

# GOVERNANCE **now**

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LET'S MAKE IT WORK

# DOUBLE DOABLE?

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**GOV**NEXT



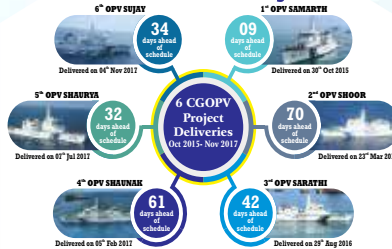
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# Creative and Contemporary

## 06 CG OPV Project

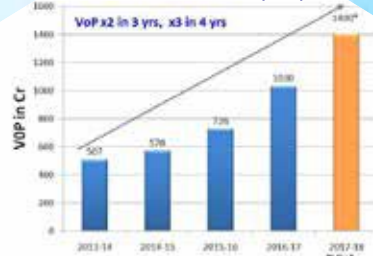


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# Briefings

## Safety at risk?

There are 4,43,524 vacant posts in the police departments of all states and union territories against a total sanctioned strength of 19,89,295 police personnel. The home ministry revealed this in the Lok Sabha on March 27. According to the data prepared by the Bureau of Police Research & Development (BPR&D), maximum vacancies are in Uttar Pradesh with 2,04,367 posts lying vacant. West Bengal has 32,293 posts vacant and Bihar needs 29,920 more police personnel. The home ministry said that the vacancies in services are caused due to recurrent factors like retirement, resignation and death. "As 'police' is a state subject, it is primarily the responsibility of state governments to fill all the vacancies in their respective states in a time bound manner. The centre advises the states from time to time for taking requisite action in this regard," the ministry said in a statement. India has proportionally fewer police personnel to its population than developed countries. The vacancies leave those in uniform overstretched.



## VERBATIM 'Prayer discourse in Ashram'

March 17, 1918

"For the last twenty days, I have been mixing with ten thousand mill-hands. In my presence, they took a pledge in the name of God. At the time, they did so with great enthusiasm. Whatever type of people they are, they all believe at any rate that God exists.

"They thought that, when they had observed the pledge for twenty days, God was bound to come to their help. When that did not happen and God prolonged the test, their faith faltered. They felt that, led by this one man, they had suffered all these days but gained nothing whatever, that if they had not allowed themselves to be prevailed upon by him but had turned militant, they would have had their 35 per cent, or even more [bonus], in a much shorter time. This is my analysis of how their minds work. I can never bear to be in such a situation. That a pledge once taken, at my instance, should be so lightly broken and that faith in God should decline means certain annihilation of dharma. I simply cannot live to be a witness to this in any activity to which I am a party. I must impress upon the minds of the mill-hands what it is to take a pledge. I must show to them what I can do for a pledge; if I did not, I would be a coward. For a man who brags of clearing seven feet, not to clear even one is impotence. Well, then, to keep those ten thousand men from falling, I took this step. This was why I took the vow and its impact was electrifying. I had never expected this. The thousands of men present there shed tears from their eyes. They awoke to the reality of their soul, a new consciousness stirred in them and they got strength to stand by their pledge. I was instantly persuaded that dharma had not vanished from India, that people do respond to an appeal to their soul. If Tilak Maharaj and Malaviyaji would but see this, great things could be done in India.

"I am at present overflowing with joy. When, on a former occasion, I took such a vow, my mind did not enjoy the peace it does today. I also felt at that time the pull of the body. This time I experience nothing of the kind. My mind is filled with profound peace. I feel like pouring forth my soul to you all but I am beside myself with joy.

"My pledge is directed to making the mill-hands honour theirs and teaching them what value to attach to a pledge. For people in our country to take pledges whenever they fancy and break them at any moment betrays their degraded state. And for ten thousand mill-hands to break faith with themselves would spell ruin for the nation. It would never again be possible to raise the workers' issues. At every turn they would quote this as an example and say that ten thousand mill-hands endured suffering for twenty days with a man like Gandhi to lead them and still they did not win."

— From the *Collected Works of Mahatma Gandhi, Vol 14, on the occasion of the centenary of the historic strike of Ahmedabad mill workers and Gandhi's public fast.*

## Governance Now bags award for best TB reporting



*Governance Now* has bagged the REACH Media Award for 2017-18 for best reporting (English category) on tuberculosis (TB). Our cover story, 'How caregivers are falling prey to tuberculosis' (published in June 1-15, 2016 issue), by Geetanjali Minhas and Sakshi Kuchroo was adjudged the winner. The story was about how doctors and health workers who are treating TB patients are falling prey to the disease itself making the fight against the disease more difficult. This is the second time *Governance Now* has won this award. Earlier, in March 2016, Sonal Matharu's incisive reportage on how TB and silicosis are silently killing people in a Jharkhand village won the award. The award was given at an event co-hosted by REACH, USAID and Lilly Global Health in partnership with the Lancet Commission on Tuberculosis in March.

## Fortis bill case: Supreme court admits petition

The supreme court has admitted a writ petition against Fortis Memorial Research Institute (FMRI), Gurugram, in the Adya case. The seven-year-old child lost her life after two-week long treatment for dengue at the hospital, and her family was overcharged with obnoxious mark-ups on drugs and other expenses. The SC issued notice to the central government, the Haryana government, FMRI, Fortis Healthcare Limited, Gurugram, Medical Council of India, National Pharmaceutical Pricing Authority (NPPA) and Dr Vikas Verma, senior consultant department of paediatrics, FMRI. The petition was filed by Adya's father, Jayant Singh. "Adya was a victim of gross medical negligence at the hands of the FMRI and Dr Verma. The child was suffering from dengue when she was admitted in the paediatric ICU of the above mentioned hospital, where her treatment was needlessly elongated for profiteering and ultimately mismanaged – as was proved by an inquiry committee instituted by the government of Haryana," Singh said. *Governance Now* carried an extensive report on the overcharged billing in its February 15, 2018 issue.

## 18.9 million people will be unemployed by 2019

Source: World Employment and Social Outlook Trends 2018

THIRD EYE  
by  
AJIT PATHAK



In about 140 characters



**Nitin Pai @acorn**  
India doing Earth Hour is like a hungry person going on a token fast.



**Gappistan Radio @GappistanRadio**  
If someone analyses my FB data over the years, they are more likely to recommend a psychiatrist than send any political messaging my way.

## Relief for soldiers' kids



The government has decided to completely fund the education of children of soldiers killed or disabled in the armed forces. Following the recommendations of the seventh pay commission, the centre had imposed a monthly cap of ₹10,000 on education of such children. However, after facing criticism, the government has decided to continue the educational concession without the cap. It would cover all educational expenses including tuition fee, hostel charges, books, private tuition etc.

## Pay fine if your dog poops in the open

If your pet dog defecates or urinates in the open in South Delhi, you must prepare yourself to pay a fine of ₹500 to the South Delhi Municipal Corporation (SDMC). The SDMC has come up with a proposal in order to discourage the practice. Officials said sanitation inspectors and field workers of the corporation's health department will be tasked with identifying and challaning violators. The move came after the municipal corporation received several complaints. However, the SDMC will find it difficult to execute as it is already struggling with staff crunch. According to the *Indian Express*, in the health department alone, 114 posts of field workers have not been filled for two-three years, while 14 of 42 posts of public health inspectors and 23 of 57 posts of assistant public health inspectors are also lying vacant.

# When you're happy and you know it

Where the world stand in terms of happiness

Finland has emerged as the world's happiest country, as per the World Happiness Report 2018. The report has ranked 156 countries by their happiness levels, and 117 countries by the happiness of their immigrants. This year, the main focus report is on migration within and between countries.

The top 10 countries in terms of happiness after Finland are Denmark, Iceland, Switzerland, Netherlands, Canada, New Zealand, Sweden and Australia. The US fell to 18th place from 14th last year.

India stands at 133rd position much behind its rag-tag neighbour Pakistan, which is at 75th position. The country also lags behind its other neighbours like Nepal (101), Bhutan (97), Bangladesh (115) and Sri Lanka (116).

The report ranks countries on six key variables: that support well-being: income, healthy life expectancy, social support, freedom, trust and generosity.

The 10 happiest countries are also 10 of the top 11 spots in the ranking of immigrant happiness. Finland is at the top of both rankings in this report, with the happiest immigrants, and the happiest population in general.

## Why is India more unhappy than last year?

The country slipped 11 places from last year's 122nd rank; it ranked 118th in 2016

India's ranking	Social support	Healthy life expectancy at birth	Freedom to make life choices	Generosity	Perception of corruption	Confidence in national government	Democratic quality
2016	0.613529	59.25858	0.820069	0.033289	0.764722	0.732105	-0.2702
2017	0.606767	59.50263	0.88585	-0.0545	0.780803	0.839278	--

## The happy club

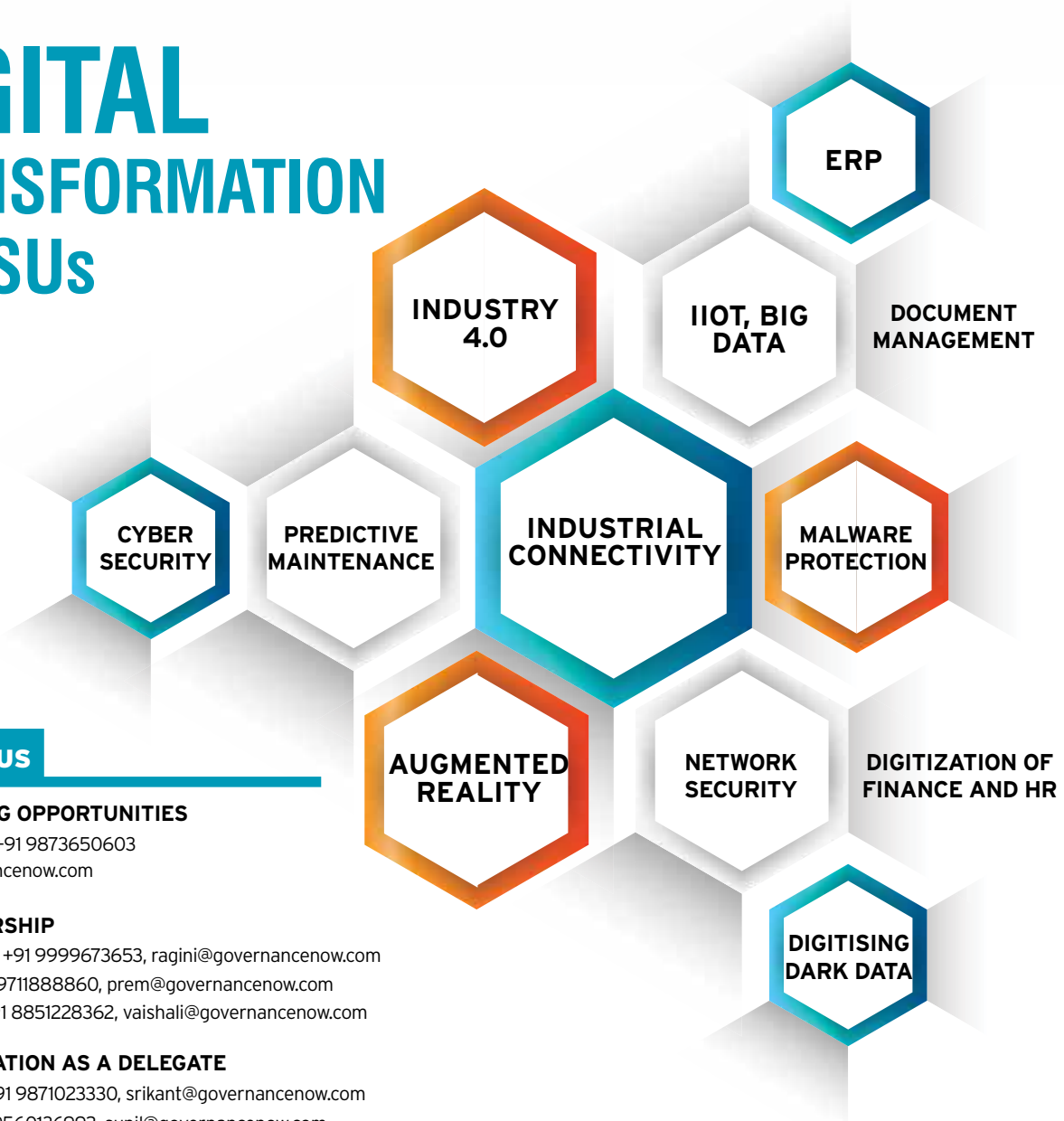
Country	Rank
 Switzerland	5
 Canada	7
 Germany	15
 UK	19
 Japan	54
 China	86
 India	133
 Uganda	136
 Afghanistan	145
 Syria	151

3<sup>RD</sup>

# INDIA PSU IT FORUM 2018

16<sup>TH</sup> MAY 2018 | THE LALIT | NEW DELHI

## DIGITAL TRANSFORMATION OF PSUs



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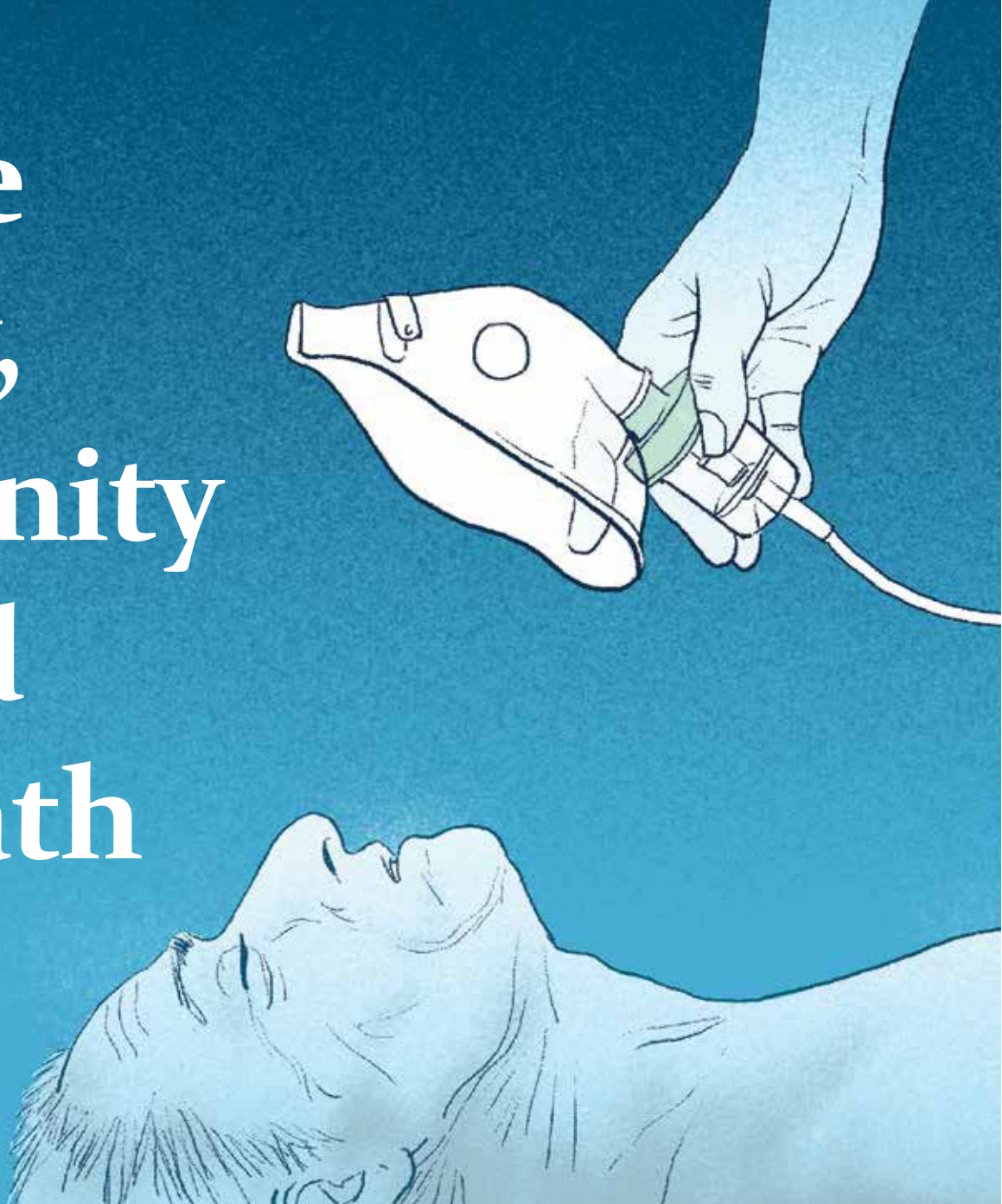
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# The law, dignity and death



**The supreme court has shown the way forward in the matter of living wills. Now, a comprehensive law on passive euthanasia must follow**

**Gajanan Khergamker**

**T**he supreme court's recent ruling on the right of a person to make a 'living will' has underlined the inevitable. The petition, filed by registered society Common Cause, was about the right of a person to decide on the chain of events that would determine the future course of treatment should that

person become incapable of making such a decision. In the unanimous judgment by a constitution bench headed by chief justice Dipak Misra, the court upheld the constitutional values of liberty, dignity, autonomy and privacy while laying down procedural guidelines governing the advance directive of a living will, which will operate till a legislation is put in place. This judgment spells out perhaps the most logical stand on an issue that should have been legislated upon long back.



The issue of euthanasia is a touchy one. Besides the legal implications of the irreversibility of euthanasia, there are other serious matters to be settled upon before one can legislate on the subject. While, on the face of it, the judgment upholds a personal right, it will be construed as bordering on infringing upon personal law. Civil codes in India, diverse and hugely polarised, are vehemently protected. Any attempt to amend or initiate change in matters perceived as divinely decreed could be considered an affront – both on the social and the personal front. Law is but one aspect of the issue, which is far from being settled. After the supreme court had a while earlier referred the matter to a constitution bench for an authoritative opinion to “resolve the inconsistencies regarding euthanasia and physician-assisted-suicide in India”, the bench transferred the burden of coming up with a draft law on end-of-life care to the central government.

The health ministry had proposed the Medical Treatment of Terminally Ill Patients (Protection of Patients and Medical Practitioners) Bill (draft bill), a model law as proposed under the 241st report of the Law Commission of India, and put it up for public consultation. The bill, in its present form, seems inconclusive and looks like it would fail to address issues affecting patients, families and doctors. The risks of the entire euthanasia matter resulting in the legislature enacting a toothless act seemed high, given that the very tricky problems of misuse or manipulation has to be addressed. Now, all of that will change.

With the judiciary clearly laying down the way ahead for the legislature on the issue, creating a legal distinction between a law on living will and euthanasia, a law detailing the same, and covering every pertinent aspect, is imminent. After all, it may be recalled that the mental healthcare bill that came through had cross-party support and was cleared without any hitches. The UPA and NDA had jointly supported the bill.

“The right of an individual to refuse medical treatment is unconditional.

Neither the law nor the constitution can compel an individual who is competent and able to take decisions to disclose reasons for refusing medical treatment nor is such a refusal subject to the supervisory control of an outside entity,” said justice DY Chandrachud, bringing the focus back on the individual’s right as guaranteed by the Constitution of India.

In the 538-page judgment on euthanasia, the supreme court elaborated its earlier positions and their validity in the present-day context. In the Gian Kaur case, the constitution bench, while affirming the constitutional validity of Section 306 of the Indian Penal Code (abetment of suicide), had then held that the right to life does not include the right to die and did not conclusively rule on the validity of passive euthanasia. Proceeding on the flawed perception of the Gian Kaur case, the two-judge bench decision in the Aruna Shanbaug case suffered from incongruities of a jurisprudential nature. The underlying basis of the decision in the Aruna Shanbaug case was flawed, elaborated the supreme court now, saying that it was “necessary in the present reference to revisit the issues raised and to independently arrive at a conclusion based on the constitutional position”.

The supreme court, in the Common Cause judgement, has rightly identified the “need to have a law to protect patients who are terminally ill, when they take decisions to refuse medical treatment, including artificial nutrition and hydration, so that they may not be considered guilty of the offence of attempt to commit suicide under Sec

*By creating a clear legal distinction between a law on living will and euthanasia, the SC has paved the way for a law detailing how terminally ill patients should be treated.*

309 of the Indian Penal Code, 1860”.

The court also observed that “it is necessary to protect doctors, and those acting under their directions, who obey the competent patient’s informed decision or who, in the case of i) incompetent patients or ii) competent patients whose decisions are not informed decisions, decide that in the best interest of such patients, the medical treatment needs to be withheld or withdrawn as it is not likely to serve any purpose”.

The court continued: “Such actions of doctors must be declared by statute to be ‘lawful’ in order to protect them or those who act under their directions if they are hauled up for the offence of ‘abetment of suicide’ under Sections 305, 306 of the Indian Penal Code, 1860, or for the offence of culpable homicide not amounting to murder under Section 299 read with Section 304 of the Penal Code, 1860, or in actions under civil law. And so, the supreme court has suggested that the parliament, competent to make such a law under Entry 26 of List III of the Seventh Schedule of the Constitution of India regarding patients and medical practitioners, make one. The proposed law, said the Supreme Court, should be called the Medical Treatment of Terminally Ill Patients (Protection of Patients, Medical Practitioners) Act.”

The right of a person to passive euthanasia had been discussed by the supreme court in the Aruna Shanbaug case. Then, a writ petition was filed by a friend of the petitioner, pleading inter alia that the petitioner was suffering immensely because of an incident that took place 36 years back (in 1973) and was in a persistent vegetative state (PVS) and in no state of awareness and her brain was virtually dead. The prayer of the friend was that the respondent be directed to stop feeding the petitioner and to allow her to die peacefully.

The court had then observed it was not the function of the court to evaluate the situation and form an opinion on its own. It noted that in England, the *parens patriae* jurisdiction over adult mentally incompetent persons was abolished by the statute and the court

# The will to die

**Inherent in the idea of human dignity is the right to choose a dignified death. The 'living will' judgment makes that possible**

Dr Nagraj G Huilgol

**D**eath is an inevitable consequence of birth and evokes as much a sense of mystery as it inspires awe and fear. In the *Kathopanishad*, Nachiketa considers knowledge of death and the beyond as the only truth. The idea of invoking death by choice, or *ichchhamaran*, is unique to the Indian ethos. But it has taken decades of struggle to legalise the idea of a 'living will' (which sets out a person's will that he or she be allowed to die under certain conditions). Medicine is no longer about administering placebos. A recent judgment of the supreme court of India on passive euthanasia and living wills has brought partial closure to the long campaign of the Society for the Right to Die with Dignity, an organisation started by Minoo Masani in the 1960s.

Active medical and surgical intervention, backed by technological innovation, can not only cure illness but also prolong life. Hooked to expensive ventilators, dialysis machines



and other supportive systems, a patient can be made to live for much longer than the normal life expectancy for someone with their complications. The cost of artificially prolonging life can be both emotionally and financially prohibitive while outcomes are not always positive. Human finitude, the indignity of pain, and a sense of a lack of self make the situation a living hell. The futility of treatment often gets overlooked. There is also much emotional pressure from beloved ones and others. What the five-judge constitution bench of the supreme court has pronounced, after hearing a petition from the Society for the Right to Die with Dignity and Common Cause, both rights groups, is to legalise passive euthanasia and 'living wills', laying down caveats and strict guidelines.

Individual autonomy is at the core of modern, non-paternalistic medical practice. Every individual has the right to refuse any treatment. Administration of treatment without informed consent amounts to battery. This autonomy is as relevant when an individual is not aware of the self (or unconscious) as when he is fully aware and in his senses. Currently, the power of attorney is usurped by surrogates without any explicit consent.

Legalising a living will changes it all. The living will is a document executed by a competent person of sound mind, on his/her own volition and under no coercion, about the health care decisions to be followed in the event of the person becoming incompetent to make such decisions or give consent

has no power now to give its consent and that in such a situation, the court only gives a declaration that the proposed omission by the doctors was not unlawful.

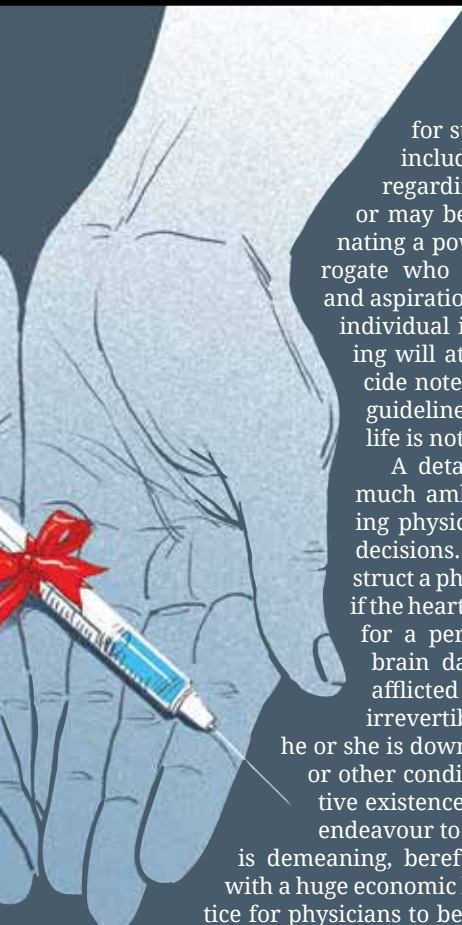
Today, the law in India permits passive euthanasia in which the family members or the next friend of the person may approach the court and seek permission for passive euthanasia. The court then constitutes an expert panel of doctors, and based on the doctors' report, grants permission on a case-by-case basis. Active euthanasia, causing death by using medical intervention to ease suffering, is illegal.

A living will, as laid down by the

Common Cause judgment, permits a person to determine in advance the course of treatment doctors should undertake in case they reach a stage where prolonged treatment/life support would result in suffering. In arguing against a living will, the centre insisted the concept of allowing people to make a will to withdraw life support in advance may not work as there could be future medical advancements that could cure the disease the patient was currently suffering from. The concept of a living will could be misused by people in cases involving the elderly, informed the centre. Concurrently, it may be imperative to examine the

Mental Healthcare Act, 2017, which introduces a concept of advance medical directives that can be made by mentally ill persons.

Accordingly, the directives may, after certification by a medical professional, be registered with the medical board. It may prescribe the wishes of patients with regards to their treatment, should they be in a state where they are of unsound mind and incapable of taking informed decisions. The relatives of the patient may also apply to the medical board to set aside a directive and, if the board feels the course set out in the directive is not in the interest of the patient, endorse



for such treatment. This may include detailed instructions regarding therapeutic decisions or may be in the nature of designating a power of attorney to a surrogate who understands the needs and aspirations of the individual. The individual is free to revoke the living will at any time. Unlike a suicide note, it lists dos and don'ts – guidelines to be followed so that life is not needlessly prolonged.

A detailed living will without much ambiguity assists the treating physician to take appropriate decisions. The living will may instruct a physician not to resuscitate if the heart has stopped functioning for a period which might cause brain damage; if the patient is afflicted with an irreversible or irrevertible disease process; or if

he or she is downed by a neuro-cognitive or other condition leading to a vegetative existence. In such conditions, the endeavour to maintain life at any cost

is demeaning, bereft of dignity, and comes with a huge economic burden. It is a good practice for physicians to be empathetic and respect the living will. The logic and the idea of living will itself

needs to permeate the health care system. The fear of abuse is overblown. The current system of surrogate deciding the fate of a helpless individual will continue till the living will becomes a popular idea.

Euthanasia literally means good death. Interpreted differently, it is life of dignity and without pain till death.

Euthanasia has to be voluntary, be it active or passive. The supreme court has now approved passive euthanasia. Active euthanasia is an act of commission like overdosing of sedatives with an explicit intention to end life whereas passive euthanasia results from omission, like withdrawal of life sustaining devices or treatment. The proponents of active euthanasia think it immoral to prolong the agony when it is possible to end the same. However, those who endorse passive euthanasia think that not saving a life, particularly when it cannot be saved, is morally and legally permissive.

Euthanasia is further grouped into involuntary euthanasia and non-voluntary euthanasia. Involuntary euthanasia refers to a situation in which the person has the capacity to consent but has not provided one and non-voluntary euthanasia is a situation in which person is unable to provide a consent for reasons such as dementia or coma. Involuntary euthanasia should be avoided at all costs so that one doesn't take the slippery slope. Non-voluntary euthanasia or passive euthanasia in the absence of living will must be performed according to the guidelines prescribed by the supreme court.

The ruling may not change the prevailing practice, where de-escalation of treatment or DNR ('do not resuscitate' order) is followed on the instructions of the family. It will definitely have an impact on non-voluntary euthanasia. The decision is significant for an entirely different reason. The supreme court says, "The right to privacy protects autonomy in making decisions related to the intimate domain of death as well as bodily integrity!"

In these turbulent times, it is the secular (non-religious) undertone of the decision that calls for a big applause. ■

*Dr Huilgol, the chief radiation oncologist at Dr Balabhai Nanavati Hospital, Mumbai, is president of the Society for the Right to Die with Dignity.*

the setting aside. That said, an advance medical directive applies to conditions related to mental illness and is not the same as a living will. It does, however, provide a skeletal framework with abstract guidelines that may be put in place for a living will in the pertinent Act.

One could refer to Section 5 of the Mental Healthcare Act that details the processes for an advance directive. Accordingly:

(1) Every person, who is not a minor, shall have a right to make an advance directive in writing, specifying any or all of the following,

namely:

- a) the way the person wishes to be cared for and treated for a mental illness;
  - (b) the way the person wishes not to be cared for and treated for a mental illness;
  - (c) the individual or individuals, in order of precedence, he wants to appoint as his nominated representative as provided under Section 14.
- (2) An advance directive under sub-section (1) may be made by a person irrespective of his past mental illness or treatment for the same.
- (3) An advance directive made under

sub-section (1), shall be invoked only when such person ceases to have capacity to make mental healthcare or treatment decisions and shall remain effective until such person regains capacity to make mental healthcare or treatment decisions.

- (4) Any decision made by a person while he has the capacity to make mental healthcare and treatment decisions shall over-ride any previously written advance directive by such person.
- (5) Any advance directive made contrary to any law for the time being in force shall be ab initio void.

- (6) An advance directive shall be made in the manner as may be specified by the regulations made by the central authority.
- (7) Subject to the provisions contained in clause (a) of sub-section (1) of section 91, every board shall maintain an online register of all advance directives registered with it and make them available to the concerned mental health professionals as and when required.
- (9) (1) An advance directive made under section 6 may be revoked, amended or cancelled by the person who made it at any time.  
(2) The procedure for revoking, amending or cancelling an advance directive shall be the same as for making an advance directive under section 6.
- 10) The advance directive shall not apply to the emergency treatment given under section 103 to a person who made the advance directive.

The supreme court also mentioned the introductory note on the subject put up by the Law Commission of India in its 196th Report on 'Medical Treatment of Terminally Ill Patients (Protection of Patients and Medical Practitioners)', which read: "The title to this report immediately suggests to one that we are dealing with 'euthanasia' or 'assisted suicide'. But we make it clear at the outset that euthanasia and assisted suicide continue to be unlawful and we are dealing with a different matter – withholding life support measures to patients who are terminally ill and, universally, in all countries, such withdrawal is treated as lawful."

It may further be noted that, recently, in a nine-judge verdict in the *KS Puttaswamy and Another Vs. Union of India and Others* (2017) case, justice J Chelameswar elaborated the concept of right to life as enshrined in Article 21 under the Constitution of India and had observed: "An individual's right to refuse the life prolonging medical treatment or terminate life is another freedom which falls within the zone of right of privacy."

Also, with regard to cases such as that of *Shanbaug*, where the patient is



*A petition to stop nutrition to Aruna Shanbaug, a nurse in coma, laid the foundation for the living will verdict. In that case, the court had marked the difference between active and passive euthanasia.*

not incompetent and cannot take an informed decision, the supreme court ruled that, "We are of the opinion that in cases of incompetent patients who are unable to take an informed decision, "the best interests principle" be applied and such decision be taken by specified competent medical experts and be implemented after providing a cooling period to enable aggrieved person to approach the court of law.

The Medical Treatment of Terminally Ill Patients (Protection of Patients and Medical Practitioners) Bill requires the Medical Council of India to formulate guidelines for medical practitioners on withdrawal/withholding of support to terminally ill patients.

The centre also told the supreme court that an expert committee had recommended legislation on passive euthanasia and several meetings were held on the matter. Issues of ethics, consent, coercion and undue influence will now have to be tackled by medical practitioners and law enforcement agencies should the will be contested legally.

It may be recalled that it was in the *Aruna Ramchandra Shanbaug Vs Union of India and Others* (March 7, 2011) judgment that the court had first broached upon the distinction between active and passive euthanasia. It said, "Active euthanasia entails the use of lethal substances or forces to kill a person, for example, a lethal injection. Passive euthanasia entails withholding of medical treatment for continuance of life, for example, withholding of antibiotics where without giving it, a patient is likely to die."

It was a petition to stop nutrition to *Shanbaug* that laid the foundation for the living will verdict three years later. The supreme court had then said, "If the doctor acts on such consent [expressed at an earlier date before the patient became unconscious or otherwise incapable of communicating it, as by a living will or by giving written authority to doctors in anticipation of his/her incompetent situation] there is no question of the patient committing suicide... It is simply that the patient, as he is entitled to do, declines to consent to treatment which might or would have the effect of prolonging his life and the doctor has in accordance with his duties complied with the patients' wishes."

And then followed another judgment that bolstered the concept of right to life with dignity. On August 24, 2017, when the supreme court delivered the right to privacy judgment, it said: "To live is to live with dignity." India has already incorporated the concept of advance directive in the Mental Healthcare Act and it's only a matter of time before the concept of a living will is laid down in legislation. This time, in letter and in spirit. ■

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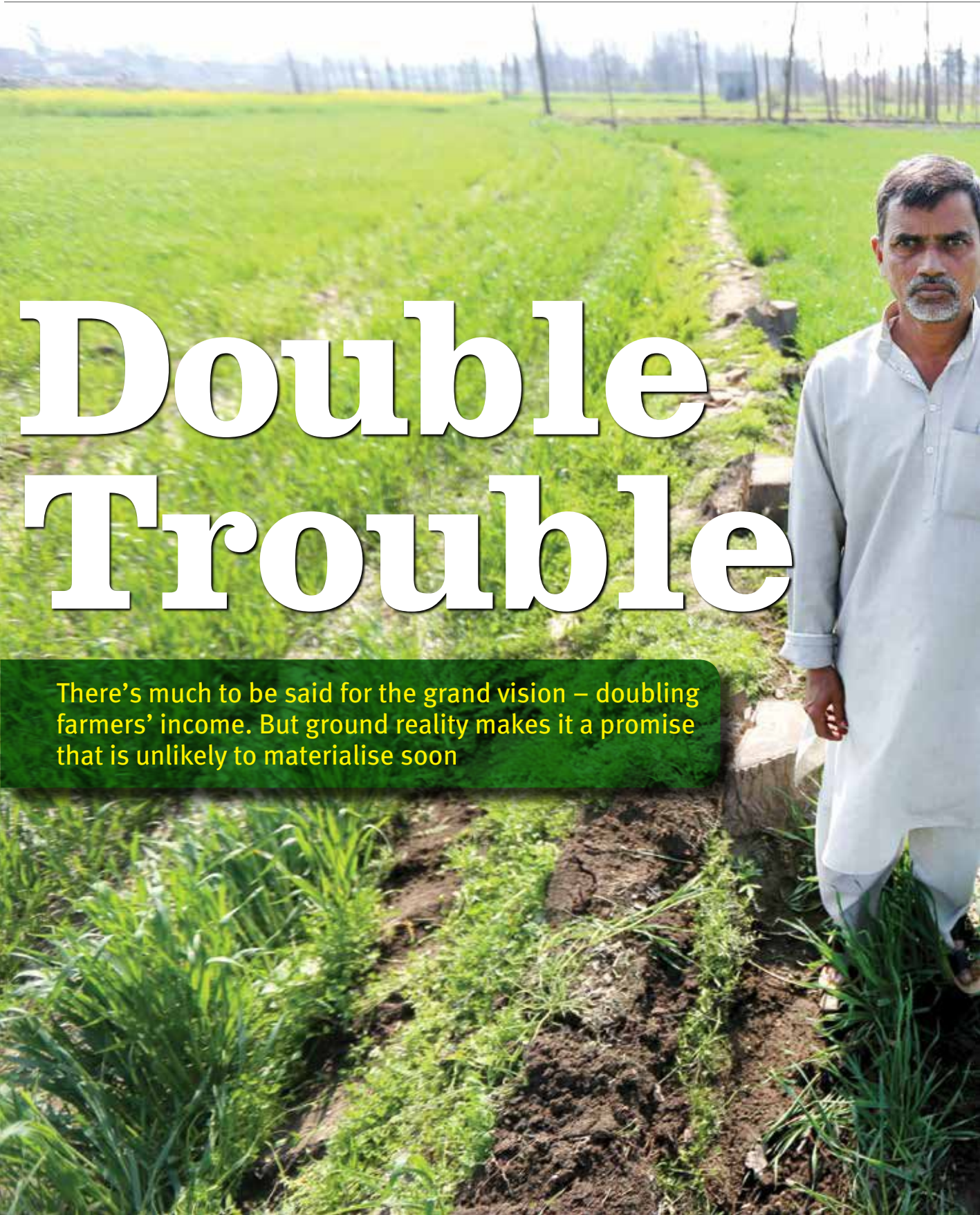


# CRY FROM THE HEART

Early in March, farmers of Maharashtra belonging to tribal and backward groups marched from Nashik to Mumbai under the aegis of the CPI(M)-backed Akhil Bharatiya Kisan Sabha. They wanted to draw attention to their sorry plight: they have been cultivating forest land which by law should have been transferred to them but hasn't. This demonstration was different from those organised by powerful farmer groups from across India – in Maharashtra itself, in Gujarat, Tamil Nadu and many other states. When even powerful farmer groups demand job quotas, it is clear that agriculture is in an unprecedented crisis. Those hit worst are marginal farmers with little or no land.

In this scenario, prime minister Narendra Modi's promise to double farmer income by 2022 assumes significance. We look at the farmland crisis with a field report and interviews.





# Double Trouble

There's much to be said for the grand vision – doubling farmers' income. But ground reality makes it a promise that is unlikely to materialise soon



## Archana Mishra

**A**ccording to 40-year-old Ramphal Singh, a farmer is happy only on two occasions: one, when he sees a standing crop; two, when it is ready for harvesting. “After that, he only cries,” says the farmer from Barwala village, Muzaffarnagar.

In the mud-plastered courtyard of his farmstead, some 15 km from Muzaffarnagar town in Uttar Pradesh, Ramphal, his three brothers and two farmer friends are making some calculations as they rest on a charpoy. One of them is jotting down the figures on the back pages of a school notebook. They say it’s an exercise that saddens them, working out farming expenditure and arriving at their meagre earnings.

Like many others in Barwala, Ramphal is a small farmer. The four brothers hold about five hectares on which they grow mostly wheat, rice and sugarcane. At present, they have sown wheat, their only asset and source of food security. The mere thought of property distribution frightens Ramphal. If ever the four brothers decide to share the land, they would get a little over a hectare each. Ramphal and two brothers live on what farming brings them, the youngest is a police constable in Ghaziabad.

“We never calculate our investment and expenditure,” says Ramphal. “If we start doing that, we’ll die of heart attack.” The extended family of 21 members owes ₹7 lakh, of which ₹5 lakh was borrowed from a bank and ₹2 lakh from a moneylender. The bank loan was for a tractor, and the rest for the treatment of a son who died a year and a half back because of kidney infection. “I’ve not been able to repay the debt,” he says. “It brings tears to my eyes when I think about my land being on mortgage.”

Ramphal’s troubles are typical of small and marginal farmers across the country. Nearly 3,000 farmers committed suicide in 2015; 80 percent of them were driven by unpaid loans. The average value of these loans is ₹2 lakh, a drop compared to the ₹11,300 crore involved in the Nirav Modi scam. The irony can’t be starker: the jeweller may well go untouched, while these farmers ended up committing suicide.

Ramphal invested a huge amount five years back with the hope of getting good returns. It never happened. While the farming sector slipped into an economic crisis (read interview with Himanshu), the cost of cultivation and

other household expenditure increased. The situation was grave across India. Against that we have prime minister Narendra Modi’s vision: doubling farmers’ income by 2022.

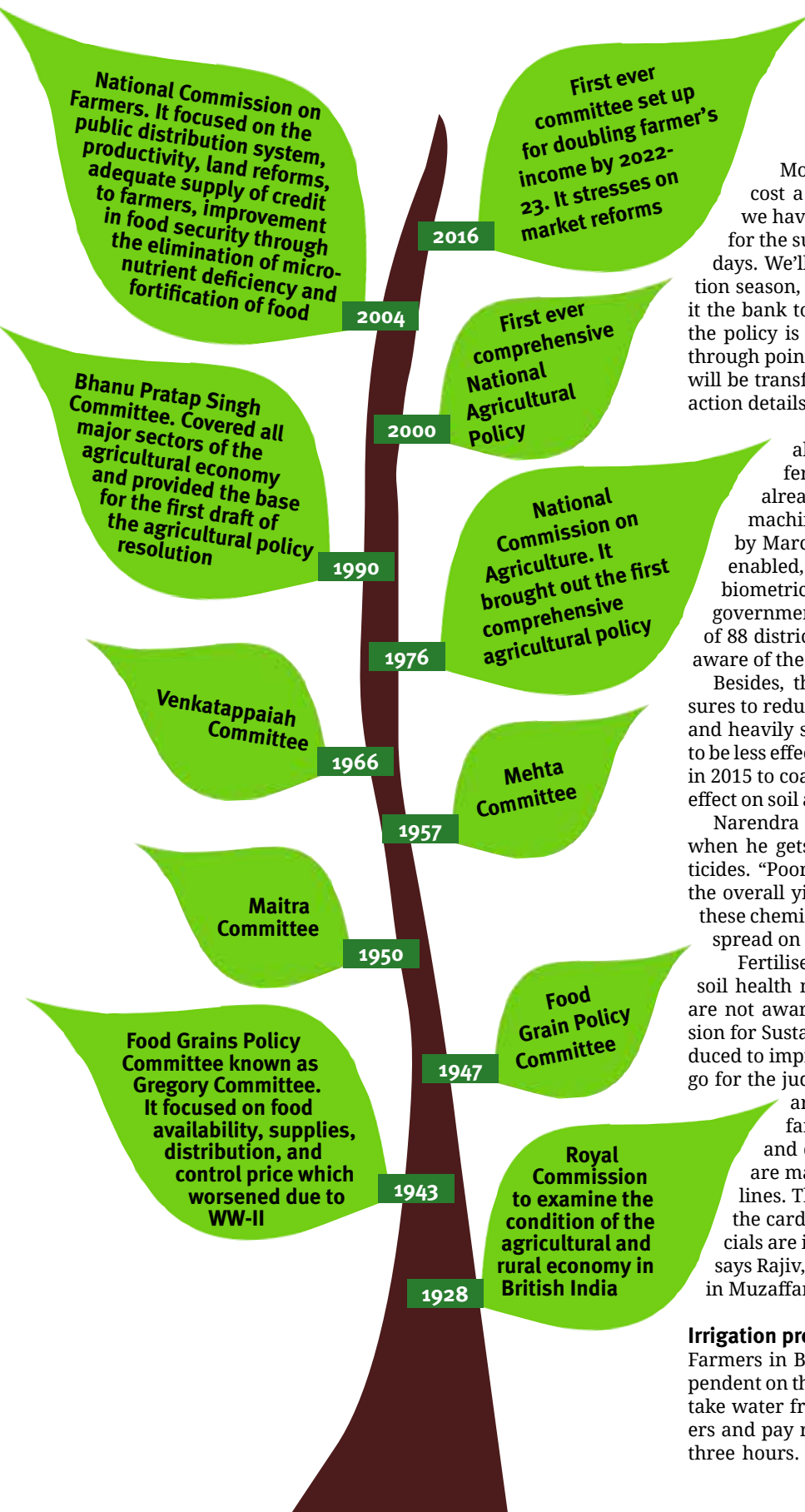
Modi first spoke of his vision at a farmers’ rally in February 2016. Later, finance minister Arun Jaitley said in his 2016 budget speech: “We are grateful to our farmers for being the backbone of the country’s food security. We need to think beyond ‘food security’ and give back to our farmers a sense of ‘income security’. The government will, therefore, reorient its interventions in the farm and non-farm sectors to double the income of the farmers by 2022.” The point was reiterated in the 2017 and 2018 budget speeches, and an expert committee headed by Ashok Dalwai was set up. The committee has written 14 volumes on the subject, of which 11 reports are in the public domain.

But for Ramphal and farmers like him, it’s difficult to believe in the prime minister’s vision. “We produce 70 quintals of wheat on our land, of which we sell 50 quintals. The total expenditure is almost ₹53,000 and when it is sold in the market it gives us ₹65,000. The overall return is ₹12,000,” says Ramphal’s eldest brother Mohan Singh.

### Input subsidies

Seed is the primary input. Ramphal buys it for ₹5,500. He and other villagers are aware of subsidies on seeds purchased from co-operative societies. The one nearest to Barwala is 11 km away. On purchase of a kilo of seed costing ₹25, a subsidy of ₹9 is given. Ramphal no longer buys seed from the society. “To avail of the subsidy, we have to spend money on transportation. It is better to buy from nearby private shops, three km away,” says Narendra Kumar, a farmer friend of Ramphal. He says the issue is the non-availability of the seed varieties that farmers want; besides, he says, coops often cheat them on weight.

It’s the same story for fertilisers and pesticides. More expensive than seeds, they are used thrice during a crop cycle. Ramphal spends almost ₹10,000 on fertilisers and pesticides. Even after getting them at subsidised rates from the society, he has to spend from his own pocket. Like other farmers in the village, he is quite unhappy with the direct benefit transfer (DBT) of subsidy in bank accounts, which aims at making farmers pay the full amount while buying material and wait for the subsidy to be deposited into their accounts. Somewhat like cooking gas subsidies.



Mohan Singh says, “Fertilisers and pesticides cost a good deal. It will affect us financially if we have to deposit the money in one go and wait for the subsidies to be transferred...that could take days. We’ll have to borrow during the peak cultivation season, and how many times will we have to visit the bank to check if it is transferred?” Interestingly, the policy is to allow a farmer to purchase fertilisers through point-of-sale (PoS) machines while the subsidy will be transferred to his bank account after his transaction details are uploaded on retailers’ websites.

Currently, the government data shows about 1,30,000 PoS machines are given to fertiliser retailers in 14 states where DBT has already been rolled out. More than 2,00,000 machines will be installed across the country by March this year. Since the scheme is Aadhaar enabled, it is likely to have technical glitches like biometric authentication. A survey by Microsave, a government-mandated organisation, in 200 outlets of 88 districts shows that 88 percent farmers are unaware of the Aadhaar requirement to buy fertilisers.

Besides, the government is also working on measures to reduce consumption of urea – the largely used and heavily subsidised fertiliser. But it has turned out to be less effective. Urea manufacturers were mandated in 2015 to coat urea with neem to minimise its harmful effect on soil and prevent its usage in milk adulteration.

Narendra Kumar says a farmer suffers the most when he gets poor quality seeds, fertilisers, and pesticides. “Poor quality fertilisers and pesticides reduce the overall yield. There should be a facility for testing these chemicals at least once in the lab before they are spread on the field,” says Narendra.

Fertiliser testing facilities are provided under the soil health management (SHM) scheme, but farmers are not aware of it. In 2014, under the National Mission for Sustainable Agriculture, the scheme was introduced to improve soil health and encourage farmers to go for the judicious use of fertilisers. Soil health cards are issued on which recommendations to farmers are given to improve soil fertility and quality control of fertilisers. “These cards are made casually without following any guidelines. There are recommendations mentioned on the card. Neither the farmer is aware nor the officials are interested in creating awareness about it,” says Rajiv, who works in the agriculture department in Muzaffarnagar district.

### Irrigation problems

Farmers in Barwala and other nearby villages are dependent on the conventional method of irrigation. They take water from the diesel-run tube wells of big farmers and pay rent for it. Ramphal pays at least ₹400 for three hours. The total cost throughout the cultivation





season works out to ₹9,000. There's much wastage of water in the process because efficient irrigation methods are not followed. So farmers end up depending even more on the rain.

Out of the 160 million hectares of cultivable land, only 65 million hectares is irrigated. The country has faced successive droughts in 2000, 2001, 2002, 2014 and 2015. The Economic Survey 2017-18 clearly states that the income from agriculture will see a downturn of 25 percent due to climatic changes in the coming years. Agriculture experts are suggesting of micro-irrigation using drip or sprinkler system. The finance minister, in the 2017 union budget, announced a micro-irrigation fund for addressing the 'per drop more crop' goal under the Pradhan Mantri Krishi Sinchai Yojana. A ₹5,000 crore fund was to be set up by NABARD. The fund was approved by the ministry days before the union budget 2018 was released. Besides, in this year's budget, a long-term irrigation fund of ₹40,000 crore has been introduced. The ministry of agriculture and farmers welfare data shows that only 8.6 million hectares is under micro-irrigation. Ramphal and his friends are aware of drip and sprinkler technology but they are apprehensive about it. They fear the equipment won't work in the plains as it has the chances of getting choked and can be easily stolen or destroyed.

Meanwhile, Ramphal spends ₹5,000 on diesel for the tractor; more than ₹9,000 on labour wages during harvesting; ₹8,000 on threshing and at least ₹4,000 on other expenditures including transportation to the mandi for sale.

### Market linkages

The biggest challenge is after the harvest. With no storage facility nearby, farmers are in a rush to sell their produce at the earliest. They don't mind selling it to government-run mandis at the MSP or commission agents or private flour mill owners to get a fair price for their produce. A farmer has to face multiple issues once he reaches the mandi with the produce. Like



Ramphal Singh (second from the left in front row) with his family members

Ramphal many in the village don't prefer selling their produce to government dealers. "The first thing is to pay money to the commission agent. To sell the produce to a government dealer means waiting for two to three days. The buying is at a very slow pace. Once the jute bag is opened and emptied on the ground for weighing you have to sell it within a day," says Ramphal. It leaves farmers helpless as they cannot take back the crop and have to sell it at the best price given on that particular day. "Private buyers derive the benefit

out of our stranded situation. Therefore, by evening we sell the produce to private players at the reasonable price. Occasionally, we get good money," says Ramphal.

### MSP based procurement

Farmers, generally, get to know about the MSP after sowing. Many farmers are pushed into debt and distress due to poor remunerative prices. It is the Commission for Agricultural Costs and Prices (CACP) that projects the cost of the agriculture commodities on the basis of actual paid out cost by the farmer (referred as A2) and imputed value of family labour (referred as FL). By adding the two, the MSP is generated. In 2017, the projected cost of maize, kharif crop was ₹1,044 per quintal and recommended MSP was ₹1,425 per quintal. However, it was sold in the market at ₹1,050-1,100 per quintal in December. Likewise, urad was sold at ₹3,500 per quintal while its MSP was ₹5,200 per quintal. The variation in MSP cannot be attributed to demand and supply in the local or domestic market. The import and export policy of food grains and international prices have an important role to play. (Read Himanshu and Ashok Gulati's interview for detail on pulses policy).

In 2014, the prime minister in his

*Among farmers' biggest problems is that of selling their produce at a good price. Once a farmer takes his harvest to a mandi, the jute bags are emptied for weighing. Unable to take the produce home, he is forced to sell and can't wait for a better price.*

## The cost conundrum & MSP

The cost of production of crops and the minimum support price (MSP) fixed by the government for the kharif marketing season (2017-18)

Crop	A2+FL (Actual paid-out cost by farmer + family labour)	C2 (Cost of production)	MSP (minimum support price)	Revised MSP on A2+FL +50%(as in budget)	Revised MSP C2+50%	Difference
Paddy	₹1,117	₹1,484	₹1,550	₹1,675.5	₹2,226	₹550.50
Maize	₹1,044	₹1,396	₹1,425	₹1,566	₹2,094	₹528
Bajra	₹949	₹1,278	₹1,425	₹1,423.5	₹1,917	₹493.50
Soyabean	₹2,121	₹2,921	₹3,050	₹3,181.5	₹4,381.5	₹1,200
Urad	₹3,265	₹4,517	₹5,400	₹4,897.5	₹6,775.5	₹1,878
Arhar (Tur)	₹3,318	₹4,612	₹5,450	₹4,977	₹6,918	₹1,941
Moong	₹4,286	₹5,700	₹5,575	₹6,429	₹8,550	₹2,121
The minimum support price recommended for the rabi marketing season 2018-19						
Wheat	₹817	₹1,256	₹1,735	₹1,225.5	₹1,884	₹658.50
Barley	₹845	₹1,190	₹1,410	₹1,267.5	₹1,785	₹517.50
Gram	₹2,461	₹3,526	₹4,250	₹3,691.5	₹5,289	₹1,597.50
Lentil	₹2,366	₹3,727	₹4,150	₹3,549	₹5,590.5	₹2,041.50

election campaigns promised of 50 per cent margin over the cost of production (C2) which includes all the cost incurred in production including rentals to increase the MSP. Social activist Yogendra Yadav says that the prime minister has broken his promise of raising the MSP as per C2+50% calculation. A green paper published by Yadav's organisation Swaraj Abhiyan shows that the MSP in last four years has been kept substantially low to an extent that out of 20 crops for which MSP is declared, seven crops showed negative returns. Meanwhile, in the remaining crops, the returns were marginal – only two to eight percent.

The centre prohibited the state governments from declaring additional bonus in MSP for farmers in 2014-15. The paper contests that there has been an attempt by the government to bring up (A2+FL) as the basis of cost of production to show higher margins. The CACP reports clarify that net returns are over C2 while A2+FL is the gross return.

Even the finance minister, in this year's budget, mentioned that the MSP would be one-and-a-half times of the cost of production but he did not

mention whether it will be on A2+FL or C2. The mystery still looms over the formula of calculating MSP. Yadav in a press conference held soon after the budget said that in 2015, the government filed an affidavit in the supreme court saying it won't be possible for them to increase the MSP on C2+50 per cent formula.

On the other hand, in order to remove middlemen and commission agents, the government's thrust is on expanding the electronic National Agriculture Market (e-NAM) – an electronic marketplace to directly link farmers with buyers in different states. Until December 2017, 470 markets across 14 mandis have been integrated with the e-NAM portal.

Surprisingly, farmers in Barwala village are unaware of it. The FM in this year's budget announced of expanding the coverage from the current 250 markets to 585 APMCs.

### Getting insured

"The bank does not inform us about the insurance. Somehow we are made the beneficiary of the scheme at the time we apply for the Kisan Credit Card. We are already in debt and on top of that

the premium amount is added. There are so many issues in making a claim that none of us in our village has received any benefit," says Narendra. Many farmers in other villages complained about it too.

Under the Pradhan Mantri Fasal Bima Yojana (PMFBY) a farmer has to pay a premium of two percent for food crops and five percent for commercial crops while the remaining amount is paid by the centre and states. A state chooses insurance companies, through bidding, which charge a minimum premium. The purpose is to reduce the premium burden on the government. But data show the average premium collected across the country has increased by 12.55 percent of the insured amount. Meanwhile, reports show that in 2016-17, the gross premium collected by companies was ₹22,004 crore while the total claims were paid only ₹12,020 crore.

"On what basis is the government talking about doubling our income? There are so many schemes but we are scared of them now. At the end it will only increase our financial burden," says Ramphal Singh. ■

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## Masterclass in agricultural economics

# “The farm crisis was building up from 2013”

*Himanshu, who teaches at Jawaharlal Nehru University, talks to Archana Mishra about the current distress in the farming sector and areas which need immediate attention.*

### How did the agriculture sector go into crisis?

There was distress for quite some time. The situation improved from 2004 to 2011. Since 2011 conditions have been bad for farmers. Some kind of stress was building up; still, it was not a crisis-like situation. But when this government took over, a series of events happened and the situation worsened rapidly. We are seeing the implications of it now. Some problems were already there, but this government is responsible for aggravating those problems.

### Can you elaborate on these problems?

The problems started from 2011-12. Basically, the input price, that is, the cost of cultivation, was going up. At that time fertiliser prices went up rapidly because the government introduced a nutrient-based subsidy (NBS) scheme that led to an unprecedented hike in prices of non-urea fertilisers. The second big input cost that increased was wages. From 2008 to 2013 wages were rising very fast. Until 2014 oil prices were also very high and the government at that time abolished diesel subsidy. All this reduced the profit

margin of farmers substantially. Output prices, on the other hand, were not rising very fast. So, there was a crisis building up from 2013 onwards.

In 2014 oil prices crashed. It is a natural phenomenon that whenever oil prices go down, the price of agricultural commodities, particularly those traded internationally, collapses. So farmers cultivating cash crops suffered a huge loss.

On the other hand, 2014 and 2015 were drought years. Double drought is something which is very difficult for any government to handle. With price collapse and simultaneous droughts, production and prices suffered. At the same time inflation was soaring high. So income in the agriculture sector started to plummet. It triggered a crisis.

### Was the government not in a situation to handle the crisis?

The government received a huge bounty after the oil prices fell. Many other sectors of the economy benefited from it. The government should have immediately moved the revenue into the rural areas and controlled prices by providing subsidies or price support. But the government in its first two years ignored the agricultural sector completely. It made the crisis impossible to handle because the problems had been neglected for so many years.

The agriculture investment in the crop sector by this government is

negative. In 2013-14, the investment was ₹2,40,087 crore. It reduced to ₹2,26,079 crore in 2014-15 and to ₹1,88,876 crore in 2015-16. The figure for 2016-17 is yet to come. In the first two years of the current government, the agriculture investment in real terms went down by four percent – a huge amount. The government reduced the expenditure on the Rashtriya Krishi Vikas Yojana by more than half. So, instead of helping farmers, the government went on reducing the expenditure.

### Why is the entire thrust upon minimum support price (MSP)?

MSP can be a short-term solution. MSP by its design is supposed to be operational when the price of agricultural commodities goes down. Whenever the prices go below the market prices then the government intervenes in the market, buys the produce and basically raises prices in the market. In case the market prices are too high then the government need not go for the support price. The government announces 28 different MSPs for 23 crops each year. But they are on paper as not all are procured. The MSP programme has not worked effectively in our system except for rice and wheat.

### Why are there issues with the calculation and announcement of MSP?

Going by the Swaminathan Commission Report the MSP should be an additional 50 percent on the cost of production (C2+50%). But so far it is given on the basis of expenses incurred by farmers on seeds, fertilisers, fuel, labour, irrigation along with unpaid family labour (A2+FL) which is less than the total cost of production, which includes other expenditures too. Mr Jaitely has done the smart thing: he has not explained cost in this year’s budget. The government has not yet said which formula they would use. All sorts of interpretations are open. If they go by the promise made by the government in the run-up to elections then they must be giving C2+50%. Whether they will do it or not, we don’t know. And the delay in announcement is because the government does not want to procure it.

### Procurement is an essential requirement post-production. Where

## INTERVIEW

**Himanshu, associate professor, centre for economic studies and planning, JNU**



**are we failing?**

Improving procurement incurs some money. The government is giving the excuse of fiscal deficit. This time the fiscal deficit has gone down to 3.5 percent. Their promise is to bring it down to 3 percent. Money is not in the government kitty. We need a whole structure for distribution. Doing that means incurring subsidies. Unless the government has a structured system to procure and distribute it through public distribution system, this thing will always run into a problem because you procure and don't know what to do.

**Do we have the infrastructure to absorb the produce?**

The government has to buy it from the farmers and distribute it to the people. We have PDS and the mandi system, the oldest system of procurement. What is missing in this is the money part. There is already an Act [National Food Security Act] which mentions of distribution. But what stops the government from

buying pulses and edible oil, and distributing to PDS shops?

**The demand-supply chain is also affected by the import and export policy. Your comments?**

We need to have a very good system of monitoring the price internationally. Now we are in the globalised world, where price transmission is quite fast

*“We don't see price inflation or deflation in case of wheat and rice because the government tries to maintain a stable price. For all other crops, the government doesn't do this.”*

and global prices are affecting domestic prices. We are not insulated from international price fluctuations. The agriculture and commerce ministries need to be proactive. Depending on the domestic situation they need to have import-export policies. These policies are today ad-hoc. The collapse in pulse prices is a clear example of it. The government was aware that 'pulses grown area' has gone up dramatically after the higher price announcement. So they knew production will increase but at the same time, they imported million tonnes of pulses from Mozambique. The biggest problem for farmers is the volatility in the prices. The government has to control it through MSP and various other means so that prices are stable over a period of time. It also makes the production pattern stable. In allowing prices to go up, the government basically gives a wrong signal to the farmers.

**Why are the prices of agricultural**



### commodities so volatile?

Agriculture by nature is volatile. There are millions of producers and nobody talks to the other. You take a decision based on the current prices. Like, when sowing is done in June or July, you look at prices that exist in May and June. Suppose prices are very high, every farmer will grow that particular crop, like pulses while switching from rice. So pulses production will jump by 20-30 percent but the demand will not increase because food consumption is always inelastic. We don't change our consumption pattern based on that. So prices of pulses collapse because there is excessive supply in the market. But the rice prices which were lower earlier (because of which farmers moved to pulses) actually will increase because of its lower production. So by November, we are completely in the opposite situation of what we were in May. We don't see price inflation or deflation in case of wheat and rice because the government tries maintaining the stable price. For all other crops, the government doesn't do it.

### What are the other areas which need attention?

There is no substitute for long-term investment in agriculture. It has to be done in multiple dimensions. The government has to provide more for irrigation so that farmers are insulated from the vagaries of weather. Each time there is a drought, we go into crisis. At least now the economy is in good shape to expand the irrigation network. Our irrigation coverage area has not yet crossed 50 percent in last one decade. Why can't we increase it to the level where farmers are not affected by weather fluctuations every year? Second is research and development to bring out more varieties that are resistant in less rain-fed areas. Most of the research is coming from private multinational corporations. The government has abdicated itself from the responsibility of doing that. Green Revolution was done with government money. Today, it is not spending money on research. Third is post-production. We need to provide more support to food processing industries, storage

and warehousing, and transportation. Farmers in this country are too small to create those infrastructures. It has to either come from big private corporates or government. Fourth, provide a level-playing field for the market. Today, agricultural produce market committees are heavily politicised and they are the ones who are benefitted the most. That is why we are not seeing any reform in the market sector. They are responsible for fluctuations and crisis. There is a vested interest.

### Is agriculture a loss-making sector now?

Agriculture in itself cannot be called as a loss-making venture. It is very crucial. Food security is very essential and food inflation can lead to serious problems. So the governments of developed and developing countries put in a large amount of money to make sure that agriculture is viable. Like in education, even after completing higher education if we don't get a job it does not mean we stop investing in education. Agriculture is the backbone of the economy. It cannot be looked at in terms of profit and loss. It is essential for the survival of the economy. This government went into the other direction by reducing the expenditure.

### Is it because agriculture does not give revenue to the government?

Directly, it does not give revenue. The agriculture sector is not taxed. Most of

the agricultural commodities are out of the GST. But the government should not look at agriculture in terms of revenue. If the government would have spent a good amount of money in 2013-14 they wouldn't have to spend money as loan waivers. If farmers would have got their income and paid their instalments, the government wouldn't be giving a loan waiver. The government is not saving money but the money is not used in investment. It is like you are killing the patient putting in the ICU and then giving the medication. Why can't you give the medication in the beginning so the patient does not go to the hospital?

### Do we need to tax the agriculture sector?

Why should we do it? 85 percent in this sector are small farmers. Their average annual income is less than ₹60,000. The taxable income starts from ₹2.5 lakh. To tax this 60 crore population we require a huge infrastructure. It won't benefit the government.

### Barring Green Revolution, when has the agriculture seen its best phase?

From 2004 till 2011, overall agricultural growth was 3.5-4 percent which has been the highest in the last two and a half decades. It was the best period of agricultural growth that you can think of. Farmers benefitted from trade shifting towards agriculture. During the UPA tenure, the agriculture price inflation was very high. Agriculture price inflation is very high for consumers but it benefits farmers. The wages basically were rising because farmers were getting more money for their produce, agriculture investment went up dramatically, credit increased by four to five times and a big loan waiver of ₹70,000 crore in 2008-09. The overall economy grew up till 2011-12 more than eight percent per annum. There was an overall demand coming from the economy. The non-agricultural sector was doing very well. The cumulative effect was that agricultural wages were rising. The progress stopped in 2013 and within one or two years of the agricultural crisis setting in, wages collapsed. ■

*“If the government would have spent a good amount of money in 2013-14 they wouldn't have to spend money as loan waivers. If farmers would have got their income and paid their instalments, the government wouldn't be giving a loan waiver.”*

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## Expert Explains

# Doubling farmers income

Agricultural economist Ashok Gulati on the challenges and possibilities

As they say, nothing is impossible in the world if you have the determination and willingness to do things. China doubled its farmers' income from 1978 to 1984. The real income increased at 15 percent per annum and within six years they reduced the poverty by half. Doing that requires strategy, clear vision and a champion to implement policies. I doubt whether the current government has this vision and ample resources.

A committee called Doubling of Farmers' Income headed by Ashok Dalwai has written 14 volumes on the subject. These documents remind me of Albert Einstein's famous quote, "If you can't explain it simply, you don't understand it well enough." They have given more than 300 recommendations that the government needs to implement. But can they do it? And when will they do it?

## If the sky falls, we shall catch larks

The prime minister, while addressing a rally of farmers in Bareilly, said that it is his dream to double the farmers' income by 2022. When the PM expressed his dream, he did not mention whether he was talking about real income or the nominal income. But when the committee was set up it came out with a report that clearly stated that the objective is to double farmers' real income. That is a real challenge.

The two NSSO surveys of 2002-03 and 2012-13 show that the real income

of a farmer increased by only 3.5 percent in this period. Meanwhile, the nominal income at the all-India level increased by 11.8 percent per annum compound rate during this time frame. After 2013, there has been no NSSO survey and the NABARD survey 2017 is not yet out. As per the calculations, farmers' real income growth has gone down to 2.2 percent from 3.5 percent. In this situation when we are already witnessing a slump, the target of doubling farmers' income would mean raising the compound annual growth rate to 10.4 percent, literally a three-fold increase.

This seems almost an impossible task as it would require massive investment and overhaul of existing policies. Agriculture minister Radha Mohan Singh recently said that the government is very clear that the first right over its treasury is of a farmer. The DFI report clearly states that it needs an additional investment of ₹6,40,000 crore to achieve the target. These estimates are based on 2011-12 data. In the current scenario, however, it has to be doubled. We need ₹13 lakh crore of additional investment in the agriculture. Our total budget is ₹25 lakh crore. It means half of that allocation should go to agriculture. Is it possible?

Even if we imagine that we are able to achieve the objective of doubling real income by 2022, the big question is how we will absorb the massive



production of agriculture commodities. Will it be exported or absorbed by the system? Every year, onions and potatoes are dumped on roads. They are sold at less than ₹5 per kg in mandis. The farmers are not able to recover their cost. A similar situation exists for pulses too, which are always short in supply. Even after a good harvest tur dal prices collapsed and were



sold below the minimum support price (MSP). We are certainly not incentivising farmers to produce more.

Today, we are just half of what China is producing. India's total gross cropped area is 198 million hectares, while China has 166 million hectares. Still, China's cereal production is double that of India's. They produce four times more fruits and vegetables and

eight times more meat as compared to our country. And all this is happening when they have less land and only 30 percent of their workforce in agriculture.

#### **Change in mindset**

The whole system is geared towards the consumers. As the price rises, the first thing we do is to control import

and export. There should be a ban on the 'ban on exports'. In 2016-17, we reported good pulse production. It registered a growth of 65 percent with a record production of 23 million tonnes. The price tumbled 15-20 percent below MSP. We banned the exports, stocking was limited to the private sector and they were not allowed to deal in future markets. However, the imports

continued. In this process, we made the farmer poorer as he could not recover his cost.

It could be avoided if we abolish stocking limits on private trade. Second, by allowing private players to deal in future markets; third, by opening up their exports; fourth, by building a buffer of two million metric tonne and fifth by imposing import duty to ensure that the landed prices are not below the MSP.

### **Access to market**

Market reforms must precede productivity question. Why a farmer has to go to the APMC market to sell his produce? Why can't consumers or companies directly buy from farmers? Why should he pay the mandi fees? Commission agents are a big scam in the country. There are other market systems which can help farmers, like we have in the dairy sector. Agricultural commodities can be graded, standardised and packaged. Farmers will get the right value of their produce. Southeast Asian countries process 25 percent of their agricultural produce. In our country, it is just five to seven percent. The government should provide 50 percent cost to those who will create the backend structure in villages.

We are missing out on food processing and market linkages. So far there was no investment in agro processing industries. This time it has increased to ₹1,400 crore. The volatility of agricultural commodities can be controlled by linking farmers with industries and retail.

### **Productivity and climate change**

More than 50 percent of the agriculture land is rain-fed. Considering the conclusions drawn by the economic survey, climate change can reduce annual farm income by 25 percent in the coming years. It suggests investing in irrigation and crop diversification. Ironically, we don't have the progress report of the irrigation project where government promised completing 99 projects by 2019 through NABARD funding. Even in last year's budget, ₹5,000 crore was announced for a micro-irrigation

project. Surprisingly, it was approved one month back.

### **Technology revolution**

Green Revolution is the biggest event of the agriculture sector. At that time Chidambaram Subramaniam fought in the parliament to import 18,000 million tonnes [seeds of two varieties of wheat, 'Lerma Rojo 64A' and 'Sonora 64'] from Mexico. The decision was opposed. Today, we have a buffer stock of food grain because of one bold move. Thereafter, we witnessed Operation Flood. Taking last 15 years into account, it was former PM Atal Bihari Vajpayee who took the decision to allow Bt cot-

*India's total gross cropped area is 198 million hectares, while China has 166 million hectares. Still, China's cereal production is double that of India's. They produce four times more fruits and vegetables and eight times more meat as compared to our country.*

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ton. Before Bt cotton was introduced we produced 12-13 million bales of cotton. Today, we are producing 37 million tonnes, becoming the largest producer and exporter of cotton. Gujarat was the biggest beneficiary. Until 2002-13, the agricultural growth rate of Gujarat was eight percent per annum. It was an achievement which none of the other states in India ever witnessed. It was higher than the Green Revolution days of Punjab. Narendra Modi reaped the maximum benefit by winning three state elections. He got rural votes. It gave prosperity and political gains. Everything that is new comes with resistance. We have to learn to deal with it. We need boldness and vision. We spend only 0.7 percent of the GDP on research.

### **Right price**

The Commission for Agricultural Costs and Prices (CACP) recommends MSP by looking at references like demand-supply, cost of production and international/domestic prices. The comprehensive cost of production has several aspects.

It includes what the farmer spends from his own pocket (A2) and the family labour (FL) he puts in. But that is not the only expenditure of a farmer. He has to pay the rental value of land and tractor. It is called comprehensive cost (C2). The entire debate is 50 percent over that comprehensive cost. MSP based A2+FL is there for more than a decade now. It is no game-changer. Meanwhile, there is no official statement on C2+50%, which should be used as per the Swaminathan Commission report. In the last three years of the current NDA government, paddy and wheat MSP increase is less than five percent on an average. Since inflation

rates are similar, the real procurement prices have been stagnant.

### **Direct benefit transfer**

Much of the budgetary allocation in rural sector goes for safety nets – National Food Security Act and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). It together accounts for ₹1,93,339 crore against budget for rural roads, irrigation, power supply, research and development which adds to ₹32,103 crore. Almost ₹94,000 crore goes into subsidies on fertilisers, crop insurance and credit. The problem with this type of allocation is like putting the cart before the horse. The allocation tilts heavily towards safety nets and subsidy instead of investment. Going by this approach, farmers' income cannot be doubled by 2022. We are giving wrong signals to a farmer and that's why we are getting wrong results. Subsidy should be transferred directly to their Jan-Dhan Yojana accounts through direct benefit transfer. ■

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*Gulati spoke to Archana Mishra.*



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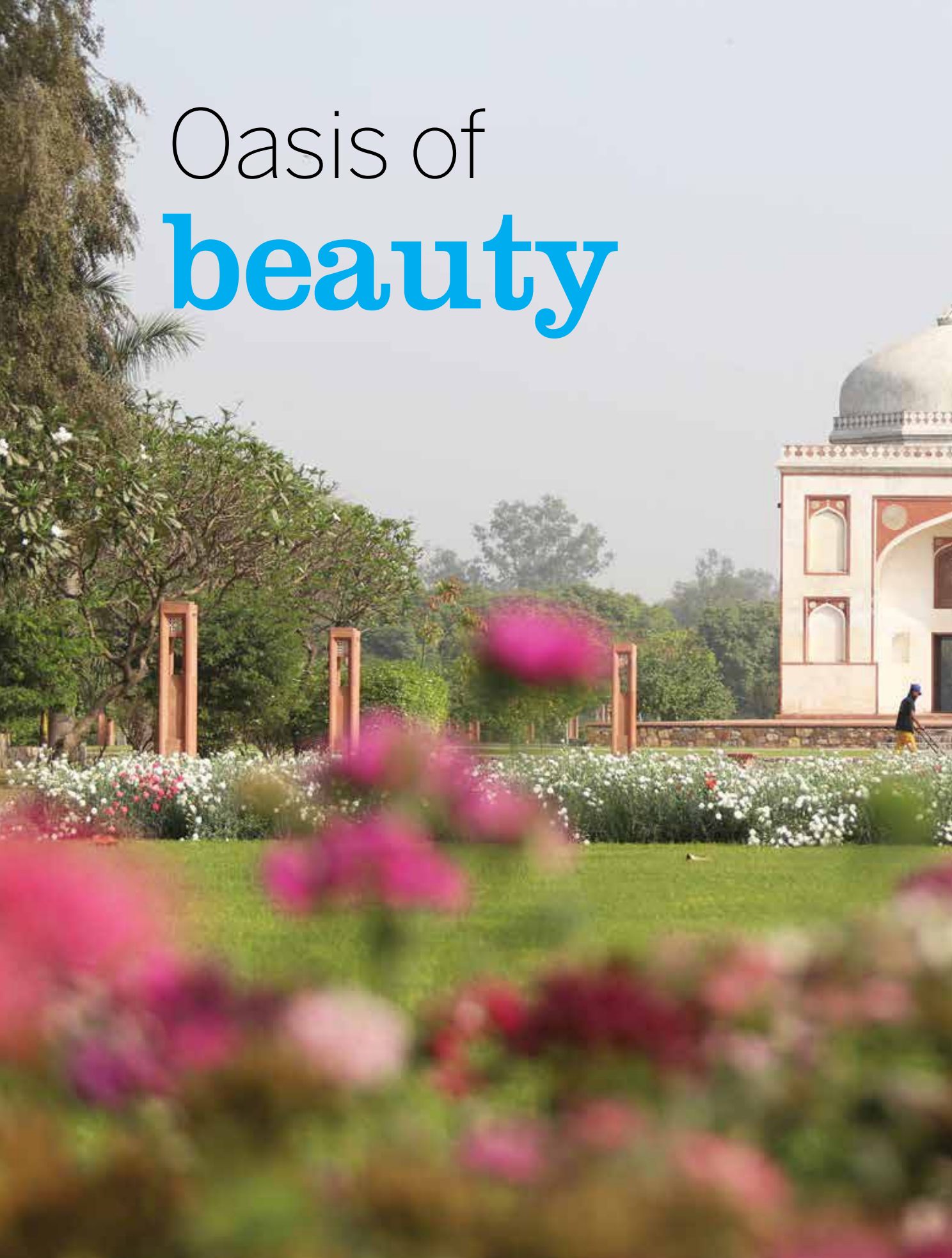
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# Oasis of **beauty**





**Photos by Arun Kumar**

The work on Sunder Nursery, a lush green refuge from urban chaos in central Delhi, started in 2007, when the Aga Khan Trust for Culture (AKTC) undertook a conservation and renewal project. The 90-acre complex houses 15 monuments (out of which six date back to the 16th century), over 300 varieties of trees (making it Delhi's first arboretum), lotus-shaped marble fountains, sandstone pathways, water bodies, an amphitheatre and a bonsai enclosure. Right next to the park sits the majestic Humayun's tomb. Ratish Nanda of the Aga Khan Trust for Culture (AKTC), the man behind the mission to restore what has come to be known as Delhi's 'Central Park', spoke to us about the effort (see interview on next page).

## Ratish Nanda, chief executive, AKTC

### What prompted you to restore, conserve and renovate the Sunder Nursery?

The Sunder Nursery development is part of the larger Nizamuddin Urban Renewal Initiative being undertaken by the AKTC in partnership with the Archaeological Survey of India, Central Public Works Department and the South Delhi Municipal Corporation.



The project has, since 2007, undertaken conservation of over 50 monuments of which 12 were designated World Heritage Sites by UNESCO in 2016. Similarly, through multiple efforts – health, education, sanitation, housing improvement, vocational training – the quality of life for residents of Hazrat Nizamuddin Basti is being improved.

### The project took over a decade. Did you at any point feel stuck somewhere?

Projects of such scale require long periods of time as survey, documentation, approvals, design, negotiation with public partners and finally implementation require adequate time, financial and human resources. Though it's been 10 years, annual objectives were set each year for all project components.

### How do you plan to maintain the park?

In January this year, we signed a follow-up agreement with the public partners to manage the park with the twin objectives of high levels of maintenance and achieving financial sustainability.

We also hope to influence behavioural change and make visitors responsible for their behaviour; not only do we plan to ensure cleanliness and security but also effect a plastic-free zone in the park. We will be involving community volunteers to effectively police the park.

### Today Delhi is filled with malls at every corner. Would Sunder Nursery be able to draw crowds?

This is possibly the first such major urban development project undertaken by a non-governmental agency in India. We hope the success of this effort will inspire many more such initiatives in India.

However, this effort is in line with parks we have created in several countries such as Egypt, France, Canada, Afghanistan, Mali, Zanzibar and Syria. As with other countries we are confident that the Sunder Nursery will be a big draw for Delhi's citizens.

### Have heritage walks helped in recreating the interest in the city's monuments and culture?

Heritage walks are a huge draw, possibly due to a renewed interest in the city's history. As part of the Nizamuddin Urban Renewal Project, we have established a community youth group – Sair e Nizamuddin – to walk heritage enthusiasts through the bylanes of Nizamuddin.

### How do you link your heritage projects to development?

AKTC's Nizamuddin Urban Renewal Initiative has aimed to demonstrate how conservation effort can lead to significant socio-economic development through job creation, increase in tourism, creating capital assets and simultaneous action on multiple fronts and thus meet government objectives for national development. The project has helped meet all the UN Millennium Development Goals.





Deepak Parvatiyar

**O**n the eve of the 8th World Water Forum (WWF), held in March, social media was abuzz with ‘news’ that the Brazilian government had handed over its two large aquifers to private companies – Coca Cola and Nestle. This raised the concerns of water conservationists across the globe and led to signature campaigns on the social media against such a move.

There were fears that the move would further hasten the process of commodification of water – an issue that water activists have been concerned about particularly after they labelled the World Water Council (WWC), which organises the WWF every three years, as pro big business houses involved in ‘overexploiting’ water resources.

It is no coincidence that the ‘news’ did rounds at a time when the Brazilian capital, Brasilia, was hosting the 8th WWF and the fact that a Brazilian, Dr Benedito Braga, who is also secretary of state for sanitation and water resources for the Brazilian state of Sao Paulo, is the president of the World Water Council.

“I don’t have the clue what the origin [of this propaganda] is but it certainly is fake news. Why is that... because our federal constitution [of Brazil] is very clear: Water is a public good. It cannot be sold to anybody – the public, a private party or whoever. So if anyone wants to explore an aquifer, he or she will need to have authorisation from a governmental agency...so private companies can use of course, but they have to apply to the governmental agency in order to have authorisation to use the water. They won’t own the property of water. Thus selling aquifers is an impossible event,” Braga told *Governance Now* on the sidelines of the 8th WWF in Brasilia.

Brazil is the land of the world’s longest river, Amazon, and Guarani aquifer, the world’s second largest known aquifer system located beneath

# Act or Perish

## Message from Brasilia is loud and clear

As water crisis looms large across nations, creating water-secure societies is the need of the hour



TWITTER/WATERFORUM8

Argentina, Paraguay, Uruguay, besides Brazil! A recent discovery of the Amazon aquifer – a groundwater reservoir that extends up to Ecuador, Venezuela, Bolivia, Colombia and Peru, and believed to be three times greater than the Guarani aquifer – makes Brazil a storehouse of water.

Hence the propaganda such as the country selling its aquifers do make an immediate impact before an important world event such as the WWF – the world's biggest water-related event that plays an important role in developing a common strategic vision on water resources and water services management amongst all stakeholders in the water community by providing a “democratic platform for dialogue of the decision-making process on water at the global level, seeking to achieve the rational and sustainable use of this resource”.

But what gives fillip to hearsay such as Brazil selling its aquifers is the very image of WWC as an industry-friendly organisation. A Brazilian heading it – Braga is its president since 2012 – only gave such propaganda a new dimension. More so after a dire UN warning that some 5.7 billion people may be left without drinking water by 2050.

This is the first time when the forum was being held in the Southern Hemisphere and in a country which has

strong water reserve. Brazilian president Michel Temer said at the forum, “This is the consensus...Life on earth is threatened if we don't respect nature's limits.”

But the increasing use of the WWC platform for commodification of water ever since the WWF in Kyoto in 2003 had sharply divided water conservationists. This had even led to the formation of an alternative forum – Forum Alternativo Mundial da Agua – in Mexico in 2006. Taking a strong stand that water should only be treated as a natural resource and not as a commodity as it cannot be manufactured in factories, the alternative forum has ever since been simultaneously held with WWF in the same city. It is held in Brasilia too “aiming to gather organisations and social movements from all over the world that struggle in defence of water as an elementary right to life”. In Brasilia several international and Brazilian organisations gathered in the promotion of the forum as a continuity of the previous alternative forums.

Sudarshan Das, convener, Mahanadi Bachao Andolan in Odisha, who attended both the WWF as well as the alternative forum in Brasilia, remarked: “Attended the Alternate Water Forum. It was really nice one that exposes the corporate clutches over our natural wealth, water and ways and means to

fight it out by forging the unity among movements across the globe. Water in the capitalist era has become a commodity used to maximise profit and we need to combat it.”

Explains Magsaysay Award and Stockholm Water Prize winner Dr Rajendra Singh, who has been a part of all the eight WWFs: “When the forum was held for the first time in Marrakesh in Morocco in 1997, public, leaders, social activists and media were more participative. At that time the voice of community leaders was heard and they were actively involved in the decision-making process. This in a way continued till Kyoto, Japan, where the forum was held in 2003. But in Kyoto, for the first time the issue of privatisation of water surfaced and water was seen as a commodity. Thereafter, in subsequent forums, companies involved in multinational water business started dominating the discourse. The focus of discussions therefore shifted to water market, technology and engineering. More and more leaders and people started believing that water should be seen as a commodity. As a result talks on community-driven water conservation were left behind. Only a few people like us continued harping on the issue of water conservation and the community's vision of water.”

Lioc Fauchon, founder and honorary president of WWC, was of the view that though water is a human right that everybody has to receive, “It's a public service. Even if private companies are working, it's a public service...”

Professor Jan Lundqvist, senior scientific advisor at Stockholm International Water Institute, too felt that in some respect “it is important to have a price on water services. The society is spending a lot of money on water collection, water treatment...someone has to pay for it. I think that the thing is not paying for water but paying for the water services that are very costly.”

These are the issues which need careful analyses. It is understandable therefore that why despite such distinctions, the WWF has remained the most influential water event. In Brasilia too it has attracted over 40,000



*“Water is a public good. It cannot be sold to anybody – the public, a private party or whoever. So if anyone wants to explore an aquifer, he or she will need to have an authorisation from a governmental agency...so private companies can use of course, but they have to apply to a governmental agency in order to have authorisation to use the water... Thus selling aquifers is an impossible event.”*

**Dr Benedito Braga**

President, World Water Council

participants and seen participation of at least 15 heads of state and government, 300 mayors and scores of experts under the slogan “sharing water”.

But one conspicuous non-participant is the Indian government. For reasons unknown, the Indian government has kept itself away from the past and present WWFs. The only Indian minister to have ever attended a WWF in official capacity was Saifuddin Soz in Istanbul in 2009.

“It is for the ministry to decide,” said a source in the Indian embassy



*“In Kyoto, for the first time, the issue of privatisation of water surfaced and water was seen as commodity. Thereafter, in subsequent forums, companies involved in multinational water business started dominating the discourse. The focus of discussions therefore shifted to water market, technology and engineering. More and more leaders and people started believing that water should be seen as commodity.”*

#### **Dr Rajendra Singh**

Magsaysay Award and Stockholm Water Prize winner

in Brasilia. According to this official, there was initial confirmation of the minister of state for water resources leading the Indian side, but it could not materialise.

Unlike in the past forums, where at least a few Indian NGOs such as Jal Bhagirathi Foundation used to have its own pavilion, in Brasilia there is none. Yet, the participation of Indians here is the largest ever from the country with 50 registering themselves for the event.

A significant development for India though is that for the first time an Indian, Prithvi Raj Singh from Jal Bhagirathi Foundation, is on the WWC's board of governors and another

Indian, Kanupriya from JBF, is the first from the country to be a member of the executive committee of the WWC which is responsible for the day-to-day operations.

Says Kanupriya: “Prithvi Raj Singh as a governor became a member of the Governance Commission which is a high-level group responsible for the governance structure of the council. The result of the changes made by JBF representation in the council has led to the membership of India to increase from eight members to 43 members

because of drought and floods.

“Brasilia in my opinion will be a landmark as it deliberates on the legal framework that respects nature and conserve water,” Rajendra Singh said.

Singh's own role in the deliberation process too has been remarkable. From Daegu, he had launched his World Water Peace march in 2015. Since then he has covered 60 countries and released ‘Water & Peace’, a book on his findings in Brasilia.

As Narendra Chugh of Jal Biradari, Pune, said, the Indian delegation led by Dr Rajendra Singh, was “extremely thrilled and very optimistic that the current water crises in the world can be overcome by the communities who think globally and act locally, providing solutions for creating water secure societies. This movement will bring about world peace and avert the impending Third World War that this water crisis can lead to.”

It is in this regard that Brasilia could be a benchmark. Much hope is pinned on the Brasilia summit particularly after the world seems to be gradually reconciling over treating water as life.

There has been a marked departure from successive post-Kyoto fora when companies involved in multinational water business had hijacked the discourse trajectory to water market, technology and engineering, to hardsell water as commodity that resulted in issues such as community driven water conservation being largely ignored.

Now after Brasilia, the question is whether there should be an integrated effort or a coordinated effort to resolve the water crises particularly in the Middle East and Africa. Now people cannot sustain themselves by exploiting water, but they need to protect water. This message is loud and clear, and so is the voice of the Indian delegates in Brasilia. There has now been a big change in the forum. Topics like making links between water stress and human migration have become more prominent – something that Dr Singh has been propagating for quite some time now. ■

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# Off to Russia

## Sea, land and rail transport project to link Mumbai with St Petersburg in Russia through Iran

Shankar Kumar

**T**he India-Iran-Russia-led International North South Transport Corridor (INSTC), which is a sea, land and rail transport project, is ready for its operationalisation in June, even as China's multi-billion-dollar One Belt One Road (OBOR) initiative remains riddled with challenges and will take years to become reality.

"If everything remains okay, we will send the first consignment of goods to Russia by using INSTC's Mumbai-Bandar Abbas-Qazvin-Astra-St Petersburg route in June this year," a senior official of the ministry of commerce and industry said on the condition of anonymity.

The official described INSTC as "game changer" and said the consignment will be first shipped from Mumbai to Iran's Bandar Abbas port and then it will be carried by trucks to the Iranian city of Astara via Qazvin and from Astara to St Petersburg by railway. This move, as per the official, will cut down cargo transport time from India to Russia by nearly 16-17 days from

50 days which it takes today reaching Moscow through Netherlands' Rotterdam port.

What seems to have emboldened India's bid to transport goods via the Bandar Abbas-Qazvin-Astra-St Petersburg route in the next three months is Russia's move to run on trial basis two timber loaded trains – first on February 8 and second on March 5 – to Iran via the Astara (Azerbaijan)-Astara (Iran) rail line. Even as full-scale operationalisation of this rail route is expected to be held soon, Iran is keen to stretch it from Astara to Rasht, Iran's largest city on the Caspian Sea coast which was once known as the Gate of Europe

*"Our trade with Russia is barely \$6.5 billion currently and by 2025, it needs to be \$30 billion. With the INSTC connectivity plan on, it appears possible to hit that trade target."*

A commerce ministry official

because of its connectivity to Russia and Europe. Distance between Rasht and Astara (Iran) is 167 km.

Azerbaijan has agreed to provide Iran 50 percent loan of the total \$1.1 billion required for the construction of the Rasht-Astara rail line. While construction is expected to start soon, Iran's vice president for planning and strategic supervision Mohammad Baqer Nobakht was quoted by a Tehran-based news portal as saying that "the Qazvin-Rasht rail line will get completed by the end of this year".

According to a media report, the 164-km Qazvin-Rasht project started in 2004-05 has made 80 percent progress. Once it is completed, Iran will start linking Qazvin with its Bandar Abbas port in order to have a seamless connectivity up to Central Asia, Russia and Europe.

Besides India, Iran and Russia, INSTC partnership includes Azerbaijan, Kazakhstan, Armenia, Belarus, Tajikistan, Kyrgyzstan, Oman, Syria, Turkey, Ukraine and Bulgaria (as an observer). Finland, Estonia and Latvia have also expressed their desire to join INSTC.

Since India and other stakeholders of INSTC want non-stop movement of their goods from one end to other and that they should not be subjected to checks by custom officials at the border of countries falling on the INSTC route, a coordination meeting of countries of this multi-modal transport initiative is expected to be held in Iran which also hosts the INSTC secretariat.

During his February 15-17 visit to India, as per a senior official of the ministry of external affairs, Iranian president Hassan Rouhani was urged by India to call the INSTC coordination council meeting and he had promptly agreed to do so soon.

Justifying the need to call a meeting of INSTC's stakeholders, the official of the ministry of commerce and industry said that until it is held, businessmen willing to send goods from India to Russia or vice versa will always be confronted with banking, insurance, and customs problems.

In fact, soon after its first dry run on Nhava Sheva(Mumbai)-Bandar

Abbas(Iran)-Tehran-Bandar Anzali (Iran)-Astrakhan (Russia) and Nhava Sheva-Bandar Abbas- Baku (Azerbaijan) routes in March 2014, stakeholders had demanded removal of bottlenecks, filling up missing links in the INSTC route, and addressing customs, banking and insurance problems.

“Some of the deficiencies identified by the dry run are irregular shipping services from India to Iran, lack of insurance coverage and others,” the then minister of state for commerce and industry Nirmala Sitharaman said in a written reply in the Lok Sabha on March 20, 2015. She also said that “since INSTC agreement is a multilateral agreement, the measures to rectify these deficiencies and tentative time-frame decided for operationalising the INSTC require discussion with the concerned stakeholders”.

Such views got reflected at the 6th INSTC coordination council meet in New Delhi on August 19-21, 2015. India called for the setting up of two working groups, one on customs and the other on commercial and operational issues. In that meet, participating countries also decided that the experts group will meet every six months to review the implementation of the decision taken. Following this, Moscow agreed to hold the first working group meet on customs in November 2015.

Since India and Oman were not part of the Transports Internationaux Routiers (TIR) convention which aims to help boost trade through smoother movement of goods across territories, the INSTC working group on customs asked these two countries to become its members.

On June 20, 2017, India ratified the TIR convention after the government approved it in March last year. “By joining the convention, the need for inspection of goods at intermediate borders as well as physical escorts en route shall be obviated due to reciprocal recognition of customs controls. Customs clearance can take place at internal customs locations thereby avoiding clearances at border crossing points and ports that may often be congested. Movement under the TIR can



Iran president Hassan Rouhani with prime minister Narendra Modi in New Delhi on February 17, 2018

be allowed by checking only the seals and external conditions of the load compartment or the container thereby reducing border delays, transport and transaction costs thereby leading to increased competitiveness and growth for the trade and transport sectors,” the central government said in its official statement on March 6 last year.

But since resolving commercial and operational issues regarding the movement of cargos on the INSTC route was also a concern among the participants of the international multi-modal transport project, Tehran hosted an INSTC working group meet in January 2016 to discuss port facilities, visa and other logistical issues. As report prepared by the working group needed approval at the highest decision-making level, the forthcoming meet of the INSTC coordination council in Iran is considered important.

An overwhelming feeling among officials is that India's growth story will make an interesting read when the INSTC connectivity programme becomes reality.

“Our trade with Russia is barely \$6.5 billion currently and by 2025, it needs to be \$30 billion. With the INSTC connectivity plan on, it appears possible to hit that trade target,” the official of the ministry of commerce and industry remarked, adding India is also trying to increase its footprint in trade and

commerce in Azerbaijan, Kazakhstan and other countries of Eurasia.

As per commerce ministry data, in 2016-17, India's trade with Armenia stood at \$31.38 million, with Azerbaijan \$501.94 million, Belarus \$210.73 million, Georgia \$122.45 million, Kazakhstan \$642.16 million, Kyrgyzstan \$31.93 million, Moldova \$18.45 million, Tajikistan \$42.26 million, Turkmenistan \$78.92 million, Uzbekistan \$155.51 million, Ukraine \$2,791.63 million and Russia \$6,593 million. In total more than \$11.2 billion worth of trade took place between India and the countries of the Eurasian region in 2016-17. In 2015-16, it was \$9.67 billion.

India being a part of the Ashgabat agreement, which aims to establish an international transport and transit corridor linking the Central Asian countries to Iranian and Omani ports, has further synchronized New Delhi's efforts to operationalise the INSTC project.

But the real game-changer in India's outreach towards Afghanistan and Central Asia, according to experts, will be Chabahar Port whose first phase was inaugurated in December last year by Iranian president Rouhani. The port opens a new transit route between India, Iran and Afghanistan, while bypassing Pakistan. ■

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# Land of poppies is witnessing a sea change

After decades, things are changing and are moving at a pace that hints that a mission has been undertaken to compensate for years of neglect

Pankaj Kumar

**G**hazipur figures prominently in Amitav Ghosh's *Sea of Poppies*, the first novel of his Ibis trilogy. Set in the 1830s, it presents Ghazipur as a centre of large-scale opium production, and narrates the travails of characters like Deeti, who has to suffer an afeem-addicted husband and a life that goes nowhere.

More than a century later, in 1962, Congress leader Vishwanath Singh Gahmari left Pandit Nehru and parliament in tears when he spoke of people in eastern Uttar Pradesh being so poor that they fed on grains gleaned from cowdung. Ghazipur has since changed, and though the region still remains distressed, change is being pushed. Prime minister Narendra Modi had referred to Gahmari's speech while addressing a rally in Ghazipur on November 14, 2016. "I have come here deliberately on November 14 [a reference to Nehru's birthday] to expose those who haven't worked towards fulfilling what Pandit Nehru committed to doing for the region," he said. Gahmari had wanted a bridge constructed across the Ganga so Ghazipur and eastern UP could be connected to markets in Howrah and Delhi. An opium factory in Ghazipur, perhaps the biggest legal one in the world,

supplies a vital ingredient of painkillers to the pharma industry. But the region has still remained neglected.

More than 55 years after Gahmari's speech, the land of poppies is witnessing a sea change and the change is palpable. After decades of stagnation and neglect the development initiatives that are underway in Ghazipur are making news.

Things are changing and are moving at a pace that hints at a mission that seeks to compensate years of neglect.

And the man in charge of this 'mission of change' is Manoj Sinha, member of Lok Sabha from Ghazipur and minister of communication (independent charge) and minister of state for railways in the union government.

## Route to change

A 51-km long Mau Tarighat railway line project costing ₹1,766 crore was kicked off by PM Modi in November 2016. The project which will be completed in next six years would be a boon for the region as it would open fresh business opportunities. It will provide an alternative, shorter, convenient and better transport infrastructure to the area separated by the Ganga so as to remove the transport difficulties and boost socio-economic development. The catchment area of the project line will serve passenger requirement and will facilitate the people of the area

for travelling to different parts of the country. This line will be an alternative route for trains passing from Howrah to New Delhi and back. Construction of this line will provide a link to the Allahabad-Patna double line electrified section. It will also decongest the Allahabad-Mughalsarai-Patna route, particularly around Mughalsarai yard. The new railway line will connect Mau, Barhua, Godam, Mardah, Bigon, Jangipur, Ghazipur city and Tarighat. Another railway-road bridge is being built at a cost of ₹388 crore.

Some superfast trains have connected Ghazipur to Kolkata, Delhi, Mumbai, Lucknow, Varanasi, Patna, Guwahati, Agra and Kota. "Now we don't have to go to Varanasi and Mughalsarai to catch trains to big cities. Trains are at our doorstep now. All thanks to Mantriji [Sinha]," said Ramavtar Kushwaha.

Doubling and electrification of Allahabad-Chhapra railway lines, Aurihar, Mau and Bhatni railway lines, Aurihar-Jaunpur railways lines have changed communication in these areas. Some ₹1,100 crore have been spent on Allahabad-Chhapra lines, ₹1,000 crore have been spent on Aurihar, Mau, and Bhatni railway lines and ₹600 crore on Aurihar Jaunpur rail lines, according to government estimates. "Today Purvanchal region is availing developments works of worth ₹29,000 crore," said a senior railways officer who wished to remain anonymous. Railway stations in the entire eastern UP have been modernised and are equipped with facilities.

Rizwan Ahmed, another Ghazipur resident, said, "We have got much more than what we had expected in terms of infrastructure, health, education as well as employment."

"It was my dream to serve my people in the best possible manner, so I did my best to give them everything, especially in the field of railways and road connectivity, health and education," said Sinha. "I feel that Ghazipur is finally getting its dues. We have been able to do all this because of our PM's vision," he added.

The region is now well connected with comprehensive road networks. The national highway (NH29) that

connects Varanasi and Gorakhpur with Assam and Nagaland was in pitiable condition. Within 20 days of the government formation, ₹74 crore was spent on the repair works. The same highway will soon be a four-lane network with ₹3,000 crore budget. A sanction for NH97 has also been approved for connecting Ghazipur with Jamania and Saiyad Raja through a four-lane road network. The NH19 connecting Ghazipur and Hazipur has been sanctioned ₹44 crore. “We now have many national highways which will connect Ghazipur to the rest of the country,” said Ramesh Rajbhar, a Ghazipur resident.

“Ghazipur is a perfect example of how good governance matched with honest political will can bring instrumental change. Ghazipur has been connected to major cities now through railways, waterways, highways and i-ways and that too just in less than four years,” said Alok Kumar Rai, professor at the Institute of Management Studies, Banaras Hindu University (BHU). “Ghazipur is now known for development and not for negative attributes like drug trade and crime associated with it for decades,” he added.

### Swachh Bharat

Over 300 toilets are ready and 150 are under construction at schools and public places in Ghazipur. A total of 26 modern community toilets are coming up, out of which 10 are ready. “All busy areas and Ganga ghats look cleaner now. Newly built toilets in such areas are an added advantage,” said another resident Ramashray Prasad.

### Health, industry and skill development

The region will soon have a mini trauma centre which is in the final stages of competition. One well equipped ambulance with free medicines is available to serve people 24x7. Two more ambulances will be dedicated in a month’s time. A lifeline train had also served in the region for about 20 days. Prioritising health benefits, sanitary pads are being made available to female students in schools and colleges. “We have an equipped ambulance with full



Ghazipur MP Manoj Sinha overseeing infrastructure projects in his constituency

pathology services and we will soon have a medical college in this area to serve the people,” Sinha told *Governance Now* in Ghazipur.

Under the Mudra Bank Yojana, ₹200 crore was loaned to youngsters to promote entrepreneurship skill and employment in the region. About 5,000 women were trained by Google and Tata Group and 300 youngsters were trained by IRCTC. A new passport centre was another important facility provided in the city. “Now people can apply for passport in the district itself,” said Shakeel, another resident.

Meanwhile, all panchayats are now well connected with the optical fibre network. Villages can avail high speed (100 Mbps) internet facility in a

month’s time. From 2016-17 onwards new 95 towers and 35 BTS is providing internet speed of 5 Mbps

### Social welfare

More than 100 battery-driven motor vehicles were distributed among differently abled people and more than 2,000 such people have received free treatment and free medicines. Under the Jan-Dhan Yojana, 5,70,000 new accounts have been opened. There are 1,37,000 beneficiaries under Pradhan Mantri Suraksha Bima Yojana, 40,123 are under Jeevan Jyoti Yojana and 8,751 beneficiaries are under Atal Pension Yojana. Apart from that, more than 100 deep tube-wells, free distribution of seeds and organization of krishi mela at regular intervals are making him a popular figure among farmers as well.

Sinha has even voiced concerns about the marginalised Musahar community and argued that they should be included in the scheduled tribes category. As a result, union tribal affairs minister Jual Oram visited Ghazipur and assured the community about their inclusion in the ST category soon.

“We have been demanding the status for last 40 years. Finally, we are being heard,” said Yamuna Manjhi of this community. ■

*“It was my dream to serve my people in the best possible manner, so I did my best to give them everything, especially in the field of railways and road connectivity, health and education.”*

**Manoj Sinha, union minister**

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# Being responsible, the corporate way

In Gujarat, a dedicated authority to facilitate CSR is changing lives in water-scarce tribal regions

AM Tiwari

**C**orporations have a critically important role to play in a nation's roadmap of development, and it is a fundamental, undisputed fact. Development that is not limited to financial growth alone but one with an enhanced vision, leads to an informed, healthy and progressive

society. The industry, along with the state, is an equal partner in this endeavour. In India too, like in the rest of the world, public-private partnership is no longer an option to be considered, but a reality that has already been acknowledged and mainstreamed. It is evident to all stakeholders now that neither governments nor business houses can survive, let alone thrive, as isolated entities operating in a vacuum.

Again, this atmosphere of mutual dependence and support provides an

ideal breeding ground for the practice of corporate social responsibility (CSR). CSR aims at making business accountable, not only to its direct beneficiaries – the shareholders and investors, but to a wide range of stakeholders. While 'corporate responsibility' as a concept has focused primarily on sustainable management of environmental resources and on offering a healthy, safe and active lifestyle to the employees, CSR (in its new avatar under the Companies Act, 2013 and the CSR Rules

COURTESY: ROVADAN TRUST



A check dam renovated by Rovadan Trust with funding from Dakshin Gujarat Vij Company Limited

therein) also expands its target zone to enfold the local community and civil society in general.

CSR is, by no means, an alien concept thrust on the corporate community here. It has been an integral part of India's business agenda, ever since it emerged in the global arena as an independent state. Veteran members of the industrial community have, in fact, played a pioneering role in forging committed partnerships with local communities that span generations. It is interesting to note that such long-term relationships have more than often turned out to be extremely productive. They have spawned strong local institutions, stable enterprises, and most importantly, educated and informed communities that are capable of sustaining

these on their own strength.

Across the country, one can find countless examples of successful CSR initiatives which have changed the lives of lakhs of people for good. Let's take an example of the tribal-dominated region of Dangs in Gujarat. The area receives heavy rainfall but due to undulating terrains, the water rushes past the district flowing downwards. Large-scale migration due to water scarcity is common in the region during summers. There are about 2,000 old and new check dams in Dangs which were in need of renovation. Gujarat CSR Authority (GCSRA), an initiative of Gujarat government, with the support of leading corporate groups have undertaken three projects for repair of check dams in the district.

The ongoing projects in this water-scarce region will work with farmers seeking to double their income through enhanced ground water availability. At the same time, the repairing of check dams and other ground water recharge measures will augment water storage capacity.

The projects, facilitated by GCSRA, have received a total funding of ₹1.14 crore for augmenting water harvesting structures and increasing agricultural income. These projects have now been expanded to the districts of Dahod and Chhota Udepur and have resulted in restoring 1.66 lakh cubic metres of water storage. Nearly 880 farmers have directly benefitted from the projects and

*CSR projects, like the one taken up by GCSRA in Dangs, has the potential to converge the interests of all stakeholders to facilitate replicable and scalable development. It lays the foundation of a wholesome, all-inclusive economic, or rather a social, system.*

142 farmers also received irrigation support. Additional 1,400 acres of farm land could be connected with irrigation from the enhanced water harvesting.

The efforts of GCSRA and its funding partners have borne tremendous results as thousands of acres of farm land could now be connected with irrigation from enhanced water harvesting. It has also doubled the income of hundreds of farmers in the area leading to the cultivation of high-value crops. Besides the traditional model of agri-improvement, GCSRA also developed a few projects to promote and support rural youth in agricultural entrepreneurship. By doing so, GCSRA has been able to provide relief to thousands of farmers of the drought-hit region while also providing them with more avenues for growth.

While officially communities appear to mop up all the benefits, and indeed CSR projects are designed to cater to their requirements and suit their specific conditions, the corporate partners also make substantial gains. And it is not only in kind, that is, sharper brand image and a cleaner/greener reputation, but in cash too. Experts claim that ethical conduct of companies does influence the buying pattern of the customers. Investors in the new age, too, apparently prefer to remain loyal to industries which are known for their 'ethical concerns'. A successful CSR initiative, therefore, translates into improved financial performance and sometimes even leads to greater productivity.

CSR projects, like the one taken up by GCSRA in Dangs, has the potential to converge the interests of all stakeholders to facilitate replicable and scalable development. It lays the foundation of a wholesome, all-inclusive economic, rather, social system. No wonder the basics of this concept are now firmly rooted in the global business agenda. However, a lot more distance needs to be covered before people can come up with their final verdict on corporate social responsibility. ■

*Tiwari, additional chief secretary rank IAS officer of Gujarat cadre (1985 batch), is MD of GSFC and CEO of Gujarat CSR Authority.*

## BHEL signs technology pact with South Korea

**B**harat Heavy Electricals Limited has signed a technology collaboration agreement (TCA) with HLB Power of Republic of Korea for in-house design and manufacture of large size gates and dampers for use in coal fired power plants, to be commissioned with high capacity emission control equipment.



BHEL has been supplying conventional gates and dampers manufactured at its boiler auxiliaries plant in Ranipet for over three decades. This TCA will help in establishing the capability for in-house design, manufacture and testing of very large size gates and dampers.

Reaffirming its commitment towards a better environment, BHEL is contemplating to manufacture and supply locally engineered and manufactured emission control equipment for Indian thermal power plants to meet the Environment Protection (Amendment) Rules 2015 notified by the ministry of environment, forest and climate change.

## Prez inaugurates new campus of Institute of Chemical Technology

**T**he Bhubaneswar campus of Institute of Chemical Technology (ICT) Mumbai of Indian Oil Corporation was recently inaugurated by president Ram Nath Kovind. He also laid the foundation stone of the permanent campus of Skill Development Institute in Bhubaneswar.

Both the initiatives of IndianOil, under the aegis of ministry of petroleum and natural gas, were launched at the 6th Convocation programme of the Indian Institute of Technology in Bhubaneswar.

## Public Enterprises Survey 2016-17 unveiled

**T**he Public Enterprises Survey 2016-17 was recently unveiled by the department of public enterprises under the ministry of heavy industries and public enterprises in both houses of parliament.

According to the survey, 257 out of 331 CPSEs were operational in 2016-17.

The survey revealed that the employee strength came down by 4.60 percent in 2016-17 as compared to 2015-16.

The report stated the total paid-up capital in 331 CPSEs as on March 31, 2017 stood at ₹2,33,112 crore as compared to ₹2,04,763 crore in the previous fiscal, a growth of 13.84 percent.



Anant Geete, minister of heavy industries & public enterprises

The PSUs employed 11.31 lakh people (excluding contractual and casual workers) in 2016-17 against 11.85 lakh in 2015-16.

The total investment in all the enterprises was ₹12,50,373 crore as on March 31, 2017 compared to ₹11,61,019 crore in the previous fiscal, recording a growth of 7.70 percent.

Capital employed in all CPSEs was ₹21,74,120 crore on March 31, 2017 compared to ₹20,59,529 crore in 2016. The overall net profit of 257 operating CPSEs stood at ₹1,27,602 crore for 2016-17 FY compared to ₹1,14,239 crore net profit of 244 operating enterprises in the previous fiscal of 2015-16.

## GSL declares ₹58.20 cr interim dividend

**A** dividend of ₹58.20 crore of 2017-18 fiscal at 100 percent of the paid-up share capital was recently paid by Goa Shipyard Ltd to the government.

GSL presented a cheque of ₹29.73 crore (government share) towards the interim dividend for financial year 2017-18 and another cheque of ₹20.81 crore (government share) towards the dividend of 2016-17 FY to the union government.



## IndianOil flags off India's first hydrogen fuel cell bus

**I**ndian Oil Corporation Ltd and Tata Motors have successfully unveiled the demonstration trials of India's first hydrogen fuel cell bus.



Dr R Chidambaram, principal scientific adviser to union government, along with the chairman and board members of IOCL flagged off the bus during the 47th foundation day function of Indian Oil R&D at Faridabad in March.

Hydrogen is considered the fuel of the future and using the fuel cell technology, very high efficiencies can be achieved with water as the only component in the exhaust.

A fuel cell laboratory at Indian Oil R&D was also inaugurated.

## AAI organises workshop to utilise GAGAN

**A**irports Authority of India has offered GPS-aided Geo Augmented



Navigation (GAGAN) to SAARC and Southeast Asian countries.

A workshop was organised by AAI on March 15 and 16 for SAARC and Southeast Asian nations' representatives to demonstrate the performance and benefits of GAGAN.

AAI with Indian Space Research Organisation had developed and deployed the Satellite Based Augmentation System which augments GNSS (Global Navigation Satellite Systems) signals through the use of additional satellite-broadcasting techniques.





## Did Cambridge Analytica use Indian data?

The ministry of electronics and information technology (MeitY) has issued notice to Cambridge Analytica seeking its response on its alleged exploitation of Indian Facebook users data. The ministry has sought reply from British political consulting firm by March 31. "The ministry has issued a notice, in the first instance, to Cambridge Analytica, wherein the serious breach of propriety and misuse of data intended to profile and influence voting behaviour has been highlighted," the ministry said. "Note has also been taken of alleged claims whereby elections in India were sought to be influenced through questionable means," the ministry said. On March 17, international media reported that Cambridge Analytica illegally collected and harvested data of 50 million Facebook users for profiling and micro-targeting intended to influence voter behaviour. The Indian media reported that Cambridge Analytica's local associate Ovleno Business Intelligence (OBI), headed by Anish Tyagi, son of JD(U) leader KC Tyagi, has managed elections for the BJP and the Congress. The OBI portal mentions the Congress and BJP as its clients. The queries sent to the UK firm included: whether it used Indian data and who are the entities that have engaged them in India.



Cambridge Analytica

facebook

# 1,175.01 mn

telephone subscribers by January against 1,190.67 mn in December 2017

Source: TRAI

## POS devices to check overcharging

The Indian Railways is introducing point-of-sale (POS) devices in trains in a phased manner to curb overcharging by vendors. Currently, POS machines are in use in Karnataka Express on pilot basis. There have been passenger complaints regarding overcharging by the vendors in trains. A hundred POS machines are being commissioned on 26 trains.

## Aadhaar data not misused by private firms, parliament told

There has been no instance where Aadhaar data has been misused by private companies, parliament was informed. It was found that approximately 210 websites of central government, state government departments and some educational institutes were displaying lists of beneficiaries along with their name, address, and Aadhaar numbers, said minister of state for IT KJ Alphons. The departments concerned were instructed to remove the Aadhaar and other personal data from the said websites. The minister said that no foreign company has access to the Aadhaar database and biometric information of the residents.

"It is time.  
#deletefacebook"



Brian Acton, WhatsApp co-founder, tweeted on March 20

## RBI asks banks to strengthen SWIFT-related controls

The Reserve Bank of India (RBI) has reiterated its instructions regarding 'Cyber Security Controls – frauds related to trade finance transactions – misuse of SWIFT' and mandated banks to implement the prescribed measures for strengthening the SWIFT operating environment in banks within the stipulated deadlines. "These instructions aim to strengthen SWIFT-related operational controls and reinforce fraud prevention and detection frameworks in place in banks, with a view to avoid misuse of SWIFT," said Shiv Pratap Shukla, minister of state for finance. In February the Punjab National Bank unearthed a multi-crore scam involving its own employees and billionaire jeweller Nirav Modi and his associates. The colluding bank officials issued over 150 fake letters of undertakings (LoUs) to Modi and his associates resulting in the siphoning of ₹11,000 crore over a period of seven years. Apparently, the SWIFT system and the bank's core banking system, CBS, were not integrated. The scam is being probed by the Central Bureau of Investigation and the Enforcement Directorate.



## Govt to use ICT in 88,994 schools

So far 88,994 schools including 43 smart schools have been approved under the ICT component of Rashtriya Madhyamik Shiksha Abhiyan (RMSA). The scheme provides for financial assistance for setting up of ICT labs by provisioning for capital expenditure as well as recurring costs, including software such as learning management systems and curriculum based courseware. The scheme provides opportunities to secondary stage students to build their capacity in ICT skills and make them learn through computer aided learning process. The scheme covers government and government aided secondary and higher secondary schools.



# Blockchain and t

Banking, land records, medical records – the technology that backends cr secure them against fraud or privacy breaches, say blockchain mavens

Pratap Vikram Singh

**C**ould the Nirav Modi-Punjab National Bank embezzlement have been prevented? It's a question lots of people are asking. With blockchain it would never have happened, say proponents of the technology that backends cryptocurrencies like Bitcoin.

On February 14 this year, India woke to the news of its biggest banking scam: companies of billionaire jeweller Nirav Modi had allegedly siphoned off over ₹11,000 crore from PNB, the country's second-largest public sector bank. The

alleged modus operandi was that, between 2011 and 2017, bent bank officials issued over 150 unauthorised letters of undertaking (LoUs). These LoUs guaranteed that PNB would pay back banks abroad from which Modi's firms take short-term credit for paying suppliers and are usually given after verifying that there is adequate collateral.

According to investigators, the unauthorised LoUs meant that PNB had no collateral from Modi, so it ended up with a humungous liability to the banks abroad. Modi's lawyers claim he has nothing to do with the whole affair: it's PNB that has to honour the commitment the LoUs bind it to. The LoUs were issued on SWIFT, a secure international

messaging system used by banks. Bank officials cannot use it without following a strict authorisation protocol. Some relatively low-ranking bank officials have been booked for the breach but that doesn't bring back the money.

Blockchain enthusiasts say that had the LoUs been blockchain-tagged, they would never have been executed without proper authorisation and maintenance of a collateral with PNB. "You can connect transactions where, based on certain amount of assets, you are allowed a certain amount of credit limit. That's where blockchain technology can help," says Jitan Chandanani, who heads the blockchain initiative at IBM. "We can connect the collateral with a particular



ILLUSTRATION: ASHISH ASTHANA



ackle  
ryptocurrency could

transaction and see how much leverage it has against the party.”

Blockchain tagging could turn LoUs (or any transaction for that matter) into smart contracts – with everything written into code – to be executed if the terms and conditions are met and to be blocked if they aren’t. Each step would be traceable. “If the PNB LoUs had been smart contracts in a blockchain, the scam would have been caught in no time. It could not have been hidden because it’s not a physical or hard copy,” says Prashant Shukla, national technology officer with Microsoft India. The contract would either not execute, or it would be clear who has executed it and how it has been fulfilled.



*“If the PNB LoUs had been smart contracts in a blockchain, the scam would have been caught in no time. It could not have been hidden because it’s not a physical or hard copy.”*

**Prashant Shukla**  
National tech officer, Microsoft India

### Enter the super ledger

So how does it work? In simplest terms, a blockchain is nothing more than a digital ledger well protected by encryption. The technology came into public attention with the spurt of interest in cryptocurrencies like Bitcoin, Ethereum and Ripple. What blockchain technology does for cryptocurrencies is keep track of ownership and every change of ownership – time-stamped and authenticated at every step – so that a person X can be truly identified as the owner of a particular piece of cryptocurrency.

Unlike normal ledgers (electronic or physical), blockchains maintain records multiple times – millions of times, in fact. This is done by algorithms that copy a transaction into millions of nodes simultaneously. At every stage, encryption ensures that there is no possibility of error or foul play. The crucial part comes with authentication: unless a transaction record matches on a majority of nodes across the network, it will not be authenticated. There is no human intervention and the record is open source, which means that any user can seek authentication and have it accurately conveyed to him or her.

And since there is no centralised storage of data, it is that much safer against hacking or other damage. Let us assume the central database of a central bank is compromised or suffers because of fire, theft or power failure. Data integrity comes into question. Besides, since all data is located in one place (or a few), the loss could be immense.

“On blockchain, millions of devices store the same information on the distributed ledger. To hack into the blockchain, someone has to hack so many computers at the same time across

the geography. It’s nearly impossible,” says Rahul Raj, co-founder and CEO of Koinex, a cryptocurrency firm.

On blockchain, the data is completely secure and totally accessible for verification – but not for modification. You cannot go to a previously recorded transaction and change it. Once a transaction is initiated, data points are collected and stored in a temporary memory pool. Transactions are then appended to the records in chronological order, and since there are millions of computers in a blockchain network, each one in sync with the other, they are recorded everywhere. A consensus algorithm verifies the validity of each transaction.

### Beyond cryptocurrency

Microsoft and IBM are part of the BankChain project, in which 34 organisations, including leading public sector and private banks, exchanges and startups have come together to work on how blockchain technology can be used for a variety of uses.

Blockchain is currently being tested in a broad spectrum of areas not only by financial technology firms, banks and other financial institutions but also startups, internet and technology majors and even consultancies like the ‘Big Four’ (as the world’s four top accounting firms are known). The central and state governments – usually slow to respond to new technology – have woken up to the potential of blockchain technology. Maharashtra, Karnataka and Andhra Pradesh intend to conduct proof-of-concept studies for using blockchain technology to manage land records, healthcare and transport. Similarly, the centre’s policy think tank, NITI Aayog, intends to carry out studies for using

blockchain technology in land records, supply chain management, public distribution system and electronic health records.

Worldwide, too, heavy investments are being made in blockchain technology. “Approximately \$1 billion of venture capital investment over the last 24 months, and \$500 million in 50 venture capital deals in 2016 alone,” according to an International Finance Corporation report. A McKinsey report of 2017 estimates that the global banking industry will invest \$400 million in blockchain related projects by 2019. It says 70 percent of financial organisations are experimenting with the technology and expect to see an impact in five years. The report also estimates that blockchain will save \$70 billion-85 billion through cost reduction.

Finance minister Arun Jaitley referred to blockchain in his 2018 budget speech too: he said blockchain technology would be harnessed “for ushering in the digital economy”.

### Land records

The World Bank estimates that 1.3 percent of the GDP is lost due to unclear land titles. Frauds often take place because of falsification of records, and land-related litigation is one of the biggest causes of pendency in Indian courts. According to a PricewaterhouseCoopers report, “There’s very little uniformity in the way centralised databases of land records are maintained... Due to the absence of a platform to maintain uniform records, there is a lot of autonomy amongst various stakeholders.” This leaves scope for manipulation.

Land registry and title transfer is a cumbersome process and people forge documents to claim the same piece of land. “All of that can be avoided if there is a tokenised form of land registry,” says Raj. “Every plot of land is represented by a token and every token has details of neighbours, area, geographical latitude and longitude positions. When a transaction happens the token is directly transferred from the owner and it is recorded on blockchain to the buyer. So everyone can verify that a land registry sale has just happened and the owner has now changed. No one can imitate or duplicate that token. No one can come with same document and claim that it is his plot of land.”

Using blockchain in land records is particularly relevant to India. “It’s a very inefficient market,” says Shukla. “You have no way of knowing or ascertaining past ownership. If blockchain is implemented in land records, we will successfully address the problem of benami properties. The transfer of property will happen smoothly. It could be done in just one day. It will uproot cheats who often sell the same property to many people.”

### Smart KYC

Often false identity documents are used to claim benefits or services. It is easy to fake voter ID cards or other centrally managed identity documents. Although the government claims central databases are secure, it is a fact that the registries are still managed by officials enjoying discretionary power. Theoretically, there is risk of manipulation.

“Now imagine the entire system is on a blockchain. It can be seamless, publicly verifiable and is more trustworthy as there is no human discretion involved,” says Raj.

Capitalising on the blockchain features of immutability and transparent record keeping, Rubique, an online credit market place providing lending services to end users and SMEs, is offering smart KYC solutions that provide access to customer KYC data and also their prior lending information. “Most importantly, every time a bank or lending organisation wants to look at the KYC data, an approval is sought from the customer over SMS, ensuring user privacy,” says Suraj Agarwal, chief technology officer for Rubique.

### Health records

IBM has collaborated with health insurance companies to build a blockchain solution for seamless sharing of health records. “For example, to get insurance, I have some tests conducted at company A. They reject me. I then go to company B, and they too reject me. Now the question is: Can’t company C obtain the results of the tests from A and B rather than put me through the same experience again?” asks Chandanani.

That’s where blockchain comes in. “Based on a unique identifier (say Aadhaar), they could access my data at companies A and B. As a customer I get an SMS seeking consent. Since companies A and B have spent, say ₹1,000, to get the test done, company C can pay a small amount to buy that data from either,” he says. “We’ve discussed it with the Insurance Regulatory and Development Authority and the Insurance Information Bureau of India, and are negotiating production with them.”

Estonia, a pioneer in taking digital technology to the people, has all citizens’ health records on blockchain. Estonians can log into their records and see which medical professional or government official accessed their record. If found accessing without consent, government officials can be prosecuted. “In Estonia, the state is not the owner of the data, people are. I as a citizen using my digital identification can go and check the system to see who has

*“On a blockchain, millions of devices store the same information on the distributed ledger. To hack into the blockchain, someone has to hack so many computers at the same time across geography. It’s nearly impossible.”*


**Rahul Raj**  
Co-founder & CEO, Koinex








## The how and why of blockchains





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A blockchain is a digital ledger. It is protected by encryption at every state of recording or verification. It is decentralised, open, transparent, unchangeable.
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What's more, copies of the ledger are made simultaneously across millions of computer nodes. Each transaction is recorded in all these copies. There's no human intervention, so no chance of compromise: recording and verification is by algorithms.
- 

When a transaction is to be verified, the algorithm checks all the ledger copies and authenticates it only if there's a match in the majority of ledgers.
- 

To alter the record of even one transaction, a hacker would have to change millions of 'ledgers' – virtually impossible
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Till now, blockchain technology was synonymous with cryptocurrencies like Bitcoin. In fact, it is the back-end technology that authenticates cryptocurrency transactions and hence the fact that say, a person X, indeed owns a Bitcoin.
- 

Governments and corporates are now looking at using blockchain technology to securely record all manner of transactions – for instance, land records, documentation, banking records.

been using or seeing my data. If I think, 'Why has this person shown interest in my personal information?', I can file a lawsuit," a senior Estonian embassy official told *Governance Now*.

### In the ad game

A good use of blockchain is in digital advertising. Brave Browser, an open source web browser set up by Mozilla cofounder Brendan Eich, incentivises publishers and users and eliminates intermediaries like Google and Facebook, which together get about 73 percent of digital advertising revenue. This happens at the cost of non-ad content providers. Users are profiled and tracked to send them targeted advertising.

"Marketing budgets continue to climb, yet publisher revenues are static or shrinking. This indicates serious market inefficiencies which can be repaired with a simplified and more efficient economic system based on new technologies," says the Brave Browser team in a white paper.

What Brave Browser does is to

provide a basic attention token (BAT) which can be exchanged monetarily. Brave Browser is just like Firefox and is built on blockchain. Here the advertisers will pay users to consume ads. Based on a user's private encrypted information, ads will be showed to them based seeking their permission. They will be compensated with basic attention tokens.

"Since as a user, I agree to watch an ad and am being paid for it, advertisers' investment is used far more beneficially," says Raj.

According to the white paper, "In the ecosystem, advertisers will give publishers BATs based on the measured attention of users. Users will also receive BATs for participating. This transparent system keeps user data private while delivering fewer but more relevant ads. Publishers experience less fraud. And advertisers get better reporting and performance."

### The cons

Chief among the objections raised by blockchain sceptics is that there is no

proof yet that it is hacker-proof. Enthusiasts say it is the best security option yet, and that any lock, for that matter, is potentially pickable.

The more plausible argument against blockchain, however, is about available computing power. Blockchain is trustworthy because it makes millions of copies of a transaction for verification. Consider the amount of data this generates – and the computing power that would be required to make validations. As more and more operations begin to rely on blockchain technology, computing power will have to keep pace. Sceptics wonder if that will happen.

Another argument relates to the anonymity of the decentralised system: actually, what happens is that everyone knows everything regarding a particular block though it might be difficult to identify the physical person associated with it. So what are the checks and balances to prevent the person associated with a particular transaction from being identified? When blockchain tech is used for the kind of applications a government would require, each node is clearly defined. Access, and identification of the person whose data it is, can be restricted. Any breach can be traced through the node and the official or authority allowed access from that point can be questioned or asked to explain.

And there are some who question the whole enterprise. "Blockchain comes in when there is no centralised authority. Land records have to be maintained by government. This is quite ridiculous, frankly. It means that the government has failed," says a senior partner at a Big Four consultancy. "I don't know why NITI Aayog has taken up blockchain technology for land records. Taxpayers' money is being spent on stupid things. Let's say I am trading stamps, or art, where I don't know if it is genuine or not. There is no central authority. That's a good use case for blockchain."

For now, though, there's a momentum gathering around blockchain technology and the way governments and corporates are betting on it, large scale experimentation, if not complete adoption, is on the horizon. ■

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# Bringing the magic of blockchain to India

## Firstly, can we have the introduction of the founders of Koinex?

Koinex is an entrepreneurial venture of three blockchain technology enthusiasts, Rahul Raj, Aditya Naik and Rakesh Yadav. Rahul Raj is an alumnus of IIT Kharagpur and is the CEO of the company, Aditya Naik is from BITS Pilani and oversees the business development & marketing mandate as CBO and Rakesh Yadav is the tech-wizard at Koinex, overseeing the entire technology gamut as the CTO of the company.

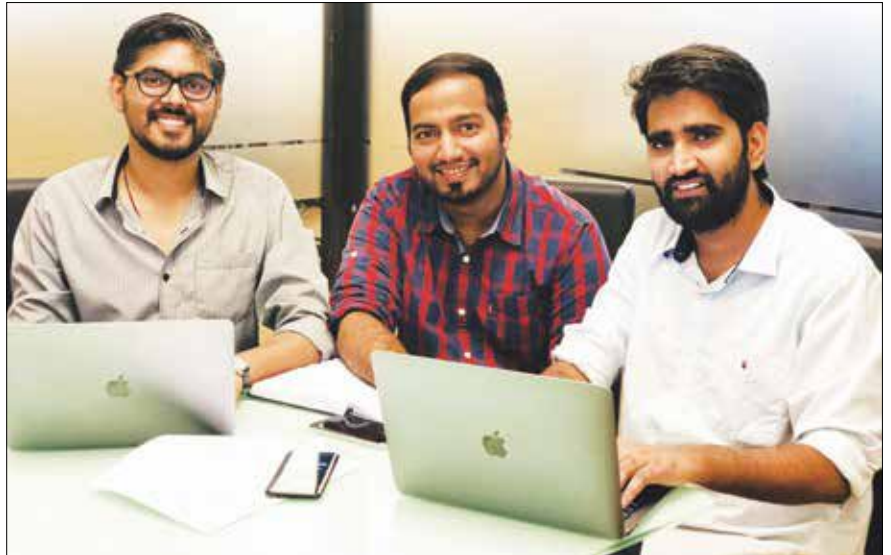
## What is Koinex? What is your brand story?

Koinex is India's most advanced digital assets exchange, supporting multiple cryptocurrencies/ tokens on a single platform. Koinex is also the first multi-currency exchange with an open order-book format, in India and it began operations in August 2017 and today within less than a year, the company grew to be the largest trading portal by volume, in the country.

Initially, we used to individually trade & research about blockchain in our own capacity since 2016. Often when we three met up, we deliberated on the issues and challenges here in India with respect to blockchain and we realized that India did not have any platform that was as developed or even matched the efficiency of global exchanges. There was an opportunity here, and so we developed an alpha version, tested and revised it and finally got our product ready – Koinex, India's first multi crypto-asset exchange. We went live on August 25, 2017 and the wonderful journey continues. Point to mention here is that the entire architecture of the exchange was built in house, led by Rakesh Yadav. So it is an India innovation story being scripted here.

## How did Koinex enter the Indian market and build their customer base?

India was a tad slower than the rest of the world in adoption of blockchain technology. The domestic market showed affability for



Koinex founders (L\_R)- Rahul Raj, CEO, Aditya Naik, CBO, Rakesh Yadav, CTO

crypto-assets, but the concept of a 'digital assets exchange' was yet alien. Koinex became the first crypto-assets exchange to be launched to bridge this gap and give people secure access to cryptocurrencies, tokens, and digital assets against INR fiat. Initially, trading on existing platforms in India was a challenge due to the high trade spread and high trade fee. But Koinex offered traders a transparent peer-to-peer exchange model with globally competitive trade fee and reached out to the right people through relevant groups and social channels. Our exchange is built over cutting edge technology, offers a proprietary trading engine, wallet and platform architectures, grade A security, user-centric UI/UX and tons of user-demanded features that makes it seamless to use. This unique and user friendly offering helped us not only to acquire our first set of customers but soon we become the preferred platform for the crypto-trading community.

**There is a lot of credit given to the**

## technical efficiency of Koinex and your user interface. How was it built?



The entire applause and lauds for our seamless and efficient technology architecture goes to our CTO – Rakesh Yadav. He is our tech wizard and has now an excellent team of equally enthusiastic engineers and developers being mentored under his knowledge-led leadership. One thing Rakesh strategically

did initially was to create a platform that was 'future-ready' and scalable. So today, we do not have any challenges in managing large volumes of trading and are able to quickly adapt to new payments options and also list host of new token on regular basis without any hassle. We also launched our mobile app which offers many 'user-helpful' features like personalized price alerts, market trade graphs, etc. We have integrated UPI payments on our system and have a host of other upgrades in the pipeline. We are proud of the tech that our engineering team has built and they will always remain the backbone of our enterprise.



## Tell us about the growth story of Koinex?

Koinex is India's most advanced digital assets exchange, supporting multiple crypto-assets/ tokens on a single platform. Within few weeks post our launch, we grew to be the largest crypto-assets trading portal, in terms of trade volume. This stupendous growth in trade volume itself is testimony to our scale of growth and ever populating consumer base which is spread across the length and breadth of the country.

In fact we are the first exchange in the country to implement full KYC verification for trading and we received more than 1000 registration within the first 12 hours post our launch. We began with four coins listed on our exchange and slowly built our portfolio to host an array of tokens, which are the most viable ones for our traders on Koinex. We have activated multiple payment options and also improved our overall user interface and enhanced our security measures. Recently, we also witnessed tokens listed on Koinex, literally influencing the prices on global exchanges, due to the huge volume trade here. This was the first instance when an Indian exchange was leading the global market and it was a moment of pride of us in our growth story. Now we also launched our mobile app on Android and will soon roll-out the iOS version too. There are some more interesting developments in the pipeline, so the exciting journey at Koinex continues.

## What is the working model of Koinex?

Koinex operates on a peer-to-peer exchange model. Here the users have to submit their KYC details and once the verification is done, they create an account on our exchange, with a pre allocated wallet. The buyer and seller on the exchange need to have pre-funded wallets in order to ensure that the transactions are always honoured and settlements happen real-time. The seller puts a request for selling his crypto-asset and defines the price. The interested buyer, places a request to buy the assets at the mentioned price and once the buy - sell entries are matched, the equivalent value in INR gets deposited in the seller wallet and the assets are transferred to the buyer. Please note that on Koinex, selling is free and we charge a

nominal trade fee on buying and this fee is levied on the INR value of the buy. This is in three brackets - 0.15%, 0.20%, 0.25% and the fee is decided depending on the individual's last 30 day trading volume. It is also called trailing trading volume.

## Can you share details on the funding for Koinex? What is the revenue model like?

We received our funding from global investment firms, Pantera Capital and Beenext. The pre-series A round of funding was led by Dirk van Quaquebeke, Managing Partner of Beenext and Daniel Morehead, founder and CEO, Pantera Capital. The capital infusion helped us in scaling our technology infrastructure, further enhancing the product and expanding the team. In a previous round, we also raised seed capital from Beenext and other prominent angel investors. Our revenue model is simple and straightforward trade fee on the INR value of an order placed on Koinex.

We have managed to sustain our market prominence and have a continuous revenue growth

## Any recent incident / experience that made it a proud day at work?

The most recent one is the stupendous success of REQ token listing on Koinex. We are the first exchange to bring the global crypto-asset REQ to India. The token got listed on Thursday at 10:30pm and within 15 mins post the listing, we had 1.5 million trade volume on REQ token and within an hour it was a staggering 4.5 million tokens. The high volume numbers on Koinex influenced the global market and the REQ token price was up by 40%. An Indian exchange was driving the global market. It was a moment of pride for the entire team.

## What are the challenges in this sector so far?

The crypto-market is essentially the most



debated topic in the industry, here and globally at large. Currently the hesitance from banks and inaccurate reporting of government policies in the media is causing some uneasiness among consumers. The government has initiated conversations leaning towards the need for regulatory framework to help mitigate fraudulent and illicit laundering schemes. We completely align with the government's point of view and are more than happy to assist them to ascertain the framework. We hope to see some concrete resolutions in favour of the sector, which will ease the banks too, to work with us. At times, dubious posts on social media related to trading causes sudden panic leading to volatile flux in the market.

## Where do you find most consumers trading on Koinex?

The major chunk of the customers on our exchange are from the metro cities, followed by the Tier 1 markets, while the pool of traders from emerging cities and rural terrains are very sporadic. However, as mentioned

earlier, we have a stringent verification and KYC compliance process for registering users on the Exchange, so the consumer base is legitimate. There is a lot of scope of market expansion once there are robust regulations in place and a raised awareness about blockchain technology.

## How Koinex plans to use blockchain technology to scale their business? Broad strategic roadmap ahead?

The Exchange was essentially an easy and secure way to get the audience acquainted with blockchain and crypto-assets. It is the entry level engagement that any user can have with the technology. We will soon have many other products on blockchain to service varied sectors and industries. We want to lead the blockchain transformation in India and be the market leader in blockchain and the go-to platform among crypto-assets exchanges in India, as well as globally.

# A prophet on the high seas

Maya Jasanoff's biography of Conrad revisits his terrifying visions of the tragedy power and capital unleash on hapless indigenous people in pristine forests

SB Easwaran

**W**hen Jozef Teodor Konrad Korzeniowski – who became the writer Joseph Conrad – was christened, his father Apollo Korzeniowski wrote him a poem that is in retrospect chillingly poignant.

**To my son, born in the 85th year of Muscovite oppression**

*Baby son, sleep without fear.  
Lullaby, the world is dark,  
You have no home, no country...  
Baby son, tell yourself,  
You are without land, without love,  
Without country, without people,  
While Poland – your Mother – is in her grave.*

The first notes were struck of what would play out as a dark symphony brooding over his life. The sailing ships and steamers he worked on wore foreign flags, and the language he hitched his fictional imagination to was to him equally foreign. As he navigated the world and the contradictions of his life, Conrad was forever striving for an acceptance he felt he deserved but was never accorded. A slow and measured burden of rootlessness floated through his life-song and fiction, making him an acute logger of the global winds and imperial currents of commerce in his time. The map he left traces prescient, ironic courses to a future

that is the sombre now of 21st century globalisation.

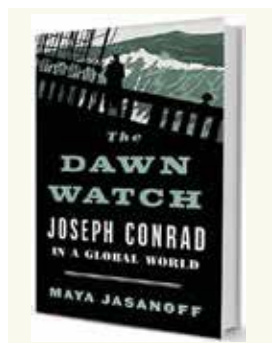
Likewise, Maya Jasanoff sets off with “the compass of a historian, the chart of a biographer, and the navigational sextant of a fiction reader” through Conrad’s life and four novels in particular – *The Secret Agent*, *Lord Jim*, *Heart of Darkness*, and *Nostromo*. She throws grapnel lines, or in the language of the internet, creates hyperlinks as it were, to the personal and historical events of the landscapes, seascapes and inscapes of Conrad’s life and his fiction. From their joining up in the reader’s mind, Conrad emerges as a grim silhouette on the ratlines, keeping an endless dawn watch on a human horizon that never glows with morning light.

Jasanoff points up many coincidences. Berdychiv, the town Conrad was born in, was synonymous in Polish adage with ‘nowhere’: in effect, he was born nowhere, its penumbra cast from a distance in time over his lifelong outsider status. In 1857, the year of his birth, the world was already witnessing telling effects of the colonial ‘globalisation’ of that time: Chinese settlers rebelled in Borneo, in a Malay state ruled by a white rajah; a

bank failure in Ohio bankrupted businesses in Hamburg; a mutiny of Indian troops swelled into rebellion against the British. By the time Conrad was 57, and visiting his native land with his English wife and children for the first time since he left it to be a sailor, the assassination of an archduke of the Austro-Hungarian throne by a Serbian nationalist was enough to march half the world into the muddy trenches of the Great War of 1914-18. The Conrads had arrived in Krakow, now under the Austro-Hungarian empire, on the very day it declared war on Serbia and spent all of that looked-forward-to trip working a passage back to England.

Without sentiment, she uncovers life facts that Conrad either did not dwell on or rationalised or romanticised away. His shooting himself in the chest at age 20 was almost certainly a parasuicide, driven by the need to get his uncle and guardian Tadeusz Bobrowski to release the money that would clear his debts. Conrad was a middling mariner, passing the exam for his master’s certificate only in the second attempt. In the nearly 20 years since going to be a sailor to deciding to quit seafaring, he had spent only eight years at sea, the rest a wait for assignments, often below his rank. And for all his railing against the steamship and his worship of the sailing ship and the craft that brought sailors into subtle communion with the wind and tide and current, Conrad did take assignments on steamers. Indeed his trip on the Congo, that became *Heart of Darkness*, was on a steamboat.

The core of the book addresses itself to locating the events Conrad



**The Dawn Watch: Joseph Conrad in a Global World**

By Maya Jasanoff  
Penguin Press, New York, 400 pages, ₹639





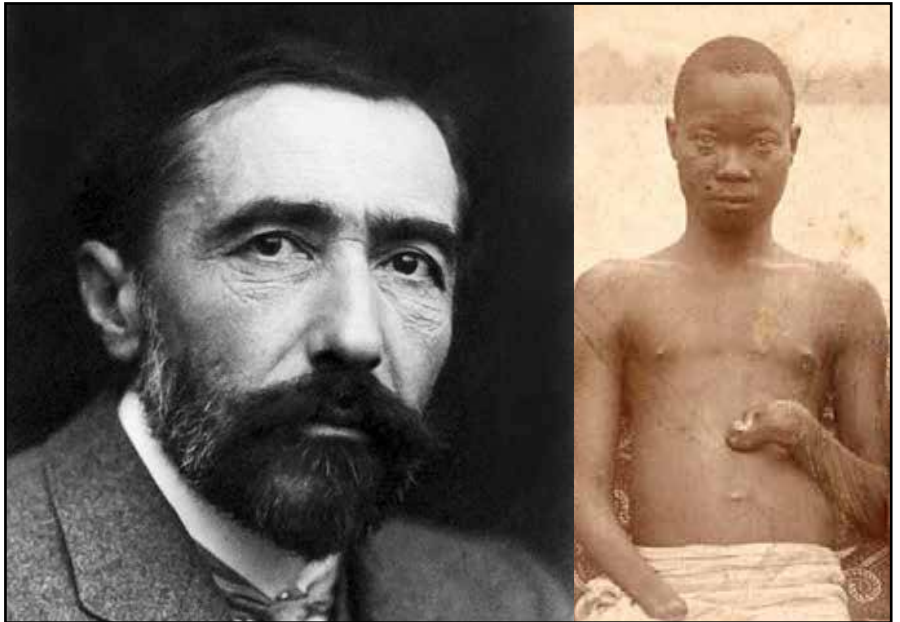
witnessed or heard about, the people he knew or heard seamen talk about, making an appearance in his works either as direct transplants or transmuted by his fictional imagination. Tippu Tib, a Swahili-Zanzibari slave trader, and others like him who supplied the Belgians with ivory, turn into the composite figure of 'Mistah Kurtz' of *Heart of Darkness*. The abandonment of the *S.S. Jeddah* by its crew reappears as the albatross around the neck of *Lord Jim*. *The Secret Agent*, ironically subtitled 'A Simple Tale', builds a chilling family drama of amorality around a failed attempt to blow up the Greenwich observatory in 1894.

The story was paramount to Conrad, not the themes that arise like vapours around it. And yet, by working on the story and its telling alone, he allowed universal themes to emerge, all in the grimmest twilight tones: man's, and hence civilisation's, insatiable capacity for depravity; the mindlessness that drives anarchist and terrorist groups; the relentless march of power and material interests through jungle villages of innocence.

Conrad's indifference to politics may have stemmed from viewing his father's patriotism as ineffective. In the Congo, he had made friends with Roger Casement, whose report on the atrocities perpetrated by the African International Association (the enterprise King Leopold II of Belgium created to take over the Congo) in its quest for ivory and rubber shocked the world as much as *Heart of Darkness* did. Like the missionaries, he had documented the cutting off of the hands of tribespeople: native soldiers of the Force Publique, serving under Belgian officers, were told to account for the bullets they used, so they would just get hold of natives and cut off their hands. Later, when Casement was sentenced to death for his activities as an Irish nationalist, his friends petitioned for reprieve. Conrad was among those who did not put his signature to the appeal.

Jasanoff mentions this without much comment, as she does Chinua Achebe's indictment of Conrad as a racist who only used Africa as a setting

WIKIMEDIA COMMONS



Joseph Conrad (left) and a Congolese whose hands were cut off by Force Publique soldiers

for a white man's degeneration, as "the antithesis of Europe and therefore of civilisation, a place where man's vaunted intelligence and refinement are finally mocked by triumphant bestiality". It is as if she absolves Conrad of those allegations for the strength of his storytelling, his evocation of human themes larger than and beyond the particularities of race or culture.

The portentous lines Conrad drew thread their way into a 21st century in which the internet has taken the place of the transoceanic telegraph cables of his time; online chatrooms buzz with anarchy and religious terror like the dingy rooms in which his comically dangerous idealisers of the bomb concealed within the overcoat conferred; and, like in *Nostromo*, superpowers and governments in symbiotic bondage with corporate interests rampage through hapless nations and peoples.

The immediacy of that was brought home to India when the supreme court, in a judgment of 2011, compared Chhattisgarh's police and militia actions against tribespeople to what happened in the Congo of *Heart of Darkness*: a "warped world-view that parades itself

as pragmatic and inevitable" trampling people as it scours the earth in an "unquenchable thirst for natural resources". All around us, we see those forces unleashed.

The epigraph of Jasanoff's book is a chilling line from *Victory*, in which the mercenary Jones, on visiting Axel Heyst, says, "I am the world itself, come to pay you a visit." It was, for Heyst, a visit with tragic consequences. Conrad wrote that his artistic aim was "by the power of the written word to make you hear, to make you feel – it is, before all, to make you see". *The Dawn Watch* makes us see again, through the grey fog of our complacency, the tragedy set into motion when a world riding on commerce visits indigenous communities anywhere.

For Conrad fans like this reviewer, the work is more than literary biography, more than research, more than a good read. Like Conrad's archetypal storyteller Marlow, who appears in *Chance*, *Youth*, *Lord Jim*, and of course *Heart of Darkness*, it builds meaning as the haze of a glow around Conrad's works and his life rather than offering it as a shelled kernel. ■

## Sharda Sinha

PHOTO COURTESY: ANSHUMAN SINHA

Singer



Also known as Bihar Kokila, Sharda Sinha has the credit of shaping the folk music of UP, Bihar and Jharkhand. Sinha is a recipient of Padma Bhushan (2018), Padma Shri (1995) and several accolades in music. She sings in Bhojpuri, Maithili and Magahi.

**Tell us about your initial days.**

When I was in school, I had the habit of singing couplets and poems like a song. My father appreciated it and encouraged me to undergo training in music. In those times, every household in UP and Bihar used to have a harmonium and a tabla, and a music teacher used to visit to teach basic notes of music to children. My training began with classical musician Pandit Ramchandra Jha ji of Panchgachhiya gharana. After a few years, Pandit Raghu Jha ji [who was also called *Sher-e-Bihar*] of the same gharana. *Toh aise shuruat hui and uske baad gaana kabhi chhota nahi.*

**You sing in several regional languages. Which is your own favourite?**

That's really a difficult one to answer. I am from Mithila region of Bihar and my mother tongue is Maithili. But I am in love with Bhojpuri equally. I try to fill in the melody of Maithili in my Bhojpuri

songs. *Ye jo rishta hai wo ekdum Krishna ka Devaki-Yashoda ke sath jaisa hai.* [My relationship with the two languages similar to the relationship of Krishna with Devaki and Yashoda].

**Many relate Bhojpuri music with obscenity. Your opinion?**

See, it is their problem if they frame their opinion on the basis of a few tracks trending on YouTube. It is certainly too little knowledge for you to judge a language and the associated culture. Yes, it's true that Bhojpuri is being marketed as soft porn and it's really disturbing. I am afraid the coming generations will not understand the real essence of Bhojpuri. It is a beautiful and flexible language having emotions of its own. It has the power to convey a message without words but certain expressions. Such songs and their producers selling audio porn in the name of Bhojpuri should be categorised

as adult and sidelined if it cannot be stopped. If we can do it for our films, why can't with songs? It is also the responsibility of Bhojpuri speaking people to discard such music and let such music not flourish. I wish such musicians and producers get well soon!

**You sang for Bollywood as well. Does it support folk?**

It has strong affinity for folk which is encouraging. All great musicians have blended folk into their music and have produced some timeless songs.

**How can folk be popularised?**

If you limit folk with dholak, tabla and harmonium, you draw a line and limit its possibility to do wonders. If we want folk to emerge out significantly, you should be open to change certain patterns maintaining the authenticity. Of course, I don't believe in mixing Bhojpuri with Punjabi lyrics, the kinds of offers I have had received a couple of times. I am against it. I believe in viable experiments.

**Your opinion on talent shows on TV?**

I have mixed feelings. Undoubtedly, it's a platform for new talents. Some use it wisely and improvise their music to go ahead but many youngsters get stuck in the entire system. Despite the talent, they take the failure in a reality show as their biggest defeat. Even I was found through a talent hunt programme organised by Gramophone Company of India. But that was a different time. You could not see who the judges in front of you were. I was being judged by legendary Begum Akhtar and she gave a pat on my back and said: *Riyaaz karo, bahot aage jaogi.* Public never used to decide the calibre. You were not judged on the basis of your clothing, looks and body language. It was all about singing and the voice. Contemporary shows, however, have a lot of problems in their packaging. You are a winner on the basis of votes given by public who vote on various factors without understanding your music. *Aise shows ko apna bhagwan nahi samjhana chahiye. Hum apni awaz ke dam par hain* and that's what is important.

**As told to Swati Chandra**

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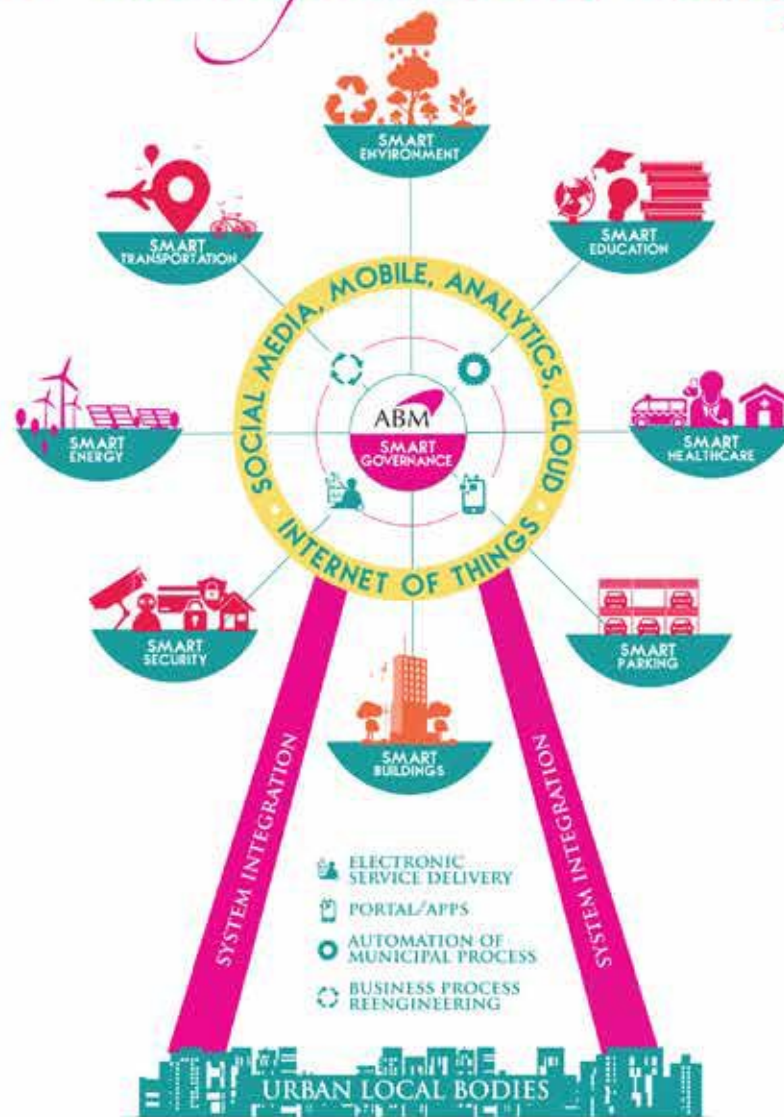
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