expenditure, the higher the GDP. (That does not mean it can spend any amount).
4. The higher the exports and the lower the imports, the higher the GDP.

India's share of the world GDP is 3.28%, which is higher than that of Russia, Brazil, France, and Italy. However, it is thinly distributed among a population of 1.3 billion, giving rise to low per capita income. Analysts across rating organisations posit top position in the emerging markets space to the fifth position. This is not unexpected as India had gone for a total lockdown. The natural consequence is a contraction in its economy.



Government's Response

During the pandemic, the GDP in India shrunk by 23.9%. These figures are for the formal sector and do not include the informal sector which represents 85% to 92% of the people who are employed, for which the impact will be more severe. The shrinking of the GDP has led to unemployment.

Robust social and physical infrastructure and the public health system are likely to address the issues of pandemics. The social divisions in India hinder, and the physical infrastructure is inadequate. The public health system in India is yet to achieve any significant milestones. The public health system is a **conglomeration of all organised activities** that prevent disease, prolong life, and promote the health and efficiency of its people. Some of the highlights of the inadequate public healthcare are that 11.9% of all maternal deaths and 18% of all infant mortality in the world occur in India, ranking it as the highest in the world. Out of every 1000 children born, 36.6 of them are dead by the time they reach the age of five. Besides, the quality of the healthcare by way

of wrong diagnosis and corruption in treating patients also played a role in creating an inadequate healthcare system in India.

The Indian economy was showing fault lines with its growth shrinking to 3.5%. The banking system in India is driven by Public Sector Banks, Private Sector Banks, and Non-Banking Financial Companies (NBFC). For quick understanding, NBFCs do everything that a bank does but does not accept deposits from individuals. The failure of IL&FS and a slew of NBFCs plagued by frauds, financial imprudence, and corruption led to mounting Non-Performing Assets (NPAs). It is estimated that the NPAs of Public Sector Banks and NBFCs peaked at 10.36 lakh crore as of 31st March 2018. They have fallen to 9.4 lakh crore for the year 31st March 2020. (The latest figure up to August 2020 is not available.) Having large NPAs in their asset portfolio, the banks are not willing to take risks to fund any more business. The profits are used more for provisioning against NPAs. Transmission of interest cuts is yet to be implemented.

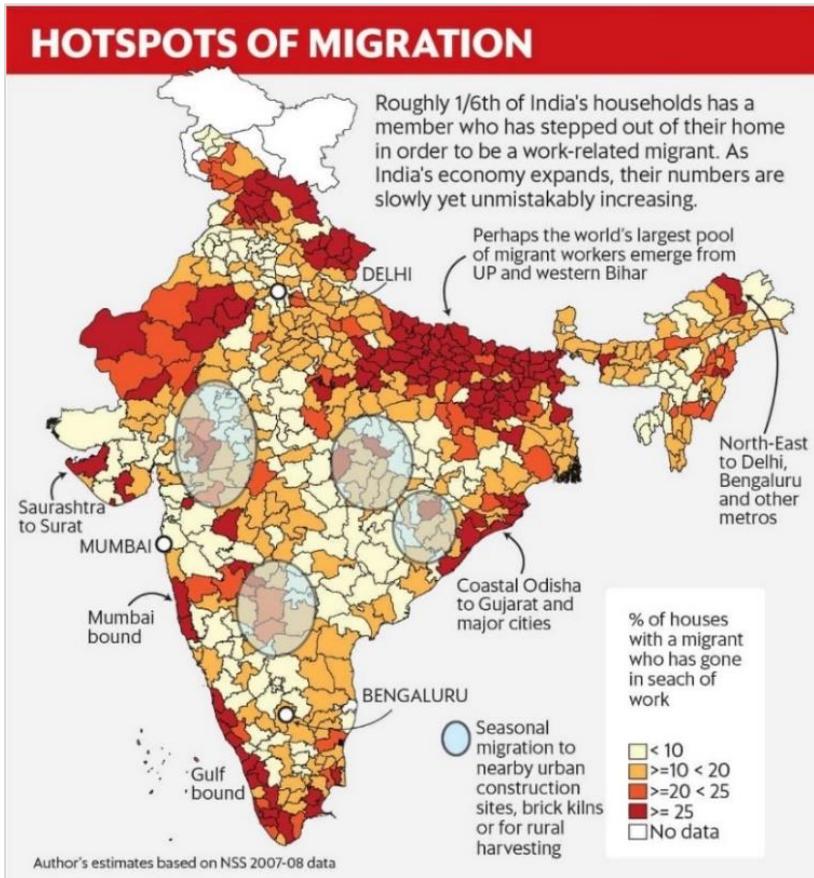
Employment Scenario During Pandemic (March-August 2020)

During the pandemic, Government of India came out with additional loan guarantee to MSMEs (Micro, Small and Medium Enterprises) to the tune of 3 lakh crore. These measures may have impacts on the medium-term for which data is yet to be made public. Another initiative is 'PM Cares'. The total stimulus amounted to 2% of the GDP. The United States of America spent 10% and Japan has spent 15% of GDP on Covid-19 response. If the public debt (currently 70% of GDP) is increased in India, the macroeconomic stability may get threatened.

While official data is yet to be made available, the Centre for Monitoring Indian Economy (CMIE) data reveals that salaried

jobs in India to the tune of 2.1 million out of 8.6 million (24.5%) were lost in August 2020. The Labour Force Participation Rate (LFPR, the number of persons employed, willing to work or actively seeking work in the working-age group of 16 years to 64 years) is 49.5%.

Agriculture and Covid-19



At a time when the Indian economy is facing its worst crisis due to the coronavirus-led lockdown, the 'above normal' monsoon is likely to provide some respite to the agriculture sector, which contributes nearly 17% of India's GDP and provides jobs to around 50% of the population. The monsoon rains were 7% above average this year, leading to a 7% increase in the crop sowing. The agricultural sector showed a growth of 3.4% during the pandemic, and is the only sector to have growth (CRISIL Report). The rains are a true act of God.

Migration and Covid-19

According to Chinmay Tumby, author of 'India Moving', and an expert in migration, approximately 16.67% of the Indian households have one member belonging to the work-related migrant segment (*see image*). The migrants are more circular. The majority of them migrate, not to settle there, as it happens in the case of migration to a country like the USA. In India, the male members move to the other parts of the country, leaving their women and their children back home.

Post-Covid-19

The principle of Hysteresis in economics refers to an **event in the economy that persists into the future**, even after the factors that led to that event have been removed. Hysteresis can include the delayed effects of unemployment, whereby the unemployment rate continues to rise even after the economy has recovered.

Once the cause *ie.* Covid-19 and its effects on employment are removed, the economy may not bounce back due to hysteresis. The people who went back to their native places due to the pandemic, may not return. A researcher posited that the workers are willing to be in their hometowns even if the wages are 34% less than the wages they would get in urban areas. If enough opportunities are provided in places

like Uttar Pradesh and Western Bihar, where a large number of migrant labourers reside, the migration may not happen to the level of the pre-Covid period. The loss of skills of this labour segment may have an impact on the skill inventory of the country. The prolonged lockdown of schools and colleges may also impede skill enhancement.

Expectation from the Society

Considering these challenges, the Covid management in India is exemplary and the credit goes to the visionary leadership of the Prime minister of India, Shri Narendra Modi for limiting the death rates and the spread of the virus by appropriate interventions considering India's huge population. *Atmanirbhar Bharat*, which translates to 'self-reliant India' or 'self-sufficient India' is the vision of the Hon'ble Prime Minister of India of making India "a bigger and more important part of the global economy", pursuing policies that are efficient, competitive and resilient, self-sustaining and self-generating. This strategy is likely to help India in the long run.

What the Civil Society Must Do

1. Follow social distancing and all the protocols for a foreseeable future.
2. Pay taxes and enjoy being a law-abiding citizen.
3. Experts suggest the economy may not come back to the 2018-2019 levels even after three years.
4. Avoid Optimism Bias (or the optimistic bias, which is a cognitive bias that causes someone to believe that they are less likely to experience a negative event. It is also known as unrealistic optimism or comparative optimism – *"I have not seen people whom I know get it and so, I will also not get it."*)
5. Conservatism in spending should help in trying times.

Indian Govt Passes Three Major Farm Bills as Part of Agrarian Reforms

By T.N. Ashok, Consulting Editor (Oct 2020)

The Indian Government has passed three major legislations in Parliament as part of its major effort to put agrarian reforms on track. The two major bills passed were – The Farmers Produce and Trade and Commerce (Promotion and Facilitation) Bill and the Farmers (Empowerment & Protection) Agreement of Price Assurance and Farm Services Bill. The third legislation related to Essential Commodities Act. All three legislations replace ordinances promulgated by the government before the onset of Parliament’s Monsoon session.

Reactions:

Prime Minister Modi in a series of tweets described the legislation as a watershed moment in the history of Indian Agriculture. The members of ruling party (BJP) called it a big bang reform. But the Congress led opposition dubbed the legislations as being “historic for all the wrong reasons”. The opposition demanded the bills be referred to a Joint Select Committee of the House for further examination of its provisions. BJP’s long-time and strongest ally Shiromani Akali Dal (SAD) was disappointed about the Bill and its minister in the cabinet, Harsimran Kaur Badal resigned from the cabinet over the issue.

What the Bills contain?

The first bill seeks to prohibit the state governments from collecting market fees, cess or levies for trade outside notified APMC (Agricultural Produce Market Committee) *mandis*. APMC is a marketing board established by a State Government to safeguard the farmers from exploitation by large retailers,

and to ensure that farm-to-retail-price spread does not become excessively high. It also removes inter-state barriers and provides a framework for electronic trading directly between a buyer and a farmer breaking state control over farmers, enabling them to choose the buyer and of course the price. This roots out money laundering practices too. State Governments are fuming over their alleged loss of control of farm produce and their distribution.

The infographic is set against a background of a smiling farmer's face. It is divided into two vertical panels. The left panel is titled 'MYTH' in a purple box and contains four bullet points in yellow. The right panel is titled 'REALITY' in a purple box and contains three bullet points in yellow.

MYTH	REALITY
<ul style="list-style-type: none">◆ The two new bills regarding agriculture market reforms are aimed at ending Minimum Support Price for farmers.	<ul style="list-style-type: none">◆ Farm bills are not going to affect MSP at all. The bill deals with additional trading opportunities for farmers outside the APMC market
<ul style="list-style-type: none">◆ The proposed laws are anti-farmers since the market force will decide their fate.	<ul style="list-style-type: none">◆ On the contrary, farmers can make more benefit by selling their produce to anyone by entering into an agreement. Middlemen stand removed from the process.
<ul style="list-style-type: none">◆ This is an act of taking away the powers of states by nullifying APMC yards.	<ul style="list-style-type: none">◆ States can still have APMCs under their law, but can't force farmers to sell only to them. This is about giving more choices to farmers.
<ul style="list-style-type: none">◆ Modi government pushing farmers to the sphere of exploitation by allowing contracts with big corporates.	<ul style="list-style-type: none">◆ Contract farming is already in practice under APMC laws. Some examples of contract farming are seen in Punjab (PepsiCo), West Bengal (PepsiCo) and Haryana (SAB Miller). Moreover, the UPA had also formulated laws to encourage states for contract farming.

Government's clarification – Graphics courtesy thetrupicture.org

The second Bill opens up the market further and allows farmers to sell directly to corporate entities engaged in agricultural trade. The big players are Walmart, Pepsi Foods, Reliance and ITC Agro. Farmers led by the Opposition fear that prices can be manipulated by the corporate lobbies to their advantage with their infrastructure for distribution, financial

and muscle power. But Government dismisses such fears as baseless, hoping that the competition among corporates will fetch a better price to farmers.

The third legislation is essentially an amendment seeking to take out some commodities from the essential commodities list – potatoes, tomatoes and onions, with the government justifying the move that removal of these commodities from the essential commodities list, will enable the farmers to stock these in their godowns or elsewhere and sell them when the market is favourable, instead of letting the huge, monopolistic middle-men do it.

Opposition's concern:

The concern of the Opposition is that the move undermines food security. But this is not true, says the Government, defending the legislations. The Government assures that the states still retain the power to control distribution and regularise it especially in times of exigencies like famine, shortages, wars etc. The legislations seem to strike at the heart of a big problem in the demand supply management, hoarders and black marketers. Under the new legislations, they are sought to be rooted out. In a nutshell, the Government is trying to open up the agriculture market, ensuring minimum price and food security. The Minimum Support Price (MSP) continues to hold good, to ensure fair price for the farmers produce.

Some farmer organisations are protesting, maybe because of lack of clarity on the MSP issue which they fear is being dispensed with, though actually it is not. The Centre would do well to reiterate their categorical assurance that the Government-administered pricing mechanism under MSP is not being dispensed with. The problem started with a massive protest by Haryana farmers, who blocked all roads and highways soon after the Bills were introduced. They feared

that the Bills were not beneficial to them. There were massive rallies and protests in Punjab too under the Congress Government, which in a democracy like India is quite understandable. And now, it is official news that after over a month of protests by farmers against the three farm laws enacted by the Central Government, a special session of the Punjab Assembly on Tuesday (October 20) not only **rejected the three laws of the Centre by a unanimous resolution** but also passed **Amendment Bills** removing Punjab from the ambit of the central laws. It would be a good academic and Constitutional subject for study, if all the non-BJP states in the country adopt a similar stand and pass similar Acts!

Minister's assurance on MSP:

Union Agriculture Minister Narendra Singh Tomar has said: "MSPs won't be touched at any cost. Not just these Bills, many steps have been taken to double farmers' income in the past six years. There is no doubt that farmers will continue to get MSP." Former PM and agriculturist Deve Gowda has expressed concerns over farmers' so-called plight saying: "As a farmer I am really concerned with issues related to the farm bills. The entire House, all of us are concerned about farmers. Farmers are the backbone of the country. The Prime Minister should explain why there is a hurry to pass the Bills amid the pandemic."

Whether the farm bills benefit the farmers or not, whether the legislations seek to double the farmers income or not, whether Opposition's criticisms of the bill that farmers will not actually benefit if the existing chain of demand and supply management is disturbed is something one can answer only when the law is enforced in right earnest and the results follow. Perhaps in the next few agricultural seasons, we will know the outcome.

Emergence of New Age Political Consultancies – Are Political Parties Getting Corporatised?

By K Srinivasan, Publisher and Managing Editor (Nov 2020)

In the recent elections in India, we have seen major political parties and candidates engaging professional consultants to manage their elections. Rulers and potential rulers seeking advice from experts, is not a new phenomenon in India.

Political Strategies by Internal Team

Even in *Mahabharata*, Lord Krishna functioned more like a political advisor to the *Pandavas*, and Sakuni for the *Kauravas*. In ancient India, every king had wise ministers to advise him on political strategies. During the freedom struggle, Pandit Nehru, Rajaji, Sardar Patel and many others planned strategies with Mahatma Gandhi. From ancient times, the people who provided strategies were from the team, and not outsiders.

Even in the post-Independence era, till 15 years ago, leaders of the various national and regional political parties worked out political and poll strategies on their own and they were highly successful. They never hired people to advise political or poll strategies. “Great leaders like Vajpayee, Advani, India Gandhi, and many others, worked out their political and election strategies on their own with the help of their internal leaders and workers,” says, R Nurullah, a senior political journalist with 40 years of standing.

Leaders Lack Connectivity with Party Workers

“The present-day leaders of big political parties do not have connectivity with their cadre and they do not get any feedback on the aspirations and feelings of the people and hence, they

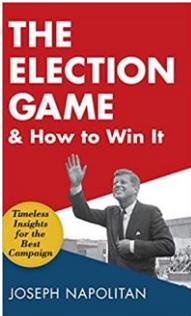
have to depend on outsiders for obtaining feedback and planning strategies. A new class of 'political leaders' has emerged in the recent years, and they function like corporate leaders. Unlike the earlier era, where top leaders were easily accessible to party workers, nowadays, it is difficult for any party worker to meet the leaders and give feedback. Since most of the leaders nowadays function only from their air-conditioned chambers, their connectivity with the people and the party workers is lost, so that they need a third person to give them the feedback", says N K Premachandran, fourth term Member of Parliament (MP) from Kerala State, representing the political party, RSP.

Agreeing with the above views, one of the poll strategists, who prefers to remain anonymous, says that in the earlier era, party workers were able to freely converse with their top leaders without fear. Presently, due to sycophancy, party workers and second level leaders do not share the correct feedback with their top leaders. He confirms that all major political parties are engaging outside professional consultants to undertake surveys and to work out poll strategies.

Global Scenario

Political strategists have been in existence since the advent of electoral politics, mainly in the USA, and later in India. However, these strategists were part of an internal team of a political party and not independent advisors.

The first organised political campaign can be traced back to 1896 with businessman turned senator, Marcus Alonzo Hanna successfully undertaking a campaign for William McKinley, the 25th President of the USA. As a corporate entity, Campaigns Inc., a consulting firm by Whitaker and Baxter in California, is said to be the first political consulting firm to get into the business in 1934.



Joseph Napolitan is said to have coined the word 'political consultant' and declared himself a political consultant in the USA. He has done more than 100 campaigns in the USA and other countries. He campaigned for President Kennedy in the 1960 elections. The New York Times newspaper described him in a 1968 profile, as the newest American phenomenon, the professional campaign manager and a pioneering campaign consultant. 'The Election Game & How to Win It' authored by Joe Napolitan, is one of the top selling books, despite its high price. This indicates the high esteem held for the man who helped give birth to the modern political consulting industry.

Many political consultants in the USA work not only for parties, but also for political action committees, which is a unique trend in the USA. Internationally, many parties/leaders from various countries have started engaging political consultants during their poll campaigns.

The Indian Scenario

The 1990-2014 Era

After the economic liberalisation in 1991, the emergence of the television (TV) media changed the campaign strategies. Political parties began owning TV channels to promote their parties. In 1993, Sun TV was started as an entertainment channel with the agenda of promoting the DMK political party. Later on, many more parties started their own channels.

In 1996, the BSP leader, Kanshiram slapped Ashutosh, a reporter with the NDTV news channel, when he was asked some uncomfortable questions. That led to the political parties thinking in terms of engaging professional agencies for

handling the media and appointing spokespersons to engage the media.

BJP and Congress began using professional public relation (PR) agencies like Good Relations India and Perfect Relations to handle media relations on their behalf. After 2004, national parties began using professional agencies in the states they were ruling (mostly in the North and the West), for election campaign.

Soon, national parties set up their own internal campaign managers, to professionally handle the campaign. Arun Nehru (Congress) Arun Jaitly (BJP), Narendra Modi (BJP), Pramod Mahajan (BJP) and Jairam Ramesh (Congress) emerged as good campaign managers.

The 2004 General Elections saw the emergence of 'themed-based advertisements'. Technology was used only to a limited extent in the 2004 General Elections. BJP projected Vajpayee as the Prime Minister (PM) candidate. For the first time in the Indian elections, a candidate was projected as a PM candidate. After 2004, political communication strategists emerged in a small way to support individual leaders at the regional level.

In the 2009 General Elections, both BJP and Congress used technology tools like the social media and SMS/telephone in their campaigns. Advani and Dr Manmohan Singh were projected as PM candidates of BJP and Congress respectively. BJP was the major user of technology tools. BJP lost the elections.

Till 2009, there was no concept of 'paid media'. Political parties appointed advertising agencies to plan and place their advertisements. Initially, many leading professional advertising and PR Gurus like Piyush Pandey, Sam Balsara, and Dilip Cherian were involved in advising leaders and running their election campaigns until the new breed of

branding, technology, and data science consultants arrived and changed the entire campaign landscape.

Narendra Modi (BJP) used technology tools like social media, 3D hologram, mobile phones, and smart phones in the Gujarat Assembly Elections in 2012.

The 2014 (Modi) Era



BJP War Room – Photo Courtesy: DailyMail

Political techno strategies were used in the 2014 General Elections. Professionals like Prashant Kishore supported the BJP campaign. A more professional approach towards the campaign, like survey, big data analytics, and micro-management of the campaign through technology, were used. New technologies like Augmented Reality (QR code) and Virtual Reality (like hologram) were also used. Even in 2019, new generation political consultants engaged by both BJP and Congress, used a mix of traditional and technology strategies.

Bihar's Prashant Kishore (IPAC), Karnataka's Sunil Konagalu, Tamil Nadu's Jhon Arokiasamy (JPG-PAC), Maharashtra's Girish Dhoke (JPG-PAC), and Maharashtra's Tushar Panchal (WarRoom Strategies) have contributed to end-to-end election campaigns for many leaders running for PM's (Prime Minister) and CM's (Chief Minister) offices.

Apart from these well-known consultants, there are numerous others who specialise in exclusive areas such as data science, opinion polls, party and candidate centric surveys, digital campaigns, political events, and voter outreach activations. Many public relations agencies have now started a separate wing for political consultancy.



Indian National Congress War Room – Photo courtesy: Huffingtonpost
Role of Political Strategies

Political consultants act as political strategists, brand strategists, and election or poll strategists. This is achieved by planning political narratives, moves and counter moves for leaders and parties, and campaign strategies and events to promote leaders, candidates or causes. They also provide media strategies for traditional and internet media.

Controversies

The Indian political system is engaging external professional consultants for the first time, to manage poll strategies. They conduct surveys, analyse data and suggest names for the selection of candidates. What was hitherto done by the political leaders, is now being done by outsiders. This is causing heartburn for the second level leaders. In many places, they are also protesting against the involvement of consultants.

The parties spend large amounts of money towards consultancy charges. Despite this, the consultants' team cannot work at the ground level. They engage a large number of educated professionals for undertaking surveys, collecting feedback and preparing reports. They have to depend on the party workers for execution of strategies.

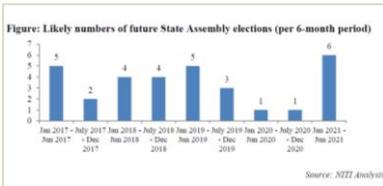
Notwithstanding the initial hiccups, the engagement of professional consultants has come to stay in India and it may further improve, according to R Jai Krishna, a media expert from Delhi. According to N K Premachandran, MP, a new class of corporate-styled 'political leaders' is emerging, who may not have direct contact with the people and the party cadre.

Are Simultaneous Elections Feasible?

By K Srinivasan, Publisher and Managing Editor (Dec 2020)

Background

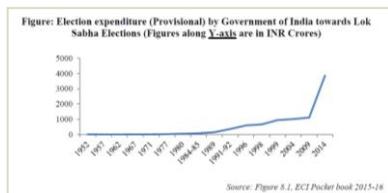
Recently, while addressing the 80th All India Presiding Officers' Conference, Prime Minister Narendra Modi urged the authorities to simplify the laws to enable 'One Nation, One Election', and a single voters' list for polls. He wanted the people to discuss the feasibility of 'Simultaneous Elections' for both Lok Sabha and State Assemblies.



'Simultaneous Elections' is not new to India. The first four General Elections to Lok Sabha (1952 to 1967) and various State Assemblies were held simultaneously. Thereafter,

due to the dissolution of some State Assemblies and the premature dissolution of Lok Sabha, the election cycle got disrupted. Besides the General Elections for Lok Sabha, the Election Commission has to conduct elections for five to six State Assemblies every year at different times, depending on the term of completion of the individual State Assemblies.

Conducting the Indian General Elections is the biggest event management in the world. Besides incurring a huge expenditure, the Election Commission of India (ECI) deploys more than 10 million



Government officials and security forces during this election period. Preparation of the voters' list involves expenditure and deployment of Government officials. This is in addition to the strain for the political parties, and a huge expenditure.

According to Narayanan Thirupathy, BJP Spokesperson, the Government spends around Rs.10,000 crores every five year towards the General Elections. According to him the political parties spent around Rs.30,000/- crores in the 2014 General Elections, and Rs.60,000/- crores in the 2019 General Elections.

Since elections are held every year for different states, the government machinery and the security forces are engaged in election duty, and routine official work gets dislocated. Other issues include (1) disruption of normal public life, (2) perpetuation of communal and caste issues and (3) adverse impact on the focus of governance and policy, for electoral gains.

The problems that arise due to the imposition of the Model Code of Conduct (MCC), have been articulated by the Parliamentary Standing Committee in its 79th report. The Committee states *"The imposition of Model Code of Conduct (MCC) puts on hold the entire development programme and activities of the Union and State Governments in the poll bound State. It even affects the normal governance. Frequent elections lead to imposition of MCC over prolonged periods of time. This often leads to policy paralysis and governance deficit"*.

The Prime Minister said that the political parties and the Executives were always in the election mode due to frequent elections in the country, and many of the development schemes could not be announced or implemented due to the Model Code of Conduct, applicable at different parts of the country. Further, the multi-phased elections (upto 7 phases) create more strain to the Government machinery and political parties.

Constitutional Provisions

The Indian Constitution (Article 83(2) and 172(1)) provides for a normal term of five years for the Lok Sabha and State Assemblies from the date of the first sitting. Since they do not have any fixed time, they could be dissolved earlier than its normal term. The tenure of the House cannot be extended beyond five years, except in an emergency situation.

Section 14 and 15 of the Representation of People Act 1951 empowers the Election Commission to notify and conduct elections to both Lok Sabha and State Assemblies, six months prior to the end of the normal term.

Other Countries

According to United Kingdom's Fixed-term Parliaments Act, 2011, the tenure of the Parliament is fixed at five years. Elections will be held on the first Thursday of May every fifth year. The Parliament can be dissolved only when the motion is passed by a two-thirds majority (including vacant seats), or when an alternate Government could not be formed within 14 days from a No-Confidence motion. Elections will be held only for the remainder period.

According to the Federal Republic of Germany's Basic Law (Article 67 – Constructive vote of no confidence), lack of confidence can be expressed only after electing the successor with a majority.

Reports of the Official Committees

The Law Commission of India headed by Hon'ble Justice B. P. Jeevan Reddy, in its 170th report on Reform of Electoral Laws (1999), suggests an end to elections every year, and insists on one election every five years.

The Election Commission of India (ECI) also wrote to the Government in November 1999, that the separate electoral rolls prepared by the ECI and State EC created confusion.

In 2015, the Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice in its 79th report analysed the 'Feasibility of Holding Simultaneous Elections to the Lok Sabha and State Assemblies'. They sought the views of all the political parties and stakeholders. After an in-depth study, the Committee accepted that there were challenges in frequent elections, and recommended 'Two-Phase' elections, Phase One for Lok Sabha and some State Assemblies and Phase Two after 30 months for remaining State Assemblies, grouping various State Assemblies together based on their tenure.

Since ECI has the powers to notify and conduct elections six months before the end of the term, the Committee has suggested grouping of the State Assemblies either by curtailing or extending the term to synchronise with the General Elections as a 'one-time measure'.

This could be implemented by a consensus with the political parties and through a Parliament resolution. In this process, assuming that this scheme is implemented from the 2024 General Elections after consensus, around 16 State Assemblies and Lok Sabha Elections will be held in the first phase in May 2024. The second phase of elections for the remaining State Assemblies will be held somewhere during November-December 2026 (midway of 2024 and 2029). The 79th Parliamentary Committee Report explains this proposal with a detailed chart.

Reactions from Political Parties

Some of the political parties like Indian National Congress, Trinamool Congress, NCP, and Communist parties have

expressed reservations about the executability and operational feasibility. This is the biggest challenge.

Prime Minister Narendra Modi had called for an all-party meet in June 2019 to discuss and arrive at a consensus among the political parties, on this issue. Out of 40 invited parties, only 21 were present and three shared their views in writing. Indian National Congress, Trinamool Congress, BSP, SP, DMK, AAP and Shiv Sena did not participate.

Criticisms

T K Rangarajan, former MP and Senior Leader of CPI(M) feels that this initiative would disturb the federal structure of our country, and only national parties would dominate, eliminating the regional parties. He also expressed the concern that the ruling party at the centre might create instability in the opposition party-ruled states, in order to bring the state under the President's Rule. He felt that such simultaneous elections were not implementable. He alleges that this initiative would be a politically motivated one, to bring the entire country under one rule.

“This initiative will disturb the federal structure of our country, and only national parties will dominate, eliminating the regional parties. this is a politically motivated one, to bring the entire country under one rule.”

- *T K Rangarajan. Former MP and Senior Leader of CPI (M)*

During discussions with apolitical people, there was apprehension expressed about regional issues fading away in simultaneous elections. Hence, the regional parties are reluctant to accept the proposed election reforms.

Expert Views

Former Chief Election Commissioner of India T S

“Simultaneous Elections is theoretically an attractive proposition. Suitable Constitutional changes are required. This would save enormous expenditure for the Government and political parties. Advantages outweigh disadvantages.”

- *T S Krishnamurthy,
Former Chief Election
Commissioner of India*

Krishnamurthy, speaking to PreSense, said that ‘simultaneous elections’ is theoretically an attractive proposition. He also said that Constitutional changes were needed to ensure fixed tenure of legislatures and transition provisions, giving right to extend or curtail tenure of existing state legislatures. He cautioned that simultaneous elections might pose administrative problems with deployment of more para military forces to maintain law and order.

T S Krishnamurthy, added that as a first step, before considering simultaneous elections, instead of multi-phased elections for Parliament and State Assemblies in the current system, we should hold ‘single day’ elections, excluding certain identified regions for security reasons. He agreed that ‘simultaneous elections’ would save enormous expenditure for the Government and for the political parties. He summed up saying that advantages outweighed the disadvantages.

Srinivasa Prabhu, Joint Secretary (Retired) of the Lok Sabha Secretariat and a Constitutional expert, speaking to PreSense, said that if a mid-term election was held for Lok Sabha or State Assemblies after a no-confidence motion without any possibility of a new Government, the election should be held only for the remaining period of the term of the House. He

said that none of the political parties were interested in dissolving the House, to face elections. They would therefore explore all possibilities of forming an alternate Government. He agreed that during simultaneous elections, the national issues might overwhelm the regional issues, triggering the regional parties to work hard when they were in power.

Prof. G Ramesh, Professor of Public Policy, Indian Institute of Management, Bengaluru said that corruption increased due to huge election expenses. Due to frequent elections happening across the country, the Government is not in a position to take any bold reform decisions, for electoral reasons. He supported the suggestion given by the Parliamentary Committee (79th Report) for two-phase elections. He said that holding simultaneous elections for Lok Sabha and State Assemblies once in five years, was infeasible.

Dr E M Sudarsana Nachiappan, former Rajya Sabha Member of Parliament (MP), representing Indian National Congress, was the Chairman of the Parliamentary Committee and he presented the 79th report to the Parliament in Dec 2015. This report has also been accepted by NITI Aayog.

Speaking to PreSense, Dr Sudarsana Nachiappan said that during the first General Elections in 1952, when Congress had prominent national and regional leaders, they could not win in some of the State Assemblies. Even in the 2019 General Elections, when some State Assemblies went to polls along with Lok Sabha polls, BJP got a lower percentage in the Assembly segments of some states, than what they polled for Lok Sabha. Based on this observation, he allayed the fears that the federal set-up of the nation would be disturbed. The enactment of the Anti-Defection Act in 1985 and the Supreme Court Judgement in the SR Bommai Case (1994), have made it difficult for the ruling party at the centre to dissolve State Assemblies, according to their whims and fancies, he said.

Indian democracy matures day by day, encouraging us to move forward with the reforms.

Dr Sudarasana Nachiappan also quoted the example of the Fixed Time Parliament Act 2011 of the United Kingdom, where the tenure of their Parliament was fixed by an Act. In his 79th Report, he suggested a model that a specific term could be fixed for Lok Sabha and State Assemblies, and dissolution could be made tighter.

Conclusion and Way Forward

We consulted many political leaders and experts while researching for this Cover Story. There is

consensus that a large amount of money is being spent during elections, leading to corruption. There is a general feeling that the country urgently needs electoral reforms to curb money power.

In the past three decades, we have seen the trend that whenever a new reform policy is mooted by the ruling party, the opposition parties give a knee-jerk reaction, opposing the proposal and demanding its immediate withdrawal, without going into the merits of the suggestion. At the same time, when the opposition comes to power, they implement those very policies quickly. The previous ruling party, now in the opposition, opposes the same policy, which they had mooted

In the past three decades, we have seen the trend that whenever a new reform policy is mooted by the ruling party, the opposition parties give a knee-jerk reaction opposing the proposal and demanding its immediate withdrawal, without going into the merits of the suggestion.

earlier. Although democracy seems mature because of voting by the people, political parties need to improve their attitude and approach, to look into any proposal objectively, keeping the nation's interest in sight, and not their political interest.

In 1991, when Congress introduced liberalisation, all the opposition parties opposed it tooth and nail. Later on, when they came to power, they implemented it. BJP, which had opposed the Aadhar card and GST when they were in the opposition, implemented them after they assumed power. Unfortunately, Congress which had piloted the idea, is now opposing the proposal. Similarly, the political parties which were in power earlier, and had proposed the NEET Examination, and various road projects and industry projects, are now opposing as the Opposition. 'Opposing for the sake of opposition' is not in the interest of the nation.

The concept of simultaneous elections is an idea mooted and developed over 20 years by various governments and the expert committees. In the interest of the nation first, all the political parties and stakeholders should critically discuss the concept, and come out with a solution for electoral reforms and simultaneous elections.

Interactive Session with Dr Sudarsana Nachiappan



Dr E M Sudarsana Nachiappan, Member of Parliament (Rajya Sabha) was the Chairman of the Parliamentary Committee which went into the various aspects of 'Simultaneous Elections' and presented the report to the Parliament in December 2015. This 79th report, which is the latest official document available for discussion on the subject, can be downloaded from the link:

<http://tinyurl.com/report79> .

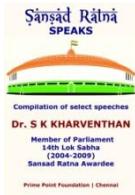
As Chairman of the Parliamentary Committee, he also presented a report (No. 18) on 'Electoral Reforms' to the Parliament.

Dr E M Sudarsana Nachiappan shared his views on "Electoral Reforms and Simultaneous Elections" on Sunday, 24th January 2021 at 4.00 pm before an invited audience through the virtual platform, Zoom.

This programme organised by your eMagazine PreSense can be watched on YouTube in the link:

<https://youtu.be/ZbOZHs-2fxk> .

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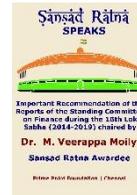
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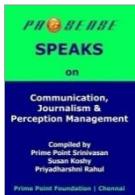
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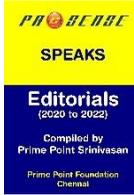
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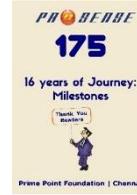
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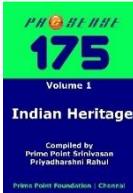
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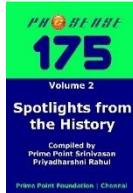
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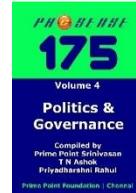
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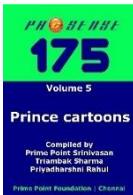
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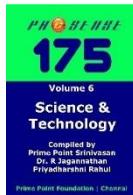
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