LONG ROAD HOME FOR GLOBAL MIGRANTS

BEYOND H-1B AND THE AMERICAN DREAM

IMPORTS AND THE DRAGON

MEET THE COVID-19 FRONTLINE WARRIORS

SNAPSHOTS OF STUDENTS IN A PANDEMIC

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GENDER MENDER

HOW WORK FROM HOME IS DEMOLISHING TRADITIONAL MYTHS OF GENDER ROLES AS IT BLURS THE LINE BETWEEN WORKING SPOUSES AND HOMEMAKERS

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Jyothy labs

#vocalforlocal

If shattering of gender stereotypes needed a shot in the arm, it came during the lockdowns

A Lighter Shade of Purple

If blue is for boys, and pink is for girls, what gender is the sea? Ernest Hemingway tried to settle the matter in *The Old Man and the Sea*, rather conveniently perhaps, by giving the sea a feminine attribute; after all, the sea as masculine—mostly El Mar in Spanish—wouldn't have served the purpose of a conventional romance between a (heroic) ageing angler and the ocean. To be sure, Hemingway did use his writer's licence to convey the love of old man Santiago, of Spanish origins before migrating to Cuba, for the sea. "He always thought of the seas as 'la mar', which is what people call her in Spanish when they love her," wrote Papa.

Hemingway may have challenged the stereotype to suit his story, but the 'blue-for-boys, pink-for-girls' typecast has had shades of ambiguity to it for over a century. Life's Little Mysteries, a sister site of LiveScience, in a 2012 article titled 'Why is Pink for Girls and Blue for Boys', resorted to a delightful nugget to open up the debate. It quotes from the June 1918 issue of *Infant's Department*, a trade magazine for baby clothes manufacturers, to point to the "great diversity of opinion on this subject". "...the generally accepted rule is pink for the boy and blue for the girl. The reason is that pink, being a more decided and stronger colour, is more suitable for the boy; while blue, which is more delicate and dainty, is prettier for the girl."

The debate simmered and, post-World War II, blue-for-boy-pink-for-girl became the prevailing notion; and, if it persisted for decades, you could well blame it on mass marketers who typically play along with the stereotype of the times.

Marketers are often accused of reinforcing gender roles. Which is why boys are expected to play with cars, and girls with dolls; and men are the breadwinners and women the homemakers. There have been notable exceptions in the past decade, including P&G India and BBDO India's 'Touch the Pickle' campaign for Whisper, to bust taboos around periods.

If shattering the stereotype of breadwinners and homemakers needed a shot in the arm, it came during the Covid19-triggered lockdowns. There has for long been a need to redefine the working woman—along with the career woman, a homemaker is 'working' too, the only difference being the latter isn't compensated for her efforts—and the lockdowns may have just given us a good reason to do so. Also, why are women with equal or superior qualifications, careers, prospects and pay-packets still spending as much time with household chores as their (homemaking) grandmothers did?

These are just a few of the questions *Forbes India*'s intrepid writer Rajiv Singh wrapped his mind with as he set out seeking achiever couples to find out how they are divvying up, or trading, domestic roles while 'working from home'. The anecdotes Singh came back with are a treasure trove: The belated realisation of a venture capitalist that his single-minded career obsession had resulted in his equally-high-flying wife having to manage on her own—their home, their children and, yes, her career. And there's this VC who's now chopping vegetables at mid-day and making post-midnight omelettes for his VC wife, who wants more—breakfast served by him.

Don't miss the tale of the startup husband-wife duo who have spotted an exciting growth opportunity in the lockdown. Result? One of them—not the man—is working over 16 hours a day, and the other is doing home chores and devoting time to their six-year-old. To discover the splash of colour when pink and blue blur, turn to page 36.

Brian Carvalho
Editor, *Forbes India*
brian.carvalho@nw18.com

Best,

STORIES TO LOOK OUT FOR

▲ (Left) Rahul Garg of Kalari Capital is now helping wife Rupal Agarwal of AllianceBernstein with chores; Sanjeev Kumar of L&L Partners loves to cook for his two teenage daughters

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Editor: Brian Carvalho

Network 18

TO OUR READERS
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VIRUS TRAJECTORY

Fear Factor

India's Covid-19 caseload is expected to rise rapidly in the coming weeks as infections by migrant workers start to spread

A SURGE IN INFECTIONS IN LATE June and early July to 8,79,000 cases took India to the number three spot in global Covid-19 cases past Russia and behind Brazil. The US has the most number of cases.

It also established two trends that increasingly point to why the virus still has a long way to go in India. First, there has been no seven-day period since March when the rolling average of cases has declined. Cases now average at 23,000-25,000 a day with a positivity rate of 12 percent. As testing is ramped up further (260,000 a day at present) and testing protocols loosened, there is every chance that these numbers will increase further.

Second, in the 45 days since migrant workers started returning to their home states, cases have begun to trickle in from smaller towns and cities. States such as Odisha, Bihar, Haryana and West Bengal that had been successful in containing the spread have had their numbers tick upwards even as new hotspots—Bengaluru, Goa and Kerala—emerge. Initial problem states—Maharashtra, Tamil Nadu and Gujarat—have seen no let-up in infection rates. Even as national testing rates have increased, cities like Mumbai have hit the pause button on testing with tests averaging between 4,000 and 4,500 a day, and a positivity rate of 35 percent since late May.

Even though tests in Mumbai no longer require a prescription, it remains to be seen whether the number of tests conducted has increased meaningfully. Even with increased tests, Mumbai is still some way away from peaking. Delhi has increased testing to 20,000 a day, but these include the less sensitive rapid antigen tests that result in false negatives. So while daily positives hover between 2,500 and 3,500 a day, the absence of data on the number of false negatives makes it difficult for now to call a peak in Delhi. Till the first 10 days of July, both cities have been unable to bend the curve.

"We are past the early stage and now in the middle stage of the spread. This community transmission stage will always show rapidly rising numbers," says Priya Balasubramaniam, senior public health scientist at the Public Health Foundation of India. She points to a low death rate as a success factor in how authorities have managed the pandemic. This is in contrast with Europe that had a high death and infection per million rate initially, but has since managed to slow the spread considerably. Lower infections in Europe have allowed governments to open businesses. Restaurants, cafes and tourist monuments are open

ANUWAR ALI HAZARIKA / BARCROFT MEDIA VIA GETTY IMAGES

Even as national testing rates have increased, some cities have hit the pause button on testing

The Covid Numbers

COUNTRY	TOTAL CASES	DEATHS	TESTS PER MILLION
USA	34,13,955	1,37,782	1,28,281
Brazil	18,66,176	72,151	21,508
India	8,79,487	23,194	8,553

SOURCE Worldometers.info; data as of July 13

for summer tourists in contrast to the US where cases approaching 60,000 a day have promoted piecemeal lockdowns.

While rising cases, a low death rate and high recovery rate have prompted local governments in India to open business activity, the next 12 weeks, the time it would take for infections taken back by migrant workers to spread, are crucial to understanding the virus trajectory in India.

So far, India is the only large country other than Brazil that has not seen a decline in the rolling seven-day average of cases since the pandemic began in early March. Already, states and local administrations have hastily announced lockdowns in certain districts with potentially devastating consequences on business activities. For instance, a week-long shutdown in Aurangabad announced on July 8 could mean a shortage of auto components for automakers.

An increase in testing and concomitant rise in cases points to infections spreading more evenly across India and pushing the curve even steeper before it flattens. Researchers have pointed to a peak in cases arriving by September or October, but noted public health expert professor Ashish Jha, director of the Harvard Global Health Institute, in interviews has signalled a year-long pandemic in India with a near constant wave of infections.

• SAMAR SRIVASTAVA

OPERATION UNLOCK

Cases Rise As Factories Reopen

Health experts say owners must tie up with labs and get employees tested for the coronavirus

AS COMPANIES REOPEN THEIR factories across the country, multiples cases of employees at these sites contracting the coronavirus are emerging. Six staffers of Bajaj Auto at its Waluj plant in Aurangabad passed away because of Covid-19 while 300 others are infected with the virus.

Also, 264 workers of JSW Steel's Vijaynagar Works tested positive for the coronavirus. Cases have also been reported at Bosch India's plant at Bidadi near Bengaluru, and at Hyundai Motors India outlets. There have been cases in mobile manufacturing factories in Noida and Gurugram too.

"The company identified the workforce, including those who resided outside township premises and are critical for the operation of the plant, and made arrangements to accommodate all of them within the premises," JSW Steel told *Forbes India*.

Apart from contact tracing and leveraging the company's hospital networks, most firms are trying to completely restrict the movement of personnel in and out of factory premises.

FIRMS ARE TRYING TO RESTRICT MOVEMENT OF STAFF IN AND OUT OF FACTORY PREMISES

PARVEEN KUMAR / HINDUSTAN TIMES VIA GETTY IMAGES

Companies are taking stringent measures to avoid the spread of the virus

Health experts say it has become pertinent that companies running factories with a larger labour force should tie up with labs to test their employees if they show symptoms.

"Running a large set-up like ours, we did foresee the infection spread happening sooner or later. To tackle this, we came up with a 4-T concept: Tracking, tracing, testing and treatment," says Stephen Sudhakar J, senior vice president, people strategy and business support, Hyundai Motors, adding that some employees were affected, but most have recovered.

Ravi Uppal, chairman and managing director of Steel Infra Solutions, says no cases have been reported at their factories. He travelled from Delhi to Bhilai, Chhattisgarh, in June to visit the steel plants, meet his 1,100-odd employees and oversee operations there. "We are taking a number of stringent steps where employees have to wear masks and gloves... we also sanitise our factories continuously," he says, adding that nearly 90 to 95 percent of his workforce is back at work.

• POOJA SARKAR

FMCG

All's Not Fair In This War

FMCG majors HUL and Emami have been locked in a bitter battle in connection with their fairness creams for men

FMCG MAJOR HINDUSTAN Unilever Limited (HUL) on July 2 rebranded its flagship women's fairness cream brand to 'Glow & Lovely'. It also changed the name of the men's range—which was earlier called Fair & Lovely—to 'Glow & Handsome'. The move, the company said, was a step towards a 'more inclusive vision of positive beauty'.

That same evening, rival Emami claimed it had renamed its fairness brand 'Fair and Handsome' and rolled out Emami 'Glow and Handsome' a week ago. "We are shocked to learn of HUL's decision to rename its men's range to Glow & Handsome," an Emami spokesperson said. Emami accused HUL of 'unfair business practice' and 'trying to damage its brand image'. "It goes to prove Fair And Handsome's strong brand equity in the market that the competition is wary of," the spokesperson added.

The battle appears to be an extension of a war tracing back to 2005 when Emami rolled out its men's fairness brand. "Emami stumped HUL, which had rolled out Fair & Lovely for women in 1975," says a retail analyst. HUL, he adds, knew that over 30 percent of its users were men, and was planning to roll out a men's variant of the cream. "Emami, though, made the first move, and also used the word 'fair' in its brand," he explains.

A year later, HUL entered the fairness market for men with its variant of Fair & Lovely. Emami had made handsome gains by then, as its brand clocked ₹50 crore in the first year. "Emami clearly had an edge over HUL as the word 'handsome' made it click with men," says the analyst. Fair & Lovely, over the next few years, struggled with the perception of being a women's fairness cream. Having the same name for the men's variant added to its blues. The wounds simmered for over a decade. The gloves came off in 2017.

HUL contested against the claims of Fair And Handsome's instant fairness face wash and 100 percent oil clear face wash. The Advertising Standards Council of India, however, dismissed the complaints. A year later, in July 2018, HUL made a similar appeal in the Calcutta High Court. The result was the same. The action then shifted to the Delhi High Court. HUL contended that Fair And Handsome's TV commercial (TVC)—which claimed that women's fairness creams are not designed for men's skin—was disparaging to its own brand. The court, in its judgment last March, upheld the right of Fair And Handsome to run its TVC.

"Now, HUL has paid back in kind by adding 'handsome' to the brand," says the analyst.

"The fairness market, tangible and intangible, is set to grow more despite 'name changing'," says Jagdeep Kapoor, managing director at Samsika Marketing Consultants. As more and more companies drop the 'word', they will pick up sales as the deep need still exists, rationally and emotionally. "After all, handsome is what handsome does," he says.

Agrees KV Sridhar, founder and chief creative officer of Hyper Collective. "It's a question of demand and supply," he says. "The moral issue of selling a fairness cream is the same as selling liquor or tobacco. If the government allows companies to manufacture, market and sell, then it should also allow them to advertise."

Activists say merely dropping a name, and not the product itself, is hypocrisy. "It's a not a fight over the 'fair' or 'handsome' words. It's a fight to end discrimination based on colour," says Sunieta Ojha, women's right activist and lawyer at the Supreme Court. "Why not 'Dark & Lovely' or 'Dark and Handsome'?" she asks. "The attributes of the brands don't change with the name. Whitewashing the entire nation only perpetuates our deep obsession with white skin."

• RAJIV SINGH

SAMEER PAWAR

$695 mln

Amount raised by Sequoua for its sixth fund, to double down on investments in early and growth-stage companies

SHUTTERSTOCK

VENTURE CAPITAL

Sequoia Raises $1.35 billion

Becomes the largest VC fund in India by AUM with $5.7 billion under its belt

GLOBAL VENTURE CAPITAL (VC) fund Sequoia Capital raised $1.35 billion for its new fund focussed on investing in startups across India and Southeast Asia. With this, it now has nearly $5.7 billion in assets under management (AUM), making it the largest VC fund in the country. The fund raise comes at a time when startups are finding it difficult to survive with the liquidity crunch in the ecosystem.

Sequoia has split the corpus—$525 million for early stage transactions and $825 million for growth stage deals. The firm had raised a separate $195 million fund last year for its seed stage deals. Sequoia has also launched Surge, an accelerator programme that would take in 30 to 40 startups annually for four months and invest $1-2 million in each company.

Top Google India executive Rajan Anandan leads Surge, an accelerator programme launched by Sequoia

The firm has hired Rajan Anandan, former vice president, India and Southeast Asia at Google, to head Surge.

While it has been on the road to raise capital, Sequoia has been actively chasing transactions with over six deals in the last month. Sequoia's investments in India include Byju's, Oyo, Pine Labs, Gojek, Freshworks, Druva, Zilingo, Tokopedia and Ola, among others. It has 11 unicorns in its portfolio across India and Southeast Asia.

For its sixth fund, it had raised $695 million, which was used to double down on investments in both early and growth stage companies in the technology, consumer and health care sectors across India and Southeast Asia.

• POOJA SARKAR

FUNDING

No Pandemic Blues For Startups

Many raise funds during Covid-19 as their business becomes relevant during a crisis

SOME STARTUPS IN INDIA AND Southeast Asia have found favour with investors even during the Covid-19 pandemic. That's because there is potential for their business to grow or the crisis has made it even more relevant to customers.

Mumbai's OZiva, which makes and markets 'clean label' products aimed mostly at women, is an example of the former. Founded by Aarti Gill and Mihir Gadani in mid-2016, it has products for everyday fitness, along with skin and hair nutrition. Matrix Partners India led a $5 million Series A round in OZiva, the firm said on June 25. Existing investor Titan Capital joined in. The company expects to use the fresh investment for R&D, technology, team expansion and to widen its customer base.

Nextbillion.ai, an artificial intelligence (AI) software startup that caters to enterprise customers,

Aarti Gill and Mihir Gadani, founders, Oziva

also announced a $7 million Series A investment, co-led by Lightspeed Venture Partners and Falcon Edge Capital. Co-founded by Ajay Bulusu, Gaurav Bubna and Shaolin Zheng, Nextbillion.ai offers AI-powered hyperlocal solutions in areas such as mapping, NLP, content moderation and facial recognition.

"The opportunity in solving hyperlocal challenges is huge, and mapping is just one of them. We at Lightspeed are excited at the prospect of partnering with this team as they address the needs of the next billion consumers, both in developing and developed markets," says Hemant Mohapatra, partner at Lightspeed.

• HARICHANDAN ARAKALI

INTERVIEW

'Amazon Is Connecting The Physical World To Digital'

Brian Dumaine, journalist and author of *Bezonomics*, talks about the ecommerce giant's journey so far, and where it is headed

Q What are your learnings from Amazon?

Amazon as a company represents where business is headed in the future. It has created the most sophisticated digital platform in the world and is using it to expand not only in ecommerce but also in other businesses—whether it's advertising, finance, media and shipping. Amazon is trying to create an operating system for our lives. It wants to digitally connect us to just about everything we do... it's connecting the physical world to digital, and that's a huge change historically. Amazon wants to be the intelligence that drives all our different behaviours and pastimes.

The company is now moving into finance and has just inked a deal with Goldman Sachs to lend money to a lot of entrepreneurs who sell on the site. It's a sort of an omnivorous organisation that—through big data, artificial intelligence and machine learning—is slowly meshing itself into our lives.

Q Amazon Web Services (AWS) has a large control over our lives as well.

A lot of people don't even know about AWS... it's the cloud computing business and grew out of Amazon's own computer expertise. It was hiring the best data scientists and engineers to build Amazon.com. And one day it said, 'We've got all this great computer expertise. Why don't we sell it to the outside world?' Today, AWS is the largest cloud computing service in the world. It's Amazon's most profitable division and has about $10 billion in revenue. It's continuously hiring more data scientists. For Alexa alone, Amazon has 10,000 employees working on it. There's tremendous growth ahead for AWS. It's deep into facial recognition technology, which has become controversial.

WHAT GIVES AMAZON AN ADVANTAGE IN INDIA IS ITS PRIME PROGRAMME

Q Amazon in India posted losses of around ₹7,000 crore. What can be its winning verticals?

That is a classic Jeff Bezos move. Throughout the history of Amazon, Bezos has been willing to take huge losses in the short term in order to gain market share, improve services and end up in a top position in the long term. He's doing the same in India. He's investing heavily. Flipkart is bigger than Amazon in India right now. But Amazon is growing twice as fast as Flipkart in India. And what gives Amazon an advantage in India is its Prime programme. No one else has a programme like that. That's what's supercharged Amazon's growth in the US and European Union. Amazon Prime creates this incredible stickiness with customers, because it's not just about getting free shipping, but also free original content. Amazon is one of the biggest producers of Hollywood content and it's doing original content in India as well.

Q What lies ahead for Amazon?

The company is poised to move in so many different directions. I mentioned finance earlier, but it's also building its online advertising business to compete with Facebook and Google. But one interesting area is health care.

Health care, at least in the US, is inefficient and costs too much. Amazon is driving down costs and being more efficient. It has a programme called Amazon Care where it offers telemedicine to its employees in Seattle. If that works out, I could imagine it offering telemedicine to the public at large... and it's Alexa-based. Some of the Echos come with a screen, so you could set up a doctor's appointment over Alexa. A few years ago, Amazon acquired Pillpack—an online pharmacy company. So you could order your antibiotics from there and it delivers at your doorstep.

• POOJA SARKAR

45-50%

Share of revenues of Asian Paints that come from tier 1 cities, which are badly hit by the pandemic

PRODUCT LAUNCH

Brush With Hygiene

Asian Paints rolls out hand sanitiser and surface disinfectants

AMIT SYNGLE MEANS BUSINESS. "We are looking at the health and hygiene category seriously," says the managing director and CEO of Asian Paints. The company recently rolled out a hand sanitiser and a surface disinfectant under the brand Viroprotek.

The company has been selling anti-bacterial paints, and has now entered the hygiene business. Syngle says the reason to explore this new category was "to help the government and NGOs", but is promoting the brand through advertising too. Equally aggressive is the distribution push to reach out to FMCG distributors and shops. "We are looking at it in terms of catering to market demand," says Syngle, who has been with the company for 29 years.

SHUTTERSTOCK

With tier I cities—which are badly affected by Covid-19—forming 45 to 50 percent of Asian Paints' revenue, analysts say the company has been smart in exploring new options. But can Viroprotek take on the big boys of surface disinfectants such as Harpic, Lizol and Domex?

Marketing consultant Jagdeep Kapoor thinks it can. In product categories with little competition, dominated by a few brands, there is going to be a huge rush of new launches, says the managing director at Samsika Marketing Consultants. "There is enough elbow room for new entrants, especially ones with good sales and distribution network," he says. "But Asian Paints should have different names for different categories to avoid confusion."

Syngle says the company has used the sanitisation service San Assure for a large number of shops and homes. The brand has also rolled out a 'safe painting' campaign to ensure safety of painters and customers.

• RAJIV SINGH

HEALTH CARE

Medicines Delivered As Quickly As Pizzas

Medikabazaar and Zipline sign deal for drone deliveries in smaller cities

MEDIKABAZAAR, A B2B marketplace for medical equipment, has signed a contract with Zipline, an on-demand drone delivery service. The deal—likely to be operational by end of 2020 or early 2021—will cut delivery time of medicines to 30 minutes.

"Using drones to deliver medical supplies will introduce the model of just-in-time delivery to the current supply chain system, and will result in smart inventory management with zero stock-outs and expiries," says Asaad Joubran, head of Zipline's business development efforts in India.

Using drones could make delivery of critical products, especially to remote areas, more accessible and faster. "Tier 3 and 4 cities can now get products that are usually not available there due to supply chain inefficiencies," says Vivek Tiwari, founder and CEO of Medikabazaar, adding that costs might be marginally higher. "However, as the number of deliveries increase, economies of scale can be achieved, providing a strong challenge to terrestrial supply chains."

In the next six months, the plan is to on-board over 100 hospitals that Zipline will serve from

Medikabazaar's two distribution centres in Pune and Nandurbar districts in Maharashtra. "We thought of starting by serving Medikabazaar customers in Maharashtra, where Zipline has tied up with the state government and the Serum Institute of India to build its first distribution centres in Asia," adds Joubran.

Other states have shown interest too. "Some of the key challenges," Tiwari explains, "include the regulatory aspects of drone delivery in India, which are being formulated by the Ministry of Aviation."

• NAINI THAKER

'Atmanirbhar is The Call of The Day'

Veteran banker *KV Kamath* on how India can become an alternative manufacturing location to China for global companies, why recovery is certain despite the Covid challenge and how lower interest rates will be critical for the survival of banks

By RAHUL JOSHI

KV Kamath, founding president of the New Development Bank (NDB), on July 6 stepped down from his position after a five-year tenure in Shanghai. The multilateral bank was set up by India along with Russia, Brazil, South Africa and China. Kamath, former chairman of Infosys and a business leader whose understanding of China is second to none, breaks his silence on several issues in an exclusive interview with the managing director and group editor-in-chief of Network18. Edited excerpts:

Q You were NDB's first president. What would you count as your biggest achievements in the last five years?

I think making a simple statement that countries of the South can come together, stand on their own feet, and spell out their own destinies. That's what NDB proved... you have a bank by and for the countries of the South.

Q How many loans have you disbursed and for what?

We have lent to all five members. The loan book in terms of approval is around $18 billion whereas the disbursement book is around $4 billion. In a development bank, business happens with a lag, so it will ramp up in the next two years. The growth has been upwards of virtually 100 percent for each of the last three years. Capital has come in time and the loan book has also grown at a robust pace.

Q What are the big challenges for the bank given the India-China standoff?

The bank looks at the interest of the five members. That will continue the same way, as long as there is a development need in all member countries. The bank is now looking at inviting more members into its fold. This will drive the point made earlier that countries of the South can stand on their own feet and write their own destinies. This bank has a bright future in the space it operates in.

"Today, a housewife is a direct consumer from the field and knows how to do an online transaction. We have a digital economy and the Jan Dhan accounts are in place; villages are also connected."

Q How do you see the last six years of the Narendra Modi rule in India?

In the economic context, if you look at 2014, we had a lot of pieces that we called stranded assets. So we come from there to where we are today... to repair those assets, put them into productive use and then drive the economy along. The economy was coming along at a fair speed and it synced with what was happening around the globe in terms of hiccups that the global economy felt. The process of opening up, engaging, diversifying and building scale was happening at a real pace. That gave the government the confidence to say that the aspiration is to be a $5 trillion economy in five years.

Q But the post-Covid forecasters, including the International Monetary Fund and Goldman Sachs, have been predicting a bleak outlook for the Indian economy...

I have a slightly contrarian view. In terms of Covid, not only in India, but in most of the world, it is difficult to predict what is happening. Having said that, we need to look at a different set of numbers that the government is using. These are readily available... what we would call high frequency data. If I look at that sum total, I

KV Kamath, founding president of the New Development Bank, stepped down after a five-year tenure in Shanghai. He believes that decoupling with China migh not be immediate because of the imbalance in trade

GALLO IMAGES / BEELD / WIKUS DE WET

get a different picture... at least in India things seem to be coming around or will come around much quicker than any of these agencies or institutions estimated. If I look at four to five components of our economy and the steps taken by the government, they have been beneficial and helped in the turnaround.

Agriculture has come back very quickly... rural India has been less affected by the health challenges and connections to the market have transformed dramatically.

Today, a housewife is a direct consumer from the field and knows how to do an online transaction. We have a digital economy and the Jan Dhan accounts are in place; villages are also connected through a robust internet platform. So, I am more optimistic about farm employment.

If you look at the large industry and deep dive into any of the database, you'll find that top Indian companies were never so deleveraged as today. They are by and large free of debt. So they will go through pain, but will come back quickly. I do not think they will have balance sheet distress.

The ecommerce industry has been the backbone in these troubled months and has provided extreme support to the economy.

Then comes the large mess of SMEs, and the pain and hurt that they have experienced.

The government has offered or put in place the largest piece of the package for them. I am sure as it gets rolled out, these companies will find a market for their products and come out of that pain.

It leaves us with two or three areas which are experiencing pain—construction and real estate, particularly in urban areas. Also, infrastructure, because there may be constraints on how much you can spend... there could be a degree of pain there. Then, of course, financial services because that takes the brunt of all this pain. We'll need to see how we can provide a helping hand to this sector.

But industry leaders are talking about their manufacturing activities coming back to 80 to 90 percent capacity utilisation... the supply and logistics chain are gaining speed.

Things are coming back to normal and indicators reveal that the rebound is faster than what most

of us thought. For example, two-wheelers are back to 70 to 80 percent of what they were; tractors at 80 to 90 percent and mortgages other than in urban areas to 70 to 80 percent. This tells me that we will probably not have such a hard landing.

Q That's an optimistic scenario, but would the fiscal deficit worry you at all this year?

I believe there is a new normal and in this new normal, we need to put on hold concepts such as deficits. We need to work for new numbers and have new ways of looking at things as long as you don't do anything which will permanently tear the fabric of our economic growth. The government will have to experiment. I am sure it will also look at deficit in that context because to do all that, deficit will have to be played around with.

Q Can we expect a V-shaped recovery of sorts?

Let me just preface that by saying that the job situation has improved in factories. On the recovery front, the initial thoughts were that this is going to be a 'U' with a long base and that would not have been good for the country. As of today, I think it will be a 'U', but with a very narrow base. Thereafter, you go to the other side of the 'U', probably the 'U' will not be a 90 degree 'U', but almost like 'V' accelerating faster. I would be delighted if it turns out to be a shallow 'V', but it looks like it will be a shallow 'U'. There will be a little bit of pain and then we should be out of it.

Q The government has announced a slew of reforms during the pandemic. How do you see this in the backdrop of a clarion call for Atmanirbhar Bharat?

Atmanirbhar is the call of the day. I believe today, the Indian entrepreneurs have a new spirit in them to battle this challenge that they have. This is executable for sure, but we need to examine the challenges. If you had to execute Atmanirbhar 10 to 15 years ago, you had a challenge because you did not have the scale. Now we need to look at the constituents or support that we would need to provide to corporate India and the entire system to make this work.

Can we revisit this whole platform of ease of doing business in a soft sense, not the hard sense... not the sense where you have to set up new capacities or learn how to do business, become competitive and so on, but the day-to-day operations and how you get them to be seamless?

I am sure industry leaders will work with the government on this front and that will be a big step towards Atmanirbhar.

SUNIL GHOSH / HINDUSTAN TIMES VIA GETTY IMAGES

Kamath says the economic package for SMEs will help find a market for their products

Q A large part of Atmanirbhar Bharat is also about easing the credit flow to MSMEs. How do you think this will play out?

There are three components to this in terms of credit. Cost of credit, flow of credit and momentum of credit—making sure the velocity of money is maintained. All three have to be in sync. By lending a large package in terms of guarantee support, the government has done its bit. We now need to make sure the banks are able to lend this. And if this is government guaranteed money, can the banks provide it at an even more affordable rate? So low-cost credit, quick disbursement of credit and making sure that the chain of credit flow goes unimpaired and unhindered...

that is what business and the banks will have to work towards.

Q India has the third largest number of Covid-19 cases in the world. How are industry leaders dealing with this?

They all want to get going with their businesses. We are coming to a situation where we should concentrate on recovery. As far as business is concerned, given the constraints, they are trying to see how they can operate without exacerbating the situation and yet keep the economic momentum going. The disease will be with us for quite some time. We will need to take care, but at the same time keep the momentum going.

Q The banking sector was struggling under the burden of bad loans even before Covid-19. Will the problem worsen?

The banking sector was having a problem, but it was coming out of it with the government's efforts and the capital that was injected. It needed a little more hand-holding. Yes, there will be challenges. Growth is going to be a critical part for the banks to come out of this. With the steps that have been taken, growth will happen, whether it is in corporate India, rural India or retail India... we need to maintain that momentum of growth.

Lower interest rates are going to be critical for the survival of banks. Yes, capital injection will be required, but the order of capital injection will be significantly lower than what it is if you run it in a high interest rate regime. Interest rates have started dropping... I would guess that they need to drop even further if banks have to come around without too much pain.

The moratorium announced by the Reserve Bank of India and its extension were well done. If there are sectors that genuinely have a problem, the policymakers could consider a moratorium of longer nature, maybe a one-time moratorium.

Q Are we in a position to decouple from China?

The industry is probably in the best place to answer that. If I look at the imbalance in trade, it probably cannot be immediate because you've got to be careful and see who it hurts more in the immediate sense.

> **"The banking sector was having a problem, but it was coming out of it with the government's efforts and capital that was injected."**

Q Do you see India as an alternative manufacturing location to China for global companies?

India is a global manufacturing base. Some of the things that I said earlier... particularly getting soft issues and the ability to do business with ease are key to the success on this front. If you get that right, our industry can be a world beater.

Q Some people say this stress on Atmanirbhar is the code speak for reducing our dependence on China. We have banned 59 Chinese apps, imports from China are under close scrutiny...

I would look at the indigenisation process as separate from the Atmanirbhar process. What we are talking about is a narrower indigenisation process, which has to happen and with all our partners... wherever we are getting stuff from. We will need to see—should we not be, in a competitive and quality conscious way, making this ourselves. Every Indian company needs to look at this and that could be done in partnership with whoever can provide you the knowledge, if necessary.

I think Atmanirbhar is a much bigger concept. It is the ability to stand on your own feet, look after yourself. So I would disconnect these two. There is an opportunity to indigenise, let's do that. There is a bigger opportunity at being Atmanirbhar, let's do that.

Q Any possibility of taking up a big assignment with the Indian government?

Absolutely not. Twice earlier, I have said I need time. I am getting older and I need time to be with family, grandkids... every time I say this and a few years pass and they get bigger and I get older. F

'Customers Make up a Country, Not Industries'

RC Bhargava, chairman and former CEO of Maruti Suzuki, talks about the importance of competitive manufacturing to India's economy

By POOJA SARKAR

RC Bhargava, 85, chairman of Maruti Suzuki Ltd, started his career as an IAS officer in 1956 and worked for Bharat Heavy Electricals Limited before joining Maruti Suzuki in 1981. The veteran of the Indian automotive sector speaks to *Forbes India* about his book *Getting Competitive*, the need for tax and policy reforms in the manufacturing sector, and the future of the automobile sector in India.

Q You have discussed both Nehruvian and Narendra Modi's policies in your book. What are the key initiatives that stand out for you from both regimes?

The biggest change that took place when Narendra Modi came to power was his emphasis on reviving manufacturing. Not only did they say this is the most important thing for India, but he also started making a substantial number of reforms to make it easier to do business in India and reduce costs.

And now I go back more than 60 years. I don't remember any other

government that made specific attempts to make manufacturing more competitive, and make it easier to do business in India. Everybody talked about it. But talk is one thing, and doing something about it is something else.

And that is the biggest difference: That Modi is actually trying to do something. It's another matter that for various reasons, the policies have not been what you would expect them to be. But at least you have a person who is committed. It also depends on what kind of advice he gets, what kind of system he has inherited, and what kind of mindsets people have.

Q In your book, you have mentioned: "Poverty cannot be eradicated unless wealth is created in the economy." How can this be done?

You cannot give people a better quality of life in India, whether it is education, health care, sanitation, water supply, housing or infrastructure, if you do not have wealth in the country. And you have to keep creating wealth because our population is increasing.

Many governments in the past wanted to create a nice, socialistic society, but without creating the wealth. They forgot that when Jawaharlal Nehru started development in 1950, his idea was also to create wealth, through industrialisation, and then to create an equitable society. So they remembered the equitable society but they forgot the rest, till Modi came and remembered it.

When I looked at Japan, I found a country that has grown manufacturing to heights beyond what any Western country could do, despite not having either energy or material resources. And although this country doesn't profess socialism, if you look at how people live and behave, it's the most socialistic country in the world.

Q You have written that in India 28 people per thousand own a car, whereas in China it is 150. What do we lack and how can we do better?

It is my ability to manufacture cars, but I can only manufacture as many cars as customers are willing to buy. So demand is a key factor for determining at what rate an industry will manufacture and grow.

In India, we have always believed that manufactured products are meant for the rich. And because we wanted to bring in socialism, we thought we could do that by pricing products for the rich. So there are taxes on not only cars, but refrigerators, washing machines, microwave ovens, and various other products. By doing that, prices go up to a level where the market is a small segment of the population, and that segment doesn't grow fast. And so the industry does not [grow fast].

The second thing is, there's no reason why the lower middle class should not aspire for products used by the rich. That is what development is all about; to get people to improve their living standards. If today in a hospital the poor have to stay in a dormitory, with no air conditioning, should we not aspire to enable those dormitories to have air conditioning and better cleanliness? How can you do that if you don't make these products more accessible?

Cars in India are taxed at probably the highest rate in the world. Around 1998, China and India were at par in terms of the number of cars produced. In 20 years, China's production has become something like seven or eight times ours. And it's supposed to be a communist country.

It's one thing to say you are a communist or a capitalist, but that's for people to hear. What you actually do, is what you are. So the Chinese profess communism, but their industrial system is based on capitalistic competition. The Japanese profess capitalism, but their living is socialistic. India professes socialism, but its industry is neither capitalistic nor socialistic. It's inefficient. That's all.

"The system of creating monopolies—state or private—will always hurt the customer. And when the customer is hurt, the country is hurt."

RC BHARGAVA,
CHAIRMAN, MARUTI SUZUKI

Q Earlier, public sector units (PSUs) did not have any competition because the government did not want it. How has that affected industry in the long run?

For some reason, our planners and economists thought competition resulted in waste, and created a system that would not allow competition. But the result of that was what we saw in 1991. The country was bankrupt in terms of foreign exchange, with double-digit inflation. All our manufactured products had become obsolete. Quality wise, most essential things were in short supply. So that is the result of not having competition, and not having free access and entry into the industrial field.

The system of creating monopolies, whether state or private, will always hurt the customer. And when the customer is hurt, the country is hurt. Customers make up the country, it is not the manufacturer or the industries or the PSUs.

Q While capital has come in through global private equity funds and foreign direct investments (FDIs), over the last few years the number of larger corporations deploying capex has gone down considerably. Why?

While FDI into India has been increasing quite steadily, what has comes into manufacturing and new projects is very, very small. And, for example, out of the companies

AMIT VERMA

A Maruti Suzuki plant in Manesar. Bhargava wants India to become an attractive manufacturing hub

being moved out of China, a very small number has come to India. So, the reason for writing this book is about how conditions in India are not attractive enough when compared to other countries.

People investing in India are willing to enter sectors like drugs and technology, but not manufacturing. The capital in this area is drying up because demand is not increasing fast enough. Indian companies have spare capacity, so they also don't want to make investments. The net result is capex and manufacturing being slow.

Q Because of the pandemic, companies are expected to see revenue erosion in the coming quarters. How do you think things can move forward from here?

This is an excellent time for us to take stock of where we are in manufacturing and why we are not competitive. And I think the government is doing just that, because it has also realised that manufacturing in India needs to become much more attractive for people to invest in. This means the cost of manufacturing, the rate of growth of demand for manufactured product, and availability of skills. But overall it means people should find it easy to manufacture in India and compete successfully anywhere in the world. This is what an investor wants.

Q When it comes to automotive exports, India does not rank high. What are the measures required to increase exports?

We keep announcing policies that will give incentives for exports, but those are not the real answers. The first requirement is to push up the quality of exports and the reliability of supply. Products will then be bought by customers outside India, because they will get better value for money. But if our products are inferior, you can't get people to keep buying them merely through subsidies and goals.

Our manufacturing and exporters' organisations also make the mistake of asking for financial concessions for export goals. But the answer is to make products in India in a much more competitive manner.

Q You argue in the book for fixing taxes on manufactured products so that demand within the country is high enough to sustain the required rate of growth. Please elaborate.

I believe demand will be determined by the affordability of products to larger segments of the population. If our GDP is growing at, say 7 percent a year, then per capita incomes are growing around 5.5 percent a year. If you want to increase your market size, the cost to consumers must not go up by 5 percent a year; it should remain the same or go up by 1 or 2 percent. So that if their income goes up by 5.5 percent, the product itself becomes cheaper. How to make this happen? Partly through central and state taxes, partly by reducing production costs in which the government has a role to play.

Q With the pandemic changing cost and demand pressures, will we be able to stick to the timelines on electric vehicles?

The government has recognised that two-wheelers need to be electrified before four-wheelers because infrastructure requirements to keep costs affordable are easier for two-wheelers. Today the costs are unaffordable, and the infrastructure is lacking. So, I don't see electric cars becoming a major product in India for some years to come. But I do see a great need to electrify two-wheelers first. F

'LEADERSHIP MATTERS AND THIS IS UNIVERSAL': RAKESH RATHI

Rakesh Rathi was honoured with a prestigious and decorated award by Hon'ble Pranab Mukherjee (13th President of India) for driving global corporate and business innovation with C-level executives

The prestigious award to Rakesh from Hon'ble Pranab Mukherjee (13th President of India) was presented in a glittering ceremony in Delhi, India in presence of esteemed guests and award winners. Being networked with various business corporates and its leadership globally, it was quite exciting to interact with Rakesh Rathi and know his views with respect to the global economy roadmap from a corporate, industry and technology point of view.

Based in Switzerland, Rakesh has rock-solid academic background – Engineering (Mumbai, India) and MBA (IMD, Switzerland), global professional experience (Europe, US, APAC) of over 25 years across multiple industries and verticals in senior roles. He has been instrumental in successfully implementing cutting-edge technology impacting business KPI (key performance indicators) with leadership of large global firms and well appreciated by his clients for both his technology and industry experience.

On his experience dealing with international C-level executives, Rakesh responded "Leadership Matters and this is universal…," he replied "Over time I have seen a huge shift in my interaction with global leaders. They are interested in mapping the business KPI with technology, digital transformation, innovation, automation, diversity & inclusion (D&I), Corporate Social Responsibility (CSR), sustainability and these topics have become key to drive efficiency and productivity, beyond only looking at revenues and profitability…, while Nestle is a leader in FMCG globally their leadership aims for environmental sustainability with 100% recyclable packaging by 2025; UBS is a leading global bank and although in financial services the organisation honours engineers with a Distinguished Engineers (DE) award, Novartis is one of the largest pharmaceutical companies yet has the Digital Transformation and D&I (Diversity and Inclusion) as a leadership priority and so on. Role of a CIO (Chief Information Officer) and IT has now

evolved from earlier being a cost centre to now being looked upon as a profit centre (revenue driver) impacting all business metrics and hence has a much higher visibility at a board level which is quite positive since every company now is a technology company irrespective of the vertical & industry they belong to. People, Process and Technology are the key drivers for any transformation (Business and/or IT) and the role of leadership is to blend them together."

Talking about his view related to technology sector in India, he said,"If we look at the positives — the Indian IT and ITeS sector grew to US$ 181 billion in 2018-19, ranks among the top sources of Foreign Direct Investments and has played an instrumental role in building strong bilateral ties with global economies. Tier-1 IT firms such as TCS, Cognizant, Wipro, Infosys, HCL…. Are well appreciated by leaders of global organizations for their innovation. However, with frequent digital and disruptive changes (Digital Transformation, IoT, Robotics, AI/ML, Cyber Security, Quantum Computing, Wi-fi, 5G etc); tech companies have to constantly evolve their offering to align to these changes in IT landscape. India should be looked as an innovation hub (which we are) and not only as a low-cost offshoring destination. We have to grow both in Services and Products, currently we are more into Services. One of the key contributor to the unprecedented demand of the global digital revolution is our young Indians - 62% of India's 1.3 billion people are under the age of 35, and we have over 500 million+ internet-connected and smartphone users, however I see the skill-gap and also the disparity in technology adaptability between urban and rural populations. From a digital transformation perspective, I strongly believe that SMAC (Social, Mobility, Analytics and Cloud) with a strong foundation of innovative IT Infrastructure (Networks, Data Centres) and IoT (Internet of Things) will continue to dominate tech globally and will be instrumental in the sharp upsurge of the IT sector. Therefore, for India re-skilling in these domains (tech + industry) can address the skill-gap significantly."

> ***"To conclude the conversation on a lighter note and asking him about his stay in Switzerland for over 25 years, Rakesh mentioned "I have had a wonderful life living here both professionally and personally. Great friends, alpine ski, hiking trails, squash, our twin boys Ved and Arya….Tout est bien!"***

To his take on can India be in the level as Silicon Valley he said, "Silicon Valley and also Europe, have high interest from Institutional Investors and Venture Capitalists since they target global consumers with innovative products, take calculated risks and therefore have higher visibility. If India can create a similar atmosphere for promoting entrepreneurship we too can spur new global innovative companies. Having said that we do have more than 15+ unicorns in India in the likes of Flipkart, Paytm, OYO etc also pioneering companies such as Biocon and India should continue to promote such start-ups and expand them globally. Due to cutting-edge developments in network, telecom and data centres by leading global companies such as Cisco, Verizon and others, 3G (third generation wireless) lead to evolution of faster internet & smartphones and that revolutionized every industry; similarly further penetration of Wi-Fi6/4G/5G both in urban and rural areas is an absolute necessity for business to grow. While, I do appreciate 'Start-up-India' campaign by the Indian government, however only the analysis of the metrics will reflect if we have had the expected impact".

What really intrigues were his statement where Rakesh says, India could offer opportunities and platform to Indian diaspora abroad to encourage them and bring in their international experience, this itself could be a huge accelerator to growth. Indian born intellectuals have risen the ranks of corporate and are now leading CEO's of global firms like Sunder Pichai (Alphabet, Google), Satya Nadella (Microsoft), Ajay Banga (Mastercard), Vas Narasimhan (Novartis) among others; they all are inspirational & we should have similar leaders' mentor local industries to be on top of the global economy chart.

And querying on which industry interests him most, he said,"I have had the opportunity to work across multiple verticals from BFSI, Pharma, to FMCG/Retail, Manufacturing and Engineering. I believe technology is a common thread to all of them".

He further shared the key metrics faced by policymakers in India and his answer if India is on the trajectory to be called a Global economy, which could reflect on global investment scenarios and make India one of the most sought investment countries? His response — "Foreign investors adore Indian markets due to favourable demographics, tech savvy youth and huge local consumption. We have also simplified rules governing foreign portfolio investment, policies are more transparent, the structural reforms in tax has also generated global optimism about ease of doing business in India. The recent reduction in the base corporate tax for the existing firms to 22% from 30%, and for new manufacturing firms reduced to 15% from 25% indicates our tax slabs are at par with major global economies. However, India is ranked 63rd among 190 nations in the World Bank's - Ease of Doing Business 2020 ranking, so much more needs to be done to improve our ranking. Foreign investors would like to see further streamlining of the fairly complex regulatory and compliance framework around tax laws, KYC,

MAT, capital controls, and capital gains. They would also like to ensure there will be limited policy flip flops and uncertainty. It has to be level playing field between protecting domestic markets and providing opportunities for global players to commercialize their FDI (Foreign Direct Investments).

On the recently announced Indian budget (2020), he added 'Given the complexity of a diverse Indian economy, huge expectations and anticipation from all sectors, I believe a sincere effort was made by our Finance Minister Smt. Nirmala Sitharaman with positives such as investments in infrastructure, corporate & personal income tax benefits, abolishing the dividend distribution tax and policy for setting data centre parks and attract FDI (Foreign Direct Investments). Given I am in the technology sector, it was also a delight to hear our Finance Minister indicate the usage of big data, high computing capacity and analytics to digitise manufacturing in India. However, I believe much more would be required to stimulate growth, employment and consumption, rural development and most importantly GDP. We require to move away from a pre-defined fiscal deficit mindset -- while deficit is an important metric, it has to be balanced with growth initiatives. GST (Goods and Services Tax) has made positive strides but it still requires simplification. Technology companies (and creation of SEZ – Special Economic Zones) have been a key driver for FDI, employment and intellectual branding of India overseas, so further provision to stimulate their growth would have been welcome. Incentives to boost the automobile sector, Electric Vehicles (EV) and deeper penetration of Wi-Fi in rural sectors could have been included. In sports, while cricket has a high visibility in India, we do have extremely talented sports personalities in other categories such as P.V.Sindhu, Vishwanathan Anand, Mary Kom…. As such the budget could have promoted development of talent and infrastructure in sports as well. Globally, a major change is being observed in terms of diversity and inclusion (D&I) as such we should have more 'Gender Budgeting' which will benefit women workforce both in rural and urban areas. While Indian film industry dominates in entertainment, however we also require to promote other forms of art including promoting skilled Indian artisans and craftsmen in India and abroad. It is imperative that the budget delivers on what has been promised."

On global macro indicators, his view was that multiple factors have to be considered including those of the unresolved trade war between United States and China, which has been beneficial to India since we have gained over USD 755 million in additional exports to the US in the first half of 2019. We can further leverage our 'Make in India' manufacturing campaign for companies moving away from China due to their escalation with US with better labour and land policies for foreign investors. The PLI (Production-Linked Incentive) fund of Rs 45,000 crore sanctioned by the central government is a positive move to ensure large global firms such as Samsung, Huawei, Apple bring in their global supply chains to India and make the country an electronics manufacturing hub going forward. Additionally, Britain's exit from the European Union (Brexit) is another factor to be monitored closely.

"Silicon Valley and also Europe, have high interest from Institutional Investors and Venture Capitalists since they target global consumers with innovative products, take calculated risks and therefore have higher visibility. If India can create a similar atmosphere for promoting entrepreneurship we too can spur new global innovative companies.

Rakesh had accompanied leadership from ILO (International Labour Organisation) and World Bank on a field trip to bridge the gap of microinsurance and microfinancing at a very rural level and design strategies to address them – India was a big focus and Rakesh being Indian played a significant role for advocating the launch in India. His view is that these are welcome solutions for India which will impact rural economic growth.

To conclude the conversation on a lighter note and asking him about his stay in Switzerland for over 25 years, Rakesh mentioned "I have had a wonderful life living here both professionally and personally. Great friends, alpine ski, hiking trails, squash, our twin boys Ved and Arya…. Tout est bien!" ■

SHUTTERSTOCK

For India, imports from China stood at ₹461,524 crore in 2019-20

The Dragon's Grip on Imports

Indian industry will need time and support from the government to reduce its reliance on Chinese imports

By SAMAR SRIVASTAVA

Voltas' air conditioners are assembled in India. In the eyes of Indian consumers, they are a made-in-India brand.

But look under the hood of the air conditioners and 50 percent of components—compressors, controllers, motors and copper tubes—come from China. "There is no compressor manufacturer in India," says Pradeep Bakshi, managing director at Voltas.

While the company is looking to develop a vendor ecosystem, it would take a minimum of 12-18 months to put that in place. Bakshi says the company is exploring several options, including tying up with rivals, to set up a compressor facility that can manufacture at scale. Vendors in this space work on large top lines and low margins and no one Indian air conditioning company can give them the business they need to be viable.

In the interim, Voltas continues to import from its Chinese suppliers. The recent border skirmishes as well as the government's call for industry to become '*aatmanirbhar*', or self-reliant, have done nothing to halt their Chinese imports. It's business as usual.

For India, imports from China stood at ₹461, 524 crore ($61.5 billion) in 2019-20, according to the ministry of commerce. Three sectors—organic chemicals, capital goods and electrical items (television tubes, mobile phone parts and compressors, among others)

—account for 62 percent of these imports. While economies of scale are not a problem in several businesses like mobile phones, Indian industry continues to import from China. "This situation has come because of our complacency in blindly accepting cheaper imports from China," said Sajjan Jindal, chairman of JSW Group, in a statement. The JSW Group's annual imports from China total $400 million (₹3,000 crore).

While companies move to shift manufacturing to India, an additional wrinkle is that since India is a signatory to the World Trade Organization (WTO) rules, it cannot unilaterally hike tariffs against any one country. Vendors setting up plants in India could still be swamped with imports from, say, Vietnam or other WTO members.

"The only way out is to provide support for both domestic and overseas manufacturers who want to set up operation in India," says Jayant Dasgupta, India's former ambassador to the WTO. At least one industry executive who declined to be named said his business was adopting a wait and watch attitude and would continue to import from overseas.

INDUSTRY TAKES THE LEAD

One area where Indian industry has had success in reducing dependence on China has been in the organic chemical space. These comprise chemical compounds that act as raw materials to a host of industries—active pharmaceutical ingredients (APIs) for the pharma industry are a prime example.

The industry has seen several success stories with manufacturing shifting out of China primarily on account of environmental concerns. But even here, there are instances of raw materials coming from China. "Things flow from the petrochemical value chain and the starting blocks are bulk commodity chemicals that need to be made at humongous scale for the economic viability to set in," says Koushik Bhattacharya, director and head industrials at Avendus Capital, an investment bank.

So, on the bulk chemical side, there is limited scope to set up operations in India and raw materials are sourced from China. India only makes ethylene and propylene and most of that feedstock is used for the manufacture of polymers. While backward integration is possible, there is a limit to how much Indian businesses can invest and Bhattacharya reckons that investments are only possible by companies that are valued at over $1 billion (₹7,500 crore), of which there are only a handful.

"Any move to reduce dependence on China for raw materials would force companies to import from Europe and increase costs," says Vinati Saraf Mutreja, managing director & CEO, Vinati Organics, one of the leading companies in the chemicals space. The company exports its finished products to China and any tariff retaliation by China would have a negative impact on its business. The company has seen its market cap compound at 30.4 percent a year in the last five years to ₹10,500 crore.

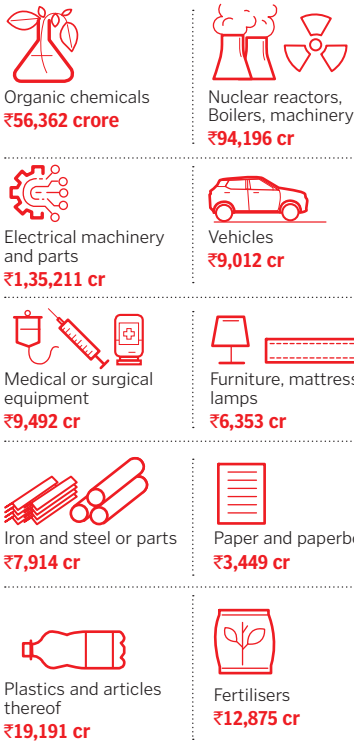
Another area that has been steadily gaining ground is contract manufacturing. As India's domestic market grows, original equipment manufacturers are making more televisions, washing machines and mobile phones in India. "Component manufacturers go where the demand is," says Sunil Vanchani, chairman of Dixon Technologies, a Noida-based contract manufacturer. His company manufacturers home appliances, lighting solutions and mobile phones and says enquiries for more contract manufacturing have come in the last few months but land acquisition has proved to be a hurdle.

According to the Ministry of Electronics and Information Technology, electronics manufacturing has grown at a CAGR

"The [import dependence on China] has come because of our complacency in blindly accepting cheaper imports from them."

SAJJAN JINDAL
CHAIRMAN, JSW GROUP

What India Imports



Note: Figures are for 2019-20

SOURCE Ministry of Commerce and Industry

INFOGRAPHIC: SAMEER PAWAR; VIKAS KHOT

of 25 percent in India for the last four years and domestic hardware worth $70 billion (₹300,000 crore) is made in India. Key to getting more companies to shift base to India is financial support from the government to provide incentives to set up manufacturing facilities. In April, the Production Linked Incentive Scheme for Large Scale Electronic Manufacturing announced ₹40,951 crore of incentives over the next five years based on certain investment milestones. Expect more companies to announce plans to set up electronic- and semi conductor-making facilities in the next few months.

Last, there is capital goods—a sector that has been in the doldrums for the last decade. Demand for setting up new power plants, mining and construction equipment, and boilers and turbines has been flat or declined sharply over the last five years. In the interim, supplies from China have risen from ₹69,000 crore in 2015-16 to ₹93,000 crore in 2019-20 while Indian manufacturers have struggled to match Chinese prices. For now, the government has not announced any incentives to move capital goods manufacturing to India.

TRADE TERMS

An additional challenge in moving manufacturing to India is the level of support the government can provide to industries. The WTO prohibits the use of unfair incentives and countries are allowed to impose anti-dumping duties, countervailing duties and safeguard duties to level the playing field. China's manufacturing journey started before it joined the WTO in 2001 and a large amount of investments had already been made at favourable terms to manufacturers. That is an advantage not available to India.

Recent reports of Chinese containers being scrutinised at Indian ports have not been backed by written notifications, according to trade lawyers. Dasgupta who represented India at the WTO finds the import restriction debate ill-informed and ill-advised. "When we harass importers we only end up hurting our interests," he says. Instead, the government needs to work step-by-step to identify sectors that we need to reduce dependence on and then work on getting those manufacturers to set up shop in India.

The experience of India's textile industry provides a sobering example of what can go wrong. Since the abolition of US and EU textile quotas in 2004, the gains have flowed disproportionately to China, Bangladesh and Vietnam. India has only managed to carve a niche in home textiles—a smaller and less lucrative part of the market. Indian textile makers have long complained of high electricity charges, inflexible labour laws and the stuck GST refunds.

For now, as Voltas' troubles in sourcing compressors in India show, the road ahead in getting companies to manufacture in India is long and arduous. What India has going for itself is the China Plus One strategy—which involves diversifying investments into other countries to reduce overconcentration in China—that western companies are actively pursuing. Still, it is far from certain that India would be the only beneficiary and countries like Vietnam, Thailand and Bangladesh could end up benefitting more. Imports from China would then shift to these countries.

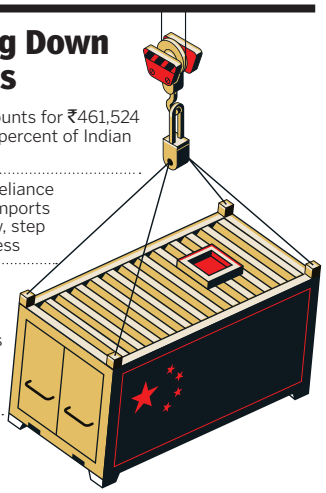
Expect plenty of posturing like the recent rules that mandate ecommerce companies display the country of origin on their products from August 1. As Mekhla Anand, partner (indirect tax), at Cyril Amarchand Mangaldas says "The government has not issued any notification restricting the import of goods from China. While delays are being reported in clearance of shipments, these appear to be procedural issues." F

"Any move to reduce dependence on China for raw materials would force companies to import from Europe and increase costs."

VINATI SARAF MUTREJA
MANAGING DIRECTOR & CEO, VINATI ORGANICS LTD

[redacted]

Slowing Down Imports



- China accounts for ₹461,524 crore or 13.7 percent of Indian imports
- Reducing reliance on Chinese imports will be a slow, step by step process
- Chemicals, electronic goods and capital goods form 62 percent of imports
- Trade rules prohibit India from imposing tariffs unilaterally against China
- Imposing anti-dumping, countervailing or safeguard duties is a time-consuming process
- Chemical and electronic manufacturing is starting to move to India on account of government incentives but the process takes at least 18-24 months

SAMEER PAWAR; ADITI TAILANG (TOP)

The Chinese Runway

The ban on apps post the border standoff is an opportunity for Indian tech startups to fill in the vacuum and for investors to take bigger bets on them

By HARICHANDAN ARAKALI

SHUTTERSTOCK

The ban on Chinese apps like TikTok provides Indian entrepreneurs a chance to build a digital business by creating world-class solutions

India's ban on 59 Chinese-owned and operated mobile apps can have two-pronged ramifications: Experts whom *Forbes India* spoke to say on one hand, it reflects the emerging realpolitik between the two most populous nations in the world shifting to the digital arena; on the other, it could be an opportunity for India's tech startups to build platforms that are global in scale, but also respect user privacy.

"The ban highlights the importance of cybersecurity as part of geopolitics," says Mishi Choudhary, a technology lawyer and founder of the law firm Mishi Choudhary and Associates. As offline and online lives converge, politics, foreign policy and trade relations will increasingly get entwined with what happens in the digital world.

Nitin Pai, director of The Takshashila Institution, an independent centre for research and education in public policy in Bengaluru, points to the geopolitical angle to the ban: "By choosing to retaliate in a domain different from the Himalayan frontiers, New Delhi is signalling that the 'business as usual' approach, where trade and investment were pursued agnostic to politics, is at risk."

Adds Pai: "China's great firewall blocks Indian content and users from accessing the Chinese market; China has long blocked foreign apps and is hardly in any position to complain when given the treatment it reserves for others. In geopolitical terms, China's aggression is witnessing the evolution of a countervailing coalition. In cyberspace terms, if China insists on firewalling itself out of the global internet, India has made it clear that it will not be part of the digital Sinosphere."

Governments now see digital platforms and companies as pillars of national power, as an immense national security intelligence resource and therefore their strategic ally.

"The ban highlights the importance of cybersecurity as part of geopolitics. Indian companies could benefit to an extent, but only if we can build reliable products."

MISHI CHOUDHARY
TECHNOLOGY LAWYER

China, an autocracy and a great proponent of 'digital sovereignty', has always favoured domestic private market entrants for its own people. It has never played fair and now wishes to export its human-rights flouting values to other attractive markets, which other nations will not allow, Choudhary adds.

Chinese companies—especially in the presence of Chapter VI, Article 77 of the Chinese State Security Laws that sets out an obligation on organisations and individuals to provide assistance with work related to state security—will always arouse suspicion, she says. Further, the ban highlights that in the absence of a robust privacy framework and laws, this is the only way the Indian government had to act on the information it had received.

Steps taken by the Indian government, such as announcing the 'Atmanirbhar' (self reliance) App Innovation Challenge, suggests it has a strategy to make India digitally secure and independent, says Naveen Tewari, founder and CEO, InMobi Group, an online advertisement platform and technology provider.

While the ban has come in the midst of the Covid-19 pandemic, "it will certainly pave the way for more homegrown startups to launch Indian equivalents of the banned apps", said Roma Priya, founder, Burgeon Law, who has helped many Indian startups on legal matters. Overall, this increase in 'Make in India' products and services will contribute significantly to the country's economy since an increasing number of startups will look to fill the gap created by the ban of the Chinese products.

In the long term, however, without a Data Protection Law that ensures no player—whether Chinese, American or Indian—can compromise privacy for Indian citizens, India will be talking a hollow game, says Choudhary.

InMobi's Tewari adds: "The primary issue seems to be one of citizen data being surreptitiously taken and transmitted to servers in another country, which could pose a threat to India's security. In a world that is largely online, cyber threats are a credible reality. The combined user base of some of these apps was in excess of 400 million, which is virtually India's smartphone population."

Now, to the silver lining: This ban provides Indian app developers and entrepreneurs a chance to build a digital business by creating world-class solutions. It also provides existing players across social, messaging, utilities and gaming categories to spread their wings farther, Tewari says, giving the investors an opportunity to step in and fuel the ecosystem.

While it is not easy to immediately decide on who will benefit from this ban, it does appear that the benefits are for India, Priya says. The ban brings forth a plethora of opportunities and is in sync with the

'Aatmanirbhar Bharat' revolution spoken about by the prime minister. Indian tech experts are highly skilled and appreciated across the globe. This might be the perfect time for aspiring entrepreneurs and professionals to make a mark of their own in a highly competitive business environment. Another key aspect is that users of these homegrown apps will not need to worry about their data being siphoned off without their consent, she adds.

Indian companies could benefit to some extent, says Choudhary, but only if we can build attractive, reliable products that are part of a for-profit, pro-privacy IT ecosystem for humanity. "Otherwise the loser is always the consumer."

India has had a digitally open border so far. Given the nature of the Indian economy and the general affluence level in the country, monetising digital properties in the country hasn't been easy. The average revenue per user (ARPU) is significantly lower in India compared to markets such as the US and China, Tewari says. This means global businesses are able to cross-subsidise Indian operations with their global operations, garnering a significant market share. The ban removes that dynamic from the market with respect to at least one set of players.

This development can potentially be a catalyst for transforming India into the fourth tech hub in the world after the US, China and Israel. The current situation affords technology entrepreneurs an opportunity to innovate and build scalable, sustainable businesses that hinge on technology, adds Tewari.

In the US, there's the FAAMG—Facebook, Amazon, Apple, Microsoft and Google; in China there is BAT—Baidu, Alibaba and Tencent; India could see the emergence of its own tech narrative, for example, with the rise of Reliance Industries's Jio Platforms, which has over 400 million mobile subscribers in India. Platforms such as InMobi's Glance—with over 100 million active users—are also coming to the fore.

"It [the ban] will certainly pave the way for more homegrown startups to launch Indian equivalents of the banned apps."

ROMA PRIYA
FOUNDER, BURGEON LAW

The idea of Indian apps going global is not far-fetched, says Tewari. Platforms such as Glance and Roposo—a video creation and sharing app with more than 75 million downloads—are already competing at scale with global players.

As of July 2020, there are close to 3.5 million apps on the Google Play store globally, says Pavel Naiya, a senior analyst for devices and ecosystem at Counterpoint Technology Market Research. Of this, about 4-5 percent are from India. (Most of the popular Chinese apps are limited within China where Google is blocked and Play Store isn't available; that's why less than 1 percent of the apps on Google Play are from China.) The ban gives Indian tech startups a little longer runway to catch up and present compelling products that can appeal to users while respecting their privacy.

"From a local company perspective, I think the big picture is that this is a great opportunity to serve consumers with a great product," says Anirudh Pandita, founder of Pocket Aces, a popular online gaming company in India. "Speed of innovation and understanding of local consumer behaviour will be critical for our companies to compete effectively with other offerings and this ban is like a marketing boost for Indian apps."

There is also "a real 'swadeshi' (homegrown) sentiment among consumers right now" and that ensures local platforms have the opportunity and responsibility to serve India's consumers, Pandita adds.

Nationalist tendencies won't take them very far, Choudhary says, if the products they put out don't have attractive user interfaces, engagement and ease of usage like the ones they wish to replace. And if Indian companies don't abide by rules and laws, start engaging in violation of privacy or surveillance, we will all lose, she says.

The ban could also have some impact on India's startup ecosystem, because the Chinese have heavily invested in it. Burgeon Law's Priya says the immediate impact will be reflected in the business relations between Indian companies and their Chinese investors—with funding being put on hold or in extreme cases, contracts being cancelled. Indian startups do have a potential lack of cash flow looming over them in the future and may have to scout for investments from other countries such as the US, Japan, Singapore, United Arab Emirates and Europe.

While many Indian startups who have Chinese investors could face pressure, this is also an opportunity for local investors to take bigger bets on Indian startups. Such moments rarely come in a lifetime and it is important that players in the startup ecosystem recognise the massive opportunity, says InMobi's Tewari. F

Big Story

The Great Firewall Against China

Indian alternatives to Chinese apps are seeing a surge in downloads after the government banned 59 from the neighbouring country following the Galwan standoff

By PRANIT SARDA

Sankalp R Nag felt it was his nationalistic duty to switch to Indian apps after the border face-off between India and China in Galwan Valley in June. The government's announcement to ban 59 Chinese apps immediately after the standoff only reinforced his belief. Nag, who runs a gems and jewels shop in Zaveri Bazar, South Mumbai, uninstalled TikTok, where he would occasionally upload videos, and downloaded its Indian alternatives, Roposo and Mitron.

"I found these apps way better than TikTok. After the ban, my TikToker friends and my sister—who had thousands of followers—also opted for the Indian options," says Nag, 23, who found out about the alternatives via WhatsApp. He also replaced ShareIt with Google Drive and Dropbox to share large files. Emphasising that such steps can hurt China in myriad ways, he adds that they've even stopped using and selling Chinese pearls and stones at his shop, Quality Jewels.

At a time when anti-China sentiment is high, many like Nag are shifting their allegiance to Indian apps. On June 29, the ministry of information technology banned 59 Chinese apps, saying they were "prejudicial to the sovereignty and integrity of India, defence of India, security of state and public order". Asian News International on July 8 reported that the Indian Army has asked its personnel to delete 89 apps—some Chinese ones, including TikTok, UC Browser and CamScanner, among many others, as well as Facebook, Instagram, Truecaller and ShareChat.

It is believed that these apps provide data from Indian users to the Chinese government. The ministry said the ban was to "safeguard the interests" of the world's second highest number of internet users and "to ensure safety and sovereignty of the Indian cyberspace".

The ban is perceived by many as a soft attack on China, many Indians had also benefited from these Chinese apps—while several earned a chunk of their livelihoods by posting content on platforms such as TikTok, others garnered millions of followers and created a name for themselves with their videos.

The users are now are finding replacements in Indian apps, which claim to also be addressing many of the data security and privacy concerns posed by their

Shivank Agarwal (left), and Anish Khandelwal built short video app Mitron that is being used as a replacement for TikTok

Chinese counterparts. Alternatives to TikTok—Mitron, Chingari, ShareChat's Moj, Roposo and smaller players such as BoxEngage and Aiisma—claim to have seen a surge in downloads in the last couple of weeks. Mitron says it saw an 11-fold growth after the ban, while Chingari saw over 2.5 million downloads since then. Even bigger companies like Zee5 and Gaana have launched HiPi and HotShots respectively to tap the short video space.

"We are committed to data privacy, security and compliance with local laws, and have taken several measures to ensure they are reflected in our product. We have done security audits too and will continue to do so," says Shivank Agarwal, founder and CEO of Mitron, a short video and social platform. "We ensure that our users' data is stored on Indian servers and is accessible only on Mitron servers running on Indian data centres. We empower our users to have control of their data... they can choose to delete any content uploaded by them. Shortly, we will also enable them to control the visibility of their content."

Agrees Praval Singh, vice president of Zoho. The company's Zoho Doc Scanner—its answer to the banned Chinese app CamScanner, which scans documents with a phone camera—has seen a 20x daily increase in downloads on the Apple App Store and 30x increase on Google Play Store.

"Zoho thrives on privacy and security... 100 percent of our revenues come from subscription fees, not advertisements. Our data sits within Zoho... it doesn't go to any third-party advertisers or partners. Also, our data centre is in India for our customers in India. That not only means that your data is private, but also that it doesn't leave the country. Everything is controlled... from the physical layer and the app layer to cloud. That gives our apps extra security," says Singh.

"Our data centre is in India for our customers in India. That not only means your data is private, but also that it doesn't leave the country."

PRAVAL SINGH
VICE PRESIDENT, ZOHO

He, however, concedes that CamScanner did to the market what Maggi did to instant noodles and Jeep to SUVs. The app became the product. "It came early in the market and got it right all the way with great execution," he says about CamScanner's success.

Several other Chinese apps enjoyed roaring popularity in India. TikTok, for example, became a rage and was the biggest in terms of downloads and user base in the industry of short video platforms. It provided an easy outlet to anyone—from a villager to an entrepreneur—with a mobile phone to showcase their talent and creativity.

"TikTok comes and starts dumping $50 million a month... how will [a venture capitalist or VC] allow it? No VC in the world wants to take the huge might of ByteDance. Our ecosystem was killed before it got built," says Anand Lunia, founding partner at India Quotient, which backed startups such as ShareChat and Roposo at the seed stage. "Google and Facebook are monopolies and they're abusing their monopoly status. Most startups end up spending more to acquire customers."

Industry experts believe the acquisition of users has become easier for Indian startups following the ban. However, their ability to stay will depend on the features and user interface (UI) of the apps.

"These Chinese platforms, on the back of large marketing budgets, were aggressively tapping Indian internet users. It was a tough battle for their Indian counterparts to fight them head on," explains Pulkit Sharma, co-founder and CEO of Khabri—a digital audio platform for content in vernacular languages—which is seeing positive results after Chinese rivals like NewsDog, UC News and QQ NewsFeed got banned. "The exciting part is that more and more users are promoting our app as an Indian app, and inviting other Indians to join. Our app was trending at No 4 on Google Play Store."

The financial implications of the ban are also evident. Whenever a non-Indian app generates revenues, the money goes to the country where the parent is based out of. Lunia says usually top talent is recruited from there and smaller roles are filled here. "From an economic standpoint, let the likes of Amazon and TikTok come to India, but they must make sure they hire local engineers, put capital here, develop the product here... then let there be a fair fight," he says.

The fear of data being compromised resulted in the birth of India's first indigenously developed social networking super app, Elyments. Launched on July 5,

"Let the likes of Amazon and TikTok come to India, hire local engineers, put capital and develop the product here... then let there be a fair fight."

ANAND LUNIA
FOUNDING PARTNER, INDIA QUOTIENT

it garnered over 2 million downloads in three days and enjoyed a 4.3 star-rating with over 50,000 reviews. It contains chats, audio and video calls, sharing and liking features, following and discovering influencers, and entertainment options like games. Elyments also plans to tap into conference calls, payments, commerce and other areas in the future.

"More than 500 million Indians use social media and yet none of the major platforms is Made in India. The data collected by these apps leaves the country, and India has no control or jurisdiction over how that data gets used," says Rajesh Krishnamurthy, creator of Elyments.

Likee, a Singapore-based (parent company Joyy is Chinese) short video creation and sharing platform, declined to take *Forbes India*'s questions while a questionnaire sent to Chinese web browser UCWeb remained unanswered at the time of going to press. Nikhil Gandhi, India head of TikTok, said in a statement: "We are in the process of complying with the government's interim order. We have been invited to meet with the concerned government stakeholders for an opportunity to respond and submit clarifications. TikTok continues to comply with all data privacy and security requirements under Indian law and has not shared any information of our users in India with any foreign government, including the Chinese government. Further, if we are requested to in the future we would not do so. We place the highest importance on user privacy and integrity."

THE NEXT BIG THING

While the Indian apps remained in the shadow of the bigger Chinese players so far, the ban provides them an opportunity to become the 'next big thing in India'.

"When we started, we were trying to find our place in a category that was dominated by one large player. But we believed in our mission to build an Indian app for Indian users that respects Indian community standards and laws. Even before the ban on TikTok, Mitron was rapidly gaining ground and we reached the No 1 spot on Play Store," claims Agarwal.

There have been setbacks along the way though. For instance, when Mitron was removed from Play Store for not complying with policies. Explains Agarwal: "We were just two of us [in the team] then. Play Store has a number of policies that every app has to adhere to. One of them is to have a feature for users to flag inappropriate content in UGC apps which Mitron didn't have at that time. We immediately addressed that issue."

With the Chinese presence wiped out from phones, it is likely that some of these players will find their moment in the spotlight. "Within the next three months, you will see two or three leaders emerging," says Lunia, adding that the market will go from one leader in a segment to

multiple players in the same. And some of these players are working on providing additional features and an Indian touch to woo users.

BoxEngage, which claims to be a "better Indian alternative of TikTok", saw 10x surge in monthly active users from 50,000 to 500,000 with over a million signups since the ban. The company pivoted its model from offline entertainment to online after the lockdown. "TikTok was a short video format hosting platform where you could follow and comment," says Varun Bajaj, co-founder of BoxEngage. "BoxEngage allows Indian content creators to post multiple formats—short and long video—as well as live video for influencers to connect with their fans."

Aiisma is neither only a content platform nor another TikTok. Instead of offering people money for taking part in surveys, it created a social platform around it. It was established with the idea of creating a market for user data where people can create 360 degree content format, including videos, pictures and opinions, with rewards or compensations aligned with each. "So far, we've not engaged in any marketing cycle since our launch about eight weeks ago. Yet, we have been seeing up to 100-250 percent week-on-week increase in our subscriptions," says Ankit Chaudhari, founder and CEO, Aiisma.

"This app has given a push to anything which can replace TikTok, but we never positioned ourselves as its replacement. TikTok is a small part of our social media platform which is in conjunction with photographs, podcasts and opinions," he adds.

Zoho Doc Scanner's Singh, too, says they are developing the product at a rapid pace. "We have close to 21 features of which 18 are available on the free app. You don't just want to convert photos to PDF, you want to organise documents in folders with tags, translate it into the 17 languages (premium). It's taking it to the next level."

"Our platform allows Indian content creators to post short and long video, as well as live video for influencers to connect with their fan base."

VARUN BAJAJ
CO-FOUNDER, BOXENGAGE

WHAT LIES AHEAD

It's one thing to be successful at a time when China is perceived to be an enemy, and another to sustain that popularity over the long term. The prime minister's clarion call for Atmanirbhar Bharat gives Indian apps a headstart, but they need to be on their toes.

Not everyone is impressed with them yet. Vaishali Ankur Ayya, a graphic designer, who used to spend an hour a day browsing the content on TikTok, misses it even more now. She found alternatives in Mitron and Chingari, but was not satisfied. While UI/UX became a barrier for her in using Mitron, she says only one specific language in which you can view content is a constraint in Chingari. She devotes very little time to these apps. "There's no other source of entertainment... my seven-year-old son couldn't believe TikTok got banned," she says.

The players, however, are hopeful of turning the tide in their favour. "We were never counting on the ban of Chinese apps when we started the Elyments journey... we were ready to take them on. Their return does not worry us. So long as we deliver quality and keep our users first, we will always stand a solid chance of success," says Krishnamurthy. "People have been worried about their data going in foreign hands—China or other nations. We have come as a refreshing and viable alternative. The data being held in India is another important contributor. Maybe the ban on Chinese apps gave Elyments an impetus from a timing point of view."

Other entrepreneurs believe the product will be the differentiator. "You don't need to copy-paste TikTok. What you need is a better Indian alternative to TikTok. Even if we compete in a neutral market with them, our product should be sustainable," says Bajaj of BoxEngage.

Lunia, though, is bittersweet about the ban. He remembers the time ShareChat was doing well in the market and "Helo [a Chinese content creation social media platform by ByteDance that got banned] copied it pixel to pixel". "It saddens me that the government enforced this ban due to security reasons and not economic reasons. India needs anti-dumping duty on foreign products, their heavy spends and deep discounting by which they try to kill local players, like you would protect, say, the steel industry. That's the reason Indian talent is working elsewhere," he says.

However, to take on global giants, India's young talent needs more than just space to breathe. "What is required ahead is: One, more capital from homegrown funds and the Indian government. Two, right mentorship in the form of institutions like Y Combinator and three, partnership between the government and large companies to support startups," says Sharma of Khabri.

The mobile/cyber battle, it seems, has just begun. F

Moni Kundu, who posted comic videos with her son on TikTok, had 6.2 million followers on the platform

ROBIN SINGH

After 15 Seconds of Fame

Many new short video platforms have sprung up since the ban on Chinese apps, and are vying for the loyalty of former TikTok stars. But how many will survive?

By VARSHA MEGHANI

Jaydeep Gohil, better known as Hydroman on TikTok, shot to fame when he posted a video of himself dancing underwater. After practising in a swimming pool in his hometown of Rajkot for almost a year in 2012, Gohil convinced his father, a businessman, to build an over-the-ground concrete tank at home. "In the pool I could only practice for one hour, after that the next batch of swimmers would come in," says the 25-year-old.

His father agreed and when he saw what his son was up to, thanks to an underwater camera, he was taken aback. Within a year, he bought him a 10,000 litre glass tank to let people see his moves live. In 2015, Gohil entered the India's Got Talent competition and made it to the semi-finals. Since then he's been touring cities across India with live performances.

In early 2019, Gohil came across TikTok and decided to post a video on it "just for fun". The video showed him dancing underwater to a peppy Bollywood tune, surfacing every now and then to breathe. Within minutes, the video went viral. "I then put up more videos, and all of them went viral," says Gohil. He's since showcased acts like cutting and eating fruit underwater, playing with a basketball, strumming a guitar, dressing up like a superhero, and frolicking with fish. His unique performances helped him amass 5.6 million followers on TikTok, and collaborations with brands such as Pepsi, Tide and Idea.

With TikTok now banned in India, along with 59 other Chinese apps, owing to data security concerns, Gohil faces an uncertain future. "This is all I've done since I completed my Class 12," he says. Yet he's optimistic. "Other platforms will come up

and I'll rebuild my fan base."

Sure enough, a handful of Indian platforms have sprung up since the ban was announced. Chingari, Mitron, Rizzle, and InMobi-owned Roposo, which has made a comeback since its initial launch in 2014, are all vying to fill the gap left by TikTok. The ByteDance-owned, Softbank-bankrolled app had claimed 200 million downloads in India, representing its largest user base outside of China.

Local language social media platform ShareChat launched Moj—its TikTok-like offering—within 36 hours of the ban, and is nearing 20 million downloads, says Berges Malu, director, public policy and communications, ShareChat. Even Facebook-owned Instagram launched Reels, a short video offering, 10 days after the ban was announced. According to a key TikTok influencer who chose to remain anonymous, Instagram had reached out to him and several other top TikTokers right after the ban. "They told us not to join any other platform as they would be coming out with one in a week or so," he says. "I don't want to move to any new platform in haste. If all the good video creators come together and go to one app, that's better for all of us. So I'd rather take my time, think it through and go to a platform where my brand value will not diminish."

Geeta Sridhar, or 'Geeta Ma' as her 1 million fans on TikTok knew her, used to post Tamilian cookery videos. She was a MasterChef India finalist in 2014 and started blogging after the competition on the insistence of her daughter. She soon discovered TikTok, and became an "addict", she says. She used to earn ₹50,000 to ₹60,000 per month through brand collaborations, but more than that she says, the love she received from her followers was what kept her going. "Sometimes I would post 13 to 14 videos in day. I loved the platform so much," she gushes. Like Gohil, she says she supports the ban on TikTok, but misses the platform. "I started using Chingari, but I exited it in hardly a day. On Instagram also, I barely get a five to 10 likes for my videos, whereas on TikTok I got thousands. It's difficult to match the features of TikTok," she says.

"For a video app to be successful, it needs velocity and virality," says Sanjay Mehta, founder of early stage fund 100X.VC. "By velocity, I mean paid growth is needed to get traffic on the platform. That requires huge amounts of capital. Second, virality is needed so that the network effect kicks in."

Jaydeep Gohil performing one of his underwater acts

According to one industry insider who spoke to *Forbes India* on condition of anonymity, ByteDance "literally threw money at people" to grow the platform. "They were desperate for the Indian market. They spent as much as $20 million to $30 million a month," he says.

Without that kind of capital, most apps that have sprung up in the recent past will fizzle out, he adds. Or they might pivot to some other business, like video gaming and eventually sell out, given that many already claim to have garnered millions of downloads.

"Only one or two players can take the pole position in this market," says Mehta. "Once those winners become clear, capital will flow to them, but until then I have my doubts as to how much money Indian venture capitalists will put into this space."

This isn't the first time TikTok has run into controversy in India. It drew scrutiny last year for encouraging pornography, inciting religious hate and promoting data theft. The app was briefly banned in April 2019 by a court order, which was then reversed. In July 2019, three of TikTok's biggest stars were arrested after they posted a video on the death of a Muslim man. Later that month, the company announced it would set up a $100 million data centre in India to allay the government's security concerns.

Moni Kundu, an accounts officer-turned-homemaker, supports the government's decision to ban TikTok and other Chinese apps. She started using the platform as a means of entertainment after leaving her job at an MNC, following the birth of her child. Her now six-year-old son often features in her comic videos that have attracted the attention of brands like Parachute, Emami and Nivea Cream.

"Initially we would do it for our own amusement and family fun. It was effortless," she says. But when—within a month of joining TikTok in August 2018—her videos went viral, she started looking into it more seriously. She taught herself how to edit videos, add sound bytes and mix music. She also researched how people were monetising the platform.

Just before the ban was announced, Kundu had 6.2 million followers on TikTok and 100,000 on Roposo, which she joined around the same time as TikTok. However, since the ban, her Roposo followers have jumped to 400,000. "Rebuilding my fan base will, of course, take time," she concedes. "But I believe in focusing on the positive. Platforms will keep changing, but our talent remains. We'll move on." F

GENDER M

It was turning out to be a winter of discontent for Rupal Agarwal. Soon after getting married in February 2010, the investment banker from Lehman Brothers moved from Mumbai to London to join her husband, Rahul Garg, in the same organisation, which is now owned by Barclays. (Barclays had bought Lehman's core business in September 2008, days after it filed for bankruptcy). Though the young couple began their day early, Rupal had a head start: Getting up early, making breakfast and packing lunch. The duo would then leave for the office, and be back late in the evening. For Rupal, the work continued at home. With no house help, she had to cook, clean the house, finish pending chores, and hit the sack on time to get up early next day to make breakfast, and rush to office.

The routine continued. Nothing changed a bit. Neither Rahul or his preoccupation with office work, nor the mostly biting weather of London. After a few weeks, Rupal put her foot down. "It was taking a toll on me. I could not manage both: Work at home after a grinding day at office," she recalls. After a few months, the couple relocated to India.

The location changed, but the routine and roles still largely remained the same. Over the next few years, Rahul dabbled in entrepreneurship; he co-founded ethnic fashion and handicrafts ecommerce platform Artisangilt in 2012, exited after two years, was CEO at online gifting company IGP till 2017, till he joined

RAHUL GARG, principal, Kalaari Capital
RUPAL AGARWAL, director and head of Asia, Equity Quant Research, AllianceBernstein

Married for 10 years, have a seven-year-old son and two-year-old daughter

AALOK SONI

ENDER

How work from home is demolishing traditional myths of gender roles as it blurs the line between working spouses and homemakers

By RAJIV SINGH

"BOTH OF US ARE FROM IIT, AMBITIOUS, AND BUSY. THE ONLY POINT OF FRICTION WAS HOW CAN MY CAREER BE MORE IMPORTANT THAN HERS?"

Rahul Garg

"FOR THE LAST THREE MONTHS, I HAVE BEEN TOTALLY SUCKED INTO THE NEW BUSINESS AND PANKAJ HAS BEEN TAKING CARE OF THE KID, HIS WORK AND HOUSEHOLD CHORES."

Neha Kant

PANKAJ VERMANI, co-founder, Clovia
NEHA KANT, co-founder, Clovia

Married for 15 years, have a six-year-old son

ABHISHEK SINGLA

Kalaari Capital. Rupal's career, too, had taken off. She became vice president at Japanese brokerage company Nomura, and then director and head of Asia Equity Quant Research at AllianceBernstein. On the personal front, Rupal had become a mother of two kids. From household chores, the focus now shifted to the boy and the girl: Their food, school, life, routine.

One thing, though, remained the same: Getting up early. "Even if I slept at 1 at night, I had to wake up early for the kids," she says. Ten years into marriage, there has been only one persistent point of friction between the couple. In spite of both being equally educated, from IIT Bombay, equally ambitious, equally flourishing in high-pressure jobs—and equals as parents—Rahul's role at home was almost negligible. "How come his career is more important than mine" was a sentence, and an argument, that haunted both.

Cut to July 2020, Mumbai. Over 100 days of work from home—and with house helps still staying away—Rahul is a transformed man. From mopping the floor to doing the dishes, from cooking to chopping vegetables, making evening tea and putting the kids to bed, the investment banker has donned a new avatar. "I have become an inspiration among my friends," he says laughing. "It's a 360 degree turn. Now I am sharing the load."

Though the pandemic triggered a behaviourial change, Rahul doesn't make any excuse for previously staying dormant on the domestic front. "I was immersed in work, used to travel extensively, but I still could have done my bit," he rues. One thing, he stresses, he would change from his past if he could, would be his role at home. "I should have been there for her, and the kids." There is a realisation, there is transformation and there is an eagerness to go the extra mile to make up for the past. "Now she doesn't have to cut down on her sleep," he says with a smile.

He to She, Media you Need to Balance Thee

Adman KV Sridhar on why we need progressive storytellers

Mummy ki roti gol-gol, papa ka paisa gol-gol." An innocent rhyme, with a heavy gender stereotype chime. What we are communicating may just be a moral crime. Think about it.

Every storyteller—whether it's a movie, brand film or a soap—has a blank canvas and a choice of what story they choose to fill the canvas with. And this choice, laden with creative freedom, also means a huge element of responsibility. While we reflect reality, we also can create new ones. Amidst all the discriminations and stereotypes, gender disparity is the gap that sure needs to be aggressively bridged. He to She is a change we need to bring.

Often I come across this lame excuse that films and ads only reflect what the society is and believes in. But the truth is what films and ads show deeply impacts the society. Our subconscious absorbs what it is constantly made to believe. The key is to keep pushing the bar on progressive reimagining and breaking stereotypes step by step.

Audiences when exposed to progressive content are given an alternate dimension of believing that this too is acceptable and okay in society. For example, having two daughters is also like having a complete family as opposed to the age-old stereotype family portrait of *hum do hamare do*.

Unfortunately the issue had been the lack of realisation and a certain amount of ignorance. Fifteen years back, when we started the Population First Initiative by UNFPA and I became the ambassador for gender equality and gender sensitivity in advertising and feature films, I figured that a lot of advertising folks never knew that by portraying a boy and a girl they are actually doing a disservice to the society and actually providing impetus to the stereotype.

One issue is ignorance and the other is constant insistence on defining what is a perfect life and family: A wife cooking, a husband reading a newspaper or watching TV, the boy playing football and the girl playing with a doll. Nobody wants to question. But the key is to question, give new answers, and stop assuming.

Let me share a personal experience. An HDFC Standard Life ad—with the script of a girl child dreaming of becoming an astronaut, and the father tells her not to worry about the cost of education and assures her that by the time she grows up he would've saved enough—originally featured a 'son', and I demanded we change the protagonist to a girl. The client never challenged this decision. The only thing I told them was, when was the last time you ever saw a girl going to study abroad alone and her entire family bidding her farewell at the airport?

We simply challenged the stereotype and portrayed a progressive father who saves up not for his daughter's marriage but for her further studies. It is these little things that bring about a conscious change.

The good news is that this realisation is gradually catching up and narratives are changing. A decade back the life of Mary Kom wouldn't have been even considered as mainstream Bollywood material. Similarly, a film like *Panga* never would have seen the light of day.

Dangal is another case in point, which has inspired not just people who wanted to become sportswomen and win championships but also young girls to stand up and say, "I can do it, no matter where I come from." There is a dialogue in which, Aamir Khan says, "Gold Medal *to* Gold Medal *hota hai usse chhora laaye ya chhori*." (A gold medal is a gold medal, doesn't matter whether a son wins it or a daughter.)

The ad world too has seen many such campaigns that challenge gender discrimination. The Airtel Boss commercial, for instance, is a mark of progressive thinking. It portrays a man who healthily accepts his wife as his boss. As storytellers, we need to be like the homeopathy pills, sugar-coated but doing the job of curing the society as well.

The HDFC Standard Life ad challenged stereotypes

• THE AUTHOR IS CHIEF CREATIVE OFFICER AT NIHILENT-HYPERCOLLECTIVE

COHAAN DIAS

AGNELLO DIAS, creative chairman, Dentsu Aegis Network, and co-founder, Taproot Dentsu
NANDINI DIAS, CEO (India), Lodestar UM

Married for 27 years; have two kids

Rupal may still be among the luckier ones. Over 71 percent women in India sleep less than their husbands due to household chores, contends Josy Paul, chairman and chief creative officer of creative agency BBDO India. Paul has rolled out a campaign—#ShareTheLoad for equal sleep—this year, which is an extension of the 'Share The Load' campaign which he launched for Ariel in 2015. The laundry detergent brand from P&G has been championing the cause of gender equality, and sharing the load, at home. (*See box*)

Meanwhile in Gurugram, Pankaj Vermani has had sleepless days and nights over the last three months. Reason: Neha Kant, his wife and co-founder of lingerie brand Clovia, was sucked into the new business opportunity that emerged after the lockdown: Personal protection equipment and masks. Working over 16 hours a day, Neha couldn't devote time to her six-year-old son, and household work. "For three months I don't know what time my child slept or what he ate," she recounts. "I couldn't take out time for them." Her time was spent on phone calls and Zoom calls.

> "IT'S NOT MACHO-COOL ANYMORE TO NOT BE AWARE OF WHERE THINGS ARE KEPT IN THE KITCHEN... THE SPECTRUM OF MASCULINITY HAS BROADENED CONSIDERABLY."
>
> Agnello Dias

With no help at home, Pankaj was coping with something he was not used to: Managing his son, and house. "He was a mama's boy. I was at a loss. I didn't know what to do." On the second day of the lockdown, when his son asked for lunch at 3.30 pm, Pankaj felt terrible, and guilty. He made food for the child, and set an alarm on his mobile and watch that would alert him about his son's meal times: Breakfast, lunch, snacks, and dinner. Apart from playing stay-at-home dad to his son, and managing his work at Clovia, Pankaj added more heft to his new role: Laundry and dusting.

There was something more that Pankaj was doing; unwittingly breaking the gender mould that

he has grown up with. Coming from a middle-class family in Uttar Pradesh—and much like any part of the country—the roles at home were always sharply delineated: The man was the breadwinner, the woman was the homemaker and the kitchen was her domain.

In fact, till 2015, the picture remained the same. A Nielsen India study on Indian households conducted for Ariel found that while over two-thirds of women felt there existed inequality at home, men believed laundry was a woman's job. More, 70 percent of married women spent more time on household work than their husbands; and 85 percent of working women felt they had two jobs, one at work and another at home.

Enter 'Airtel Boss' in 2015. The commercial made for the telecom major had a woman who's her husband's boss in the office. But, back home, the same 'boss' ended up cooking dinner for her husband. The stereotype didn't go down well with many.

Agnello Dias, the brain behind the commercial, contends that the debate the advertisement caused was unintentional. The more interesting part, underlines the creative chairman of Dentsu Aegis Network, and co-founder of Taproot Dentsu, was not that the woman was shown as a boss at work, but that her husband reported to her. Equality, he maintains, stems from true freedom for both genders to be able to do exactly as they wish and not be compelled to do it by societal expectation. "If one feels like playing multiple roles, one should be allowed to do that without having to choose one over the other."

Dias, for his part, has been playing multiple roles, and not just during the lockdown months. From cooking to cleaning to everything at home, it's a shared workload with his wife and two kids. "It's not macho-cool anymore to not be aware of where things are kept in the kitchen," he says. The spectrum of masculinity, he lets on, has broadened considerably, not only in size but also in colour, shape and texture. The head of the family is no longer defined only by his alpha male warrior ability to go out and fight the big bad world in order to fend for his family and put bread on the table, but also by his sensitiveness, understanding and appreciation of what's going on inside the house.

Share the Load

How BBDO India head Josy Paul created, and nourished, Ariel's campaign, that made men retrospect their 'missing' role in household chores

The client brief to the creative agency was simple: Build emotional equity for Ariel, the flagship detergent brand from P&G. Apparently the task was easy. Well, this is what anybody would think of a product whose performance was best in class. Josy Paul, though, knew that wasn't enough. "Something more was needed," recalls the chairman and chief creative officer of BBDO India. "We knew we could not just talk about the detergent's 'one-wash' performance." What was required was a greater emotional connect with the consumer.

Paul, along with his team, started hunting for 'something more empathetic' in January 2015. The question staring at Paul was: How can the brand empower the lives of women? The content was obviously rich, but the context was missing. Context, he says, was about what's happening in the lives of women or all the things that are influencing them.

The first step was a confession session with colleagues. "It's a process we follow for most of the big challenges we receive," explains Paul. Different departments held 2-3 hour sessions where people talked about their lives. The process of sharing uncovered something startling: Women in India spend close to five hours doing household work and the men only 19 minutes.

"This is a tension simmering within families and no one was talking about it," says Paul.

P&G's brand proposition professed 'Ariel washes the most stubborn stains with just one wash.' Paul added a line to it: 'Anyone can do it.' In one stroke, the gender stereotype of laundry being only a woman's job was questioned. "This is how the Share the Load campaign was born," Paul recalls.

Ariel's campaign has even been discussed at the World Economic Forum

Share The Load was launched in January 2015, and every year a new truth was revealed. While the first year was about asking the question 'Is laundry only a woman's job?' the next year the campaign explored the root cause of such social conditioning. The new truth was 'Children learn what they see.' As most of them have never seen their dads do laundry, they grow up imitating what they've seen and learnt at home. "The Dads#ShareTheLoad film in 2016 was about setting the right example by being the right role model," says Paul.

The year after, Paul asked another uncomfortable question: Are we teaching our sons what we've been teaching our daughters? Sons#ShareTheLoad upped the conversation on the subject. It was even discussed at the World Economic Forum.

Cut to 2020. The pandemic uncovered another startling truth: 71 percent women in India sleep less than their husbands due to household chores. So a campaign focusing on #ShareTheLoad for equal sleep' was rolled out. "WFH culture has impacted behaviour at home. Distribution of household chores is now an everyday conversation," says Paul. The lockdown amplified an issue the brand has been talking about since 2015. When you are in the home situation and you see things play out, Paul explains, that's when change happens. "With empathy comes greater understanding and genuine change," he says, adding that Ariel has been receiving affirmations from couples now dividing their household chores in between Zoom calls and official presentations.

For Paul, Share The Load was also a catharsis moment. "As a father, husband, son, and brother, I wasn't that involved in household work," he confesses. In a way the campaigns he created for Ariel were changing him too. "I knew that a campaign that was meant to change millions had to start with me," he says. The song that inspired the change was: "Let it start in me, let it start in me, there's a change a coming, let it start in me..."

• RAJIV SINGH

RAJESH SEHGAL, managing partner, Equanimity Investments
SHILPA SEHGAL, partner, Equanimity Investments

Married for 19 years, have two teenagers, a 17-year-old daughter and 14-year-old son

"PARENTS SHOULD PLAY OUT HOW THEY EXPECT KIDS TO BEHAVE. THAT'S HOW THEY LEARN. IT (GENDER EQUALITY) STARTS AT HOME."

Rajesh Sehgal

AALOK SONI

MADHU KAPPARATH

SANJEEV KUMAR, partner, L&L Partners

Married for 17 years to Ruby Sinha, a communications professional; have two daughters, 15 and 9

The celebrated adman, though, confesses that his wife Nandini ends up doing more. "I tend to get bored or lazy and goof off many times."

Nandini Dias, CEO (India), at Lodestar UM, asserts that tasks, at home and outside, must be democratised. Commenting on gender equality at home, Nandini reckons that the frame of reference is far more emotional. In India, she points out, often the marriage takes place as a transaction, and emotional involvement is only through the children. People not genuinely involved with each other don't particularly care if things are equal or not. "Many times it is not that the individual is a mean or bad human being. It is just that they don't care enough," she adds.

The stats, and the ground reality, even in countries where marriage is not seen as a transaction are disturbing. A Gallup poll in the US early this year indicated that women still handle the main household tasks. While 58 percent were mainly responsible for the laundry, 51 percent did the cleaning and cooking. Things aren't rosy in the UK as well. Last year, in a study reportedly conducted by University College London (UCL), it was found that gender norms remained strong in household chores.

Women, the report pointed out, did approximately 16 hours of household chores every week, while men did closer to six.

"I WAS SURPRISED TO SEE PAPA MAKING PIZAAS. IT WAS FUN. HE HAS BECOME OUR IN-HOUSE CHEF."

Saanvi, younger daughter

Back in India, women spent 312 minutes per day in urban areas and 291 minutes per day in rural areas on unpaid care work in 2018, according to ILO data. The corresponding number for men was: 29 minutes (urban) and 32 minutes (rural). Another set of data by Organisation for Economic Co-operation and Development (OEPD) exposes another abominable reality: Indian women spend up to 352 minutes per day on domestic work, which is 577 per cent more than the country's men (52 minutes).

Meanwhile in Mumbai, venture capitalist couple Rajesh and Shilpa Sehgal contend that things are changing in India, and the pandemic might be the much-needed push that was needed. Prolonged work from home, reckons Rajesh, managing partner at Equanimity Investments, has seen the involvement of men shooting up at home. Post-lockdown, and with no house help, the work at

AMIT VERMA

BAKSHISH DEAN, chef and restaurateur
RUPALI DEAN, food and travel writer

Married for 25 years; have one daughter

home was done on rotation. From chopping veggies to doing the dishes to making omelettes past midnight for his wife, Rajesh has been actively doing his part of the work. "There are no fixed roles. All of us have pitched in, including our two teens," he says.

Shilpa, partner at Equanimity Investments and married to Rajesh for 19 years, takes a dig. "I haven't had the opportunity of being served breakfast by my husband ever," she says with a grin. Lockdown, and work from home, changed everything. "I am quite lucky," she adds. Hectic work-related travel and the presence of house help confined the role of the duo in domestic chores to the minimum, hence equality at home never became an issue. "It was always ingrained in our relationship," says Rajesh. "And this is what the kids have picked up from us."

Parents, especially fathers, play a crucial role in breaking gender stereotypes. Take, for instance, Sanjeev Kumar, partner at law firm L&L Partners. Married to a communication professional for 17 years, the lawyer never adhered to the notion of a son making a family complete. "I have two daughters, and they complete my family," he says. Though Sanjeev's extensive travel schedule usually doesn't give him much time to exhibit his culinary skills, he has been making up for that by churning out continental dishes and pizzas. The kids, in turn, are loving it. "It's great to see him cook and do the work at home," says the elder one Samya, 15.

> "FOOD HAS NO GENDER, HOUSEHOLD CHORES HAVE NO GENDER. WHEN THE FAMILY BELONGS TO BOTH, ROLES MUST ALSO BE PERFORMED BY BOTH."
>
> Bakshish Dean

There is another lesson in cooking. "It can't be identified with a gender," says celebrated chef and restaurateur Bakshish Dean, who was influenced by his father during childhood. "There was equality at home. And no domestic role had any gender tag." The way everything is structured at Dean's home after lockdown is simple: The chef has taken over the kitchen and laundry, his wife takes care of other chores, the daughter pitches in with dusting and the mother-in-law plays the role of a captain, supervising work, and intervening only when required. "You don't need to create any role. All of us have taken up what we are good at," says Dean.

Back in Mumbai, the filmmaker duo

NITESH TIWARI, filmmaker, screenwriter
ASHWINY IYER TIWARI, filmmaker, writer

Married for 15 years; have twins, a boy and a girl

of Nitesh Tiwari and Ashwiny Iyer Tiwari, too had a seamless transition to auto-mode after the lockdown. For eating anything fried, Nitesh turns chef, and for having anything healthy, Ashwiny comes into the picture. "He has an engineering brain and is impulsive," says Ashwiny, alluding to the rules Nitesh follows during cooking. If a Youtube video shows that only one tablespoon sugar has to be added, she explains, Nitesh would stick to it. "I can't lead a measured life," she says. Staying true to her life philosophy, Ashwiny's recent movie *Panga* shows how a working mother dares to relive her dream with the support of her family. Nitesh, too, for his part has made movies exhibiting the dominant side of women such as *Dangal*. In a family, Nitesh explains, what matters most is love, care and respect. "These are the traits I want my kids to have rather than score high marks in exams," he says.

"IT HAS TO BE A RELATIONSHIP OF EQUALS, WHERE THERE IS MUTUAL UNDERSTANDING AND RESPECT."

Nitesh Tiwari

Though work from home has seen the blurring of gender stereotypes and roles, it has also brought to the fore rising cases of domestic violence across the country. "It exposes absence of love, care and respect," says Sunieta Ojha, women's right activist and lawyer at the Supreme Court. Conceding that the lockdown and subsequent work from home have seen the load at home being shared, she says the trend is confined to top cities. "As long as it remains a one-man show, the discrimination and biases would stay," she says. Gender equality at home, she underlines, has to start from men, which will then percolate down to the kids. A new narrative is needed, she adds.

Dollar Industries, Kolkata-based hosiery and knitwear company, is trying to change the script. In its new TV commercial, Bollywood actor Akshay Kumar is seen playing the role of a father who is narrating a fairytale to his daughter. The story ends when the princess rescues the prince. Startled, the daughter asks how can it happen because it has always been the other way round in the stories. The dad smiles, and says things have changed. "It's a new story," he says smiling.

Can India too start a new chapter in gender equality at home? Well, work at home is getting reloaded.

SNEAK PEEK INTO THE STRATEGIES OF BRIDGESTONE TO POWER THROUGH THE PANDEMIC

"No business can thrive with profit-making as its only objective", said Shojiro Ishibashi the founder of Bridgestone Corporation. This value of being a responsible corporate citizen is ingrained in the DNA of the organisation since the very beginning, the current trying times are a testament to their resilience and agility in securing all fronts and creating a meaningful difference to communities around them. As the world is mustering the power to combat the pandemic, Bridgestone India with its profound social conscience is empowering one community at a time. Bridgestone India enjoys a leadership position in the consumer tyre business and is a fast growing player in the commercial tyre business. With a wide range of products and its vast network of over 6500 dealers steadily increasing penetration level and making quality tyres available to the remote area in the country. When the pandemic befell, chaos erupted in various parts of the world. As little information was available on the cause and transmission of the disease, everyone was panic-stricken. However, with a strong foundation, a belief in the core values of safety, quality and superior technology and with the resilience to fight back, Bridgestone India emerged as a leader, setting examples for others.

MR. PARAG SATPUTE
MD - Bridgestone India

Parag Satpute the MD of Bridgestone India said, "Most innovative ideas emerge in arduous times, it is vital for a leader to prepare a safe environment for those ideas to emerge. Being agile in responding to the change becomes even more critical. However, even with the shift in priorities, our focus towards customer centricity remains, and acts as an anchor and we navigate through trying times". This is epitomised by the Bridgestone India team. As part of a global organisation, we learnt about this pandemic ahead of time and thus, Bridgestone India took strong steps towards ensuring the safety of its employees, business partners and communities. The HR team efficiently issued a travel advisory to all employees travelling to and from affected countries. Restrictions were imposed as soon as the situation worsened internationally. When the crisis first hit the country, Bridgestone India proactively took measures and asked employees to work from home, mitigating the risk long before the Lockdown 1.0 was implemented. Complying with the lockdown restrictions, the manufacturing units were also shut down immediately.

The leadership team also kept in constant touch with functional heads to effectively understand the situation and struggles of team members and operations, ensuring to secure the home front. A solution that emerged was to utilise the lockdown period as an opportunity to train the employees for the future. Measures were introduced to boost the morale of the employees as well as their family through numerous activities. Furthermore, various benefits were also introduced for employees such as on-call doctors, helplines, extended medical insurance covering COVID-19, to ensure full support in these testing times.

To navigate through the crisis and emerge stronger while safeguarding the stakeholders, teammates and operations, Bridgestone India introduced a new combat plan. As the pandemic hit the country, it called for immediate action focussing on safeguarding people and operations. Building trust amongst the stakeholders, reflecting empathy and creating connected cross-functional teams to take on the dynamic environment was necessitated. In this phase, Bridgestone focused on contributing to their communities and society in a secure and meaningful way. With eerie silence on the streets, the leading tyre manufacturer was faced with anxious stakeholders. However, the leadership rose to the occasion and motivated its team while connectingwith all its partners to plan and implement strategies to ascertain business continuity and well-being of everyone.

As the country welcomed the Unlock 1.0 and operations resumed, the organisation moved into its third phase of the strategy, sustenance. The focus was on building resilience and gaining momentum. Strengthening connections, understanding the needs of the customers better and partnering with them to ensure collective success were all a part of this phase. The organisation ensured that its operations sustained the momentum and were geared up for the next stage. At Bridgestone, they believe Customers are the BOSS and this motivated them to create a sustainable ecosystem where they were contributing to the economy and society while providing superior solutions to customers and securing the health and well-being of employees. As the organisation powered through each phase of its strategy, they witnessed an evident shift in consumer behaviour. There was a delay in the purchase of non-essentials, however, with the vehicles parked for months due to lockdown, a spike in preference for personal mobility was also seen. Bridgestone understood that consumers needed to avail tyre servicing, though, they were hesitant due to safety concerns. With agility and resilience forming its DNA, the organisation realised this opportunity and rolled out several programs to seize the consumer's trust and loyalty.

The Bridgecare Program

The organisation understood that tyre care and purchase are capital investments and with the plunging economy, customers might refrain from investing in mobility solutions. Therefore, they offered tyres with contactless, cashless payment solutions, through easy EMI plans. Customers could avail extra benefits ranging from wheel alignment services to health insurances.

Bridgestone Book My Service

Soon after the restrictions were eased, Bridgestone announced its first-ever appointment scheduler for contactless tyre maintenance and servicing. This simple tool helped its customers avoid waiting time as they booked service appointments online. These pre-planned appointments also helped the dealer partners ensure that COVID safety guidelines were met.

Securing Customer Safety

Safety & Hygiene Kits A special gift set of masks, gloves and sanitizers was put together by the organisation for its customers.
The organisation reached out to its customers through *SMS* campaigns regarding their offers and services. Bridgestone also leveraged its social media platforms to keep consumers informed about quick tyre checks during the lockdown, so the damage could be mitigated or prevented altogether. Furthermore, being a tyre technology expert, organised multiple sessions of training and knowledge sharing with customers.
Car Sanitization Services
The organisation also helped its channel partners to upgrade their service stations to provide car sanitization services and train their staff in sanitizing different vehicles as well. This move will help all the Bridgestone approved channel partners become the one-stop solution for all car-related services, further strengthening the company's relations with its customers. The SMS campaign was also to help educate our Customer database about solutions on How to best take care for health of their tyres during lockdown, as vehicles were parked for a long time.
With service partners most vulnerable to the business losses during the pandemic, the organisation rolled out strategies to empower them.

Store Sanitization Services along with Restart Manuals for Dealerships and Fleet Points

To ensure that dealers' stores are a safe place for both the customers and their staff members, the organisation sanitized all the stores to increase the trust amongst the customers for its dealers. Restart Manuals guiding the dealers and fleet service points about safety measures and new ways of servicing customers were issued, to enable them to operate in the New Normal.

Serving Society

Bridgestone Corporation has a global CSR commitment which they refer to as 'Our Way to Serve', which prioritizes 'Mobility', 'People' and 'Environment'. Aligned with this commitment, Bridgestone India recognised the need of the hour and mobilised its CSR funds to give back to society. With the pandemic being particularly arduous for daily wage earners, migrant workers and truckers who were left stranded in various parts of the country. Bridgestone India was determined to tackle the problem head-on. Stranded truckers in areas of Pune, Indore, Dhar, Nanded, Aurangabad, Ranchi and Mumbai were provided with survival kits which included groceries, ration and hygiene kits. In addition, the organisation also supported meals to 1, 65,000 migrants and food grains for 20000 migrant families. This support was also extended to women cab drivers in and around Indore, who happened to be single bread earners for their families. Bridgestone India also extended support towards sanitization of over 500 trucks across 23 locations in India. Furthermore, as the country and its front-line workers were facing a shortage of Personal Protective Equipment (PPE) Kits, Bridgestone India helped plug gaps in the supply of over 10,000 to several hospitals and rural health centres. They also contributed 50 lakh INR to the Pune Platform COVID-19 response team, which was set up by Maharashtra Chambers of Commerce, Industries and Agriculture (MCCIA) to help source ventilators, PPEs, and organise blood donation camps etc., in Pune and nearby areas.

In these unprecedented times, the mantra behind Bridgestone India's success has been their proactiveness and customer-centricity. Quick adoption of technologies and digital platforms to propagate their services has been a vital part of their strategy. As the consumers are becoming conservative in their buying habits, most businesses are struggling to create need amongst them. However, without wavering from its core values, Bridgestone India seamlessly adapted to the situation emerging as a leader and role model for others. The new normal has led to the acceleration of implementing newer, smarter solutions in mobility, leading Bridgestone India to turn this crisis into an opportunity. Just the mark of a true leader.

The Long Road Home

The return of international migrant workers due to the pandemic is likely to intensify in the coming months, creating additional challenges for India, which is already struggling to help its domestic migrants

By DIVYA J SHEKHAR

Martin Xavier describes himself as a "true migrant". His career trajectory over the last 25 years as an engineer in the oil and gas (O&G) industry has involved moving from one country to another. The 47-year-old spent the last decade working in Kazakhstan, before which he was employed in the Middle East. His international migrant worker status received a sudden jolt in March, when he came back home to Mumbai for a family emergency and was unable to return to his place of work. International flights were suspended indefinitely due to the Covid-19 pandemic, and, in April, his company informed him that he had been laid off.

"The oil & gas industry has been hit; we have no idea if companies have jobs to give."

MARTIN XAVIER
FORMER EMPLOYEE IN THE OIL & GAS INDUSTRY IN KAZAKHSTAN

Some of his fellow Indian colleagues met with a similar fate. "I have no clarity about my future. We don't know when the airports will open up. Even if they do, the O&G industry has been hit because of low crude prices, so we have no idea if companies, both abroad and in India, will have jobs to give. It's a double whammy," says Xavier.

One in 20 migrant workers worldwide is Indian, according to the World Economic Forum. India has been among the top origin countries of international migrant labourers since the United Nations (UN) started tracking the roots of these workers in the 1990s. The movement of people, both within and outside the country, soared with the 1991 economic reforms that stressed on globalisation and liberalisation. The 'Global Migration Report 2020' brought out by The International Organisation for Migration, a UN agency, says India has the largest number of migrant labourers living abroad, at 17.5 million, followed by Mexico at 11.8 million and China at 10.7 million.

According to the Ministry of External Affairs (MEA), about 50 percent of this 17.5 million migrants—around 9 million people—are in the Gulf Cooperation Council (GCC) countries of Bahrain, Kuwait, Oman, Saudi Arabia, Qatar and the United Arab Emirates (UAE). The UN estimates that about 70 percent of

KARIM SAHIB / AFP VIA GETTY IMAGES

Indians wait at the Dubai International Airport for a flight back home in May. The Gulf countries have some of the highest numbers of workers from India, many of who now face an uncertain future as industries shed jobs and governments give preference to local employees

these are blue-collar workers, and only 30 percent are skilled professionals.

While it took a pandemic for India to wake up to the humanitarian crisis faced by its internal migrant workers due to decades of social, political and financial exclusion, experts point to another migration crisis in the offing. "Countries world over have started talking about visa restrictions and are shutting their borders to 'outsiders'. Every nation wants employment opportunities to go first to locals, given the global economic crisis," says Irudaya Rajan, a migration expert with the Centre for Development Studies (CDS) in Thiruvananthapuram, Kerala. "At least 10 to 15 percent of India's total international migrant workforce is expected to return in the next six months."

An example of how countries are trying to reduce the dependence on foreign workers is a draft expat quota bill approved by the National Assembly of Kuwait in July, which states that Indians should not exceed 15 percent of the national population. Kuwait's population is 4.3 million, of which about 1.45 million are Indians.

Implementing this piece of legislation would mean that about 800,000 Indians would be forced to leave the country and return to India.

Labourers in the O&G, construction and hospitality industries will be the most-affected, and it will be a challenge for the Indian government to create jobs according to the specialised skill sets acquired by these workers over the years, says Shyam Parande of the India Centre for Migration, an autonomous think-tank of the MEA that conducts research on international migration patterns of Indians in order to inform policy-making. "India is looking at at least 2 million people coming back," he says, seconding Rajan's estimates.

While the size of international migrants is not too large compared to India's total population, the money the country receives from them in the form of remittances is not a small amount. According to the MEA Annual Report, Indians living abroad sent a total of $78.6 billion dollars in remittances to India in 2018. A World Bank report estimates that while this amount may have reached about $83 billion dollars in 2019, it is likely to reduce by about 23 percent in 2020, the sharpest decline in recent history. The Covid-19 pandemic has resulted in fall in wages and loss of employment in host countries, which will result in the annual remittances received by India falling to about $64 billion, the report said.

Double-Edged Sword

"Migration, be it inter-state or international, still does not have recognition as a factor that needs to be integrated into development planning," says Ram B Bhagat, professor and head, department of migration and urban studies, at the International Institution of Population Studies. "If people are going to lose jobs and come back all of a sudden, then sensitisation is required at various levels in the central and state governments to handle this."

"Every nation wants job opportunities to go first to locals, given the global economic crisis."

IRUDAYA RAJAN
MIGRATION EXPERT, CENTRE FOR DEVELOPMENT STUDIES, KERALA

Numbers speak

17.5 mln
Total international migrant workforce from India

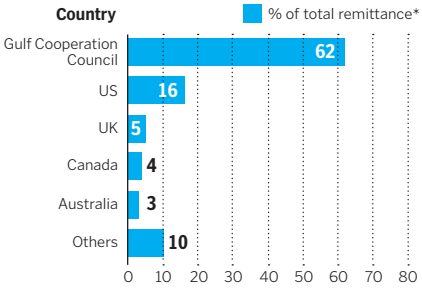
$83.13 bln
Estimated remittances received by India in 2019

2.8%
Remittances as a share of GDP in 2019

23%
Projected fall in remittances in 2020, to $64 billion

SOURCE MEA; World Bank

Source of remittances



*Calculated on total remittance received by India in 2018, which is $78 billion

SOURCE 'Twin Crises in the Gulf: Implications for India', a report by the Observer Research Foundation

According to him, the impact of international migrants coming back home will be two-fold: "One will be at the household-level, where low or lack of income will affect education of children and heath care of the elderly. Second, a reduction in remittances will affect the capacity of states to perform."

Xavier agrees that the government needs to be more sensitive about the challenges faced by workers. He believes that he would have been in a better position to plan his next steps if the Indian government had given any prior indication of a nationwide lockdown being imposed. Approaching the issue with empathy and understanding of ground realities faced by workers is necessary to help them deal with the uncertainty, he says. "But their approach shows an absolute lack of common sense."

Rajan of CDS says the pandemic has exposed the discriminatory treatment meted out to both internal and international migrants. He believes that the latter can be categorised into three groups so that the government can devise policies accordingly. "About a third of international migrants are 'normal returnees' who had always planned to return, so they have a plan and savings. The problem now, is that the government will have to create opportunities for them to invest here," he explains.

"The second group of people, around 30 percent, are re-migrants. These people will surely move out of the country again at the first given opportunity and re-employment is very high among them. For example, health care professionals." The remaining, according to Rajan, are distressed international migrants, who are the most vulnerable.

He explains that this group of people, particularly in the Gulf countries, often live in overcrowded camps in less-than-sanitary conditions; many have been stripped off their livelihoods due to the pandemic and have

INFOGRAPHICS: SAMEER PAWAR

no savings, not even enough to travel back to India from wherever they are. "These people need rehabilitation programmes that every state must put together along with the Centre," he says.

Even skilled and semi-skilled workers have their own share of challenges of working in Gulf countries, which accounts for more than 50 percent of the total remittances received annually by India. Karthika Santhosh, a digital marketer in the health care industry from Kottayam, Kerala, has been staying in the UAE for seven years now, but has never felt so uncertain about her future there.

The 32-year-old is holding on to her job despite a 30 percent salary cut because she has a loan to pay off, but says there is "no job security in the long term". She explains, "The new law permits employers to ask us [non-local residents] to go on unpaid leave for long periods or even sack us," she says. Free Covid-19 tests are only for citizens, pregnant women and residents over 50 years. "Now, I realise how much being considered a citizen of a country matters."

Opportunity in Adversity

Parande says the MEA and individual embassies have been constantly getting calls and queries from migrants abroad. He does not share exact numbers, but says "returnees first want to know how they can come back at the earliest, and are then expecting the government to support them with employment when they do." He believes that the government should start collaborating with reliable recruitment agencies, which, according to his estimates, send almost 2 million labourers to other countries in a regular year.

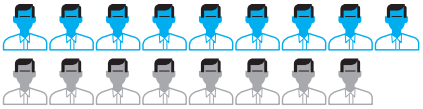
"Government will have to orient recruitment agencies with incentives so that they can help returnees with the required livelihood assistance. They can also together figure out which countries people can be sent to for pursuing new employment opportunities," says Parande, who is also the secretary of Sewa International, an NGO that partners with the Hindu Swayamsevak Sangh in a few countries.

"Migration does not have recognition as a factor that needs to be integrated into development planning."

RB BHAGAT
HEAD, DEPARTMENT OF MIGRATION AND URBAN STUDIES, INTERNATIONAL INSTITUTE OF POPULATION STUDIES

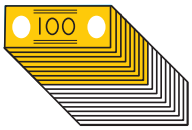
[redacted]

Indians in the Gulf

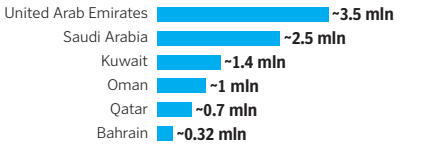


About **9 million** out of 17.5 million migrants from India are working in the **six GCC countries**

They account for **more than half of the total remittances** received by India annually



About **70 percent** of them are blue-collar workers, currently facing **steep salary cuts,** unsanitary working conditions or job losses



SOURCE Ministry of External Affairs; United Nations International Migrant Stock 2019

Rajan, who is working with the Kerala government on international migration, estimates that at least 300,000 people will return this year, the highest for any state in India. Covid-19 could create new job opportunities in sectors that had not been imagined earlier, especially in health care and sanitation, but the government must help migrant workers reskill, upskill or get access to technology training to suit the changing realities of the economy, he says. "We can relook at the provisions of the Skill India programme to focus on this."

Regular data inclusion of international and inter-state migrants is essential for implementing targeted policy frameworks, says Bhagat. The government has often adopted a narrow view when it comes to international labourers, often getting caught up with the 'diaspora', or focusing only on those they think will invest in India, he says. "So we have big events like the Pravasi Bharatiya Divas for them. But it's time the government does not sideline the temporary or distressed migrants, who are the real heroes." F

Praneetha Korlepara joined her husband Vinay in the US in 2008. They moved back with their daughter Tanvi in August 2019

Beyond The American Dream

Indians in the US have struggled with H-1B renewals and decade-long Green Card queues for a few years now, living in constant uncertainty. What next for them, and how can India attract this talent back?

By PANKTI MEHTA KADAKIA

Praneetha Korlepara moved to the US in 2008 once she got married, to join her husband, who had lived there since 2003. With a BTech degree and no master's, she had scant job options while the country was struggling through recession. An employer would have to sponsor her visa. However, her husband's company had promised a Green Card filing by 2009. Anticipating this, Korlepara enrolled into a master's programme, dipping into savings, and sacrificing on travel and socialising in their early days of marriage.

"By the time they filed the application, it was 2011. I had graduated," she recalls. This meant that she was now on the post-study Optional Practical Training (OPT) visa, which runs on a time limit. Two years later, she was pregnant with their daughter, and her husband, who works in biomedics, decided to switch companies for better growth—he joined an early-stage startup. "A month after my daughter was born, he was given a two-month notice and laid off," she says. "We were truly stuck; his H-1B visa would run out soon if he didn't find another job."

Luckily, he did just before their deadline ran out—but in a remote part of Indiana (many core health care jobs are outside of cities), where even a ride to the mall was an hour and a half away. "We accepted a pay cut and moved there, in the peak of winter with a month-old baby, because we had no choice," she recalls. "I was going through post-partum depression and matters didn't help. I was so stressed, I couldn't feed the baby, and she would keep falling ill."

Korlepara, herself on an H-1B visa by now, had to return to work at a consultancy firm when her daughter was three months old, and was called in for in-person training to Ohio. For a month, she had to spend the week there while her husband would manage work and the baby by himself, and travel back home over the weekends. "Even then, I would spend most of the time cooking, so they would have food to last the week," she says.

"We couldn't choose where to live because we were so visa dependent. We had to go where the employers were, and where they would be willing to sponsor our visas. I couldn't give up my job either,"

she says. "My husband had patents pending, so leaving the country was never a thought back then."

The constant uncertainty caused their marriage to suffer too. They found themselves fighting all the time. Relations with their families had soured over time, so they had no shoulder to cry on—"I always considered my career that shoulder, that crutch," says Korlepara.

In 2016, she got involved with policy groups that deal with immigration advocacy. "This gave me an understanding of the politics behind some of these decisions. With this new knowledge, my husband and I started to question whether this stress-filled life was really worth it," she says. "Our daughter was five years old by now, but still young enough to be able to adapt to life in India. The opportunities in India had opened up, unlike when he moved to the US in the early 2000s."

Her husband interviewed for jobs in Germany, Singapore, Gurugram and Bengaluru—until he landed an appropriate profile in Pune. "The day we made the decision to go back to our country, I felt like I had been released from jail," Korlepara says. "We came back in August 2019 and feel so good being back home. And if you ask my daughter—who faced some level of racism being among the only Indians in a remote town—she will immediately say she prefers India!"

Ashwini Asokan, founder and CEO of AI company Mad Street Den, moved back to India from California in 2014 with her husband Anand to ride the growth wave back home

The Korleparas are among thousands of families who live in fear, chained to jobs they don't particularly want, or stuck in Green Card queues that last decades.

In 2020 alone, the US received nearly 275,000 unique registration requests for the 85,000 H-1B visas available for foreign technology professionals; of these, more than 67 percent are from India. H-1B is the most popular category with Indians in the US.

In 2019, the US issued 188,123 H-1B visas for both new applicants and renewals. Of these, 131,549 were to Indians; and 28,483 to Chinese.

According to the Department of State, while 13,678 H-1B visas were issued in May 2019, only 143 were issued in May 2020.

In the middle of June, US President Donald Trump announced a suspension on the entry of foreign workers (and therefore, issuance of new immigrant visas) until the end of the year. This move is largely seen as an election tactic to appease Trump's voter base and unlikely to extend beyond the moratorium; even so, it is a telling sign that the climate around immigration has changed significantly over the past few years.

On July 6, the US also announced that foreign students whose classes had moved online in the fall semester because of the coronavirus would be forced to leave. The State Department "will not issue visas to students enrolled in schools and/or programmes that are fully online for the fall semester nor will US Customs and Border Protection permit these students to enter the United States." Most US colleges and universities are yet to announce their class plans for Fall.

"My business has been focussed on EB-5 [an employment-based visa route by which immigrants must invest $900,000 into the US

Abhinav Gupta, who works at an oil and gas company headquartered in Canada, lost out on the H-1B lottery through all his attempts and moved back from the US in 2019

and its businesses], which was a sleepy programme, but became red hot after the 2008 recession as businesses looked for capital," says Suresh Rajan, executive chairman and founder of LCR Capital Partners, a private investment and advisory services. "It's not a permanent programme. In 2012, it got renewal in the US Congress by a unanimous 98-0 vote. Three years later in 2015, it almost didn't get a renewal. The environment here around immigration had become so toxic in such a short period of time. It was shocking."

When Trump campaigned for the 2016 elections, one of his main points of posturing was to create American jobs for Americans, limiting those for immigrants. "I will end forever the use of the H-1B as a cheap labour programme, and institute an absolute requirement to hire American workers first for every visa and immigration programme. No exceptions," he said in March 2016. For the upcoming November election, too, his agenda remains the same.

"What's happening is absolutely political," says Anil Advani, founder, Investus Law. Advani is also a member of the USISPF Startup Connect programme, which focuses on cross border startups across the US and India. "There's a divide in the country, but also in the administration on what's good for America."

The Trump administration, he says, seems to think that Silicon Valley is not the driver for the American economy, whereas the rest of the world does. "There's a disconnect on where the economic impetus should be. The government thinks agriculture, old industries are the way to return to the old American superiority, but the world has shifted. The reason the US is a superpower and has an advantage over other countries is because of the tech companies. There's good evidence to show that immigrants play a large role in this."

Experts say not much will be lost with this year's visa restrictions; with Covid-19, hiring has plummeted, as have travel plans. The new restrictions won't affect those who are already in the US, but fresh applications—most of whom won't be able to travel until the end of the year in any case.

The fear, though, has set in.

Advani says it has become difficult for him to advise Indian founders to invest in the US when they think the US doesn't want them. "But I tell them that if they have long-term plans beyond this year, I can't imagine these current restrictions will continue. The president's followers are about the optics and theatrics; even if he were re-elected, he would face economic pressure from tech companies, many of whom contribute to his campaign. Either ways, the administration would roll it back," he says.

This is not a new problem, but it has exacerbated over time.

"People have been stuck with companies and been in limbo for a while as the Green Card situation has been bad," says Anand Akela, a seasoned Silicon Valley marketing professional and startup advisor, and a member of the board of TiE's Silicon Valley chapter. "In fact, even if they travel to India, they worry about whether they will be able to come back. They haven't seen their families back home for years, thinking they will plan their trips after the Green

Card is settled, but that's a moving target. Their parents are getting older, but they cannot visit. They want to keep their dream alive here too."

When Jyoti Bansal, founder of Silicon Valley tech firm AppDynamics, moved to the US as an engineer on an H-1B in 2000, he had to wait seven years for his Green Card to be processed to be able to start his own company.

"I could've started my company three years sooner than I did because of these issues," he says. "These days, instead of seven years, it could take decades. It could be a loss to the US startup ecosystem, but a gain to India's, as people may move back to start their companies up." Data shows that the number of pending Green Card applications went up from 239 in 2018 to almost 7,000 in 2019, a jump of almost 35x (*see box*).

REVERSE BRAIN DRAIN?

A lot has changed in India since the early 2000s, especially for entrepreneurs, but it may not be the top choice for those who have lived overseas for a long time.

"My guidance for people usually depends on what their goals are, where they are in their family situation," says Akela. "It's more difficult to move back when you have older children, who will find it harder to adapt to life in India, for instance."

In general, he adds, the technology and software areas could see great potential in India. "The information side of health care will also do well—archival, retrieval and so on can be done remotely easily,"

A lot of founders will look at creative ways of getting access to the US market and Silicon Valley mentors and investment, even as they set up in other countries

Akela says. "Animation and post-production in entertainment too. A lot of the things that are dependent on information systems will benefit from a return to India."

Ashwini Asokan, founder and CEO of Chennai-based artificial intelligence (AI) company Mad Street Den and its product, Vue.ai, moved back to India from California in 2014, along with her husband, Anand—not because of visa struggles, but to ride the growth wave back home. When they moved back, their older daughter was three; a year later, they had their second child, and started up the company together.

"We had not lived here as adults. To come back with children, it took us a couple of years to adjust to the life," says Asokan, who used to run mobile innovation at Intel back in Santa Clara. "We had a different view of what AI should be than what we were seeing in the Valley at that time. We were not interested in building a developer community. We had strong opinions of how we wanted to build the company. But more importantly, we wanted to do it in Chennai, in our hometown."

The couple initially moved to Benglauru, but within six months, packed up for Chennai. "The deep tech and SaaS (software as a service) talent in Chennai is incredible. It was the perfect storm of B2B and deep tech coming together," she says. "It's a great college town. Anand and I were passionate about coming back, dipping into that pool and growing with that pool."

There have, of course, been challenges along the way. One of the things India's startup ecosystem—bustling with new, young companies—misses, says Asokan, is strong leadership. "When we started the company, it was really hard to find people qualified in product. India has been largely focussed on services. But all of that has changed in the past five years. You have some fantastic companies building fantastic technology here."

"Historically, we don't have many startups that have become truly big, the equivalents of the Googles or Facebooks of the world," she adds. "It's taken time for those companies to grow to where they are. We do need people with solid training, and working in the US, in Silicon Valley, gives you really valuable experience in growing companies."

It's a classic feed cycle—pipeline problem, growth opportunity problem, a talent problem—and once you start feeding that cycle, it's an ascent to the top. "It all adds up, and starts to multiply, and begins to become exponential at some point. It's taken us a good 10 years to get here, but we're beginning to see a rise in the rate of growth, and the finance and expertise to support founders."

Indians Applying For I-40, The Route to Permanent Residency

	Fiscal Year Applications Received											Grand Total
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
Total Petitions	**15,060**	**27,432**	**36,022**	**32,601**	**31,858**	**38,088**	**47,705**	**70,013**	**62,341**	**58,606**	**64,906**	**4,84,632**
Approved	13,357	24,661	32,295	30,090	29,586	35,966	45,435	67,204	59,797	56,119	56,608	4,51,118
Denied	1,621	2,660	3,616	2,417	2,182	1,992	2,170	2,638	2,385	2,248	1,352	25,281
Pending, Other	82	111	111	94	90	130	100	171	159	239	6,946	8,233

SOURCE USICS data

The startup ecosystem in India also needs intervention in terms of legal and regulatory hurdles, experts say. "The system doesn't protect founders, legally or tax-wise," says Advani of Investus Law. "Angel tax came out of nowhere, and the fine print on it is still unclear. The biggest story coming out of India has been Flipkart, which is great for the founders, but the investors are now dealing with potential criminal action because of regulations. You can say what you want about Startup India, but these are realities investors and entrepreneurs are dealing with on the ground."

The working culture back home could take some getting used to too, as 27-year-old Abhinav Gupta, who moved back from the US in 2019, is finding out. Gupta, who works at an oil and gas company headquartered in Canada, lost out on the H-1B lottery through all his attempts. He couldn't transfer to Canada as he had not yet worked the mandatory one year at his current firm; he transitioned to their Mumbai office instead.

"I hadn't worked in India before, and it was a bit of a shock on some days," he says. "For instance, if you set a meeting for 10 am in the US, every person is in the room by then and the meeting starts even if someone is missing. Here, you wait 15, 20 minutes, then have to call people who are missing as though they need special invitation. Moreover, there is little focus on continuous growth; systems are rigid here, and it takes a lot of effort to change the way things work."

While Gupta, the only child, is glad to be by his parents in Nagpur during the lockdown, he is looking for avenues to return, either to the US or to Canada. "Work experience is definitely better there. Canada is a great option, but they don't pay as much as the US does," he says.

Another issue is that of funding—while the venture capital (VC) ecosystem in India is maturing, Silicon Valley still holds much of the world's investment appetite. "Some startups can solve this problem with having one foot in India, one in the Valley—a lot of them already do," says Sudhir Kadam, Silicon Valley entrepreneur, investor, professor and startup advisor. "I was once part of a startup that had 500 employees—and only 12 were based here in Silicon Valley. The support, implementation, services, can all happen from India. What you need here is sales and marketing people, who understand the local market and culture."

The Covid-19 pandemic will help accelerate this opportunity. "We've been on digital steroids of WFH (work from home) for the past few months. Why do resources need to be on shore? They can leverage tools such as Slack and Zoom, stitch together a dispersed workforce. The visa no longer has to be an impediment," Kadam adds. "In a growing company with global aspirations, founders will have to travel; they don't need to be restricted to one country or one kind of visa."

Endless wait for a Green Card

- More than 100,000 legal immigrants—28 percent of the family-sponsored and employment-based lines with quotas—waited a decade or more to apply for a green card in 2018, up from 3 percent in 1991
- 31 percent had no wait at all from the quotas in 1991, while just 2 percent had no wait in 2018
- Indians averaged the longest wait because of country-wise quotas—over 8 years and 6 months
- Behind those immigrants who applied for green cards in 2018 stand nearly 5 million people waiting in the applicant backlog
- Altogether, about 675,000 would-be legal immigrants—14 percent of those waiting in 2018—would die without seeing a Green Card
- It will take decades and—in some categories—a half century or more to process everyone else waiting now

SOURCE The Cato Institute

COUNTRIES CALLING

With the US making life difficult for immigrants, other countries are keen to capitalise on the talent it may lose out on.

"Canada's a great place, and they're being smart about projecting a friendly image for engineers, technologists, startups," says AppDynamics' Bansal. "A lot of European countries have been opening up immigration policies."

"I've already seen a lot of Canadian ads for VCs, employers, consulting companies trying to lure people," agrees Akela, citing Australia and Singapore as other alternatives. LCR Capital's Rajan says it would be a good idea to look at countries that back the US up for services currently—in places like the UK, Germany, Ireland and Canada, Indians could find opportunities with the same clients as they do in the US.

Advani of Investus Law says he has been working on a long-term project to set up a process by which founders could set up a US company that can still take the same investments structure and IP, but have the founders fly in and set up in Canada.

"The US company could set up an entity in Canada. Vancouver is two hours away from Silicon Valley, and they can fly in and out on business visas. We have not needed to drive these options yet, but we could if this climate continues. However, the source of capital will still remain, at least for our generation, in Silicon Valley," he says.

A lot of founders will look at such creative ways of getting access to the US market and Silicon Valley mentors and investment, while setting up in other countries for daily life and business, experts predict.

"No country has the monopoly on innovation. I'm always looking at Israeli startups—what a force of life they are," Asokan says. "The way that community pulls each other up, that's something India really needs to find out how to do. It's completely backed by the government and their partnerships with other countries. The kinds of relationships that are present across those countries are amazing, they make it so easy for startups to succeed. I'd love to see that in India." F

SAMEER PAWAR

The Breaking of a Pact

At the heart of the Hinduja family feud is a letter signed by the brothers to stay undivided. But there's a lot more than meets the eye

By MANU BALACHANDRAN

It's quite unlikely that the Hindujas have not heard of the old American proverb, 'Shirtsleeves to shirtsleeves in three generations'.

If not the exact words, they would certainly have come across some variant of it, found across cultures, describing the inability of the third generation to manage the wealth passed down to them by their grandparents and parents. Certainly, as with many family businesses before them that have thrived before splitting, the Hindujas, modern-day torchbearers of India's family business legacy, thought it wouldn't befall them.

For over five decades, Srichand Hinduja, and his three younger brothers, Gopichand, Prakash and Ashok, had built up an empire—almost equivalent to the GDP of Mongolia—cutting their teeth across continents, hobnobbing with politicians, film stars, and royalty. All through that time, the brothers painted a unified front, often comparing themselves to the righteous brothers of the *Ramayana*, with different bodies and one soul. They share a mansion with four inter-connected houses spread over 67,000 sq ft in London's upmarket neighbourhood of Westminster and are neighbours to the British Queen.

Today, however, the fab four, as they have been known for long, are a divided house and three of the brothers are busy firefighting to douse a dispute involving the heirs of the patriarch. As Srichand fights dementia, something insiders say has been ongoing for three to four years, his daughters, Vinoo and Shanu, have stepped forward to challenge an accord reportedly signed by the brothers on the ways to split the family empire.

"There is some serious mediation going on at the moment between Gopichand, Prakash and Ashok with Vinoo," says a person who has worked closely with the group. "They would prefer that the issue is sorted out amicably and not be discussed in public. Srichand's daughter must feel that her uncles aren't being fair to her. It's also possible that there are properties in his name and they are using this opportunity to take over those."

"The Hindujas should've made shareholder agreements and policies that were legally vetted. They've failed in putting that together."

KAVIL RAMACHANDRAN
EXECUTIVE DIRECTOR, THOMAS SCHMIDHEINY CENTRE FOR FAMILY ENTERPRISE, ISB

For the close-knit Hinduja family group, whose businesses span some 48 countries, the ongoing feud will have serious repercussions, including a split in fortunes. Their empire is worth $13 billion (as on July 10), spread across automobiles, telecommunications, health care, defence, and financial services among others, and employs some 150,000 people. The group controls companies such as Ashok Leyland, Gulf Oil, IndusInd Bank, and Hinduja Healthcare.

At the heart of the dispute is a 2014 agreement signed by the four brothers, which said that the assets held by one brother belong to all and that each will appoint the others as their executors. "It is very unfortunate that these proceedings are taking place, as they go against our founder's and family's values and principles that have stood for many decades, especially 'everything belongs to everyone and nothing belongs to anyone'. We intend to defend the claim to uphold these dearly held family values," Gopichand, Prakash and Ashok said in a statement in late June. The Hinduja group has not responded to a questionnaire from *Forbes India* till the time of writing.

That means a long-standing legal tussle, unless the rather reticent group decides to sort out the mess sitting across their dining table. An all-out

The Hinduja brothers: (Standing, from left) Gopichand, Prakash and Ashok; (seated) Srichand

war could involve mudslinging and digging up of business deals that have always been shrouded in secrecy.

"What you are seeing about the group in public is only half of what they have," claims an executive who has worked for the group. "A bulk of their business is in trading, and their assets far exceed what is known in the public. From Iran to Sudan, trading has always been their primary interest. So, the best option would be mediation and amicably solving the differences. They were the last standing bastions of the family business."

BUILDING A LEGACY

At the root of the ongoing trouble in the Hinduja family is the unwritten guiding principle for many family-run businesses in India. That everything belongs to everyone.

"That's the basic principle across family businesses in India," says Kavil Ramachandran, executive director at the Thomas Schmidheiny Centre for Family Enterprise at the Indian School of Business (ISB). "There are also no governance policies or clear ownership rights in place, as they don't think beyond one generation. Ideally, the Hindujas should have constituted shareholder agreements and policies that were legally vetted. They have clearly failed in putting that together." In India, family businesses like the GMR Group, the Burmans of Dabur, and Murugappa Group have formal family constitutions.

For over five decades, since their father Parmanand passed away, the Hinduja brothers had rallied behind Srichand, the group chairman. Between them, they had demarcated their businesses, and passed that along to their next generation. While Srichand looked after operations in London, Gopichand was co-chairman and the man many reckon to be the mastermind behind the group's phenomenal growth. Prakash looks after the Europe business based out of Monaco, while Ashok looks after the India business.

Parmanand was a trader who moved from Shikarpur in the Sindh province of Pakistan (then undivided India) to Mumbai in 1914 to become a moneylender, before venturing into importing and exporting dried fruit and tea to Iran. Soon, he diversified into jute and distributing Indian films, dubbed into Farsi. The brothers joined the business one by one from 1952 onwards after completing their education. They also had an elder brother, Girdhar, who passed away in 1962.

Over the next few decades, Iran became the group's base, even as allegations grew that the Hindujas were dealing in arms for the Iranian government, though they were never proven. What's known, however, is that during their time in Iran, they owned land and were deeply trusted by the administration, which had even tasked the group with procuring potatoes and onions from India, transiting them through Pakistan, as the oil-rich nation went through a food shortage.

In 1971, Parmanand passed away, reportedly leaving behind some $1 million, and Srichand took over

UMESH GOSWAMI

the reins. By 1979, the group had moved base from Iran, following the Iranian revolution, to London, where it continues to be headquartered. Around the same time, the group established a finance company in Switzerland called the Hinduja Bank.

While the group continued to focus on trade, it also planned to diversify and conquer new frontiers. This meant mopping up assets across sectors, and through the 1980s the group went on to acquire Ashok Leyland, the truck manufacturer headquartered in Chennai, and Gulf Oil's business outside of the US from Chevron.

"They have always been a conservative group," says the executive who had worked at Hinduja. "That's quite evident in the choices they have made. They have avoided a lot of business because they look for stable returns. If you look at many groups and their investment decisions, they have 40 percent success and 60 percent chance of failure. With the Hindujas, it is 70 percent success and 30 percent failure. But these forays were also to take the light away from many of their undisclosed businesses, and give credibility to the group."

Over the next few years, the Hinduja empire would go on to expand into areas, mostly within India, such as banking, with the launch of IndusInd bank, health care, information technology and defence. But there were also deals that didn't work out. In 2007, the group made a $20-billion bid for 100 percent of Hutchinson Essar, before Vodafone eventually bagged it.

Along the way, the brothers also courted controversies, including alleged kickbacks from the sale of Bofors weapons, which they have denied and were later acquitted for. It was alleged that the Hindujas were paid a commission to swing the deal in the Swedish company's favour. They were acquitted by the Delhi High court in 2005 although allegations of arms deals have followed the group for decades, within India and outside. "Ashok Leyland is among the largest suppliers to the military and had a rich British heritage. That was the thinking behind the Ashok Leyland purchase," the former executive says.

EVERYTHING FOR EVERYONE

Amid all the success, the group had always echoed the sentiment of collective ownership. In fact, they were so close that three of the brothers' sons had their weddings on the same day in Mumbai, with many guests being flown in from London and Geneva on private aircraft. The brothers have also been rather similar in their sartorial styles, down to their spectacles. They are devout Hindus, abstaining from meat and alcohol. They have counted among their friends global leaders including Tony Blair, George H Bush and Margaret Thatcher.

"All the houses belong to everybody; all the cars belong to everybody. There is no 'this is mine and this is yours'. All the children belong to everyone. We have kept one kitty. Everyone works as a duty. There are no wills," Srichand had said in an interview to *Financial Times* in 1994.

This is corroborated by the former executive who worked with the Hindujas for over two decades. "As far as I know, between the brothers, there were no problems," he says. "They have always stood by the belief that everything belongs to everyone. In fact, Srichand Hinduja had been advocating that for very long and the pact was his brainchild. So, knowing Srichand the man, it is unlikely that he would go back on this philosophy."

In that context, what is happening in London is just the tip of the iceberg. The trouble in the family seems to have begun sometime in 2015, when Srichand told his brothers that the letter signed by them in July 2014 appointing each other as their executors be cancelled.

In 2018, the three brothers reportedly tried to wrest control over Hinduja Bank, which is in Srichand's name, on the grounds that he lacked capacity. Hinduja Bank is a private bank focussed on wealth management and private banking, trade finance, corporate advisory services and global investment solutions. In November 2019, Srichand approached the Business and Property Court in London seeking a declaration that the 2014 letter was revocable. The three brothers contested that Vinoo, Srichand's daughter, shouldn't be representing her father in the proceedings. The court, however, confirmed Vinoo's appointment.

"What happened in the bank case is that existing rules required a single promotor, since accountability cannot be passed on to others. Naturally, as the patriarch, Srichand became the promoter," the former executive says. "The understanding was that the bank did not belong to him alone. Srichand has also been incommunicado since 2017."

The Hinduja Bank currently has a presence in Dubai, London, Paris, New York, Chennai, Mumbai, Mauritius and Cayman Islands, and reportedly manages assets of about $365 million according to TheBanks.eu, a directory of banks in Europe. In 2011, the bank had assets of over $1 billion, which have since been declining.

Over the past few years, there has also been a move to rewrite the bank's legacy, with very little reference to the other brothers' contributions. "Srichand has broken barriers to bring cultures together in truly unique ways by advising world leaders, bringing Indian culture to the world through cinema, and creating unprecedented gateways between the US, the UK and India," the bank says about its founder, Srichand Hinduja. "It is this legacy that is supported by his wife Madhu, and is upheld by his daughters, Shanu and Vinoo, and his grandchildren Karam and Lavanya, who work to uphold his principles and extend his purpose to new frontiers."

"The bank is not even 10% of the Hindujas' wealth. The whole issue over the bank is only an excuse and the problems are far deeper."

A FORMER HINDUJA GROUP EXECUTIVE

[redacted]

In May 2020, the Cayman Islands Monetary Authority revoked the banking licence of the bank for reasons including contravening anti-money laundering regulations and failing to seek their approval for the issue, transfer or disposal of shares relating to the alleged sale of the bank, and for repeatedly failing to maintain a net worth of not less than $400,000. The authority also pulled up the Cayman Islands subsidiary for not submitting audited accounts for 2018 and 2019 while noting that the CEO Gilbert Pfaeffli was no longer a "fit and proper" individual to continue.

Around the same time, the bank appointed Shanu's son Karam as CEO. Shanu is chairperson of the bank, and has been vocal about the toxic culture for women in the banking sector, and has repeatedly questioned the bias against them.

But the issue is deeper than just the fight for control of the bank, the former executive adds. "The bank is not even 10 percent of the wealth of the Hindujas and is probably worth $2 billion or $3 billion. What happens to the rest of the wealth, assuming it is likely to be a four-way split? The whole issue over the bank is only an excuse and the problems are far deeper."

SO, WHAT'S AT STAKE?

The group's publicly listed companies in India have a combined market capitalisation of over ₹67,000 crore. That's barely much by any standards. But there are also numerous ventures that aren't listed. At the helm of all those businesses are mostly the third generation of the Hinduja family, including Vinoo who is contesting the agreement between her father and his brothers.

"All the next generation children were given choices on what they wanted to do," says one of the former executives. "Regardless of their gender, they were free to pick what suited them." While Srichand's daughter Shanu is chairperson of Hinduja Bank, with her son as the CEO, Vinoo looks after the health care business. Srichand's son Dharam passed away in 1992, reportedly by suicide, after his parents objected to him marrying a Roman Catholic woman.

"Gopichand is actually the brain, the philosopher, and the mastermind behind many things," says the former executive. "His children, Dheeraj and Sanjay, have also come into their own, and are among the brightest minds in the group. That certainly means there is a lot of friction among the third generation, and a fear that the others could lose out." Sanjay is chairman of Gulf Oil, while Dheeraj is chairman at Ashok Leyland, two flagship companies of the group. "They are seen as a natural threat."

Prakash's son Ajay looks after GOCL, which has interests in real estate, land development, infrastructure contracts and commercial explosives, among others. His brother Ramkrishan, often called Remi, used to look after Hinduja Global Solutions. Ashok's son Shome is expanding the group's foray into renewable energy and is on the board of Gulf Oil.

"The next generation is protected by a layer of the four brothers," says the former executive. "If they fail in a venture or can't find much success in a particular direction, they are brought back into the fold, and are then handheld till they find success."

The Hindujas have also always given importance to professional management and given them a free rein, particularly CEOs. "They don't like letting go of people," the former executive says. "When you join the group, they may not pay industry standards. But they offer you a safe job, and even if you are incompetent, they don't let go except under exceptional cases. And with the top management, they always give a free hand."

This was visible at Ashok Leyland, where the company gave a free hand to R Seshasayee in running the company. During his time at the automaker, Ashok Leyland's turnover increased five times from ₹2,045 crore to ₹12,093 crore, net profit rose 30 times and market capitalisation grew 14 times.

"Ashok Leyland has always had a very important and strategic role in the country," says Vinay Piparsania, consulting director–automotive, at Counterpoint Technology Market Research. "As a public transport provider that also has crucial roles in defence and exports, it is very important that the company continues to be seen as professional in every aspect. The group has always ensured that the professional management has a free hand."

For now, the brothers maintain that the feud has no impact on business at the group companies. "We would stress that this litigation will not have any impact on our global businesses, which will continue to function as they have been," they said in their June statement.

India-listed companies in the Hinduja Group

Company	Market Capitalisation (₹cr)	Revenue (₹cr) 2020	Net Profit (₹cr) 2020
Ashok Leyland	15500	17467	239
IndusInd Bank	39297	35734	4417
Gulf Oil Lubricants	2856	1643	202
Hinduja Global	1477	2196	230
GOCL Corp	842	96	2.3
Nxt Digital	813	562	221

Market capitalisation on July 8

SOURCE BSE

SO, WHAT HAPPENS NOW?

"The best option right now is to sit and discuss the issue and come to a solution. If there is need, then use professional mediators," says Ramachandran of ISB. "The cost of litigation is massive and there is often no end to such cases."

Already the UK court, where Srichand had challenged the July 2014 letter, had ruled that there was evidence that Srichand himself sought to disavow the letter. It also suggested that Prakash too had earlier sided with Srichand before choosing to jump sides.

"It was Srichand, not Vinoo, who originally instructed Clifford Chance [law firm] in 2015. Mr Kosky's evidence explains that Srichand organised for him and one of his partners to meet the brothers on May 2, 2015, that at that stage it was thought that Gopichand, Ashok and Prakash would agree to whatever Srichand proposed, but that shortly after the meeting Gopichand and Ashok referred to the July letter and sought to rely on it," the court order says. As a result, Clifford Chance sent an email on May 25, saying Srichand and even Prakash did not consider themselves legally or morally bound by the letter.

"There have been murmurs [of unsatisfaction and disagreements] between the brothers for long," says the executive quoted earlier. "But they have always found a way and reached an understanding." But the discord between the third generation is coming into the open. Last September, the third-generation members on the board of Hinduja Global Solutions resigned, following differences between them. Ramkrishan was the chairman, Shanu the co-chairperson, and Vinoo was a director.

"Vinoo and Shanu have taken the call to go public," the executive says. "That means it's not murmurs anymore. Egos across the next generation are hurt, and in the longer term, it is irreparable."

With mediation underway, it's probably time for the Hindujas to go back to the drawing board to hold the family together. They have managed to sail through rough waters in the past. It's time for them to do that once again. F

GenWorks: The Futuristic and Affordable Healthcare Solutions Provider

At GenWorks, we Gen-novate for holistic healthcare solutions; ready and geared for the 'new normal' as the Future of Healthcare.

Q With the economy being in a bad shape, where is GenWorks leading in the 'New Normal'?

GenWorks has begun identifying the indicators which hint at the rural areas demanding more support in the coming years and for the urban areas, which are hugely impacted and overwhelmed.

Q Telemedicine is emerging as a viable alternative for efficiency in healthcare delivery. How is GenWorks coping with it?

GenWorks has been quick to adapt to the evolving demands and increasing needs. Some of them are already on floor, such as telemedicine, physician consults, remote support for critical care, remote/home care connected to healthcare providers, and technology for contact-less COVID care hospitals to name a few.

Q How is GenWorks consolidating an early start?

The Urban Healthcare system is evolving responsibly. While organised players in hospital and diagnostic space are gaining as people have become more conscious towards healthcare, it is important to align to help reset a tech enabled and efficient healthcare delivery. Our solutions for the 'New Normal' can accelerate the evolution.

Q Our Healthcare facilities of which 70 per cent is centred at only 30 per cent geographical area in India needs to be equipped and facilitated to reach and cover greater extents.

This opportunity is the biggest welcome change emerging in the 'New Normal'. Our healthcare sector at present has to build transformational healthcare delivery models to address this wide gap. GenWorks, with its care cycle approach, and an established track record of an early start and local presence in these geographies cam clearly can help to fast track this.

Q How is GenWorks planning to play a pivotal role as a leading healthcare solution providing company?

With de-urbanisation people are migrating quickly to their native places with support from the government to create room for local treatment. This will enhance the opportunity to build healthcare facilities for treatment in tier 2 and 3 cities. Our work has already resulted in a strong growth of tech enabled healthcare system in primary care and in diagnostics field, we are in a position of strength. We have partnered with many customers to create an affordable and accessible care system in these segments. Now we are in the best position and have the best partners to accelerate treatment facilities.

S Ganeshprasad,
Founder, MD, and CEO, GenWorks Health

Q What makes GenWorks unique in the 'New Normal' for the future of care?

Gennovate@GenWorks has been designed to meet customer needs and does not function as a mere distributor of healthcare products. Our solutions are focused at providing access to specialists, affordable care and streamlining patients for early care to avoid the need for acute treatment which chokes the healthcare system. We built our portfolio for early screening and diagnostics and our digital platform to provide access to specialists.

Q Can you explain the solutions and as to how you are ready for the 'New Normal' ahead of others?

Along with creating compelling technology that complements our GE portfolio in core clinical care areas that we address, our Invitro diagnostic vertical has compelling value for early understanding of the illness to provide targeted treatment. We have world class partners: imaging portfolio from GE; complementary solutions from Natus, Pentax, Mennen, Belmont, & MODT; IVD portfolio from European companies as Dialob, Diatron SFRI, Chema, etc. Our digital solutions created for remote access and early health play a pivotal role in the industry and some of them are transformational in nature such as rebuilding primary care infrastructure; focusing on early health than acute and emergency care; prompt screening and connected care; local treatment facilities pertaining to areas such as oncology, cardiac, maternal, new born care and for physicians that provide the first line of care. We are expanding into new verticals such as e-commerce to make sure that every solution that is the need in the new normal is available to our customers and we ensure quality and affordability.

CONCLUSION:

Their access to healthcare facilities and affordability are strongly backed by awareness that is created through their local presence & Digital Marketing. They envision to elevate infrastructure and take specialist availability to a new level by liquefying expertise through tele consults, tele interpretations, home care, and remote specialist access.

The 'New Normal' has integrated Aayush and primary care delivered by RMP into the Healthcare delivery system with modern treatment. This will help their wish of making healthcare accessible and affordable a reality. Their primary focus will be serving the patient throughout the care cycle and their holistic care approach will aid the opening of several new arenas. This is a much-desired transformation and model of medicine that will set the new normal standards and soon turn them into a basic expectation. GenWorks—a commercial innovation by GE Healthcare is in the forefront of leading this transformation.

ATISH PATEL / AFP VIA GETTY IMAGES

Personal Finance

Plan B For The Dreaded C

The coronavirus has led to a rise in demand for health insurance plans. And a Covid-specific product can be used to supplement existing coverage

By MONICA BATHIJA

Insurance startup Toffee Insurance had been working on an insurance product for the past couple of quarters, and when the pandemic came along, they tweaked it, keeping in mind both the health and economic consequences of Covid-19.

The plan, which starts at ₹600, is "a sort of Netflix-style subscription plan for insurance, where you pay one monthly EMI and we give you cover for your life, health and home", says Rohan Kumar, CEO and co-founder of Toffee Insurance.

The plan has seen demand, he says, because of its affordability and simplicity. "Someone who's earning in the bracket of ₹3 to 6 lakh right now, who has a lot of uncertainties in terms of his employment, can still manage to afford paying ₹600-700 a month," he says. The plan includes life insurance of up to ₹75 lakh and health and household insurance of up to ₹5 lakh each, the logic behind home insurance being that the risk might arise post-Covid. "We felt that as Covid-19 starts to spread, and we were seeing this in other geographies, as unemployment grows, you will start to see an increase in crime, in robberies and theft. So why don't

As treatment and hospitalisation costs of contracting Covid-19 became apparent, so did the necessity of having appropriate health insurance coverage

you cover that as well?" he says.

As March turned to April and the medical costs of contracting Covid-19 became apparent, so did the necessity of having appropriate health insurance coverage. While insurance usually covers hospitalisation charges, the fact that coronavirus can also rack up the charges with consumables like personal protection equipment (PPE) as well as be treated at home meant additions and tweaking of products by insurers. The launch of an Insurance Regulatory and Development Authority of India (IRDAI)-mandated Covid-specific policy is the latest tool in the pandemic insurance arsenal.

According to the guidelines issued by the regulator, insurers are to offer Covid-19 standard indemnity (Corona Kavach) and benefit-based (Corona Rakshak) plans with tenures of 3.5, 6.5 and 9.5 months. While the Kavach is mandatory, the Rakshak policy is optional. Under the indemnity policy, hospitalisation expenses incurred will be reimbursed to the extent of the sum insured while in the benefit-based policy, the sum insured will be paid in a lump sum on positive diagnosis of Covid-19 that requires hospitalisation for a minimum period of three days (see box).

Covid-19 is covered under several comprehensive health plans, including the recently mandated standard Arogya Sanjeevni policy that was launched in April, so experts advise a comprehensive plan rather than a disease-specific one. However, it may make sense to get a Covid-specific policy for a few reasons.

"People can quickly buy a Covid-specific product in the interim while they decide on a more comprehensive insurance cover."

MAYANK BATHWAL, CEO, ADITYA BIRLA HEALTH INSURANCE

For one, most people in India have a low sum insured, in the range of ₹3 to 5 lakh, and considering Covid treatment can go a lot higher than this with ICU and ventilator costs, an additional ₹5 lakh cover or a ₹2.5 lakh (as under the benefit plan) may be a good addition to their existing plan.

"The situation is that anyone who has insurance today already has that coverage for Covid-19. But over and above that, because of the lack of infrastructure and no pricing cap, and the cost of the treatment, most people are realising that they are either not insured or underinsured," says Kumar.

Think of it as a supplemental top-up to an existing comprehensive health insurance policy. "The fixed benefit plan somewhat makes sense because if you get Covid-19 and are hospitalised, a certain amount will be paid out to you. That is a good add-on to your policy because it gives you a certain fixed amount which can be used for anything," says Amit Chhabra, head—health insurance, Policybazaar.com. The policy might come in handy if there is loss of income due to someone getting Covid and not being able to work for an extended time. The indemnity one, he says, is not really needed if one already has a decent comprehensive health insurance plan.

But existing plans may vary on the coverage for home treatment and cost of PPEs. "Where it makes sense is that in the standard plan there are some costs that are outside the plan like the PPE costs, home quarantine etc so this is a way to make sure that cost gets covered," says Kapil Mehta, co-founder, SecureNow Insurance Broker.

For those who do not have any cover at all, experts still advise a comprehensive health insurance plan since health insurance is a long-term risk mitigation measure. "A disease-specific product makes sense to those who are already insured and want to cover for an extra risk of a condition. For a first-time buyer, a disease-

specific product may not be the right choice," says Bhabatosh Mishra, director—underwriting, products and claims, Max Bupa Health Insurance, though he adds that it has its uses. "At least it would protect them against Covid if not anything else."

Considering these are affordable options, it might also be a good entry point in cases where there is a liquidity problem or people are taking time to decide on buying a health insurance cover. "So in the interim they can quickly buy a Covid product while they decide on a more comprehensive cover," adds Mayank Bathwal, CEO, Aditya Birla Health Insurance.

For now it may help tide over a crisis, and later it might act as a nudge to buying a comprehensive cover once the pandemic dies down. "We don't know how it will shape up tomorrow. But because they had coverage they may actually go and buy a new health insurance coverage. By that time they will have time and funds to be able to afford it," says Sanjay Datta, chief—claims, underwriting and reinsurance, ICICI Lombard General Insurance.

But whether one is buying a comprehensive plan or a Covid-specific plan, the basic advice remains—comparing features and checking claim settlement ratios. Mehta of SecureNow advises 40 percent weightage to product features, with maximum weightage within that to the number of years pre-existing conditions are excluded and the room rent cap. Another 30 percent would be on the premium and the remaining to the insurer's settlement claim ratios. "On the Covid side, I would look for plans that have a longer tenure and can be renewed, and plans that cover home treatment and PPE expenses. And which also cover co-morbidities without any ambiguity," he says.

Financial planners also recommend having a high sum insured. Medical inflation doubles every seven years and medical conditions in early years might lead to exclusions in the policy, making it difficult to increase the sum insured. "Savings and financial planning could then go for a toss since you would have to build a corpus just for health emergencies," says Viral Kothari, an independent financial intermediary.

"If we think it's [Covid-19 claims] a one-time burden, we may not increase premiums, since we also want health insurance penetration."

SANJAY DATTA, CHIEF—CLAIMS, UNDERWRITING AND REINSURANCE, ICICI LOMBARD GENERAL INSURANCE

In fact, Chhabra says it is a clear trend they are seeing. "Before Covid-19 and the lockdown, last year we used to sell a lot of ₹5 lakh to ₹10 lakh policies. Right now, one crore has become the new norm and almost 50-60 percent of our business is one crore," he says.

With health being on everyone's mind, and the fact that insurance is a factor of fear, insurers have, expectedly, also seen a huge surge in demand. Aditya Birla Health Insurance, for instance, says Bathwal, has seen a year-on-year growth of 71 percent in business for April and May, while Max Bupa has seen a 22 percent overall growth over the last one year, including new business and renewals. Policybazaar has seen an almost 150 percent year-on-year growth for June.

"It's almost as if two or three decades later, insurance is being seen as a pull product rather than a push product," says Kumar of Toffee. As claims rise, he also sees the possibility of premiums going up by 25 to 30 percent. While for now deferred and avoided claims like postponed surgeries like hip and knee replacements as well as reduced accident claims due to the lockdown have in a way compensated for the claims arising due to Covid-19, "if the claim issue becomes adverse, insurers have no choice but to revise premiums upwards", says Mishra. He, however, adds that keeping insurance affordable is in the interest of the industry.

"At the moment we will have to see how it plays out. If we think it's a one-time burden we may not increase premiums going forward. Because we also want health insurance penetration," says Datta.

Health Insurance Plans for Covid-19

Features	Corona Kavach	Corona Rakshak
Type of cover	Indemnity	Benefit-based
Sum Insured	₹50000 to ₹5 lakh	₹50000 to ₹2.5 lakh
Tenure	3.5/6.5/9.5 months	3.5/6.5/9.5 months
Waiting period	15 days	15 days
Compensation	Based on costs incurred	Lump sum on diagnosis and 72 hours hospitalisation
Home care treatment	Maximum up to 14 days	Not covered
Other inclusions	Costs of PPE, gloves and masks Covers pre-existing and co-morbid conditions	NA

SOURCE Health insurance websites

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Network 18

Dr Satish Tandale, PG Resident at Nair Hospital in Mumbai suffers from dehydration, muscle pain, cramps and weakness due to long hours in the PPE suit

The Unsung Heroes

Resident doctors are a vital cog in the Covid-19 battle, but they are dealing with inadequate facilities, low salaries, stigma, violence and lack of recognition during the crisis

By NAANDIKA TRIPATHI

At home too, Dr Prerna Tayal needs to take precautions and complete household chores before she can call it a day. The 26-year-old, a third-year post-graduate gynaecologist working as a resident doctor at the Lady Hardinge Medical College in New Delhi, isolates herself in a separate room and has made it mandatory for her parents and younger brother to wear N95 masks when she is in the house. "It took time for all of us to adjust with this new normal, but now we've adapted to it," says Tayal, who handles labouring women who are Covid-19 suspects, as well positive patients. "We're dealing with two lives (mother and baby) at the same time, so it is extremely challenging. We have to be extra careful, especially around newborn babies. Simultaneously, we have to perform multiple tasks in PPE gear."

Tayal explains that it is difficult to calm a woman down when she is in labour pain, and companions are not allowed inside the labour room during the pandemic. "It becomes difficult for us to take the patients' blood samples as we cannot easily trace the veins due to the blurry vision through the goggles," she says.

In these three months of Covid-19 duty, Tayal went through a tough bout of depression. "Things were getting too much and I was having negative thoughts about everything. But I had the support of my friends and family, who kept reminding me that I was making everyone proud at a young age," she says. "When I wore the PPE gear for the first time, I felt motivated, but all of that went off

after being in it for an hour. I wanted to get rid of it and breathe some fresh air... trust me this is not easy!"

Resident doctors like Tayal are training in hospitals to gain a master's degree or are employed post their bachelor's in MBBS or other medical fields. During the coronavirus crisis, as each day progresses, the vision becomes blurred, the stomach longs for nutrition and the mind begs for a break. Decision-making becomes difficult. Just as they wait for the day to end, a new patient gets admitted. And the grind restarts.

For Dr Satish Tandale, 30, being left behind in his specialisation subject of pathology is a matter of concern, and at times, one of the reasons for anxiety. "Since almost three months now we've stopped working in our specialisation department... at other hospitals, residents are rotating between Covid-19 and non-Covid-19 duties," says the third-year PG resident at Nair Hospital in Mumbai and president of the Maharashtra Association of Resident Doctors. "We have mental breakdowns at times. But we console ourselves by saying we are needed in this pandemic, and this is a small sacrifice to make."

The responsibilities of resident doctors include pulling trolleys, shifting patients, drawing blood, taking rounds, presenting patient reports and status to senior doctors, counselling patients who are panicking and also informing their relatives about their health status.

"It gets too much to bear at times, especially when you lose patients despite your efforts or can't do anything to help in the first place. The number of patients has been so high that resources are exhausted, and you can't provide the care that is required. Some patients come so late and in such bad state that nothing can be done," explains Tandale, adding that while wearing PPE gear for six to eight straight hours, he loses almost two litres of sweat in each duty, post which he suffers from dehydration, muscle pain, cramps and weakness. "I miss my family, but can't go home," sighs Tandale, who is from Beed, Maharashtra, and lives alone in a Mumbai hostel.

At times, resident doctors have to deal with angry patients who are not satisfied with the hospital facilities. For instance, 25-year-old Dr Saurav Kumar, a resident doctor from Lok Nayak Jai Prakash Hospital in New Delhi, says, "There are patients who don't like the quality of food or other arrangements, and take out their frustration on us. I try and empathise, but it also mentally affects me—I'm human too. Dealing with a pandemic at the beginning of your career is tough."

Inadequate quarantine and testing, stigma, low salaries, resource scarcity—these are some of the issues that resident doctors face, even though they form the pillars of most medical institutions, explains Dr Shivaji Dev Barman, president of the Federation of Resident Doctors' Association, India.

A resident doctor from Osmania Medical College in Telangana tells *Forbes India* on condition of anonymity: "There's little value of life when it comes to the underprivileged. I know we don't have a great health infrastructure, but we're not even utilising what is already available wisely."

Poor people who don't have money for treatment are sent to isolation wards and left there with no one attending to them. Resident doctors are eventually asked to inform their families of their demise. "We're not doing total justice to many helpless patients coming here," says the resident doctor quoted above.

Dr Amit Dhekane, a senior intensivist at Bhatia Hospital in Mumbai, is pursuing a Indian diploma in critical care medicine. Because of his hectic work schedule, he has not been able to prepare for his exams, which are scheduled to be held a couple of weeks later.

Dhekane deals with extremely critical Covid-19 patients every day. Even after taking utmost precautions, he tested positive for the coronavirus and was hospitalised for 18 days. He, however, got back to work immediately after. "We have two teams working in rotation—work seven days, with seven days off. On our days off, we help our colleagues who are suffering from Covid-19," he says.

Dr Amit Dhekane, a senior intensivist at Bhatia Hospital, Mumbai, has not been able to prepare for his examinations for a diploma course in critical care medicine due to the hectic schedule

Hospitals say they cannot do without resident doctors. "Resident doctors are the most vital cog in the organised machine of a hospital," says Dr Jeenam Shah, a consultant pulmonologist dealing with Covid-19 patients. "Without them, the entire system will crumble. They are working in extreme conditions, holding fort and protecting our community from the deadly virus, without recognition. I salute them."

The Tireless Warriors

Frontline workers go beyond their call of duty and offer yeoman's service to society during the coronavirus crisis, sometimes even without acknowledgement and recognition

Five Months Pregnant And on Covid duty

Mom-to-be **Dr Brijal Patel**, a medical officer in Ahmedabad who developed symptoms twice, returned to duty after testing negative

By NAANDIKA TRIPATHI

Dr Brijal Patel is a medical officer at an urban health centre in Ahmedabad. In January, she was deputed at the airport to test and quarantine incoming flyers. A month later, she discovered she was pregnant. "I was happy but, at the same time, a little stressed too; I was in the middle of Covid-19 duty. However, I didn't have any second thoughts; I never intended to sit at home out of fear," says Patel.

Family support, too, came along, firming up her resolve. "I live in a joint family and everyone is supportive of my decision to work through my pregnancy. My husband says, 'If you are helping others, their blessings will keep our baby safe.' "

Now, Patel's duties include visiting houses, cluster containment zones and shelter camps in her ward to shift Covid-19 cases to the hospital. She also counsels patients who are clueless about what to do next. "My team makes sure I'm not overworked. It feels good when people say I'm brave, that they wouldn't have done this if they were in my place. This keeps me motivated," she says.

Patel's father and husband check on her every 2-3 hours, reminding her to stay hydrated. "Both of them call me through the day, ask if I'm okay and remind me to stay happy and not to stress," she adds.

She drives to work around 9 am with a bag full of healthy snacks—fruit, lime juice, dry fruits—packed by her husband. "My lunch hours are not fixed. I try to come back home to eat, but on days that I have more work, I carry a tiffin." Patel tries to return by 7 pm so she has some time for herself. Before retiring to bed, she reads stories and sings lullabies for the baby.

While Patel wears personal protective equipment (PPE) on duty and tries to limit interactions with patients, "it does become tiring sometimes, as I have begun to gain weight and have become restless". "Also, during field visits, it is difficult to access washrooms. Because of this, I have been getting urinary tract infections." She recently developed some symptoms of Covid-19, but tested negative twice, and returned to work immediately.

According to Patel, she has an opportunity to be at the forefront of the fight against Covid and help those in need. "I want to tell my baby that he/she was part of this adventure, and we fought it together," she smiles.

Dad's Day Out as a Doctor

Despite a newborn at home, **Arjun Singh** steps out to treat cancer patients who are Covid-19 positive

By **PANKTI MEHTA KADAKIA**

A day after India went into a lockdown on March 25, Dr Arjun Singh, a Mumbai-based head and neck cancer specialist, became a father. "Our parents couldn't come to meet our son at the hospital," says Singh, who works at the Tata Memorial Hospital.

Once back at work from his two-week paternity leave, Singh and his team noticed the unusual rise in the number of patients. "Co-morbidities, including cancer, play an important role in your predisposition to Covid-19," he says.

According to the ICMR guidelines, a cancer patient falls into the 'severe' category of Covid-19, irrespective of how the symptoms are. "We devised a strategy to test everyone before going for surgery, and a lot of them had the coronavirus. Numbers started piling at the hospital, and we needed to find room to isolate them," he says.

The team identified space at the makeshift Covid-19 care centre built in at the Dome at NSCI (National Sports Club of India) in Worli, which is where Singh now begins his workday at 7.30 am. He sees about 40-50 patients each day. "They all have just one question—when will I be discharged?" he says. "We have had people who have tested positive four times, which means they have been here for a month. It is unnerving and we have to remind them they need to be patient. Sometimes, it's tough to cheer them up."

The doctors didn't anticipate some problems. For instance, when they began to call Covid-positive cancer patients to NSCI, their relatives would come along and even hug them goodbye. "We had to take those relatives in to isolate too," he says.

Many patients from low-income families who came to Tata Memorial had no way to even get to NSCI. "I've gone with my car at nights to help them with their luggage, driving at speeds of 10 and 20 kmph as they walked alongside, making sure they are okay, since I couldn't be in direct contact with them. I've sprayed and sanitised my car later."

Singh says he has no fixed time for meals when he's at work—"If you're in a PPE, you can't visit the bathroom, or even drink water." He reaches home around 8 pm and, with an infant around, rushes to shower first. "For the next hour, I'm on baby duty. This is the only time in the day my phone is on silent."

After putting his son to bed, Singh logs in to work around 9.15 pm to furnish statistics collected through the day. After his wife and baby are asleep, until about midnight, he's up writing his research papers; and then again at 3 am, with his son. "Once my wife is done feeding him, I swaddle and put him back to sleep. Then he's up at 6 am, and the day begins." Even earlier on some occasions if patients need emergency care.

With a baby at home, Singh says he was afraid initially. "But I told myself if I didn't do it now, I would regret it later."

Lending A Patient Ear

Uma Chatterjee's non-profit Sanjog provides assurance and support to survivors of sexual and domestic violence with constant communication

By JASODHARA BANERJEE

In a pre-Covid-19 world, Uma Chatterjee would be meeting survivors of domestic violence, sexual exploitation and human trafficking at group meetings or counselling sessions. "There would be six to eight meetings a month among group leaders; support groups would come together at other times," says Chatterjee, who founded Sanjog—a Kolkata-based non-profit organisation that works in the areas of gender-based violence, sexual violence, migration, and trafficking of children and women—in 2012.

For survivors of sexual and domestic violence, it is often the assurance of, and support from, meetings such as these that help them cope with the memories of a violent past, or the travails of the present.

But things began to change with the onset of the Covid-19 pandemic, as physical meetings became an impossibility because of the lockdowns. "By the end of March, we wanted to ensure that we have a WhatsApp group with 200 survivors on it," says Chatterjee. "It is not the same as conducting sessions that are face-to-face, but they know that there is a space where they can share their thoughts."

"We started posting voice recordings and short videos about how we were feeling," says Chatterjee. One trafficking survivor said, "How is being locked in my home any different from the time when I was locked up and trafficked?" Being confined in a small space had begun to unearth, what Chatterjee calls, "body memories" among survivors.

That is when the group started talking about physiological memories—for instance, their hearts beating faster, and their palms becoming sweaty—that brought back the fear and trauma of the past. "It is not always about how our mind remembers the trauma, but how our body remembers it," says Chatterjee. "And at physical meetings there is a lot of non-verbal communication; sometimes you don't even need to say anything... just a tear, the touch of the hand is enough to convey what you are trying to say."

Those who had phones with cameras were encouraged to photograph themselves in a physical space that made them feel calm, and at peace. "One girl sits next to a pond, where she always cries when she remembers the time she was raped. But it is also the same place that brings her peace," says Chatterjee. "Another lies down on the grass and looks at the sky, while her goats and cows graze nearby."

As Sanjog was coming to terms with these new mechanisms, West Bengal was hit by Cyclone Amphan on May 20. The damage to cellphone towers has made even mobile connectivity an issue in vast parts of rural West Bengal.

Being confined to her home—she is in a containment zone—means Chatterjee cannot meet any of these survivors. Although she is in touch with the Sanjog team through Zoom calls and phone conversations, her mind is not at peace. "I listen to the voices of survivors when I speak to them over the phone, and I can hear the noises that are ringing in their minds. Their voices of anxiety are loud."

Village Teacher Takes Online Route

Jayanti Sahoo leverages WhatsApp to stay on top of the syllabus for her class and even assists those who don't have access to the internet

By **NAMRATA SAHOO**

It takes a while for the morning chaos to settle, after the children in the joint family home, ranging from 3 to 10 years of age, are fed breakfast. Around 9 am, 48-year-old Jayanti Sahoo retires to her room to prepare notes, to be sent via WhatsApp to her students. Odisha, where Sahoo is from, was one of the first states to implement a complete lockdown, after Kerala. This meant that teachers in the state, especially those from government schools, had no example to follow. They had to become the example.

Sahoo's day begins at 5.30 am; living in a home with five families under a single roof, much of her morning routine is devoted to cooking breakfast and lunch, along with performing the daily puja.

Sahoo is the only woman from the extended family to have a job. She began her teaching career more than 15 years ago at a school in the village of Raghunathpur in Odisha. Soon after the lockdown was announced, Sahoo and her colleagues received a notice about conducting classes online, from the school's headquarters in Bhubaneswar.

A class 5 English teacher at an Odia medium school, she settles in after the morning chores are done with, with her own 'homework'. She starts by sending pictures of pages of the latest textbook, since many students have not received theirs during the lockdown. "I have made WhatsApp groups for different sections of students in class 5. I prepare the notes a day ahead to send the students, and click pictures of any reading exercises from the textbook to send them too," she explains.

The students have been given daily time slots to resolve their queries.

The next step is to reach out to students who do not have access to the internet, let alone a smartphone. These students are asked to procure used books from their school seniors, and begin their studies. Sahoo keeps a tab on them by randomly calling their parents to make sure they are following their academic routine. She says she makes similar surprise calls to all her students.

"This takes a majority of my day. When I am not busy working, I cook for the family along with the other women," she says. Sahoo's day ends at midnight, as the women clean up after the family has eaten dinner.

Sahoo's school conducted tests during the lockdown too. The questions and time limits were sent to the students' guardians, who were asked to monitor that they finished on time, without cheating. "We have to trust the guardians in this case. It's nearly impossible to gauge if the students are honest or not," Sahoo says.

With her son now in college, Sahoo monitors his academic progress too. But, she emphasises, digital classroom cannot replace the interactions of physical teaching. "We need to classroom teaching so we can gauge the student's progress, judging by their demeanour and so many other aspects. This is not possible through online classes," she says.

Courage Under Fire

Aneta Rebimus works with critical Covid-19 patients in a hospital's ICU, reassuring them even when they can barely hear her

By **KUNAL PURANDARE**

As patients on ventilators battle the coronavirus, Aneta Rebimus whispers assurances to them, that their health is improving, that they will be discharged soon. The 48-year-old is on her feet from early morning to late in the night, attending to emergencies and other needs of Covid-19 patients at the intensive care unit (ICU) of SevenHills Hospital—the Sir HN Reliance Foundation Hospital-managed Covid-19 facility—in Marol, Mumbai.

"Most of these patients are critical, with low oxygen levels. Even if they are sedated and cannot hear us, we talk to them. We tell them we are in touch with their relatives who cannot visit them," says Rebimus, manager and educator for ICU. "We even make video calls to the families of those who can speak to make them feel better and assuage their fears. We give them the psychological support and boost their morale."

Rebimus has been a nurse for 28 years, but the coronavirus pandemic has meant being in the line of fire, with the risk of contracting the virus herself. "This is an infectious disease and we have to take care of ourselves too. Our samples are taken every week. Every Sunday, we worry about the results and try to convince each other that nothing will happen to us since we don't have any symptoms. We support and encourage each other while we stay away from our families," she says.

Working in personal protection equipment (PPE) is daunting. "It's the first time in our lives that we are wearing a PPE kit that covers the entire body. It's made of plastic and we sweat profusely because of that. We also wear helmets and masks. We cannot see or read at times because of the vapour [inside the mask], but we cannot touch our faces either... it's challenging," says Rebimus.

Yet, there is a silver lining. She feels elated when patients with weak vital parameters—whose chances of recovery are slim—recover and go home. It fills her heart with pride when they acknowledge the staff's efforts and say they won't forget them.

Having a family that pushes her to stay committed to her job gives Rebimus the motivation to work tirelessly. Her husband, father-in-law and 23-year-old daughter tell her to look after the patients and not worry about home. "In fact, my husband wouldn't cook anything till now. But now he can cook everything... sometimes, though, he asks me for recipes. I've told him I won't step into the kitchen once I am back... he'll have to cook for me," she laughs.

Even in these difficult times, Rebimus takes care of her physical and mental health by walking for an hour, doing yoga or Zumba every day. But while this may keep her going, Rebimus is aware of where her focus should be. "I have to serve my patients. This is the profession that I have chosen and I have to be like Florence Nightingale for them. I just need prayers and words of encouragement. We are determined to break this chain of coronavirus," she says.

AMIT VERMA

Fighting Suspicion, And Less Work

Dish TV serviceman **Rishi Kumar** gets strange looks from the few customers he has, as they fear he is a carrier of the coronavirus

By **AMIT VERMA**

The only earning member in a family of four, Delhi-based dish antenna serviceman Rishi Kumar says the past couple of months have been tough for survival. Kumar works on contract with a small company that repairs Dish TV satellites, and before the coronavirus pandemic, would work a typical day from 9 am to 7 pm. He would visit at least 10 homes a day.

While there was not much work in the first few phases of lockdown, Kumar says he was lucky his company still paid him his basic salary of ₹6,000 a month.

"But my incentives come from the number of service calls I can take per day and some freelance work... all of that money was not coming in," says Kumar. In fact, Kumar, who lives in Mahavir Enclave near Dwarka in New Delhi, says in the beginning, apartment managements didn't allow people like him into the premises. "Now too, they receive me at the gate and see me off as well, to make sure I visited one house only," he says.

After some lockdown restrictions have been lifted, Kumar is back on the field, even during intense summer and days of heat wave. However, the number of calls is still down by a third. To battle the heat, Kumar carries a bottle of water and his lunch along and tries to find a shady spot to park his bike to eat between calls.

"I am facing many issues now," he says. "The first, of course, is the fear of catching the infection myself. But even besides that, I find that people now act strangely with me. They want their DTH connections fixed, but are reluctant to let me into the house. Even if they do, some of them don't treat me well."

While people are okay with him working on issues at the terrace or rooftop—where the dish antenna is installed—if he needs to fix something technical in the set top box, they do not like him to enter their home. "This is even though I make sure to take off my shoes and leave my bag outside the house, and sanitise my hands before entering," he says. People have asked him to use the remote from afar, so that he doesn't enter the room where the DTH connection is; in some cases, he has even been asked to stay outside the house and guide them in fixing it themselves, without having to enter. "They treat me like a carrier of Covid-19," he says.

Help on Call

Bahadur Singh Ahirwal counselled desperate labourers seeking food and aid through a toll-free helpline

By MONICA BATHIJA

Until March 22, Bahadur Singh Ahirwal had been dealing with calls from labourers seeking help against violence, bonded working conditions and non-payment of dues. One in a team of 15 coordinators at a toll-free helpline with Jan Sahas, an NGO working for the rights of socially excluded communities, Ahirwal heard the tone of callers change as the Covid-19 pandemic emerged. In the last week of March, the regular calls tapered off, and were replaced by pleas for food and money.

"We got nearly 500 to 600 calls in the last week of March, and got in touch with our director and team to figure out what the response was going to be," says Ahirwal (34), who is based out of Dewas in Madhya Pradesh. On an average, he would get 15 to 25 calls daily, but that rose to 70 to 80 calls a day in April, with about 25 to 30 of them seeking food, while others asked for information about helplines and government schemes for migrants.

The calls were desperate and unceasing, with 700 to 900 callers a day. The team realised it was an emergency, and decided to ensure that no call went unattended, whether it was at day or at night. Callers were saying they and their children had been hungry for days, or they were separated from their families. "We knew this was not something that would occur again, we would not get this sort of an opportunity to help again, and that we needed to do all that we could. We were emotional thinking what if we had been in their place. We set up a roster for the night hours so that we didn't miss any calls," he says.

Initially there was no way to get food to the callers, so the helpline transferred money through the finance team. The helpline coordinators would answer questions from callers, take down their details and verify them, and pass them on to their team so that help was given to those in need. Once the workers started getting food, the tenor of the calls changed again, this time seeking help to go home. "They were saying they didn't want to die here," recalls Ahirwal. The support too changed, now giving information about how to get an e-pass and organise transport.

Since the end of May, calls have reduced to 100 to 200 a day. But until then, Ahirwal found it hard to get up from his desk, or to put down his diary and phone, which created tension within his family. "My wife said the children need clothes or new shoes, but I explained that there were people walking home barefoot and needed our help. I knew family tensions could be resolved later," says Ahirwal, who lives with his parents, wife and two children.

The incessant calls also took an emotional toll on the helpline team. Every three months, Jan Sahas holds counselling sessions for the staff, not just training them in how to deal with the calls but also to cope with the accompanying trauma.

MADHU KAPPARATH

When Covid Fear is a Distant Memory

After the quiet initial days, it's back to business as usual for **Amarjeet Singh**, a parcel supervisor at Delhi station

By **MADHU KAPPARATH**

The noon sun at the doorway to the railway parcel booking office in Delhi is seething at 40°C; the fan where supervisor Amarjeet Singh sits, punching into a hardy computer, isn't helping either. "There's no air conditioner and even the computers have toughened up to the heat, like us," the 58-year-old isn't smiling when he says it.

The wall behind him is made of PVC, partitioned from an early-era hall that runs adjacent to the platform, where large parcels are piled up. Labourers move about vigorously as if the virus is a just a memory.

For Singh, the days have now sprung back to the usual tableau of loaded handcarts, autorickshaws, loaders and agents that make a beeline at his window. This begins at 8 am, the hour he lands at his counter, after a reading of the Sukhmani Sahib, a section from Guru Granth, and a heavy 'sardar' breakfast of paratha and sabzi.

The flurry of activity follows a rhythm all day—the unloading of sacks and parcels for weighing that Singh supervises, and then the same faces craning at his counter window for the receipts and notations he feeds into a computer and ledger. His duty ends at 4 pm, and back home, his evenings are spent with his aged mother, reading and watching the news.

The railways came to a complete standstill when the lockdown was announced. About a fortnight later, the goods division roused themselves up to the immediate challenge—of delivering masks, PPE kits and medical supplies to various parts of the country. And later, foodgrains.

The parcel office prioritised these goods for movement at the Delhi hub, which sees about a hundred goods trains a day. During the lockdown, it was merely four in a 24-hour cycle, with skeletal staff. "Whoever lived in Delhi was called in to work," Singh says. "The government was paying us on time, and we had to be accountable for that."

Singh was assigned the night shift—midnight to 8 am—for most days, and his 'scooty' got him there and back from Vishnu Garden, where he lives in a house bought in 1985. It was the year after his father, a railway employee, was lynched to death by mobs in the 1984 riots.

Labourers rush by hauling carts outside. Fear of the virus is far from his mind. "The virus is going to be with us for life," Singh says, "but nobody knows when we'll leave from this life, right?"

Running The Show, Behind The Scenes

By keeping a hospital's engines running, **Kiran Narvankar** has contributed to the health and well-being of patients and doctors alike

By SALIL PANCHAL

You could be in the backdrop at the battlefield but still play a critical role in trying to defeat the enemy. That is what Kiran Shridhar Narvankar—the engineering- and maintenance-in-charge at the PD Hinduja National Hospital in Mumbai—does every day, non-stop.

At a premier medical facility in a city that registers over 1,000 Covid cases each day, the 49-year-old has to ensure there are no hiccups in aspects like electrical and mechanical supplies, building repairs, water and air conditioning. His morning starts at 10 am, with a look at the day's line-up, and discussing reports of breakdown of equipment or power. This is followed by calls with the top management to plan for the future and update them about projects for the next fortnight. On-field monitoring and maintenance of machines is carried out post-lunch.

As the pandemic spread, the hospital authorities, in consultation with the Brihanmumbai Municipal Corporation (BMC), made significant infrastructural changes. It built special isolation wards and ICUs for Covid-19 patients in a separate building, where two floors were reserved for "reverse isolation" for recovering patients. In March, 20 beds were reserved in this wing for Covid-19 patients; the number has gone up manifold subsequently.

"At first, some of my team members were hesitant to enter that building. The nature of our work is technical, where equipment or parts need to be checked or monitored. I used to go along with the technicians, wearing PPE, to give them the confidence to carry out the checks wherever required," says Narvankar. He leads a team of around 100 people, which includes managers, shifts-in-charge, technicians and apprentices/ trainees.

His biggest challenge came as India moved into a nationwide lockdown in March-end. "In the first ten days of the lockdown, nearly 40 percent of my team was unable to come to work." Narvankar and two managers were constantly at work during this period. Attendance has now been normalised, he says.

The tough task was to tie up loose ends while setting up the isolation wards—meeting police authorities for permissions, coordinating with vendors for material and equipment, and warehouse monitoring. Narvankar is used to dealing with tough situations, having worked in the health care industry since 2008, initially at Fortis Healthcare and then Global Hospitals, before joining Hinduja. "The nature of my work means I have to be constantly available and alert wherever services need to be maintained or monitored. The only thing my family tells me is to take rest and maintain my health," he says.

Narvankar practises all the necessary precautions when he returns from work around 8 pm. "I took absolute care when my aged parents (from Ratnagiri, Maharashtra), were staying with us at home, in February-March."

The Covid-19 experience is "a war", he says. "If you don't follow instructions or are not disciplined, you will lose. But if you stay calm and unafraid, you will win. This, too, shall pass."

NISHA DHAGE

Quarantine Duty

Mehrnavaz Avari is welcoming quarantined guests to Mumbai's Taj Mahal Palace Hotel, as she finds herself in a frontline job

By **SAMAR SRIVASTAVA**

For Mehrnavaz Avari, it's been a busy pandemic. Upon returning home every day, she disinfects her shoes, removes her protective clothing and immediately enters the shower. She's scaled down her wardrobe as her clothes are sanitised after being washed.

In a frontline job, the chances of being infected are high, and Avari is one of the few that gets to go home every day. Ask if she was afraid, and she admits that initially the information and misinformation was a bit too much to handle, causing a lot of apprehensions. "But over time, there's more understanding from people's experiences and your own," she says.

The Taj Mahal Palace Hotel in Mumbai's Colaba, of which Avari is deputy general manager, has had to retool its offerings for quarantine passengers as well as prepare for the post-pandemic world of serving guests, once the hotel reopens for commercial operations. Avari has been reporting for her usual workday. "In the hospitality industry there are no fixed hours," she says.

Most days, the 500-room hotel is fully sold out to guests who are returning to the city by air and sea, and are placed in mandatory seven-day quarantines. The bare bones service consists of three packed meals a day, as well as beverage replenishments. According to Avari, most guests have been cooperative but for some the "lack of personalised service" has taken getting used to. Rooms are cleaned every few days, upon guests' requests. The cleaning service takes an hour.

During this period, the hotel has also housed health care workers who were apprehensive about returning home every day. They use the hotel to sleep in, and return to their hospitals for duty. While the quarantine service has been active since May, the health care workers have been housed since April.

For now, the hotel is functioning with 130 personnel or about a tenth of normal staffing levels. The staff is tested before being brought in, housed in the hotel and given protective clothing for their day-to-day jobs. Those who work at high contact-points wear hazmat suits. At the very minimum, staff members wear a mask, gloves and hair netting.

Avari has also worked on putting in place detailed protocols on serving guests once the hotel resumes commercial services. The entire experience from the airport pick-up, where the driver and passenger will be separated by a screen, to the use of sanitisers in the pick-up car, has been laid out. Once in, bags will be disinfected and the check-in experience reworked. "All documents will be sent in advance digitally," says Avari. The new normal "has become a way of life," she says. F

Out-of-book Lessons

How a pandemic has changed everything for students of all age groups

By NAINI THAKER & MADHU KAPPARATH

SHAURYA SHARMA

Age: 12

MUMBAI

Although the pandemic-related restrictions have physically confined us, Shaurya Sharma is thinking out of the box. He has been working on his artificial intelligence-based chatbot and app, creating YouTube videos, and starting a short-lived car-washing venture. "The app is to ease conversations between students and teachers, and the chatbot on the school's website is for new students or parents who have questions about the school," he explains. "Due to online classes, I'll be able to finish my app a lot faster."

Shaurya has been learning how to code with White HatJr since 2019. Between March and May, he had online school classes, and his day would involve waking up at 9 am, attending classes, completing homework, and then either coding or cycling. After his vacations began in May, he decided to take a break from the app.

VANSH PATHAK

Age: 7

AHMEDABAD

Every evening, Vansh Pathak would look forward to his yoga session. During the pandemic, when everyone has been taking online classes, he is one of the lucky ones to be getting an in-person yoga class from his mother, Niharika Pathak. "I love doing yoga and playing outdoor games with mumma," he says. "I like that I wake up at 11 am and sleep by midnight. When I had school, I had to wake up by 5 am and go to bed by 9 pm." He now has worksheets to complete, and no online classes.

Niharika is the founder of Rhythm Rumble, a mother-toddler education programme, and has been finding new ways to keep him engaged—from singing and doing home chores, to reading. "We pick up two books separately, and then we share the story with his grandparents. They give us points on whose storytelling was more interesting. That gives him the motivation to read more." Balancing her work—which requires engaging with toddlers online—and keeping Vansh engaged has become a challenge, and she often asks him to watch something on Netflix. "I feel guilty about it, but I have no choice. How many activities can you come up with? It is becoming tough to keep them active."

MEXY XAVIER

MEENA & HER GRANDCHILDREN

MUMBAI

Meena has been a street dweller for a couple of years now. When she was a child, her mother left the family, and they began living on the streets. Her father, however, ensured that she got a decent education. Meena now lives with her husband Rustom, her son and three grandchildren on Girgaum Chowpatty. A hawker and the sole breadwinner of the family, she ensures her grandchildren go to school. But as schools close because of the pandemic, and with no access to online learning, Meena has taken it upon herself to educate her grandchildren. She sits with them for a couple of hours every evening, without fail, and teaches them as much as she knows.

LAKSHAY & PRACHI NARANG

Age: 26 & 24

GURUGRAM

For the Narang siblings, the pandemic dramatically changed what their future would look like. Lakshay completed his master's in Public Policy from NLSIU, Bengaluru, and Prachi enrolled for a master's in education programme at Harvard University. Right now, Lakshay is looking for a job, while Prachi will be starting online classes at Harvard.

If things had been normal, Lakshay says, "I would have been working by now, and living on my own in a different city. But here I am, stuck at home looking for jobs." When the lockdown was announced, he was in Mumbai, interning and working on his dissertation. By June, he graduated, sitting at home. "We had a two-week graduation trip planned and I was supposed to have a convocation. Clearly, that didn't work out." Instead, Prachi baked him a cake and he had a quiet celebration at home.

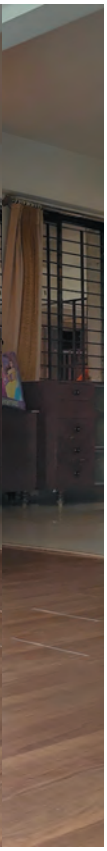
Prachi, on the other hand, would have left her job as a school teacher by now and, "I would have been on a flight," she says. With classes going online, she had the choice to either defer her admission for a year or drop out of the course. With her deferral application being rejected, she took the tough call of continuing classes online for a year. "It's not easy to get into Harvard," she smiles. Currently, she is working and pursuing an online summer course to earn some extra credits. By August, she will be starting her online classes at Harvard.

MADHU KAPPARATH

BANKATHI UPGRADED MIDDLE SCHOOL

DUMKA DISTRICT, JHARKHAND

At a time when affluent urban schools and colleges have moved their classes online, for some students, even accessing a smartphone is like a dream. In an attempt to ensure that the lack of technology didn't affect their education, Shyam Kishore Singh Gandhi, the headmaster of Bankathi Upgraded Middle School in Jharkhand's Dumka district, came up with the idea of teaching children over loudspeakers. Gandhi put up several loudspeakers across the Bankathi village, so that children in their homes could hear them. Five teachers and two para teachers (hired on a contract basis) read out lessons and instructions over microphones, while sitting in empty classrooms for two hours every day. Since April 16, close to 200 students are being taught their school lessons daily through this model.



ANANYA & ADITYA ABRAHAM

Age: 6

AHMEDABAD

For Ananya and Aditya, six-year-old twins, everything changed as soon as the pandemic hit. They had always seen their doctor parents busy with work, while they themselves were under the supervision of a domestic help or another family member. But as the pandemic spread, their mother Aarti Vazirani, a gynaecologist, and father Joy Abraham, a gastro-cancer surgeon, were left with no choice but to leave the children alone—without supervision—at home, while they left for work.

"It was one of the toughest decisions we had to make," recalls Vazirani. "I sat with them, spoke to them and explained that they had to take care of each other." The first day was tough, second one was fun, and by the third day, they were looking forward to being home alone. Now they are left alone for around 3 to 4 hours daily, with a list of things to do, including tasks and breaks. "The tasks always get done," says the proud mother.

RAJESH KUMAR PANDEY

QUEST ALLIANCE

SHIVANI

Age: 20

AJMER

Twenty-year-old Shivani runs up to the terrace with her phone and notebook. She is in the middle of an online class conducted by an NGO called Quest Alliance, and she is facing the same old problem of a lag in the video. It is blistering hot, but she finds a corner with some shade, and continues taking copious notes. "If you think it's hot, then you will feel hot. I try to focus on my classes," says the ITI student who has almost completed her course and is waiting for exam dates to be announced.

The terrace, the stairs leading up to it, and a tree outside are her favourite spots for online classes, since they have the best mobile network coverage. Shivani's mother works at the local medical centre, and leaves soon after making breakfast for the family. Shivani takes care of the other chores, including her younger siblings' education. "My brother and sister also have online classes,"she says. "On some days, we use my mother's smartphone for the classes, or we request our landlord for a phone." When her mother's working hours increased due to Covid-19, Shivani sacrificed a couple of her classes so that her siblings could take theirs. The data pack is expensive, but she says, "I manage." In the same way that she manages house work and studies. "Even if I wanted to, I barely have time to watch TV."

MADHU KAPPARATH

A GURUVARDHAN

Age: 16

DELHI

Every morning by 7.50, Guruvardhan would be ready for his school bus to pick him up from Shankar Vihar in Delhi. By 1.15 pm, he would be back home. After finishing his homework, exercise and dinner, it was bedtime. A fixed routine is necessary for the student of Tamanna Special School, who has cerebral palsy with an intellectual disability. "Any change in his busy routine, and he would get behavioural issues," says his mother A Sumathi.

When the pandemic hit, his routine was completely disrupted. "He would start throwing things, bang his head against the wall, and tell us he wants to go to school. So we set up a time-table for him," she says. The dining table was converted into his study table to attend online classes. "He loves candles. So, we made some do-it-yourself candles too. He was so happy!" The one upside of the pandemic is that he has started engaging a lot more in physical activities, like playing throw-ball and football in their backyard.

MIRAYA & KEAHN DADABHOY

Age: 10 and 8

CHENNAI

Miraya and Keahn Dadabhoy decided to keep themselves busy during the lockdown and took up teaching origami via Instagram. The siblings have also been teaching their friends and some adults via online classes. "I'm teaching origami to my primary school principal," says Miraya, proudly. "She wants to try making some tougher models. But sometimes when she doesn't get a hang of it, I tell her to learn something else till she gets a hang of those folds."

The duo has also been experimenting in the kitchen with their mother, Shefalii Dadabhoy, a home chef. "I made sorbet the other day," says an excited Miraya. While the siblings have been kept busy with these activities, they still miss school. "I prefer going to school. With online classes there are always problems... there might be internet issues and we can't hear our teachers, or there is a lag in the video," says Keahn, who has been learning to play bridge during the lockdown. Miraya, on the other hand, is working on self-publishing her book on positive thoughts.

SHEFALII DADABHOY

UNFAIR GAME

Indian sportspersons endure racist jibes and caste, gender and regional bias. As #BlackLivesMatter trends, it's time for them to speak up

By **KUNAL PURANDARE**

In an Instagram video posted on June 9, cricketer Daren Sammy expressed his displeasure at being called 'kaalu' (dark-skinned) by some players of his Indian Premier League (IPL) team, Sunrisers Hyderabad, in 2013-14. "I instantly got angry knowing now what it meant. I saw no problem with it then because I was ignorant... I thought it was uplifting and about being a strong stallion. There was laughter whenever someone called us that. It wasn't funny, it was degrading... you can understand my frustration and anger," the West Indian cricketer said while revealing that his IPL teammate, Thisara Perera of Sri Lanka, was also addressed with the same name because of his skin colour.

Sammy's remarks came in the wake of George Floyd's death in Minneapolis, USA, on May 25 and the anti-racism protests that ensued. Accused of producing a counterfeit bill to buy cigarettes, Floyd died after police excesses, including an officer kneeling on his neck for over 8 minutes, during which the 46-year-old lost consciousness for 80 seconds. #BlackLivesMatter was a social media trend for days and the most-used hashtag on placards as people on the streets called out police brutality and the inhumane treatment meted out to a section of society.

Watching comedian Hasan Minhaj's show helped Sammy understand the context of what he was being called by his Sunrisers Hyderabad teammates. It wasn't endearment, as he had thought or was made to believe. The cricketer's decision to speak up about it gave other sportspersons—Indian and global—the courage to openly condemn racism—casual or intentional—and discrimination based on caste, religion, ethnicity and gender.

In the last couple of months, these conversations have gotten louder and the results are visible both on and off the field. During the ongoing England-West Indies Test series, both teams are sporting

West Indian Darren Sammy (right), seen here with his former IPL teammate Ishant Sharma, has accused some of his Sunrisers Hyderabad teammates of calling him 'kaalu'

STEPHEN POND / PA IMAGES VIA GETTY IMAGES

PETER FOX / GETTY IMAGES

F1 drivers take the knee on the grid in support of the Black Lives Matter movement ahead of the F1 Grand Prix in Austria on July 5

a Black Lives Matter logo on their shirts, while the players took the knee before the start of the first match in Southampton on July 8. Mercedes announced a new all-black car for the 2020 Formula One season to support the movement while Lewis Hamilton and 13 other drivers knelt at the start line before the Austrian Grand Prix with 'End Racism' written on their T-shirts. The Premier League in England and Germany's Bundesliga have also allowed players to wear 'Black Lives Matter' on their jerseys and take the knee.

Meanwhile, Johnson & Johnson stopped selling skin whitening products; closer home, fast moving consumer goods major Hindustan Unilever Limited rebranded its popular brand Fair & Lovely as Glow & Lovely, and Shaadi.com decided to remove the 'fairness' search filter on its matrimonial site.

The fight to be treated as an equal, though, may have just started. Change is still a far cry, according to Indian sportspeople who have been at the receiving end of abuse and jibes over the years.

"India is full of racial and communal issues," says former football captain Baichung Bhutia. He concedes his teammates and he have been racially abused on and off the field multiple times, but that did not have an impact on them because footballers are mentally strong. "A lot of them are not even aware that a racial slur is being hurled at them. Most of these players come from humble backgrounds and have struggled their way to the top. The challenges that these guys have gone through since their childhood are more than just the abuse that is directed towards them or their folks. However, that does not mean this should happen. Strict action must be taken against players and spectators who do this," says the Arjuna Awardee and Padma Shri, who became the first Indian footballer to play over a 100 games for the country.

A bronze-winner at the 2011 World Championships, shuttler Jwala Gutta remembers derisive comments being made about her appearance and skin tone, but she wasn't aware why she was targeted. "Racism exists in general. When I was young, I was name-called, but I never took it seriously... I never understood that it was racism. I want to believe it was not meant to hurt me. I always drew attention because I was tall, and South India, where I grew up, is obsessed with fair skin," she says. When she was called 'chinki' (of Chinese inheritance), she thought it was "factual", she adds, because she probably looked like that or it was said in jest. "I didn't pay attention because I was busy playing. I didn't get the purpose [of these jibes]. We are Indians after all." It was only in her late-20s that the Arjuna Awardee realised there was more to it than meets the eye.

When people started calling her 'Nepali' and giving her similar tags, Gutta figured it was intended to be offensive. During the Covid-19 pandemic too, some Twitter users described her as "*China ka maal* (Chinese goods)" and "half corona" because her mother is Chinese. "In the last 10 years, because of social media, things have gone haywire. I face it [abuse] a lot more now because I've always had an opinion," says the winner of the gold and silver medals in the women's doubles at the 2010 and 2014 Commonwealth Games, respectively.

Sportspeople from Northeast India and other remote areas of the country have been vocal about the bias against them and the misconception that

they are the "outsiders" in their own country. When Indian football captain Sunil Chhetri was involved in a live Instagram chat with cricket skipper Virat Kohli in May, a user wrote, "*Yeh Nepali kaun hai* [Who is this Nepali]?" Sikkim-born Bhutia was called Chinese on Twitter after his tweet on the recent India-China standoff. Six-time world amateur boxing champion MC Mary Kom in 2013 broke down at a media event in Mumbai, accusing officials of discriminating against her because of her race. "Okay, I am from the Northeast, no problem... but I am Indian," said the boxer from Manipur.

Both the Secunderabad-born Chhetri and Kom condemned the harassment Northeasterners faced after the coronavirus outbreak. In Mysuru in April, two Naga students were denied entry into a grocery store as the staff thought they were foreigners and carriers of the virus. Days before that, a man was arrested in New Delhi for spitting *paan* (betel leaf and nut) at a woman from the Northeast and calling her "coronavirus".

Incidents like these perhaps grab headlines during a crisis, but the malaise runs deeper than stray incidents. And it doesn't spare the famous either. Luge champion Shiva Keshavan was born to a Keralite father and an Italian mother. Born and brought up in Himachal Pradesh, he says there are many undertones to racism that people experience in their daily life. Sometimes it is due to your looks, what your name is or how you talk. "Although I was born in Himachal and was of Kerala descent, I was not accepted as a local. I represented Rajasthan in the nationals in 1994. When I began winning, I suddenly became the son of the soil," says Keshavan, a six-time Olympian.

He adds that racism is a complex issue and one can face it anywhere. The way to deal with it, he says, is to engage with the person and help them realise it's wrong. "Racism stems from ignorance. You perceive something to be different and don't know what to do with it," says Keshavan, adding he was called "Taliban" and a "mad cow" in Europe, but such comments only reinforced his determination to do well.

Sledging is an integral part of sport, but such vitriolic barbs are thrown at opponents not just to demoralise them. They stem from the prejudice, hatred and misunderstanding that people from one community may have for those from another. In his autobiography, English cricketer Moeen Ali admits being really angry on the field after he was called Osama (bin Laden)—the 9/11 terror attacks mastermind—by an Australian player during the first Ashes Test at Cardiff

Baichung Bhutia, the former football captain of India, has admitted there are communal and racial issues in India; luge champion Shiva Keshavan has been called a Taliban and mad cow in Europe

in 2015. Many others have endured similar vicious taunts and racial remarks *(see box)*.

Former India opener Aakash Chopra recalls batting in an English league game and repeatedly being called a 'Paki' by two South Africans while he was at the non-striker's end. "I was definitely perturbed because it went on for too long. They said other things as well. I was only partially aware then... but as brown-skinned people, we do encounter such things from time to time," he says, adding that calling someone '*gora*' (white) is also racial abuse. "White people are also subjected to racism and it has happened in our part of the world too. We did call [former Australian cricketer] Andrew Symonds a monkey at the Wankhede Stadium

FROM ABOVE: MATTHEW ASHTON / AMA / CORBIS VIA GETTY IMAGES; RYAN PIERSE / GETTY IMAGES

[in 2007]. It happened right under our noses."

Spectators can get under players' skins with their chatter. Vasudevan Baskaran, captain of the Indian hockey team that won a gold at the 1980 Summer Olympics in Moscow, felt bad and irritated when people passed disparaging remarks about him. "Sledging in India is not about race or religion. It is zonal or state-related. I am from Tamil Nadu and if I go to Bhopal, for instance, they'll call me 'Madraswala'. When I would be positioned near the stands, the spectators would shout, '*Oh kaaliya, ball pass kar* [You dark-skinned guy, pass the ball]' or '*idli sambar, kya kar raha hai* [What are you doing]?' Since I wasn't well-versed in Hindi then, I did not know the connotations... later, I started giving it back," says Baskaran, adding that he was endearingly called '*kaalia*' by his teammates and did not mind that. "We never took it to heart, but if someone overdid that outside the field, it hurt. It affects everyone; if anyone says it doesn't, it's a lie."

In fact, the Arjuna Awardee says he and his mates—former tennis players Vijay Amritraj and Jayakumar Royappa—at Chennai's Loyola College were called "dark, darker, darkest". Baskaran believes times have changed, though, and there should be no place for racism. "Sledging on religion and colour should stop because it can affect youngsters too. Sport does not have any religion, caste or colour."

However, in a multicultural and multilingual country like India, it's very difficult for these factors to not come into play. Performance alone is not the metric for selection, according to many. Gutta, for instance, says emphatically, "Casteism exists... there's so much of caste discrimination in sport. Why are only Telugus mostly representing the country in badminton since the last decade? Can't the others play?" She recalls the time when a prominent person introduced her to an accompanying individual with the words, '*Yeh hamari beti hai* [She is our girl]'. Then only 18, the bemused badminton player asked her father, who was present there, if they were related. He told her that the person was referring to their caste.

Former India cricketer Snehal Pradhan tells *Forbes India*: "Once you are on the field, it is not a factor, but I am sure it's a factor when it comes to the opportunities in getting to the playing field." She believes Indian women in sport are not going to be as concerned about racism as having a safe environment. "The thing about wider problems and what's happening in society is that they come after you solve the basic problems. The ecosystem is built for boys and men to come in. You need to be more proactive when it comes to women. For example, just basic things like changing rooms. My experience was that on many grounds, there weren't changing rooms for women while the boys changed in the open," says Pradhan, who last represented the country in 2011.

She also remembers a friendly club match in 2013-14 when the opponents refused to play with a girl. However, she dismisses it as a one-off instance. Sexism, though, remains an issue plaguing sport. Pay disparity, inadequate facilities and discrimination towards women are the most glaring problems. Gutta cites the example of selecting four girls and 10 boys in the national badminton team. "If this is not sexism, what is? Why can't you send 10 girls and 10 boys? How will they perform if you don't give them an opportunity? If you look at the last decade, only girls have been performing well. Also, when women speak up there is a problem," she claims.

India's diversity and geography mean the battle against racism and discrimination requires a sustained and Herculean effort to bring about

Shuttler Jwala Gutta has faced abuse for her Chinese ancestry even during the Covid-19 pandemic; cricketer Snehal Pradhan says, like racism, sexism is another problem dogging Indian sport

FROM ABOVE: REUTERS / MARCELO DEL POZO FOR EDITORIAL USE ONLY; MARK NOLAN / GETTY IMAGES

Crossing the Line

Some global sportspeople who faced racist comments

Tennis player Serena Williams (in pink) faced racist slurs from spectators in 2001

TENNIS

Serena Williams: When Serena Williams faced Kim Clijsters in the Indiawells final in 2001, she was greeted with boos and racist epithets at the tennis court. "It was like this echo, it was so loud I could feel it in my chest," said Serena, then 18. The winner of 23 Grand Slams (singles) won the trophy, but cried all the way home.

Sumit Nagal: In a column for *Hindustan Times*, India's top-ranked singles men's player admitted he's often been singled out in a group merely because he's darker. "I have been questioned more every time I get out of the plane in a few countries because of my colour," wrote Nagal.

FOOTBALL

Antonio Rudiger: The Chelsea defender was subjected to monkey chants during the team's 2-0 win over Tottenham Hotspur in 2019. "It's just a shame that racism still exists. When will this nonsense stop?" he tweeted after the Premier League game.

Ashley Cole: The English player and his teammate Shaun Wright-Phillips were at the receiving end of racial jibes when England played Spain in 2004. Fans made monkey noises every time they touched the ball. The latter admitted it was demoralising and that he wanted to walk off the field.

FORMULA ONE

Lewis Hamilton: Mercedes team principal Toto Wolff has said world champion Lewis Hamilton was racially abused as a child and he still carries those scars. "...he was the only black kid among the white kids... he was abused on the track," Wolff said.

ATHLETICS

Bianca Williams: Sprinter Bianca Williams accused the London police of racial profiling. Her partner, sprinter Ricardo dos Santos, and she were removed from their car and handcuffed in front of their three-month-old son in July.

Brandon McBride: The Canadian runner said he was once chased in Mississippi by people wielding shotguns and shouting racist slurs.

CRICKET

Hashim Amla: Commentator Dean Jones said "the terrorist has got another wicket" on air after South Africa's Hashim Amla took a catch during a Test match against Sri Lanka in 2006.

Jofra Archer: The England pacer was abused by a fan during the first Test against New Zealand in 2019. "It isn't ever acceptable. I will never understand how people feel so freely to say these things to another human being," he wrote on Instagram.

Sarfraz Ahmed: The former Pakistan captain was caught on the stump microphone, abusing South Africa's Andile Phehlukwayo during a one-day international last year. He addressed him as a "black guy" and asked where his mother was sitting. Ahmed was suspended for four matches and apologised to Phehlukwayo later.

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Vasudevan Baskaran, captain of the Indian hockey team that won the gold at the 1980 Moscow Olympics, has been called 'kaaliya' and 'idli sambar' by spectators for his South Indian roots

change. "Before you reach the international stage, people from certain regions and of certain origins can have a difficult time in getting opportunities. At that level, the system is not fair," says Keshavan. "The world is not a sterile place. But sport itself is a great means to end racism... you earn respect on the field and it builds character."

Chopra calls for sensitivity and a change in mindset, and hopes the conversation on the subject leads to greater awareness. "Ignorance is not bliss in this case. That should not be an excuse either. If I have erred, even inadvertently, I should be sorry about it. It is like a people's revolution... the onus is on individuals," he says.

Pradhan, who says there is "casual colourism" in the country, believes it will take a generational change to see some results. "When the younger generation—which has grown up in a different world—takes charge, things will change. It's not going to change overnight. Some of these movements will accelerate things here and there. But for it to be meaningful and deep, it will take time," she says.

While Bhutia wants the offenders punished, Baskaran emphasises on bringing in strict laws to deter players from crossing the line. He cites the example of the World Anti-Doping Agency that promotes a clean sporting environment and wants elements like the red card to have harsher penalties like a six-month ban or a two-game ouster, depending on the gravity of offence. He also hopes sportspeople highlight such ills regularly. "Those who are affected should speak up. You cannot support something that is not good for Indian sport and world sport," says Baskaran.

Gutta concurs. "The way to end this is for the good people to not remain silent. There are few who speak. People who have nothing to lose are also not speaking. That is the problem," she says. F

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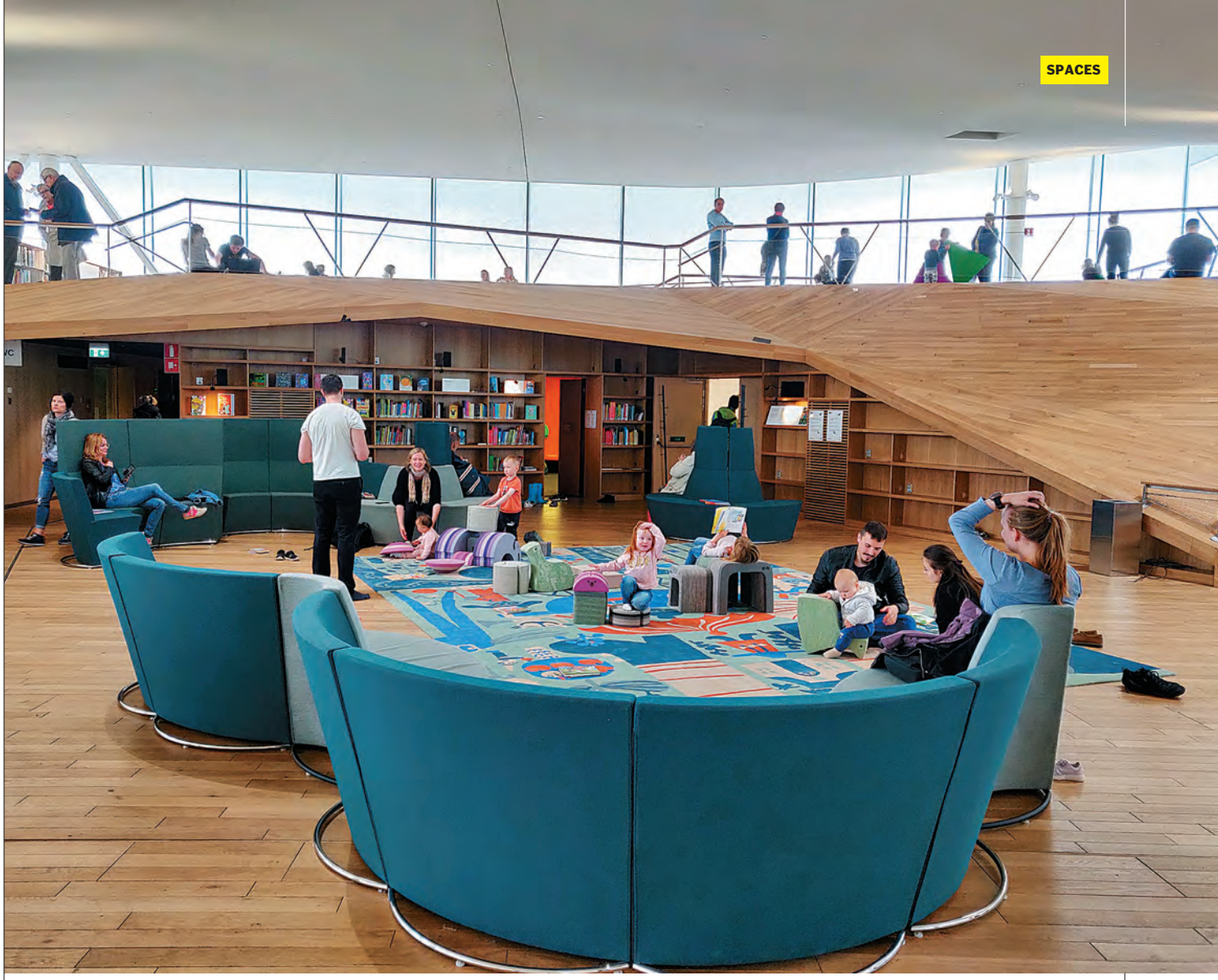

HANGOUT CENTRAL

A public library in Helsinki is a blueprint for community spaces of the future

By **CHARUKESI RAMADURAI**

This is supposed to be a library. What are sewing machines doing here? And 3D printers? Is that a recording studio in there, where a couple of young men are jamming on their guitars? And what is with these living, breathing trees? This foyer to park baby strollers and that colourful floor mat for kids to jump on? I am told there are free language classes and tickets available for basketball games. And where are the books? At the Helsinki Central Library Oodi, there are over 100,000 books. But there is also much, much more than that.

▲ The Helsinki Central Library Oodi was opened in December 2018 to mark a century of Finnish autonomy

Standing on the top level of the library, it is easy to see why Finland has been named the happiest country in the world, for the third year in a row this March. Oodi—as it is popularly called—stretches out in front of me as 185,000 sq ft as a complete package of information, recreation and gainful employment. Opened to public in December 2018 to mark a century of Finnish independence, it is one of the 37 branches of Helsinki Central Library. In the very first month of its existence, nearly 420,000 people (that is two-thirds of Helsinki's 650,000 residents) went to Oodi, if only to just check it out or take refuge from the frigid weather outside. And in one year, the library received 3 million visitors from all over the world, many like me drawn by curiosity.

The World Happiness Report, which has voted Finland as the happiest country since

PHOTOGRAPHS: CHARUKESI RAMADURAI

SHUTTERSTOCK

One of the main structural ideas behind Oodi was that the enclosed building should be an indoor extension of outdoor public space

2018, measures a wide range of social parameters such as annual income, life expectancy, availability of public services, freedom from oppression, trust in government, and so on.

When I visit Oodi, it is a midsummer day and the sun is shining fiercely, as it will until way after midnight. The skies are of a bright powdery blue, parks are ablaze with yellows and oranges and pinks, children are jumping into public swimming pools with glee, people are going about their work with a smile. Why would the Finns, also among the most literate in the world, not be the happiest?

Oodi stands right opposite the Parliament building, across the Kansalaistori square, flanked by other cultural landmarks such as the Helsinki Music Centre and the Museum of Contemporary Art Kiasma. The location is a deliberate choice to signify the symbiotic relationship between the government and the governed. Designed by Finnish architecture firm ALA, Oodi took shape over 10 years, and involved collaboration with, and suggestions from, the public: From comments on the six shortlisted architecture plans displayed in public spaces (chosen from among 544 entries), to suggestions on what the new library should offer.

The façade is all glass and wood of mostly local origin, with the structure tapering at one end to resemble a ship's prow. The interiors are open and sprawling, with 10,000 patrons trooping in every day. There appears to be enough space for everyone, either as open areas for work and play, or private nooks to nestle in with a book. One of the main architectural ideas behind Oodi was that the enclosed building should be an indoor extension of outdoor public space. And the ground floor does feel like a town square, with the National Audiovisual Institute's movie theatre, several concert venues, and a restaurant that spills out into the open air during warmer months.

The second level has meeting rooms, virtual

THE FACADE IS ALL GLASS AND WOOD OF MOSTLY LOCAL ORIGIN, WITH THE STRUCTURE TAPERING AT ONE END TO RESEMBLE A SHIP'S PROW. THE INTERIORS ARE OPEN AND SPRAWLING, WITH 10,000 PATRONS VISITING EVERY DAY

SHUTTERSTOCK

reality game kiosks, music recording studios, 3D printers and a wide array of work tools that can be borrowed for personal use. And then there are the reading corners: Cosy spaces that invite visitors to curl up and just take a nap if they so choose. Unlike most public libraries, there are few rules inside Oodi, with one of their principles declaring "idle hanging out is allowed, even encouraged".

For me, though, the highlight of Oodi is the top floor, the space that has fondly come to be known as "book heaven". A striking spiral staircase leads to row after row of clean white shelves stacked with books, and interspersed with olive trees. There is sunlight streaming in from large floor-to-ceiling windows that overlook central Helsinki. Plush sofas, reading tables and chairs are scattered about conveniently for people to lounge on with their books or digital devices.

And at the very end of the commodious room, a few broad steps that double as seats, lead up to the kids' area. There, mothers read to their children, while a surprising number of toddlers run around. There are young couples engrossed in board games. And then there are those who seem to have come just for coffee and conversation at the corner café. The different areas in the library are not strictly demarcated, the spaces flowing easily into one another and separated only by the function they fulfil.

▲ The different spaces in the library flow easily into one another, separated only by the function they fulfil

SUNLIGHT STREAMS IN FROM FLOOR-TO-CEILING WINDOWS THAT OVERLOOK CENTRAL HELSINKI. PLUSH SOFAS, READING TABLES AND CHAIRS ARE SCATTERED ABOUT FOR PEOPLE TO LOUNGE ON WITH THEIR BOOKS

Public libraries across the world are increasingly becoming more than just silent book sanctuaries where even the gentlest whispering is frowned upon. Classic beauties such as the New York Public Library and Dublin's Trinity College Library are still revered by locals and tourists alike for their grand architecture and formidable collection of books and documents. But in countries like the UK, old libraries are grappling to stay relevant and even afloat, by repurposing themselves as community hubs offering vocational training courses, language classes and space for events.

The newer ones have their focus turned to friendly design and community co-option. Calgary Central Library in Calgary, Canada, and Qatar National Library in Doha, Qatar, are two recent examples, housing gaming pods and recording kiosks, robotised book delivery systems and temporary exhibitions within their walls. Helsinki Central Library Oodi has incorporated all this and more in its blueprint, while delivering its promise of being "Helsinki's living room".

Oodi is the Finnish word for ode. Indeed, this library is an ode to many things the Finnish society prides itself for: Clean and modern design, empowerment of citizens, and free access to knowledge. F

'TROLLS WON'T STOP ME FROM SPEAKING OUT'

Former cricket all-rounder Irfan Pathan on why he will continue to air his views on social media

By **KATHAKALI CHANDA**

One of the defining aspects of Irfan Pathan's cricketing career is his hat-trick against Pakistan during the third Test in Karachi in 2006. In his very first over, Pathan, then barely 20, had rattled the much-vaunted Pakistani batting lineup, making him one among only three Indian bowlers to date to have a Test hat-trick.

Early this year, Pathan, also a coach and mentor with the Jammu & Kashmir (J&K) team, announced his retirement, but he still manages to ruffle a few feathers: Not of batsmen, but of trolls on social media who come at him hard for taking a stand. Outspoken and forthright on Twitter, he has been vocal on issues like the student arrests at Delhi's Jamia Millia Islamia University and even the Thoothukudi police custodial deaths.

Irfan Pathan says he speaks about all faiths on social media and will continue to stand for the unity of the country

In an interview with *Forbes India*, the former all-rounder discusses what makes him speak out and his thoughts on how young cricketers can navigate the difficult times. Edited excerpts:

Q You're suddenly in the limelight for being vocal on social issues. When you started speaking out, were you conscious it would create a stir?

When I spoke out for the first time, I didn't know this is how it's going to be. When I first posted about the Jamia arrests, people started calling me

names. I was surprised but that also convinced me that I should keep talking about it because people are scared to bring up the issue for fear of being seen in a negative light. But I am not saying anything divisive. I only talk about awareness and unity. There is not a single tweet about hate. I will stand up for the unity of our country. And I don't talk about only one faith; I speak about all faiths, about humanity. I am aware most of the trolls are probably fake profiles. But why should they even exist? Why isn't there a law to punish them? Social media has become an integral part of us and no one, including those on social media, should be allowed to disturb the peace in our country.

I do think about how I get trolled, but that doesn't bother me at all about speaking out. If I believe in something, I shall speak about it in future as well. I work closely with police officers on various initiatives, but when I felt strongly about the custodial deaths in Thoothukudi, I did speak out.

Q Trolling on social media, particularly Twitter, can be vicious. How do you deal with it?

I've always lived under pressure. When you play for India, every move of yours is under scrutiny. So, it doesn't bother me. But sometimes I do feel bad when people use harsh words. From where I come, my father used to work 14 hours a day to earn ₹3,500—he worked in a mosque, in a factory, he's driven a rickshaw as well to earn honest money. We've lived with all honesty, and played for the country with all honesty. When people call me names just to get under my skin, I wonder what intentions they have. But it doesn't stay on my mind for long. And there are many people who support me openly, and I am grateful for that.

Q You've twice turned down offers by political parties to contest elections. Now that you've retired, would you reconsider your decision?

I love being associated with the game—I do commentary and I work for J&K cricket as well. Right now, I have no intention to join politics. It's not the right time for me. But the day I decide to join politics, I will go there only for work. Else, I won't.

Q Because of Covid-19, some feel it's too early to resume sports, especially the IPL, in India, while some others want to get on with it, considering the huge loss to businesses and those associated at the grassroots. What is your take?

The ongoing England-West Indies Test match should mark the turnaround for the resumption of sports, especially cricket. Slowly the world is learning to manage Covid-19 and live through it. If any government thinks it's the right time to start sports in their country, there is nothing wrong in it. I hear people say everyone's talking about IPL because it's big money. Why not? Why are you talking about small businesses then? Any business is business, big or small. When you look at the IPL, it gives livelihood opportunities to hundreds of people. If all the right measures are taken and if it doesn't harm anyone, it should be held.

Q These are tough times for rising cricketers. What is your advice for them?

Abdul Samad, a guy from J&K, got selected to play for Sunrisers Hyderabad this year. And his IPL debut got postponed. I've been asking him to keep the drills going at home. People think you can do weight training and muscle building only at the gym. That's not true. I have maintained my muscle mass during these months just by doing weight exercises at home.

At the same time, even if you don't have space at home, do shadow practices by mimicking your batting or bowling action. If you are a bowler, you must mimic your follow-through as well. Plus, visualise match situations every day, even if it's for 10 minutes. This period will be over and you will get back on the field. And when you do, you will be ready both physically and mentally.

"I AM NOT SAYING ANYTHING DIVISIVE. I ONLY TALK ABOUT AWARENESS AND UNITY. THERE IS NOT A SINGLE TWEET ABOUT HATE... I SPEAK ABOUT HUMANITY."

Q How have you been holding up in these times?

I've been trying to keep myself busy as much as possible. I've been doing some work for Star Sports, but that is once a week or 10 days and only for a couple of hours. I am trying to follow my fitness training routine for four to five days a week. I have four kids at home—mine, my brother's and cousin's. With them around, life becomes easier. You need their playfulness to survive these times. Else, it can get depressing. I am also getting to spend a lot of time with my parents. I get to have meals with them, sit down for a chat. My father is a big fan of old movies. I have to regularly download different apps that have those movies. Every day, my father and I have a conversation on '*aaj kaun si* movie *hai* [which movie is it today]?' F

ON GENDER EQUALITY

GETTY IMAGES

It is time that we all see gender as a spectrum instead of two sets of opposing ideals.

EMMA WATSON

Equality is not just the right thing to do. It's smart economics. How can an economy achieve full potential if it ignores, sidelines or fails to invest in half its population?

ROBERT ZOELLICK

I do not wish women to have power over men; but over themselves.

MARY SHELLEY

GETTY IMAGES

We have begun to raise daughters more like sons... but few have the courage to raise our sons more like our daughters.

GLORIA STEINEM

Achieving gender equality requires the engagement of women and men, girls and boys. It is everyone's responsibility.

BAN KI-MOON

JEFF SCHEAR / GETTY IMAGES

I am a feminist. I've been female for a long time now. I'd be stupid not to be on my own side.

— MAYA ANGELOU

Gender is irrelevant. Certainly the tennis ball doesn't know what the gender was of the tennis coach.

MARTINA NAVRATILOVA

I am not the woman president of Harvard. I am the president of Harvard.

DREW GILPIN FAUST

I measure the progress of a community by the degree of progress which women have achieved.

BR AMBEDKAR

GETTY IMAGES

I'm not telling women to be like men. I'm telling us to evaluate what men and women do in the workforce and at home without the gender bias.

SHERYL SANDBERG

GETTY IMAGES

The more I've been able to learn about gay rights and equal pay and gender equity and racial inequality, the more that it all intersects. You can't really pick it apart. It's all intertwined.

MEGAN RAPINOE

The soul has no gender.

CLARISSA PINKOLA ESTES

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EXPLORING THE DIGITAL-LED BUSINESS NORMAL THROUGH AND POST COVID-19

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