

How to wake India up

By N Venkatram, the writer is CEO, Deloitte, India

India is one of the youngest countries, with over 64% of its population in the working age group by 2020.

This young population would fuel productivity and GDP growth of 6.5-7%, putting India among the top three economies by 2030. However, this path to success is fraught with transformational challenges. The good news is that the transformational challenges have been identified. First, over half the population is dependent on agriculture, which contributed to a mere 16% of GDP in 2016-17. Second, manufacturing growth persists in single digits, with potential disruptions on account of Industry 4.0 that is bringing emerging technologies like 3D printing and robotic process automation into the mainstream.

Third, geo-political shifts will potentially reshape global production networks and may depress exports. Fourth, the demographic dividend in itself poses challenges, with more than 10 million people entering the workforce each year. So how does India turn these challenges into advantages? By building enablers for development. Studies show development and integration of physical and digital infrastructure play a key role in economic growth.

Connecting markets, till now fragmented, and enabling larger crosssections of the populace to participate in demand generation and consumption are essential. Physical infrastructure has been improving. This week, Finance Minister Arun Jaitley announced a massive increase in road infrastructure expenditure. These investments are substantially funded by GoI through project initiatives such as the Delhi-Mumbai Industrial Corridor, the East Coast Economic Corridor, Bharat Mala, the Smart Cities Mission, and the National Rurban Mission. This echoes China's late-80s push for publicly funded large-scale industrial (eg. Special Economic Zones) and supplementary infrastructure.

Private investment followed. Digital infrastructure is the other key enabler. India's mobile phone subscriber base crossed 1.1 billion on May 31. Tech platforms like Aadhaar and Unified Payments Interface, coupled with the increasing outreach of Jan Dhan accounts, bring the rural population into the formal economy. Direct transfer of financial benefits stems leakages. Growing rural broadband will give a further fillip. The future of work will also change. Construction is a key employment generator, absorbing the transitory workforce from the agriculture sector. Technology will lead to newer employment opportunities.

Telecom expansion and the Bharat-Net initiative have increased the need for qualified technicians and service personnel. Expansion of e-commerce and logistics companies to small towns creates new jobs. Telecom, logistics and transportation would throw up large numbers of new jobs, as would healthcare and education. Technology is being used to connect specialist expert hubs at state capitals and urban centres with facilities at the district level and below, creating new employment opportunities. Facilitating growth of these employment generating sectors through a multi-sector approach will assist development, similar to how IT/BPO were the first engines of growth across the services sector, two decades ago.

Other enablers such as policy and regulatory interventions, capital market reforms and skill development are also important. Within policy and regulations, improving ease of doing business through continued land and labour reforms, adopting single-window mechanisms for streamlining approval, compliance processes and judicial reforms would be key to success. Adopting sector-specific regulations, the Real Estate Regulatory Authority Act (Rera) brings in higher accountability. Continuous focus on skills development is a key to transformational success. New models such as the 'dual system' approach which combines apprenticeship with vocational training and use of technology-enabled platforms to match employment opportunities to job aspirants need to be strengthened.



THE TIMES OF INDIA

Date: 27-10-17

Imaginary battles

Shun politics over history; improve tourism and tourist safety instead

TOI Editorials

President Ram Nath Kovind has demonstrated that he is his own man who can deviate from the saffron party line, by praising Tipu Sultan as a hero who died fighting the British. The Congress Karnataka government's celebration of Tipu Jayanti in recent years has triggered much debate over the 18th century Mysore ruler's legacy. Some view him as a freedom fighter who stood up to the British, while others see him as a tyrant who forced religious conversion on Hindus.

This comes on the heels of the latest controversy over the Taj Mahal that saw BJP leader Sangeet Som describe the Unesco World Heritage Site as a "blot on Indian history". This in turn forced UP chief minister Yogi Adityanath to defend the monument as "pride of India" and visit it yesterday to promote Swachh Bharat at the tourist hotspot. The larger question that needs to be asked is why political parties engage in quixotic battles over history when they make no real difference to day-to-day governance. India is blessed with a rich history stretching back thousands of years. The only way this should matter today is in the upkeep and maintenance of historical sites to generate tourism revenue and jobs.

Despite its huge potential, India receives fewer tourists than tiny Thailand. Apart from poor infrastructure at touristic sites, even safety is a concern. The latter was highlighted by the recent attack on a Swiss couple by a group of youths at Agra's Fatehpur Sikri. The couple was brutally assaulted with sticks and stones with no help in sight. Such incidents create a poor image for the country and discourage future foreign tourists. Instead of fighting meaningless battles over history, politicians should undertake practical measures such as establishing a dedicated tourism police force to boost tourism and make history work for us.

बिज़नेस स्टैंडर्ड

Date: 27-10-17

आवश्यक किंतु अपर्याप्त

संपादकीय

केंद्र सरकार ने मंगलवार को संकटग्रस्त सरकारी बैंकों के पुनर्पूँजीकरण की घोषणा की ताकि इनको फंसे हुए कर्ज के दुष्चक्र से उबारा जा सके। इस कर्ज के चलते ही बैंकों को नया ऋण देने में दिक्कत आ रही है। इसी के चलते देश की बैंकिंग ऋण वृद्धि 25 साल के निम्नतम स्तर पर है और निजी निवेश एकदम अवरुद्ध है। लंबी अनदेखी के बाद आखिरकार सरकार ने इन बैंकों को जरूरी मदद मुहैया कराना तय किया है। ये देश की कुल बैंकिंग में 70 फीसदी हिस्सेदारी रखते हैं। 2.11 लाख करोड़ रुपये की यह योजना दो साल में विस्तारित है। ऐसे में आरबीआई गवर्नर ऊर्जित पटेल द्वारा इस योजना का स्वागत किया जाना उचित है। पटेल ने एक वक्तव्य में कहा कि बीते एक दशक में पहली बार यह अवसर है कि बैंकिंग क्षेत्र की चुनौतियों से निपटने के लिए एक व्यापक और सुसंगत नीति तैयार की जा सके। फिलहाल तमाम परिस्थितियां इसके अनुकूल हैं।

पूर्व गवर्नर रघुराम राजन के अधीन आरबीआई ने बैंकों की परिसंपत्ति गुणवत्ता की जांच की व्यवस्था की थी। इसके चलते बैंकों को फंसे हुए कर्ज को उजागर करना पड़ा था और निपटान की व्यवस्था बतानी पड़ी थी। इसके बाद से ही सरकारी बैंकों की व्यवहार्यता संकट में थी। एक तिमाही के बाद अगली तिमाही में बैंक, खासतौर पर सरकारी बैंक फंसे हुए कर्ज के बढ़ते जोखिम को स्वीकार करते गए। उनसे निपटने का प्रावधान करने में ही उनका अधिकांश मुनाफा खप जाता। सरकारी बैंक इस सबसे बुरी तरह प्रभावित हैं। बुनियादी ढांचागत क्षेत्र को सबसे अधिक ऋण उन्होंने ही दिया है। समय बीतने के साथ-साथ सरकार के लिए चयन और स्पष्टता होता गया: या तो कुछ डूबते सरकारी बैंकों का निजीकरण किया जाए या फिर उनका पुनर्पूँजीकरण किया जाए। पहला विकल्प राजनीतिक रूप से व्यवहार्य नहीं था और दूसरा विकल्प राजकोषीय घाटे की दृष्टि से ठीक नहीं था। अगस्त 2015 के एक अनुमान के मुताबिक सन 2018-19 तक 1.8 लाख करोड़ रुपये के पूँजीकरण की आवश्यकता थी। सरकार ने 51,858 करोड़ रुपये की राशि ही इनमें डाली।

पुनर्पूँजीकरण के बारे में कई बातें अभी विस्तार से सामने आनी बाकी हैं लेकिन कुछ बातें बिंदुवार ढंग से सामने हैं। मसलन बुधवार को ऊर्जित पटेल द्वारा जारी बयान में कुछ बातें स्पष्ट होती हैं। उदाहरण के लिए उन्होंने कहा कि जारी किए जाने वाले बॉन्ड नकदी निरपेक्ष हो सकते हैं और घाटे में इजाफा होगा लेकिन यह मामूली हो सकता है और ऐसे बॉन्ड पर चुकाए जाने वाले ब्याज तक ही सीमित रहेगा। देश के मुख्य आर्थिक सलाहकार अरविंद सुब्रमण्यन का इस पर एकदम अलग विचार है। उनके मुताबिक मौजूदा लेखा व्यवहार के अधीन जो कि अंतरराष्ट्रीय मुद्रा कोष से एकदम अलग हैं, सरकारी बॉन्ड न केवल सरकारी कर्ज में इजाफा करेंगे बल्कि राजकोषीय घाटे में भी इनकी बदौलत बढ़ोतरी होगी। वित्त मंत्रालय के अधिकारियों ने कहा कि नई पूँजी के आवंटन की प्रासंगिकता इस बात पर भी निर्भर होगी कि बैंक इसका इस्तेमाल कितने प्रभावी ढंग से कर रहे हैं और फंसे हुए कर्ज से कैसे निपट रहे हैं। सवाल यह है कि क्या इससे देश की दोहरी बैलेंस शीट की समस्या कुछ हद तक हल होगी? इसका जवाब आसान नहीं है। भारी पैमाने पर किया जाने वाला पुनर्पूँजीकरण जहां सरकारी बैंकों को ऋण संबंधी चुनौतियों से निपटने में मदद करेगा, वहीं दो अन्य मुद्दे भी हैं। पहला, यह बहस अभी खत्म नहीं हुई है कि असली दिक्कत क्या थी ऋण की आपूर्ति या उनकी मांग में कमी। दूसरा मुद्दा अधिक गंभीर है। सरकार को अब सरकारी बैंकों के लंबित प्रशासनिक सुधारों पर भी ध्यान देना होगा। अगर ऐसा नहीं होता है तो इस बात की कोई गारंटी नहीं है नई पूँजी का समझदारी भरा उपयोग होगा।



दैनिक भास्कर

Date: 27-10-17

ताजमहल को नए नज़रिये से देखते योगी आदित्यनाथ

संपादकीय

उत्तर प्रदेश के मुख्यमंत्री योगी आदित्यनाथ ने आगरा के साथ ताज का भी दौरा करके विवादित बयानों से पैदा होती गर्मी को ठंडा करने की कोशिश की है। योगी का ताजमहल के पश्चिमी द्वार पर झाड़ू लगाना, भीतर जाकर कुछ समय बिताना और ताज के विकास के लिए 370 करोड़ का एलान करना सब कुछ सरकार और पार्टी का बिगड़ती अंतरराष्ट्रीय छवि को सुधारने के लिए किया गया एक योजनाबद्ध प्रयास लगता है। यूनेस्को द्वारा अंतरराष्ट्रीय विरासत के रूप में संरक्षित ताजमहल भारत का सबसे ज्यादा सुंदर और कमाऊ पर्यटन स्थल है। भारत आने वाला हर पर्यटक आगरा जाता है और ताजमहल जरूर देखता है। ऐसे में अब उस इमारत के बारे में इतिहास के गड़े मुर्दे उखाड़ने से भले राष्ट्रवाद का नया आख्यान खड़ा हो लेकिन, पूरी दुनिया में भारत की छवि को गहरा धक्का लगता है। भारत पूरी दुनिया में अपनी विविधता और साझी विरासत के लिए प्रसिद्ध है। उस विरासत के कारण ही यहां लोकतंत्र है और अब लोकतंत्र का दायित्व है कि वह उसकी रक्षा करे। लोकतंत्र अगर उसकी रक्षा नहीं कर सकता तो वह अपनी भी रक्षा नहीं कर पाएगा क्योंकि, लोकतंत्र सिर्फ नियत समय पर होने वाला चुनावी जलसा ही नहीं है। वह एक संस्कृति और जीवनशैली है। भारत के लोग जब अपनी उदारता का दावा करते हैं तो उनका यह फर्ज बनता है कि वे उन मूल्यों, परम्पराओं और संस्कृतियों की रक्षा करें, जिन्हें अन्य समुदायों ने निर्मित किया है और वे उसे भारत की संरचना में अपना योगदान मानते हैं। यह सही है कि इतिहास लगातार लिखा जाता है और हर शासक अपनी सोच और जरूरत के लिहाज से इतिहास गढ़ता है। इसके बावजूद इतिहास में झूठ को शामिल करने का प्रयास उतना ही घातक होता है, जितना भड़काऊ सच को बार-बार उल्लिखित करने का। इतिहास हमें यही सिखाता है कि हम उससे झगड़ा बढ़ाने के बजाय झगड़ा शांत करने का फॉर्मूला निकालें। इसलिए इतिहास को लिखने और तय करने का फैसला न तो भीड़ पर छोड़ा जा सकता है और न ही विचारधारात्मक पूर्वग्रह के हवाले। योगी सरकार आगे क्या करेगी यह तो वही जानती है इसके बावजूद अगर वह ताजमहल संबंधी विवाद को शांत करके उत्तर प्रदेश, आगरा और ताज के विकास के काम में लगना चाहती है तो यह लोकतंत्र की जीत है और इसका स्वागत किया जाना चाहिए।

Date: 26-10-17

To love's temple

Basant Rath, The writer is a 2000 batch IPS officer of the Jammu and Kashmir cadre. Views expressed are personal.



I was 11 springs old when I heard your story for the first time; the story of an emperor building an ivory-white marble mausoleum on the bank of a river to house the tomb of the love of his life. Too young to understand what love is all about, but old enough to not forget the sparkle in the eyes of our class teacher when she told the class about you. She taught us history and creative writing. Today, I am no longer young and you are no more a story. I'm a believer and you are a faith. Of the lovers. Of the dreamers. Of the faithful. Of this world and the beyond.

Please don't get me wrong. You are a faith, not a religion. You have never been one. In body and in spirit. When the emperor was alive and when his brute son chained him to the lonely sight of your silhouette in the dying light of a tropical sun and when he died the death of a lover, painful and slow. You are not Muslim. Exactly the way Urdu, the language of Ghalib, Manto and Nusrat, is not Muslim. You don't belong to a Mughal emperor any more. You belong to the clan of men and women in love. You are love, both reciprocated and unrequited, said and unsaid, spent and unspent. Exactly the way Ghalib's verses, Manto's paragraphs and Nusrat's alaps are not Muslim.

You have been in the news in recent time for the wrong reasons. But what do you expect from politics and politicians? Love is not their kismet. Poetry is not their forte. Poetry, the silence between the syllables and the furtive glance of a beloved, is not their fate. It can be fatal to their existence. And vote banks. This politics-propelled narrative of thousands of Hindu labourers sacrificing their lives under the might of a power-drunk Muslim emperor to build you as a monument of his yearning with all your symmetry and splendour is absolute drivel. From the Mayan civilisation to the Roman Empire, from the churches of Europe to the minarets of the Middle East, from the wheels of the Konark sun temple to the human breasts and thighs sculpted with precision in the Khajuraho temple, the history of architecture is older than the rules framed by the International Labour Organisation. The longing of the human heart for immortality doesn't carry a user manual written by a battery of brilliant human rights lawyers. By the way, have I told you the stories of how Hindu kings exploited their Dalit-Bahujan subjects while building the beautiful temples in 17th century Bharatvarsha? No need, at the moment.

The emperor needed you to immortalise his beloved wife, Mumtaz Mahal, the "Chosen One of the Palace", who died during childbirth after having been his inseparable companion for 19 years. Exactly how he needed his breath. Love made the emperor needy. This is what love does to human hearts. Nothing more. Nothing less. Today, the Yamuna is more dead than alive and love is more of a noun fixated with a good morning WhatsApp message than a verb of longing and lyrics. We have lost the river to mindless urban

planning and we have consigned love to heartless married men and women pretending to be besotted with office time kisses and rituals of fidelity. You define youth for ancient men and women ravaged by the sun and snow. You keep the wrinkles of ageing at a bay on the foreheads of underfed peasants, office-going executives and power-loving bureaucrats. You give meaning to the sky, its homeless clouds and the moon. And you'll always be the morning azaan of that middle-aged man who takes pride in his unrequited love. You'll always be an evening prayer of that newly-wed bride who smells an unfamiliar female perfume on her husband's day-old shirt. You'll always be the sigh of a young boy in the Sunday mass church standing a few rows apart from his first love and last death.

But you'll never be an organised religion. You'll never be Muslim in the eyes of billions of lovers. People come to you because of their love, not because of their gods and goddesses. Unless you consider love as the only god. They look at you the way a love-struck boy looks into the eyes of a girl he has fallen for. Yes, he is drowning. No, he doesn't know how to swim. No, the girl has no clue about what has happened to the boy. Exactly the way these politicians don't know a thing about love and the lovers and the beloved.



Date: 26-10-17

Should robots be nationalised?

What robotisation can offer to the future of work in India

Carlo Pizzati



As we ask ourselves how employment is threatened by technology, we should look at how labour has changed in recent decades. Before we get so attached to the current job market, and feel we must defend it from an eventual robot takeover, we should examine how unfair the labour system has become and how robotics could contribute to change that. If properly managed, the robotic revolution could be a chance to free millions of people from a system of exploitation of labour which is unprecedentedly inhumane. Or not. In ancient Rome, a slave worked a maximum of six hours a day. A third of the year was spent in festivities. European workers in the Middle Ages had a six-hour work day and spent 150 days in religious celebrations — almost half the entire year off! Nothing close to the 13 to 14 hours put in by the average, always-on entrepreneur of our times. Or the 10 hours a regular employee often clocks in, which explains why overwork is causing so many deaths across Asia. The Industrial Revolution and the continuous automation of work have morphed us into becoming increasingly less human workers. This is the central premise before looking into what robotisation can offer to the future of work in India.

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Is there also a continuing percolation, in India, from the agricultural sector, through urbanisation and its consequences, into the service and manufacturing sectors? Certainly.

Could this happen in a more humane way, as easily automated jobs are slowly stolen by robots? Is farming also destined to be substituted by Artificial Intelligence (AI)? Could we then envision a future of a widely urbanised class with more leisure time thanks to robots? Utopia. But there may be a way to go in that direction, if we think about the advantages of robotisation being equally distributed among those who will lose their jobs. A socially sensitive policy should consider this a chance for the government to gather advantages from higher robotisation and distribute them to the work force by creating job alternatives. Or by providing subsidies and employment systems with less working hours — such as part-time and work from home. Finally, robotised work should distribute earnings to those who will permanently lose their jobs. And this could be done in very specific ways.

A kind of exploitation

First, we should consider how to capitalise from the current market. The premise for doing so requires a radical change of perspective.

When we read that in a town in **Andhra Pradesh**, an AI company hires women and youth and spends some of its profit on education and drinking water for the community, we should not be humbly thankful. We should be worried. But what is passed for bringing employment to underdeveloped areas is neo-colonial exploitation at its best. Workers are paid peanuts to build the very same AI that will render them obsolete. This is not explained to them. So they are thankful for an extra little water and infrastructure, in exchange. This trick is fooling Western underprivileged people as well. To refine conversation skills, a digital AI assistant needs to be told over and over when it has failed. There are plenty of American college students spending 10 to 30 hours a week, for \$10 an hour, on phones or computers as AI supervisors, evaluating search results and chats through sites such as Clickworker. If they understood the ramifications of their work, they might demand to be paid much more.

This is policy recommendation number one: enforce a high international minimum wage for all data-entry and data-supervision workers. Help people who are “feeding the machine” be better paid for contributing to coding reality into its virtual version. There is a more serious issue in the Indian job market. In 1810, the agricultural sector was 90% of the U.S. economy. In 1910, it was down to 30%. In 2010, it was 2%. Is this what’s in store for India, where agriculture is still occupying half of the work force? Will it happen faster here? How do we retrain farmers? And where are they to relocate? What will happen to “the rejected” as Pope Francis called them, “the forgotten,” as U.S. President Donald Trump labelled them during his campaign?

A new era

More interestingly, will we move into a “humanistic intelligence” era in which we transform our workers, first with wearable computers (smartwatches and Google glasses are a beginning, the new smartphones operating according to moods, gaze and gestures are the next step), and then with deeper integration, like the Swedish company Biohax, implanting chips under the skin of their employees’ wrists? It is called “shortening the chain of command” — from the smart screen era, to the cyborg era. At first, technology might not immediately take all our jobs, it will take over our bodies. Of course, it’s already doing that. For example, I wear a hearing aid. Would I wear a bionic eye for sensory and visual augmentation, or for, say,

drone operation? Maybe. Is this how humans will compete with robots in an intermediary phase? What does it mean for society and its sense of identity, our relationship to our bodies?

There might be a lot of jobs for our new cyborg selves out there, in what is called the aug-mediated reality. Humans, some argue, are not to be defended, but expanded. So, will we become transhumanistic, pimped-up cyborgs, with mechanical elements expanding our physical limitations? Isn't this already happening? Is this the Nietzschean Übermensch we are supposed to become? Shouldn't policy regulate that as well? The focal question here is: as labour is being transformed at its roots, should economic forces be the only thing that matters? Aren't we in front of an ethical and political, rather than an economic, question? And what if the answer is simply that everyone must benefit from the capital generated by robotisation? Shouldn't we begin to think of an alternative form of ownership of the robots? Shouldn't they be public property, since they are objects that occupy and operate on public grounds, impacting public economy and nation-wide employment?

Shouldn't they be owned by everyone? Should India consider nationalising robots? As ludicrous and anachronistic as it may sound in the post-neoliberal zeitgeist, it is something at least worth opening up for reflection. Or could robots owned by private companies be allowed to operate only by purchasing a costly state licence, benefitting society at large or, specifically, displaced workers, thus funding unemployment? Is it conceivable to create "job permits for robots" so that 30% of the revenue they raise with their work goes directly to finance the pension funds of the workers made redundant by robotisation? This may not be the specific solution, but discussion should begin on these topics, as one of the ways to avoid famine and death possibly brought on by massive unemployment in a relatively short time.

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