

CORONA SPECIAL

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MAY 4, 2020 ₹60



# INDIA TODAY

## PLUS

COVID'S COLLATERAL DAMAGE

THE RACE TO FIND A CURE

DHARAVI: MUMBAI'S TICKING BOMB

JUMP-STARTING INDUSTRY



**GRAIN OF HAPPINESS**  
Somvir Lohia with his wheat crop in Matauli village, Haryana

# HARVEST OF HOPE

THE MODI GOVERNMENT IS PUSHING HARD TO ENSURE **A BUMPER RABI CROP**. AT STAKE ARE THE LIVELIHOODS OF 200 MILLION FARMERS, 4% OF GDP AND A DESPERATELY NEEDED ECONOMIC REVIVAL

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It is hard to imagine a time like this in the recent history of the planet. The novel coronavirus pandemic has so far killed over 180,000 people and infected over 2.5 million people globally. It has triggered the largest industrial shutdown since the Second World War. Factories are shuttered, airlines grounded and borders sealed. Oil prices have crashed through the floorboards, particularly in the United States where producers are paying suppliers to take the excess oil because they lack storage capacity. It is the 'Great Lockdown' recession, as the IMF calls it, where the advanced countries are likely to post a negative growth rate of around 6 per cent and India marginal growth or worse. We could be looking at the worst global recession since the Great Depression of the 1930s. Worse, around 265 million people in low- and middle- income countries, the World Food Programme (WFP) estimated this month, could face starvation by the end of 2020. To have this in the 21st century, with all the connectivity and technology at our command, would be a colossal human tragedy and a shame on the whole world.

India has so far lost only 686 persons to COVID-19, but even with a 40-day lockdown, we are struggling to control the virus. Testing is being ramped up to 367 tests per million, but it is still woefully inadequate, as our testing rate remains among the lowest in the world. We have a long way to go to know the full measure of the problem. The lockdown has given us the breathing space to prepare the medical infrastructure required to deal with the pandemic. On the other hand, it is costing the economy an estimated Rs 2 lakh crore a week and bringing abject misery to the poor. Two of the economy's three large engines—services and manufacturing—are shut. They comprise 70.6 per cent of GDP and employ 43.9 per cent of the workforce. Sadly, the disease is taking its heaviest toll on India's economically important urban centres: 35 of these, largely state capitals, contribute 20 per cent to the country's GDP.

Fortunately, the third engine of our economy, agriculture, is beginning to tick. Farming employs over half of India's total workforce—but at just 17 per cent, it is among the smallest sectoral contributors to GDP. It has been growing at a meagre 2.8 per cent per annum. Thanks to an extended winter and favourable rainfall, a record 106 million tonnes of wheat is to be harvested this year. The government's godowns are overflowing with over 77 million tonnes of foodgrain—enough to last a year. India is the world's second-largest producer of wheat, rice, sugarcane, groundnut, vegetables, fruits and cotton, and the largest producer of milk and pulses. It is the top exporter of basmati rice. This is the reason why India is not on the WFP's list of countries in danger of starvation.

Hearteningly, this year's crop will be at least 6 per cent larger than last year's harvest. The bulk of this yield—wheat, gram, lentils and mustard—comes from the northern and western Indian states of Punjab, Haryana, Madhya Pradesh, Rajasthan, Gujarat, Uttar Pradesh and Bihar. In these bleak times, this year's harvest is a bonanza because it will pump in an estimated Rs 8 lakh crore, or 4 per cent of GDP, into the economy. This will put money in people's pockets, food on the table and, hopefully, resuscitate the moribund

economy and revive demand in the system.

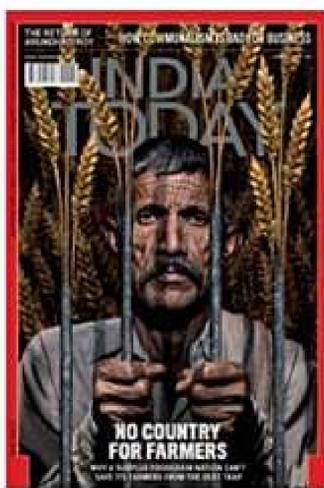
The government has realised this. On March 24, it released Rs 15,841 crore to service the first Rs 2,000 instalment of the Rs 6,000 annual payment under the PM-Kisan Samman Nidhi Yojana, targeted to benefit 120 million farmers. MGNREGA wages were increased from Rs 182 to Rs 202 per day. With a lot of such work being in agriculture, the scheme provides employment to 130 million people when running at full steam. On April 6, Prime Minister Narendra Modi held a high-level cabinet meeting to discuss means to help farmers grappling with labour shortage. On April 20, the home ministry allowed the intra-district

movement of labour and machinery to harvest the crop. Individual states like Punjab and Bihar, too, are going out of their way to rescue the harvest. Governments are strengthening their databases on farmers and produce in this crisis. The Bihar government is planning procurements at the panchayat level and doorstep delivery of kharif seeds. In Delhi, Prime Minister Modi mooted the idea of exploring innovative app-based solutions, like truck aggregators on the lines of Uber and Ola to connect trucks to nearby mandis.

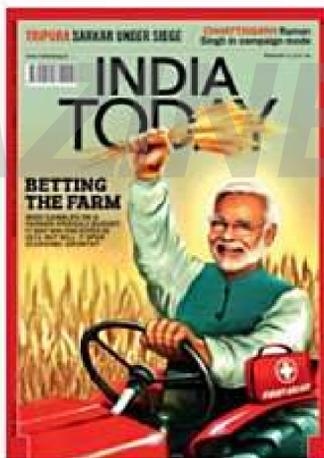
Our cover story, 'Harvest of Hope', is cause for some cheer amidst the prevailing gloom. Written by Consulting Editor Ajit Kumar Jha, Senior Editor Anilesh S. Mahajan and our bureaus across the country, it tracks the story behind this year's bumper harvest and why it could be a lifeline in these bleak times.

Four years ago, the Modi government unveiled its plan to double farm incomes by 2022-23. This move was driven in part by the realisation that farming had become an unsustainable profession—indebted farmers were committing suicide by the thousands and millions of rural folk were streaming towards cities in search of livelihoods. Today, as the government steps in with innovative ways to rescue the harvest, it is possibly giving the sector more attention than it has since it came to

power. This crisis in certain areas has spurred welcome change. There is now a greater emphasis on mechanisation of agricultural activity and digitisation of marketing through the e-NAM platform. If the government follows through these initiatives post-corona, it will enormously improve the productivity of Indian agriculture, which is notorious for its inefficiency. Meanwhile, let us celebrate in our isolation the beginning of a revival in the economy. Stay safe and be Upbeat.



Our June 12, 2017 cover



Our February 12, 2018 cover

(Aron Purie)

*P.S.: In this crisis, authentic information is your best weapon. We at INDIA TODAY remain committed to bringing you clarity and correct information. A PDF version of this issue is available free on [www.indiatoday.in/emag](http://www.indiatoday.in/emag) or [www.indiatoday.in/magzter](http://www.indiatoday.in/magzter). We also bring you daily Insights on India's response to the crisis. Log in to [www.indiatoday.in/india-today-magazine-insight](http://www.indiatoday.in/india-today-magazine-insight).*

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**UPFRONT**  
MAMATA'S PANDEMIC  
POSTURING PG 5

# INSIDE

**LEISURE**  
Q&A WITH JACQUELINE  
FERNANDEZ PG 66



SANDEEP SAHDEV

**COVER STORY / AGRICULTURE**

## HARVEST OF HOPE

The Centre is attempting to rescue the rabi harvest despite the challenges presented by COVID-19. Can agriculture trigger the turnaround story this summer?

**INDUSTRY**

### 24 GETTING THE WHEELS MOVING

A look at the challenges businesses are likely to face as the government allows a partial reopening of the economy

**DHARAVI**

### 30 MUMBAI'S TICKING TIME BOMB

The city's most densely packed area is now a COVID-19 hotspot. Why the lack of social distancing is cause for serious concern

**COVID-19 TREATMENTS**

### 36 A SHOT IN THE ARM

A vaccine is still some time away. For now, a few of the medical protocols being used to treat COVID-19 patients

**COLLATERAL DAMAGE**

### 41 BEHIND THE MASK

A look at the many cruel consequences that have begun to emerge in the lockdown following the COVID-19 outbreak

Cover photograph by **BANDEEP SINGH**



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**PUTTING ON A  
BRAVE FACE**

CM Mamata Banerjee on a drive to distribute face masks in Kolkata

ANI

BENGAL LOCKDOWN

## DRAWING THE LINE

By Romita Datta

**O**n April 20, the standoff between the Centre and the Mamata Banerjee-led West Bengal government, over its implementation of the national lockdown, reached snapping point when two inter-ministerial central teams (IMCTs) arrived in the state for a review at the behest of the ministry of home affairs (MHA). They had come at very short notice—West Bengal chief secretary Rajiva Sinha was reportedly in-

formed an hour before they landed, and Chief Minister Mamata Banerjee received an official call from the MHA after the fact. Predictably, the IMCTs received a chilly welcome, with state officials allegedly refusing to cooperate at first.

The two administrations have been steadily upping the ante since end-March or even earlier, with the Mamata Banerjee government seemingly going out of its way to sidestep or flout central decrees and

the Narendra Modi government issuing a series of threatening orders via the MHA. At the heart of the matter is the rivalry between the BJP and the Trinamool Congress (TMC). The BJP is the principal contender against the TMC in the 2021 assembly election, and if the 2019 Lok Sabha result is anything to go by, the two are neck-and-neck in the polls. Neither can afford to look weak or allow the other to be seen as dominant. The worry is that the stakes in this pandemic are simply too high for partisan bickering.

### A STEADY BREW

The eye-to-eye ‘disagreement’ has a context and a build-up over the past few weeks. After the Modi government declared a national lockdown, beginning March 25, Indians across the country saw their social, religious and economic lives brought to an abrupt halt. Stepping out of one’s home required an officially approved reason—say, the purchase of groceries or medicines. Religious gatherings were completely prohibited, and stores selling non-essential goods were closed. However, translating this decree from paper to practice was the job of state and local administrations.

As it turned out, it was a job the West Bengal government stood accused by the opposition of not doing with acceptable sincerity. The Centre’s notification came under the Disaster Management Act, and was, therefore, according to the Supreme Court, a legally binding instruction. However, Mamata Banerjee’s government, it was alleged, was treating it more like a vague guideline. One example cited was the state government classifying sweet shops as ‘essential for Bengalis’ on March 30, permitting them to operate between noon and 4 pm—though they were closed in other states.

Another charge was its lackadaisical implementation of physical distancing norms and the ban on religious gatherings. On April 10, state police had to disperse a crowd of hundreds that had gathered at a mosque for Friday prayers in Murshidabad district,

### > WELL PROTECTED

BJP MPs Dilip Ghosh (orange stole) and Rahul Sinha (blue jacket) at Governor House in Kolkata, April 11

about 200 km away from Kolkata. BJP MP Babul Supriyo tweeted about it: ‘This is bound to happen when [the chief minister] throws a sense of carelessness in the air by throwing open flower and *paan* markets [and] sweet shops...’ The same day, Union home secretary Ajay Bhalla wrote to the top IAS/ IPS officers in all states and Union territories, reminding them that no religious congregations were allowed, without exception.

The next day, on April 11, the MHA sent another letter to the West Bengal government, writing: ‘As per reports received from security agencies, [a] gradual dilution of [the] lockdown has been reported from West Bengal.’ The letter also said that physical-distancing norms were being violated, especially in vegetable, fish and mutton markets in Rajabazaar, Narkel Danga, Topsia, Metiaburz, Garden Reach, Ikbalpur and Maniktala in Kolkata, which, it so happens, are Muslim-dominated districts. Not surprisingly, Banerjee accused the Centre of playing the communal card. “The coronavirus is not a communal virus,” she said. “It is a human disease.” She told journalists that “the lockdown will continue with a human face, markets will be open and shops selling essentials will remain open”. A reasonable enough line, Banerjee’s riposte, however, came under fire for seeming to ignore the point that crowded areas—such as markets for essentials where physical distancing norms are not being enforced—are

**ON APRIL 10, BJP MP SWAPAN DASGUPTA WROTE, ‘DENIAL IS NO WAY TO FIGHT THE CORONAVIRUS... THE STAKES ARE TOO HIGH’**



precisely how this ‘human disease’ spreads, regardless of community. In either case, a day later, on April 12, the MHA sent yet another letter, describing more violations of the lockdown and physical distancing.

Perhaps Banerjee’s aggression came from the fact that the MHA’s April 11 letter had raised another issue, one that cut to the quick. ‘It has been reported that free rations are being distributed by political leaders,’ read the letter, ‘not through the institutional delivery system. This may have resulted in spread of COVID-19 infection.’ While reports remain anecdotal—or partisan, since many come from BJP MPs—the accusation is that TMC leaders have been bypassing the official ration-distribution system and ‘acquiring’ the department’s resources of grain to dole out themselves. Whether or not this is true, on April 16, Banerjee’s government ordered the replacement of Manoj Agarwal, principal secretary, food and supplies, the top bureaucrat overseeing the distribution of rations. Reportedly, Banerjee explained this with: “We are appointing a new secretary because 10 per cent of beneficiaries could not be given (even) half of their monthly allotment despite repeated instructions.” State governor Jagdeep Dhankhar has also frequently tweeted about this issue. On April 18, one such read: ‘PDS scam getting bigger by the day. The PDS system is in virtual political hijack—a crime.



ANI

Free rations are for the needy and not for coffers. Defaulters to be sternly dealt with.'

### THE STATE OF PLAY

On April 20, when the Centre's IMCTs arrived in West Bengal, the initial response was a cold shoulder from the Banerjee government. TMC MP Derek O'Brien described it as an 'adventure tour', saying that it was unacceptable for the Centre to inform the chief minister of their arrival after the fact. TMC MP Mahua Moitra asked why the Centre had informed the state chief secretary so late if it really wanted logistical support. And though Union home minister Amit Shah called and briefed her about the teams, Banerjee herself reportedly shot off a letter to the Centre, alleging protocol violations. On Twitter, she said that until PM Modi and home minister Shah 'share the criterion used to [deploy IMCTs in West Bengal], I am afraid we would not be able to move ahead'. The politics continued in that vein, with Banerjee herself seen in

an SUV, telling citizens in Rajabazaar via a mic and loudspeaker that a lockdown was being imposed on them by the Centre.

However, protests were soon quashed—at least in public—after MHA chief secretary Ajay Bhalla reportedly suggested that the Banerjee government's actions could be seen as 'obstructing the implementation of the orders issued by the central government under the Disaster Management Act... and directions of the Supreme Court.' West Bengal chief secretary Sinha soon wrote to Bhalla, assuring him of the state government's full cooperation with the MHA's IMCTs, spinning the cold welcome as a miscommunication: '[Since] the teams had arrived without any prior consultation with us, there was no opportunity to provide any logistic support.' Since then, the IMCTs, accompanied by West Bengal government officials, have begun field visits of the districts they have been deputed to examine. Reportedly, they have also been questioning officials on a number of critical aspects of pandemic response—protocols for testing, the quantity of equipment available including hospital beds, oxygen supplies, ventilators, essential items and the like.

Nonetheless, this is unlikely to be the end of this story. The only hope is that the confrontation between the TMC and the BJP ends soon and they recognise their common enemy—the coronavirus. ■

## POLITICS OF PANDEMICS

*In assembly poll-bound states, governments are going the extra mile to win people's hearts*

### BIHAR Assembly election in 2020

**₹2,200  
CRORE**

Total amount the state government plans to spend on COVID-19 relief

**8.7**

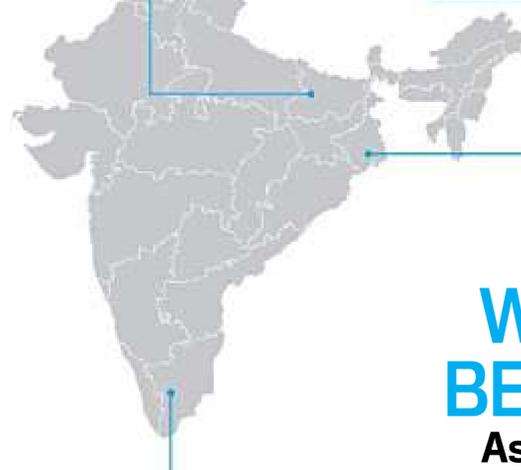
**MILLION**

pensioners to get **three months'** advance pension

**16.8**

**MILLION**

ration card-holding families and **1.3 million** registered construction workers to get an assistance of **Rs 1,000**



### WEST BENGAL

Assembly  
election in 2021

### TAMIL NADU Assembly election in 2021

**₹1,000  
CRORE**

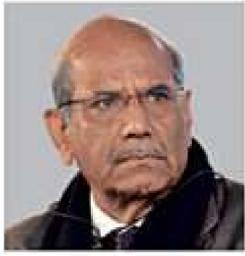
allocated for fighting the COVID-19 crisis (initial amount was Rs 60 crore)

**80**

**MILLION**

people to get free rations for the next **six months** under Mamata Banerjee's 'Khadya Sathi' scheme

—Amitabh Srivastava,  
Romita Datta and  
Amarnath K. Menon



SHYAM SARAN

GUEST COLUMN

# NEEDED, NUANCED POLICY, NOT KNEEJERK REACTION

India's Department of Promotion of Industry and Internal Trade has issued a press note, PN3, which closes the automatic approval route for foreign direct investment (FDI) in designated industries for countries which share a land border with India. This means that restrictions which already apply to Pakistan and Bangladesh, have now been extended to China. This does not bar Chinese FDI but applies an additional level of scrutiny. This has been triggered by legitimate concerns that in their weakened state due to the COVID-19 crisis, high-value and sensitive Indian companies may fall prey to cash-rich and state-supported entities from China. This echoes concerns in western Europe where similar regulations have been introduced recently. The US has had such regulations in place even before the current crisis. The risk of opportunistic takeovers by Chinese entities has been heightened by signs of an early and significant recovery of the Chinese economy in the wake of the success of its drastic and even brutal lockdown measures to bring the virus outbreak under control even while most other countries are still experiencing the rapid spread of the pandemic. China has already protested the new measure, claiming it is discriminatory and in violation of WTO rules. The Indian government has rejected the protest.

While the measure itself is prudent and timely, perhaps it could have been packaged differently in order not to appear China-specific. The diplomatic fallout would have been easier to manage. The PN3 could have been generic in character since the possibilities of opportunistic takeovers may not be limited just to Chinese companies. It could have indicated that the measure would be reviewed once the situation reverts to a degree of normalcy. India will continue to need, and need even more, large flows of foreign capital and technology to get back on a high growth path.

One should also be mindful of other aspects of the problem. Chinese FDI into India often gets routed through entities registered in Hong Kong, Singapore or other countries. How would PN3 apply to such cases? This has already been

apparent in some big-ticket acquisitions in India by Chinese companies in the digital and pharma space.

PN3 also does not apply to Chinese portfolio investment in Indian stock markets. The People's Bank of China raised its stake in the country's largest housing finance lender, HDFC, from 0.8 per cent to 1.01 per cent this year but through the portfolio route. This led to heightened concerns but had little to do with FDI. Under the current regulatory regime, there are significant regulations in place to limit foreign holdings in Indian companies through the portfolio route.

In view of the altered environment, it would be interesting to see what position India adopts on allowing the entry of the Chinese telecom giant, Huawei, into the telecom space. China has threatened unspecified retaliatory measures in case the decision is negative. There could also be retaliatory measures in response to PN3 under China's new foreign investment law which specifically calls for reciprocity in treatment of Chinese entities. But this is unlikely for the time being.

According to Invest India, there are over 900 Chinese firms active in India with a cumulative investment of US \$12 billion. A focus area has been India's fast-growing digital space. China's Alibaba has invested heavily in Paytm, Snapdeal and Big Basket and Tencent in Flipkart, Ola and Byju's. India is the biggest mar-

ket for TikTok, the video app. How will these major investments be handled hereafter?

If current trends continue, the post-Covid world is likely to see China's economic capabilities emerging stronger and more resilient relative to other major economies such as the US, Japan and western Europe. This reinforces trends already in play before the crisis. India will have to manage this reality. A carefully crafted economic partnership with China, balancing economic opportunities with security imperatives, needs to be crafted, and the sooner the better. ■



**The PN3 note, which puts strictures on Chinese FDI, could have been packaged differently... The diplomatic fallout would have been easier to manage**

*Shyam Saran is a former foreign secretary and a Senior Fellow at the Centre for Policy Research*

## THE WEEK IN NUMBERS

# 706,097

**SKILLED INDIAN WORKERS** with an undergraduate or advanced degree waiting in line for green cards. The immigration process, says US president Donald Trump, will be temporarily suspended. Even if nothing changes, says the Cato Institute, an American think-tank, 205,665 Indians are likely to die while waiting for their green card; 44% of those remaining are expected to eventually receive their green cards after a 39-year wait.



# 5

MILLION

**Average monthly searches for child pornography across 100 Indian cities, according to a report released in April by the India Child Protection Fund. More disturbingly, 18% of these searches were for children “choking, bleeding, tortured, in pain or screaming”. The searches for this kind of material grew 200% during the lockdown.**

# -\$37.63

The price of US oil when markets closed in New York on April 20, dipping below zero dollars for the first time. Essentially, American oil producers were so desperate to get rid of their stockpiles they were paying ‘buyers’ to take the oil off their hands.



JOHN NACIOM/GETTY IMAGE

# \$3.17 billion

**Virgin Australia’s long-term debt.** After travel bans, the airline cancelled flights and officially went into administration, having failed to secure a bailout loan from the Australian government. Currently looking for investors and buyers, it is the first long-haul carrier to effectively go out of business because of COVID-19.



# 1,800

Names removed by Pakistan from its **list of terrorists** since March, says a New York-based agency that works with regulating such international lists. The number of names on the list declined from 7,600 in 2018 to fewer than 3,800 in the past 18 months.

**2** **Jamia Millia Islamia university students, Meeran Haider and Safoora Zargar,** were arrested by Delhi police this month, despite the nationwide lockdown for their alleged role in the riots that convulsed northeast Delhi in February. Several online petitions demanded their release and a number of scholars, activists and rights organisations described the arrests as “arbitrary”. Earlier this month, the Delhi Minorities Commission accused the police of “randomly” arresting young Muslim men in northeast Delhi. The police insists that all arrests are based on evidence and that investigations have not stopped during the lockdown and nor should arrests.



RAJ K RAJ/GETTY IMAGES

J&amp;K

# A RETURN TO THE OLD NORMAL?



ABID BHAT

ABID BHAT

**▲ HIGH ALERT** Army soldiers at the site of a gun battle with militants in Pampore, south Kashmir, in January 2020

On April 5, Keran village in north Kashmir's Kupwara district on the Line of Control (LoC) saw an intense close combat between a squad of the army's special forces and five newly infiltrated militants. The massive, five-day search operation, which began on April 1 in adverse snowbound conditions, culminated in a reported death toll of 10—five on each side.

The Keran gun battle is the fiercest the Valley has witnessed this year and points to Pakistan sending in highly trained militants as snow begins to melt on the high-altitude mountains. The infiltrators were owned up as its members by 'The Resistance Front' (TRF), a militant outfit that the Jammu and Kashmir police say emerged only in March. Three families from south Kashmir came forward to claim the bodies of three of the deceased militants.

The March 23 arrest of six men in north Kashmir's Sopore was the first incident that police linked to the TRF. A big cache of arms was seized from them—eight AK rifles with 25 magazines, nine pistols with 16 magazines, 77 grenades and 21 detonator fuses. Police say a handler in Pakistan had deputed the men to recruit local youths for militancy. On April 17, a militant attack in Sopore left three CRPF (Central Reserve Police Force) troopers

dead. The TRF claimed responsibility for the violence.

A security official in J&K says the TRF is a front of the Lashkar-e-Taiba (LeT) and has been propped up in the face of pressure on Pakistan from the Financial Action Task Force (FATF) to demonstrate serious action against terror groups like the LeT.

CRPF additional director general Zulfikar Hassan said that attempts by militant groups to change names or launch offshoots have little bearing on counter-insurgency operations. "It doesn't make any difference to us. Anyone who picks up the gun is a terrorist, irrespective of the outfit," said Hassan.

South Kashmir has witnessed a spike in militancy in the past one month, breaking the relative lull in violence in the region since the abrogation

of Article 370 on August 5 last year. Five civilians, a retired armyman and a policeman have been killed in attacks since March 21. Official data shows how the lockdown in the Valley for a major part of 2019 had curtailed militancy. Eighty-two security personnel were killed in the 170-day period beginning February 13 last year. Among them were the 40 CRPF soldiers who died in the February 14 suicide attack in Pulwama. By comparison, 22 security personnel were killed in a similar

span starting August 5.

Earlier this month, a domicile law introduced by the Centre for J&K heightened the fears of demographic changes prevalent since the abrogation of Article 370. The new law reserved only level-4 jobs for permanent residents of J&K and sought to offer domicile status to all people who had resided in the erstwhile state for 15 years or had studied there for seven years and appeared in class 10 and class 12 examinations. This made them eligible for both gazetted and non-gazetted government jobs in the Union territory. Following protests and representations by political parties, the Centre amended the order to reserve all jobs in J&K for its residents, but did not change the new eligibility criteria for domicile status.

Amid this development come disturbing reports of a scale-up in border shelling by Pakistan. One such episode on April 12 claimed the lives of three civilians, including a woman and a child. "Intercepts show Pakistan wants to disrupt peace in the Valley, which is why it wants to push in militants. The increase in ceasefire violations is meant to assist infiltrators," says an army officer. Evidence of militants also slipping in through the International Border in Jammu region came on January 31 when police intercepted a Valley-bound truck at Nagrota in Jammu. Police say the three militants killed in the operation had sneaked in through the International Border in Kathua. ■

—Moazum Mohammad in Srinagar

**THE VALLEY IS WITNESSING A SPIKE IN MILITANT ATTACKS AND ALARM OVER NEW DOMICILE RULES**

# GOVERNOR RULES

Governor Bhagat Singh Koshyari is again in the crosshairs of the coalition government in Maharashtra, this time for sitting on a cabinet recommendation to nominate Chief Minister Uddhav Thackeray as member of the legislative council. Only last month, Nationalist Congress Party chief Sharad Pawar had claimed that Koshyari was running a 'parallel government'. The cabinet wants an MLC seat for Thackeray from the governor's quota. Koshyari is reportedly checking the legality of this recommendation. Thackeray has until May 28 to become an MLC to continue as chief minister. Koshyari, it appears, wants to make him sweat a little.



Illustration by SIDDHANT JUMDE

## SPENT FORCE?

**W**est Bengal chief minister **Mamata Banerjee** has asked the state administration to 'make use' of the Banga Janani Brigade, an outfit of the ruling Trinamool Congress, to protect doctors, nurses and paramedics who are fighting the COVID-19 outbreak in the state. This follows reports that several medical professionals are facing harassment and even being asked to vacate their rented homes. Brigade members, though, have no clarity how to go about the task amid the lockdown. Like many of Mamata's past initiatives set in motion to resolve people's issues, will this one, too, end up as a damp squib?



## Poll Virus

**B**ihar might be battling the coronavirus crisis, but its politicians remember very well that 2020 is assembly election year too. Reason then for the Rashtriya Janata Dal (RJD) to try and score brownie points by sharing a video of a Janata Dal-United (JD-U) youth wing leader dancing with a bottle of liquor in hand. Public relations minister Neeraj Kumar, of the JD-U, hit back, questioning RJD leader **Tejashwi Yadav's** 'disappearing act' every time a crisis befalls the state. He also asked Tejashwi to **share** his travel details **during** the state's door-to-door COVID-19 survey. The RJD leader has not obliged. Clearly, the last hasn't been said in this war of words.



M ZHAZO

—Sandeep Unnithan with Kiran D. Tare, Romita Datta and Amitabh Srivastava



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 **COVER  
STORY**  
**AGRICULTURE**

# HARVEST

The government is pulling out all the stops to ensure a bumper Rabi crop. At stake are the livelihoods of 200 million farmers and the urgent need to revive the economy

By Ajit Kumar Jha with Anilesh S. Mahajan

Photograph by BANDEEP SINGH



MAGAZINE KING

# OF HOPE

“ **GOLDEN ARC**  
Rao Avatar Singh  
Yadav, with his  
wheat harvest  
in Salodha,  
Haryana

B

aisakhi, that annual festival of hope and regeneration, was to have been extra special this April 13. It was a day before the prime minister was due to announce that he would lift the lockdown that had pulled the shutters down on an entire country and its economy. Winter rainfall and an extended cold spell had delayed the harvest of an expected bumper rabi crop; all that was needed for it to resume was the end of the 21-day lockdown. As it turned out, the lockdown was extended by another 19 days. As it pushed people and businesses deeper into despair, agriculture suddenly became the only hope for the country, to resuscitate its stalled economy and infuse demand in the system.

With encouraging minimum support prices (MSP) and a good monsoon, the area under rabi cultivation increased by 8.6 per cent this year, from 59 million hectares (mha) last year to 64 mha this year. Even though rabi acreage in the country is 22.4 per cent less than for kharif cultivation, they have an equivalent contribution in the total foodgrain production in the country. The area under wheat cultivation—primarily in the states of Punjab, Haryana, Rajasthan, Madhya Pradesh, Uttar Pradesh, Gujarat and Bihar—grew 11.2 per cent over the previous year, from 29.7 mha to 33 mha. Riding on the back of a winter rainfall and an extended cold spell, production of wheat, the chief rabi crop, was slated to hit 106 million tonnes this year. With the government announcing an MSP of Rs 1,925 per quintal, the value of the wheat crop alone this year was expected to touch Rs 2 lakh crore.

Other rabi crops, too, such as paddy, maize and cereals, were headed for bumper yields owing to increased acreage and favourable climatic conditions. With a 19.2 per cent increase in acreage this year, jowar, grown

primarily in Maharashtra, Karnataka and Andhra Pradesh, was due to see a 35.2 per cent jump in production over last year. Gram, which has the highest acreage for a rabi crop and is grown primarily in UP, MP, Rajasthan, Maharashtra, Andhra Pradesh and Karnataka, was gearing up for a 2 per cent decline in production—from 14.8 million tonnes in 2018-19 to 14.5 million tonnes this year—but the MSP for the crop was increased by Rs 255 per quintal—from Rs 4,620 in 2018-19 to Rs 4,875 this season. In all, the rabi crop was expected to contribute Rs 8 lakh crore, or 4 per cent, to GDP.

It was on this harvest, then, that the Indian farmer pinned all his hope. With the Indian economy in a slowdown even before the lockdown, a bumper crop would be his only salvation. However, just as India was getting ready for a golden harvest, coronavirus struck. The harvest in the western and central states was disrupted, perishables were laid to waste, farm labour disappeared, access to markets was cut off and transport halted. The subsequent relaxations and exemptions issued by the home

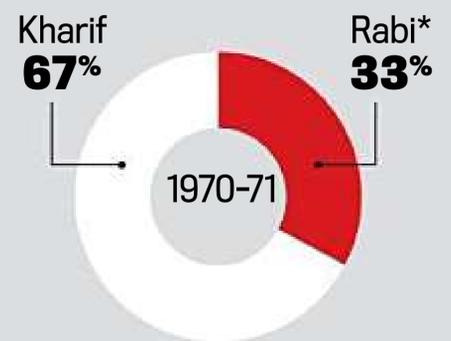
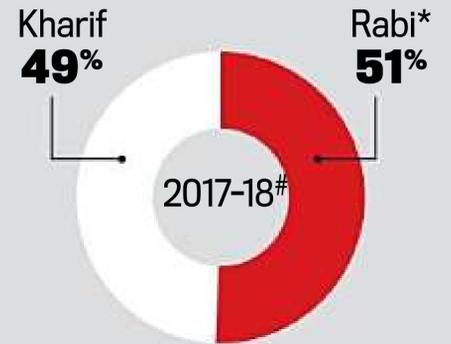
**At the announced MSP of Rs 1,925 per quintal, the value of the wheat crop alone will be over Rs 2 lakh crore**

# THE RABI METRIC

The total foodgrain production for the 2019-20 crop year is estimated to be a record 291.95 million tonnes against 285.21 million tonnes last year. The foodgrain basket includes wheat, rice, coarse grains like jowar, and pulses. Of the total foodgrain output for the crop year, the kharif (summer) crop, it is estimated, will account for 142.36 million tonnes and rabi (winter sowing) 149.60 million tonnes.

## RABI CROPS HAVE GREATER ECONOMIC VALUE COMPARED TO KHARIF

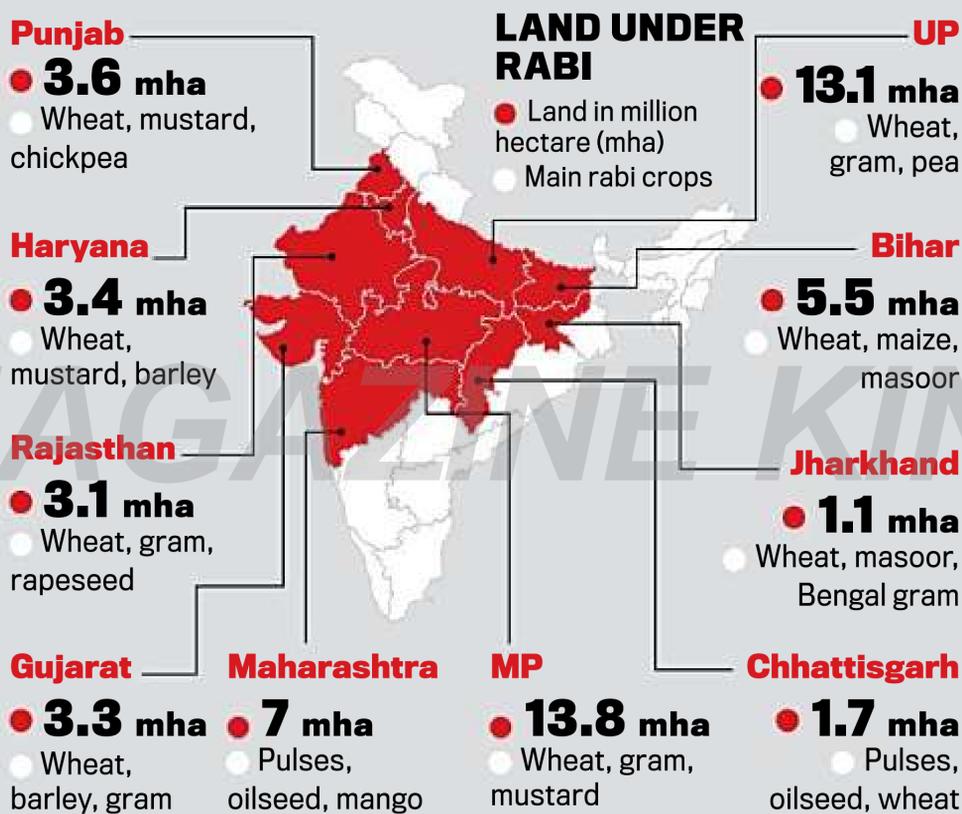
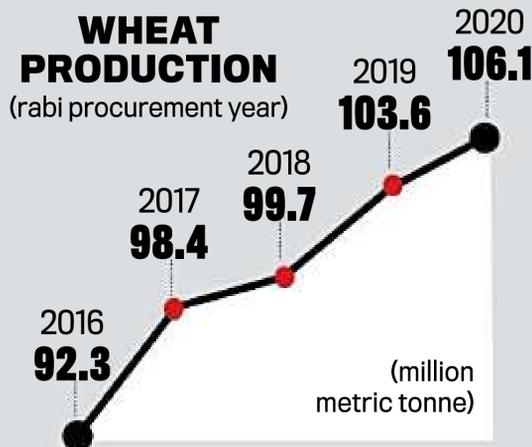
Total share of foodgrain production by harvest season



Area under rabi is still 22.4% less than kharif but agricultural productivity and returns much higher given greater irrigation access and more cash crops

# Percentages estimated in 2017-18 remain the same today as they are three-year averages

Source: National Sample Survey Organisation, 70th round



17%

of GDP, share of agri + allied sectors

200

MILLION Farm households dependent on rabi crop

₹8

LAKH CRORE or 4% of GDP, estimated value of rabi crop

### RECOMMENDED MSP

(Rabi Market Season 2020-21)

**WHEAT**  
₹1,925  
↑4.6%

**BARLEY**  
₹1,525  
↑5.9%

**GRAM**  
₹4,875  
↑5.5%

**LENTIL**  
₹4,800  
↑7.2%

**R&M\***  
₹4,425#  
↑5.3%

**SAFFLOWER**  
₹5,215  
↑5.4%

↑Increase over previous year # corresponding to oil content of 35% \*rapeseed and mustard

Source: Ministry of Agriculture & State Agriculture Department

Graphics by TANMOY CHAKRABORTY

ministry took a while to be implemented on the ground. It was at this point that it became imperative for the government to step in for the rescue, ensure that the rabi harvest proceeded unhindered, and the grain procured on time to enhance food security and sustain farmers' livelihoods, leaving more money in their hands. An average farmer in India earned Rs 96,000 per annum in

2015, according to calculations by the agriculture ministry. An agricultural labourer, on the other hand, going by the wages under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)—an average of Rs 200 a day for 100 days, though it varies widely across states—earns roughly Rs 20,000 annually. A bumper harvest would enrich the Indian farmer and, in

turn, stimulate demand. Agriculture, thus, could become the catalyst for the economic revival of the entire country.

### AGRICULTURE, THE GOVERNMENT'S LAST HOPE

The 17 per cent agriculture and allied sectors contribute to GDP may not seem enough to lead a revival in the economy, but with nearly 65 per cent of the

RANJAN RAHI



**BIHAR**  
**ANAND MURARI, 52**

**Mokamataal**  
village,  
Patna

## A Problem of Choice

**A** medium-sized farmer in Mokamataal, Murari faces a curious dilemma. His harvest of wheat and *dalhan* (pulses) is ready, but he wants to sell the wheat to the government, which is offering an MSP of Rs 1,925 per quintal, and the masoor dal in the open market as the rate there is higher than the MSP. "I want logistics support from the state to sell the *dalhan*. Also, the Primary Agriculture Cooperative Society (PACS), which procures wheat from the panchayats, is playing truant," he says.

Bihar cooperative minister Rana Randhir Singh says the farmers have to register with the PACS. "The 8,000-

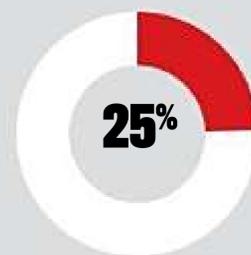
plus PACS in the state will ensure every grain of wheat the farmers sell is purchased. Procurement will continue till July 15," he says.

The lockdown has also forced farmers like Murari to feed the labourers who had come from other districts and Jharkhand. The harvest is over, but they are stuck because of the lockdown. "There are close to 100,000 labourers in Mokama today. Like every year, they arrived in early March for harvesting the 71,000 hectare of farmland here. But now, harvesting is over and they are sitting idle. The government should arrange their return." □

**-Amitabh Srivastava**

### PUNJAB

Agriculture % of state GDP

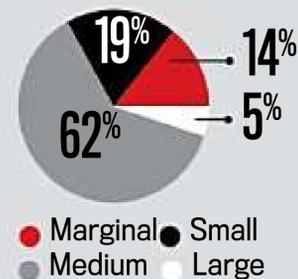


3.6 mha

1.9 mn

3.62 (ha/ family)

Distribution of farmers\*

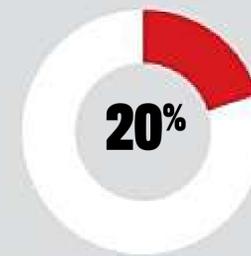


Wheat, mustard, chickpea, potato, oilseeds, winter vegetables

₹550

### RAJASTHAN

Agriculture % of state GDP

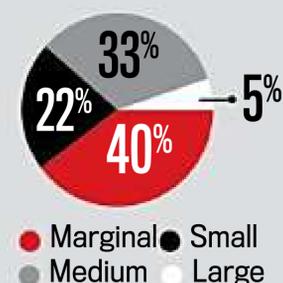


100 mha

13.6 mn

3.07 (ha/ family)

Distribution of farmers\*



Wheat, gram, rapeseed, cumin, mustard

₹300-350

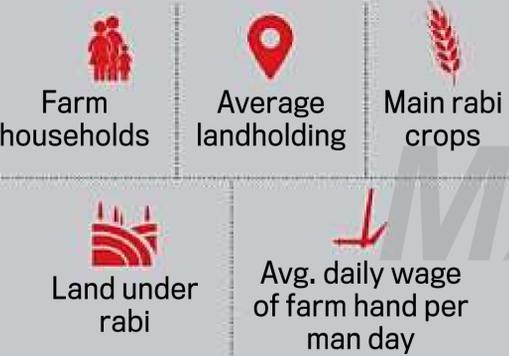
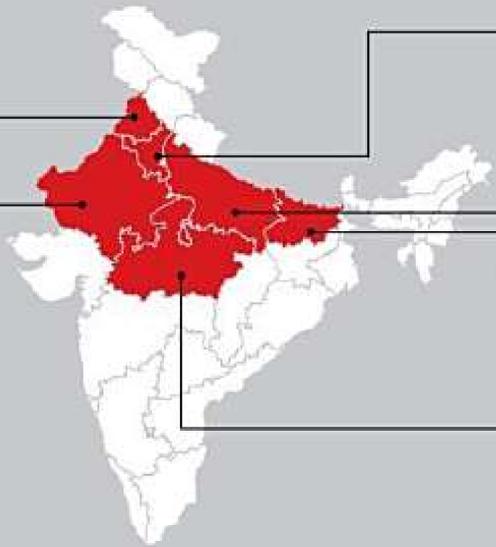


**“Suspend the APMC-run mandi system, buy directly from farmers, minus market fee. Engage FCI and agro-processing corporates for procurement”**

**Ashok Gulati**  
ICRIER

# STATE OF FARMING

Agricultural profiles of key rabi cultivating states

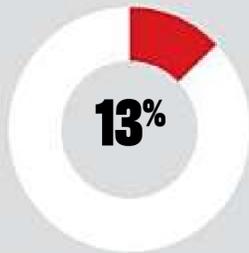


\*by size of land holding in ha.

Source: State agriculture departments

## HARYANA

Agriculture % of state GDP

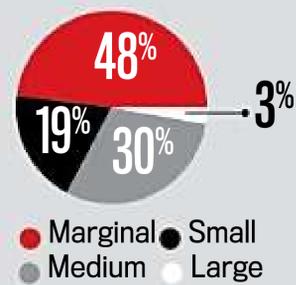


3.4 mha

3.14 mn

2.2 (ha/ family)

Distribution of farmers\*

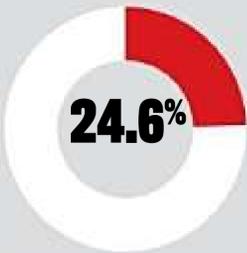


Wheat, mustard, barley, millet, chickpea

₹500

## UTTAR PRADESH

Agriculture % of state GDP

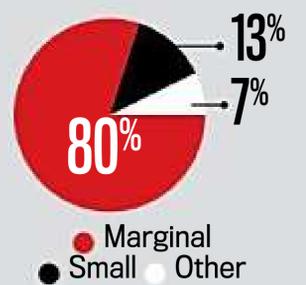


3.6 mha

23.8 mn

0.73 (ha/ family)

Distribution of farmers\*

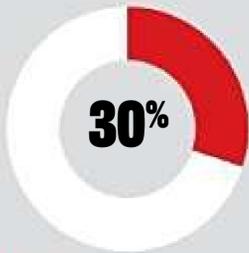


Wheat, gram, pea, lentils, mustard, potato

₹202

## MADHYA PRADESH

Agriculture % of state GDP

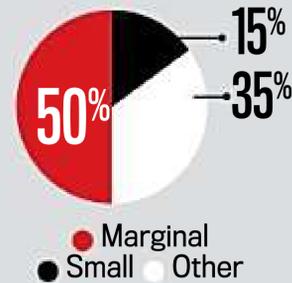


13.8 mha

21.9 mn

1.78 (ha/ family)

Distribution of farmers\*

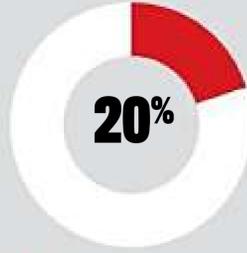


Wheat, gram, mustard, masoor

₹300-350

## BIHAR

Agriculture % of state GDP

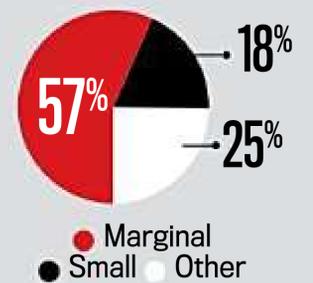


3 mha

16.2 mn

0.39 (ha/ family)

Distribution of farmers\*



Wheat, maize, masoor, gram

₹300

country's population being rural and 50 per cent dependent on it for livelihood, a successful harvest and the resultant rise in rural demand provide the only possibility of an economic turnaround. "At a time when the entire country is under lockdown with almost no source of consumption other than food and medicines, agriculture," says Professor Manoj Pant, director at the Indian Institute of Foreign Trade in Delhi, "is the main source of demand in the country." For former Planning Commission member and leading economist Abhijit Sen too, agriculture remains a key sector. "It provides food security, jobs for half the country and livelihood sustainability for the entire nation," he says. Reviving it is likely to help provide employment, arrest

deterioration in demand at a time when exports are sinking and ensure food security in the country.

Agriculture is key not just to the Indian economy but is also crucial for global trade links. According to Food and Agriculture Organisation (FAO) estimates, India is the world's second-largest producer of wheat, rice, sugarcane, groundnut, vegetables, fruits and cotton, and the largest producer of milk, pulses and jute. It is among the four countries—besides Russia, China and the US—that produce half the world's wheat.

The forecast of a normal monsoon presages well for the sector. Prices too have been stable given the extraordinary situation of the pandemic and the massive uncertainty, though labour expert

and economics professor Praveen Jha, who teaches at the Jawaharlal Nehru University in Delhi, asserts it is more a case of price restructuring than price stability. "There is downward pressure on producer prices," he says. "At the same time, given the supply chain disruptions, urban consumers face the upward pressure of consumer prices. The two balance each other out." Food price volatility has been rather high in the past few years, given both the global fluctuations in commodity prices and uncertainty in the prices of perishables like onions and tomatoes. However, it is not so much prices that worry the farmers as "not having the choice to go to the market", says Prof. Sen. "To save the harvest, let the mandis go to the farmers."

## SAVING THE HARVEST

Indeed, to save the harvest and the farmer, the central as well as the state governments have cranked into action. “The central as well as state governments,” says Ramesh Chand, member, NITI Aayog, and renowned agricultural economist, “are leaving no stone unturned in rescuing the rabi harvest despite the challenges posed by the coronavirus disease.”

First, as part of the Rs 1.7 lakh crore relief package finance minister Nirmala Sitharaman announced on March 26, Rs 15,841 crore was released toward payment of the first instalment of the Rs 6,000 annual benefit under the PM-Kisan Samman Nidhi Yojana, expected to benefit 120 million farmers. Then, wages under MGNREGA were increased from Rs 182 to Rs 202 per day. On April 6, Prime Minister Narendra Modi held a high-level cabinet meeting to discuss means to help farmers grappling with labour shortage. On April 20, the home ministry allowed the intra-district movement of migrant labour. This limited movement of labour is expected to partially address the severe scarcity of labour during harvest and procurement, even though most migrants typically move between states, say from the labour-exporting states of UP and Bihar to labour-importing Punjab and Haryana.

Restrictions on mechanised operations, too, were eased, albeit with guidelines on social distancing and sanitisation of agricultural infrastructure. To address the issue of transportation, the PM suggested exploring innovative app-based solutions, such as truck aggregators on the lines of Ola and Uber, to connect farmers with nearby mandis.

To decongest mandis and revive supply chains, the Narendra Singh Tomar-led Union agriculture ministry, on April 2, added two new features to e-NAM, the electronic national agriculture market, to enable farmers to sell their produce at warehouses and col-

PRABHOT GILL



PUNJAB

**BALJINDER SINGH, 42**

Vallah village,  
Amritsar

# A Cumbersome Coupon System

**T**he untimely rains and delayed winter prolonged the wait for Baljinder Singh to harvest his crop. He needed bright sunshine for at least a week to clear the moisture and harvest the wheat. The family has a land parcel of about 42 acres and he is expecting a yield of 22-24 quintals an acre. Baljinder has two more wor-

ries, the lack of migrant labour and the complex coupon-based procurement. Punjab has put in place a staggered marketing plan and farmers can bring only one tractor trolley at a time. The *arthiyas* (commission agents) can issue only 5 curfew passes a day for these trolleys. Each trolley can ferry 50-52 quintals of wheat in one trip. This is enough for small and marginal farmers (the large majority in the state with

lection centres established by Farmer Producer Organisations (FPOs). The warehouse-based trading module in the e-NAM software is likely to facilitate trading from the premises of warehouses. Another module will allow agriculturists to access the e-NAM platform from the collection centres of FPOs. Some 415 mandis, said Tomar, will be added to the existing 585 mandis in 16 states. These e-NAM mandis provide farmers an additional platform apart from the traditional commission agent system.

The Prime Minister's Office is also

said to be seriously examining the recommendation from an empowered group and senior government officials to expand access to food during the lockdown by doing away with the need to show a ration card or photo ID. As a result, food is likely to be distributed free to everyone, be it migrant labour, daily wagers or other rural/ urban poor. State and district administrations, meanwhile, have been instructed to ensure that the public distribution system is not overcrowded and strict action is taken on complaints of black marketing or inflated prices.



**“We’ll maintain 3% growth this quarter. The setback is marginal, no more than 0.25%. The main setback was in floriculture, the grain markets are intact”**

**RAMESH CHAND**  
Member, NITI Aayog

around a hectare of land) but spells trouble for big farmers. Baljinder and his cousins have lands adjoining each other and harvest together. “We don’t own harvesting machines, but hire machines collectively. This helps us cut costs,” he says. “The coupon system has complicated the equation. To transport our produce, we will have to make at least 17 trips to the mandi. We don’t have enough space to store the crop and we can’t harvest in batches. It’s just impractical,” says Baljinder. □

**-Anilesh S. Mahajan**

**₹96,000**

**PER ANNUM**

Earnings of the average Indian farmer in 2015, according to one calculation by the Union ministry for agriculture

### THE STATE PUSH

States, too, are taking the lead in ensuring a successful rabi harvest. In Punjab, the Amarinder Singh government has allowed combine harvesters to run for 13 hours a day instead of eight hours. The wheat harvest in Bihar is completely mechanised, and the state is providing inter-state curfew passes to combine-harvester drivers from Punjab and Haryana; 750 such passes have already been issued.

Punjab and Haryana are also converting their rice mills and *deras* into purchase centres. The number of such purchase centres in Punjab has doubled to 3,691 from 1,840 last year. The Haryana government, on the other hand, has opened 2,000 wheat purchase centres and 140 mustard purchase centres.

Punjab has also issued coupons with holograms to farmers to bring their wheat crop to the mandi to prevent overcrowding; some 2.7 million coupons have been issued since April 15. In Madhya Pradesh, the state food department is planning to send out SMSes to farmers to bring their produce to the centre. “SMSes are being sent out to 5-10 farmers at each buying centre per day. We are inviting the smaller farmers first, the bigger ones later,” says Avinash Lavania, the state food and civil supplies director.

Most states have also staggered procurement by three months. Punjab has extended the procurement season for 13.5 million tonnes of wheat up to June 15; MP hopes to complete the procurement process by May 25. Haryana has also launched a Bhavantar Bharpaii Yojana, a scheme where farmers will be compensated for any difference in prices. The Yogi Adityanath government in UP has instructed insurance companies to compensate farmers whose crop may have been damaged due to unseasonal rainfall and hailstorms.

In UP, district administrations have also become the nodal coordinating authority, conducting online sessions with mandi officials on Zoom or Skype. Wholesale operations have been separated from retail sales. “To avoid overcrowding in mandis,” says state agriculture secretary Devesh Chaturvedi, “wholesale trade has been restricted to night—between 12 midnight and 7 am. Idle rickshaws and e-rickshaws have been enlisted to take the produce directly to consumers in residential colonies. This prevents overcrowding in mandis during the day and helps provide employment to rickshaw-pullers and others.”

The Ashok Gehlot government in Rajasthan has opened 900 centres right up to the panchayat level to arrange for the procurement, sale and purchase of wheat, mustard and gram. “We are also arranging for rent-free tractors and other equipment. Free seed kits are being provided to one million small and marginal farmers and half a million SC/ ST farmers.” In Bihar, agriculture minister Prem Kumar says there will be doorstep delivery of seeds for the kharif season.

### THE CHALLENGES AHEAD

However, despite the best efforts of the central and state governments, labour scarcity, and lack of transport and markets continue to be major impediments for farmers during the

# At the Mercy of Traders

RAJASTHAN  
**RAGHUBIR  
TAKHR, 49**

13 LNP village,  
Ganganagar



RAGHAV

**T**akhr had sown black mustard and wheat on his 3 hectare land near Gang Canal, 35 km from the India-Pakistan border. The wheat he harvested using a combine harvester, but the black mustard he had to harvest himself because the lockdown affected labour supply. The

yield has been good this year, but expenses too have risen. Diesel tariffs have been revised by Rs 6 in the past two weeks, increasing his expenses. Takhr is expecting to earn Rs 1.25 lakh this season, expenses included. Procurement in his area will begin on May 3.

Medium-sized landowners like

Takhr get little help from the state. They are forced to approach traders for loans on personal expenses such as marriages and are compelled to sell their produce to these traders because they find the MSP selection criteria too cumbersome. “We have to repay the money soon after the harvest because we need more money for the next crop, cotton, which is less profitable. We will end up selling mustard for Rs 3,700-3,800 instead of the MSP of Rs 4,450 per quintal, and wheat at Rs 1,800 (MSP Rs 1,925 per quintal). If we refuse to sell at this rate, the traders will gang up on us,” says Takhr.

The government had allowed farmers to sell directly to food processing units, but later, under pressure from the traders, restricted their buying to a maximum of 10 trolleys per day. □

**-Rohit Parihar**



**“Transportation and trade are two sides of a coin. Even if you harvest, without trade and transportation, it’s back to barter”**

**YOGINDER K. ALAGH**  
Former Union minister

lockdown. According to Vikas Rawal, professor of economics at JNU in Delhi, the total quantity of wheat and chana arrivals in the first phase of the lockdown (till April 14) in the mandis of Punjab was only 6 per cent compared to the corresponding figures the year before. “Remember,” he says, “harvest in Punjab and Haryana was delayed last year too.”

“Even if you harvest,” says Professor Yoginder K. Alagh, a former Union minister, “in the absence of transportation and trade, it is back to barter—simply local buying and selling.” In economics, he adds, trade and transportation are two sides of the same coin—you cannot have one without the other. He predicts nil growth in agriculture as far as rabi crops in the western states are concerned. The northern states might fare better, if their

governments take the right steps for harvest and procurement.

According to one estimate, the horticulture pile-up of both harvested and unharvested perishables is likely to cause farmers a loss of approximately Rs 15,000 crore. Such losses might double or triple if the lockdown continues into May. Rawal documents another problem. “Staggering of the harvest forces farmers to pay a monthly interest of 3 per cent to *arthiyas* (middlemen), the new moneylenders of rural India, which works out to an astronomical 36 per cent a year,” he says.

Agricultural expert Ashok Gulati of ICRIER (Indian Council for Research on International Economic Relations) has a simple advice for the government. “Suspend the APMC-run mandi system, buy directly from the farmers, with-



MANEESH AGNIHOTRI

**UTTAR PRADESH**  
**PEETAMBAR**  
**LAL, 26**

Khurdahi  
village,  
Gosainganj

## Living on the Edge

**B**ad weather took a toll on the wheat crop Peetambar Lal had planted on the five bighas of land he owns on the outskirts of his village. “The rains in the last week of February and the hailstorms damaged the crop,” he says. Last year, he harvested 40 quintals of wheat; this year, it’s down to 25. The lockdown has brought its own set of problems. Last year, after selling the wheat crop, he had Rs 7,000 in his hand after expenses, which helped fulfil most of the needs of his family during the summer season. Now, with everything shuttered, he has no money.

Peetambar, who has a

daughter and two sons, says, “The government had put Rs 1,000 into my account but the money was spent on medicines for my wife who has a stomach ailment.” With the wheat procurement delayed till April 20, the harvest got wet in the rains in the early part of the month. Peetambar is now waiting for some bright sunshine for the crop to dry. After that, he will sell his wheat at the government procurement centre in Khurdahi. Although he will get Rs 5,000 less for his 25 quintals, the money will help his family tide over the current financial crisis. □

**-Ashish Misra**

out charging the market fee. Engage the Food Corporation of India (FCI) and corporates in the agro-processing business and exports by using various electronic platforms for scheduling procurement without crowding. Later on, the thread can be picked up through APMC-run mandis.”

The best-case scenario, according to Prof. Jha, is if 80 per cent of the rabi output, especially of wheat, can be rescued. “It will be considered good management, given the disruption caused by the lockdown,” he says. A more realistic scenario, though, would be a saving of 70 per cent of the crop, “though it would lead to negative growth rates. Yet, it would help in providing food security and sustaining livelihoods.”

Chand of NITI Aayog remains extremely optimistic. “There is no question of negative growth in agriculture this quarter,” he says. “I estimated a growth rate of 3.25 per cent this quarter. The setback is marginal, not more than 0.25 per cent. We will maintain 3 per cent growth this quarter. The main setback was in floriculture and perishables. But the grain markets are fairly intact in the big wheat-producing states.”

So, will it be a harvest of hope? The verdict of agricultural expert Devinder Sharma, a trenchant critic of the government’s handling of harvest operations, is brutal. “This pandemic and the handling of the resultant lockdown makes it appallingly clear that when it comes to any aspect of Indian agriculture, various governments—both past and present—have followed a fallacious model of growth. What does the panic migration of labour tell us? We desperately came to the city hungry; today, millions are going back to their villages, once again hungry.”

Ashok Dalwai, CEO of National Rainfed Authority and official in-charge of doubling farm incomes, however, begs to differ. “The lockdown protocols have to be respected as it saves lives in this pandemic,” he says.

# Post-Harvest Blues



**T**he wheat crop Singh had sown in about 40 acres of land in Umraoganj, some 35 km from state capital Bhopal, has been harvested for some time now. His biggest problem, he says, is trying to sell the crop. “The mandis are unlikely to open because of the coronavirus pandemic. All sales will probably happen at government buying centres which will lead to a lot of rush there,” he says. The

procurement had already been running two weeks late because of labour scarcity in the region.

“The wheat crop looks promising but other issues like shortage of labour may further delay procurement. The rural economy depends on income from the harvest as loans have to be paid off and social engagements like marriages are on the cards,” he says. □

**-Rahul Noronha**

MADHYA PRADESH  
**SIDDHARTH SINGH**  
**JAT, 25**

Umraoganj  
village,  
Raisen



**“The lockdown protocols had to be respected to save lives, but most restrictions on the rabi harvest have now been lifted”**

**ASHOK DALWAI**  
CEO, National Rainfed  
Authority

“However, most restrictions for rabi harvesting and procurement and kharif sowing have now been lifted. DMs have been instructed to take care of farmers and migrant farm workers. The various state governments have indeed responded with speed. Do realise this is an unprecedented pandemic. Governments evolve in governance while handling such a crisis.”

The cliché, then, bears repeating—every crisis is an opportunity. The handling of the sector during this lockdown can forever change the way agriculture is conducted in the country—whether it is mechanisation of agricultural activity, e-NAM-based marketing or digitisation of processes. With enhanced productivity, novel marketing and greater efficiency, not only would a good rabi harvest sow the seeds of a much-needed economic revival but also enable the government to edge that much closer to realising its ambition of doubling farmers’ incomes. ■

**– with Rahul Noronha, Rohit Parihar and Amitabh Srivastava**

# **DANGER !!!** ANOTHER MASSIVE CRASH HAS STARTED IN INDIAN **STOCK MARKET 2020.**

**NIFTY** WILL FALL FURTHER AND REACH MINIMUM **5000 LEVEL.**



**LAKSHMI NARAYANAN SUNDARAM**  
Research Analyst (SEBI Certified)

Another massive crash has started now which is going to be very very big. In this crash NIFTY will fall down minimum 5000 level which is nearly 46% from the recent level. This crash will be registered as the 3rd biggest crash in the INDIAN STOCK MARKET history. This crash will erode major portion of investors and traders wealth of INDIAN STOCK MARKET.

Therefore investors and traders needs to be cautious in the market and be prepared to deal with the fall said by the RESEARCH ANALYST Mr. LAKSHMI NARAYANAN SUNDARAM.



## **Danger !!! Another Massive Crash has Started in Indian Stock Market 2020**

**R**ecently Indian Stock Market faced a huge crash in the month of March 2020. This crash which was huge, has fallen down nearly 40% from life high.



**BETTER SAFE**  
Under the new guidelines,  
all workers must follow  
strict sanitation norms  
before entering factories



# (RE)STARTING TROUBLE

The government plan to stagger the reopening of businesses was well-intentioned, but complicated guidelines, supply chain disruptions and poor demand have played spoilsport

By M.G. Arun



GETTY IMAGES

**D**

harmesh Kachiwala, 48, who runs a textile processing unit in Surat, is distraught as the national lockdown nears the one-month mark. Although the new guidelines from the Centre, announced on April 15, allow industrial units outside the COVID-19 ‘hotspots’ in Gujarat (such as in textile hub Surat) to resume operations from April 20, entrepreneurs like him aren’t taking any chances. “Surat’s textile trading market is closed, so where will we sell our products, even if we make them?” he asks. His firm, J.P.

Kachiwala Textiles, supplies processed cloth to garment makers, who in turn export finished garments to larger firms such as British retailer Marks & Spencer. But even those businesses are now shut. “Once you start your plant, you have to keep operations going 24x7, else it becomes an expensive proposition,” he says. Having to pay salaries to 250 employees without any income is another burden.

Kachiwala and around 450 like him in the textile processing business in Surat are staring at a bleak future. So are the nearly 200,000 small and large powerloom units in Surat that supply cloth to the processing units. This is the case in almost all major industrial hubs in the country. The lockdown that began on March 25 may have slowed the spread of COVID-19, but has crippled India’s economy. Many analysts have predicted flat growth or even economic contraction in the first quarter of the current fiscal.

With this in mind, the Union ministry for home affairs (MHA) issued new guidelines on April 15 to allow at least some industries to restart operations. Industry body CII (Confederation of Indian Industry) had wanted the government to allow the textiles, garments and automobile sectors to begin work from April 20 to meet their export obligations. While a partial lifting of restrictions seemed an ideal way to get the economy going while halting the spread of the virus, the plethora of guidelines from the Centre, states and local administrations have not eased matters much. Add to these the disruptions in the supply chain, access to labour and the stalled demand, and the result is that most firms—even those outside COVID-19 ‘hotspots’, which were allowed to resume operations from April 20—have remained closed.

While industries in the ‘essential goods’ category already had permission to operate, the new guidelines allow several sectors to reopen. These include industries in rural areas, and manufacturing and industrial units with access control in special economic zones (SEZs), export-oriented units and industrial estates and townships. But there are a number of preconditions. For one, as far as possible, workers must stay on factory premises. If this proves impossible, factory owners must make their own transport arrangements for workers—and the vehicles used must operate at less than 40 per cent capacity to ensure physical distancing. Factory premises must be regularly sanitised. All workers entering or exiting must be thermal screened, must have medical insurance, and employers must discourage gatherings of 10 or more people. These restrictions mean that industries that do open face higher costs and difficult working conditions. But the biggest “disincentive”, as Anand Mahindra puts it, are directives that impose severe penalties on management, which may include punishment with imprisonment, if an employee is found to be COVID-19 positive. An MHA spokesperson clarified on April 22 that penalties would apply only if offences occurred with the “consent, cognisance or negligence” of the employer, but many feel this leaves room for unnecessary prosecutions.

**170**

The number of districts across India classified as ‘hotspots’, or ‘red’ districts. The other classifications are ‘non-hotspots’ or ‘orange’ districts and ‘non-infected’ or ‘green’ districts

**RAJIV SAJDEH, 57**  
Owner, Tex & Twist, Amritsar

## Hoping against Hope

Another issue is that firms in ‘hotspot’ districts must remain closed regardless. All districts in India have been put in one of three categories—hotspot or ‘red’ districts, non-hotspot or ‘orange’ districts and non-infected or ‘green’ districts. Across the country, 170 districts have been classified as hotspots. Of these, 42 are in Maharashtra, Tamil Nadu and Delhi—and these three states together account for about 30 per cent of India’s GDP. This means that despite the partial relaxation of the lockdown, industrial activity is likely to remain muted.

Moreover, the district collector, the fulcrum of local administration and directly in charge of measures to contain the pandemic, is likely to prioritise safety over easing restrictions, given that lives are at stake.

### PROBLEMS EVERYWHERE

Since the MHA’s notification on April 15 permitted industries outside ‘red’ districts to begin operations from April 20, there were hopes that some firms would quickly restart work. But the response from industry has been tepid. R.C. Bhargava, chairman of Maruti Suzuki, says his company is not in a position to start work at all. “The car industry depends not just on the factories that assemble the cars, but on the entire supply chain. Any disruption in that and we will not be able to manufacture the final product,” he says. For example, Maruti Suzuki makes engines at its plant in Gurgaon—a hotspot—which is closed. Without those engines, its Manesar plant (which assembles cars), cannot work. These plants, in turn, are connected to a network of over 300 suppliers. Production also depends on sales—and dealerships across the country are closed.

This integrated nature of mod-

Since April 20, when Punjab decided to gradually open up the industry after almost a month of curfew, Sajdeh, the owner of Tex & Twist, was hopeful that he might also get a green signal to open. He runs a small fabric manufacturing unit on the outskirts of Amritsar, employing less than 20 people. A maker of fire- and chemical-resistant cloth fabric, his products leave his factory’s assembly line and go to the cottage industry for testing and sorting.

“I was asked to make provisions for the staff’s stay at the shop floor and food,” he said. “But none of my employees were ready to leave their families (in the present circumstances) and stay at the factory, even if I made the provisions to do so.” There is a spread of small and micro industry in Amritsar, for manufacturing shawls, blankets, fabrics and hosiery, which also engages the cottage industry for works like embroidery, knotting and labelling. Like most of his peers in the city, he too is worried since the state is



PRABHJOT GILL

seeking an undertaking from owners of factories that they would be prosecuted for any violations. “It will be impossible for a small company like ours to make sure we don’t have a COVID-19 patient among the staff,” he says. “And I can’t afford a prosecution.”

**-Anilesh S. Mahajan**

ern manufacturing makes it impossible for plants to operate in silos. This is why steel companies, including JSW Steel, Tata Steel and SAIL, have had to drastically cut production, although steel-making is a ‘continuous process’ industry and was allowed to maintain operations. Strict labour norms and a lack of demand also played spoilsport. JSW Steel, which has six plants in India, was operating them at the bare minimum capacity. “Everything was closed. Getting inputs, getting workers to factories and despatching the final product, [all of it] was impossible,” says Seshagiri Rao, joint managing director

and group CFO, JSW Steel. He says that if business is to normalise, the entire supply chain has to be opened up and demand also has to recover. “If allowed, production levels can be normalised very quickly, but restrictions have to be eased across the country,” he says. In a similar vein, UltraTech Cement—a leading cement manufacturer from the Aditya Birla Group, with 19 plants across the country, including in Rajasthan, Andhra Pradesh, Maharashtra, Himachal Pradesh, Madhya Pradesh and Chhattisgarh—says that it has only “partially resumed” operations.

Rajiv Bajaj, MD of Bajaj Auto,

**VICKRAM KUMAR, 44**  
Director, Net Paradigm, Noida

## Grappling with Uncertainty

Vickram Kumar, whose firm makes kidswear for exports, is one of the many small business owners in Noida grappling with uncertainty on all counts. His source of information remains WhatsApp groups and the news. For a small business like his, providing accommodation on-site with six feet social-distance and



SHEKHAR GHOSH

arranging for transport of labour is a daunting challenge. As a garment exporter, cooking inside the factory is out of the question. "Our lunch area is 45 ft long—with six feet social-distance, I will be able to accommodate only seven people." There is also fear of persecution by the police and ambiguity on the rules. "This is the toughest time I have seen in the past 15 years, since I started the factory." Kumar's shipments are stuck in his factory. With his two key markets—North America and Europe—out of business, he is considering realigning his business for the domestic market.

**-Shweta Punj**



**PRAKASH PADIKKAL, 64**  
Owner, Havistha Steel,  
Navi Mumbai

## Little to Gain

Padikkal, whose factory makes equipment for chemicals, food and pharmaceuticals industries, had downed shutters on March 17, when the Maharashtra government ordered all private firms closed. Although he could have opened his factory under the "essential services", he

did not do so. "Raw material suppliers are closed, and the police has restricted the movement of vehicles," he says. He does not want to run the risk of his staff contracting the illness, which could lead to the closure of his unit and the quarantine of all employees. He is unsure of business even after May 3. "The government made paying salary compulsory (during the lockdown), but where will we pay salaries from, if there is no business?" asks Padikkal, who is also vice-president of the TTC-MIDC Industries Association.

**-M.G. Arun**

terms the lockdown the most severe amongst all economies and wants the government to review its response to the pandemic. "What has been started by the virus has been compounded by not-so-smart action by the government," he told India Today TV, adding that the government's 'draconian' conditions for re-starting were big roadblocks.

Small businesses are also hamstrung. Anil Bhardwaj, secretary general of the Federation of Indian Micro and Small & Medium Enterprises (FISME), says that getting approvals from local authorities is a problem. There is no automatic process for approvals, and so

firms have to approach administrative offices individually and file undertakings saying they will adhere to the MHA's norms. If they violate these provisions, they could be held liable under Section 188 of the Indian Penal Code.

Medium and small businesses are also struggling to meet MHA requirements, especially when it comes to accommodation and transport for workers. Most small workshops simply do not have the space. Moreover, transporting workers remains a risk, given that many cases of COVID-19 are asymptomatic and the

virus is extremely contagious. In Uttar Pradesh, the government later clarified that in areas where more than 10 cases had been identified, factories would remain closed. So far, only firms involved in food processing or essential services have opted to stay open.

For MSMEs, access to raw materials also remains a challenge. "The situation is that MSMEs in rural areas are open while their raw material suppliers and component suppliers are closed," says Bhardwaj. "So restarting is tough." He estimates that of FISME's two million member-firms, not even five per cent re-opened on April 20. To get a clear



**“The biggest challenge is getting orders and payments. For now, we can look at machinery maintenance... it will be a gradual restart”**

**VIKRAM KIRLOSKAR**  
*President, CII*

picture of how Indian industries are responding to the partial lifting of the lockdown, INDIA TODAY conducted a survey across many states. In a nutshell, the news is not good.

**ON-GROUND ISSUES**

**In Maharashtra**, industrial activity has been permitted in ‘orange’ and ‘green’ zones in 20 districts, including in SEZs and those areas under the Maharashtra Industrial Development Corporation (MIDC). Almost all major industrial units have remained closed. For instance, auto parts manufacturer Lumax, with plants at industrial townships near Pune—at Chakan and Chinchwad—hasn’t restarted work. “Supply chains are extremely integrated,” says Deepak Jain, its MD. “Restarting them is not easy. We have to align our output with our customers’ requirements. A lot of synchronisation is required.” Jain, who is also president of the Automotive Component Manufacturer’s Association, explains that while they may have permission to restart work, for component firms to be sure that their output will have buyers, they have to wait until their customers—automotive firms—have developed their business plans. Even many of the firms in the ‘essential’ category (like food, pharmaceuticals and steel) in Mumbai’s TTC-MIDC industrial belt—comprising over 7,000 firms and employing over 700,000 people—have not reopened, citing stringent government norms.

**In Gujarat**, many factories in the dozen-plus industrial clusters in the state remain closed, with factory owners fearing FIRs if any of their workers test positive for COVID-19. However, the government has moved swiftly to assure industry associations that legal action would be taken only in case of severe or deliberate violations that lead to a spread of the disease. About 1,500 of the total 2,000 factory units spread across 20 SEZs like Kandla, Adani Port

and SEZs in Mundra and Dahej have been given permission to resume work, as well as 285 export-oriented units. Exports from SEZs in Gujarat were worth Rs 1.85 lakh crore in 2018-2019.

M.K. Das, principal secretary, industries and mines, says that of the 125,000 big industries in the state, about 27,000 have partially restarted. Companies have moved from 8-hour shifts to 12-hour shifts to maintain social distancing. He claims that of the 1.2 million workers in rural areas, about 300,000 have rejoined work. One of the major worries for the smaller factory owners is transportation. Says Sudhir Mehta, chairman of the Rs 27,000 crore Torrent Group, “For the industry, the one month lockdown has felt like a year. It will take three to four months for business to recover.”

**In Uttar Pradesh**, the lockdown is set to continue in as many as 19 districts, including Lucknow, Agra, Noida, Kanpur, Ghaziabad, Bulandshahar and Basti. A major problem appears to be getting permission to restart. “Most states were supposed to set up an online facility [through which] businesses could seek approvals, but Uttar

Pradesh still does not have one,” says Vinod Sharma, MD of Deki Electronics, a manufacturer of film capacitors. On April 20, when business owners in Noida logged on to the government portal, they found it dysfunctional. Trips to the district magistrate’s office didn’t yield any information—many were told to wait for clarifications from Lucknow. Then, re-opening of businesses was cancelled, since Noida was a ‘red’ zone.

**In Punjab**, on April 19, Chief Minister Captain Amarinder Singh ruled out any relaxation in the curfew, except for the harvest and procurement of wheat, till May 3. But the next day, the state

**COLD START** The new MHA guidelines on April 15 have chosen to remain shut. Why so,

**1. The plethora of guidelines** from the Centre, states and even some local administrations are confusing, and occasionally, extremely tedious

**SOLUTION**

Ensuring that there is a **single-point messaging system**, with directions laid out clearly, would make it much easier for businesses to reopen

**2. Some guidelines do not appear to consider firms’ (in)ability to maintain their supply chains** and allow a smooth flow of goods to and from factories

**SOLUTION**

All restrictions that impact the supply chain need to be reviewed. **Transportation without harassment** from the police must also be assured

**3. The fear of workers testing positive** for COVID-19, causing a factory shutdown, keeps many businesses closed. Major costs are incurred when starting or stopping production

**SOLUTION**

Companies need to **be allowed to work even if cases are discovered**—after workers get medical attention/ are quarantined

government said industries in rural areas and in recognised industrial zones could operate along MHA guidelines, with state additional chief secretary Vini Mahajan telling industrialists that they had to make arrangements for either transportation of employees or for them to be accommodated on-site. The state government has also identified hotspots in six districts—Mohali, Jalandhar, Amritsar, Pathankot, Mansa and Ludhiana—which require intensive monitoring, alongside other hotspots in the state. These regions contribute roughly 25 per cent to the state GDP.

**I**n Tamil Nadu, reopening has been deferred to May 3. The CII's Tamil Nadu chapter has been pushing for a partial relaxation so that export-oriented and critical sectors—including food processing and commercial vehicle manufacturers—can restart. The state is one of India's major manufacturing hubs, comprising automobiles and ancillaries, cement, chemicals, fertilisers, refineries, steel and textiles. Though the state government had permitted 'continuous process' industries to operate with skeletal staff on April 7, it withdrew the permission within hours in the wake of the spread of the infection across the state. "Some of these industries are mulling a staggered approach to restarting the businesses. There are many migrant workers stuck in factories and plants across the state, whose services could be utilised to

ensure the maintenance of machinery," says Hari Thiagarajan, chairman of the CII's Tamil Nadu chapter.

**In Telangana** as well, reopening has been deferred to May 3. Information technology is the dominant sector, and the state is firm about the lockdown in the Greater Hyderabad area. Most businesses have continued their operations with employees working from home. Most companies are outside the containment zones in the state capital.

**In Himachal Pradesh**, the state government has allowed the production of essential products and medicines in the industrial belt in Baddi, in Solan district. However, media reports say that of the 323 pharma units there, 49 major ones aren't operational as they find it difficult to comply with MHA norms. **In Uttarakhand**, the industry is concentrated in pockets like Pantnagar in Rudrapur, Haridwar, Dehradun and Sitarganj. But with migrant labourers having returned to their villages, firms are finding it difficult to start operations. "It is very difficult for us to make food and lodging arrangements for workers," says Arun Saraswat, president of state-owned SIDCUL, in Haridwar.

**In Haryana**, the state government has issued green passes for workers in factories that are allowed to operate, red passes for workers in essential service and blue passes for those involved in construction activities. However, interstate travel is an issue. Businesses in Gurgaon, Faridabad and Sonapat have

sizeable numbers of employees coming in from Delhi, Noida and Ghaziabad in UP or adjoining Rajasthan.

Meanwhile, **in Karnataka**, the government withdrew an order allowing IT firms to operate with 30 per cent of their workforce and said on April 18 that all employees need to continue to work from home, except those in essential services. **In Madhya Pradesh**, projects under MGNREGA have started, especially in Bundelkhand and tribal areas. Construction work has also begun in some districts, albeit in a small way. And **in Rajasthan**, mining and construction work has started, while limestone quarrying has begun in Jodhpur, Udaipur and other industrial zones.

## REMOVING THE HURDLES

To get businesses moving, several districts need to move out of the 'red zone' classification. That, of course, means the disease has to be controlled, for which there are no short-cuts. Meanwhile, what businesses are looking for is clarity in regulations. The multitude of directives from multiple agencies is not helping. Industry is seeking a single roadmap to opening of businesses. It also wants the government to take a more lenient view on managing the workforce. Insisting on accommodation for workers at factories and companies providing transport for workers may be practical for large firms, but not so for small and medium-sized ones, especially with no business activity to keep cash flows going. Most norms seem to have been framed without much feedback from industries, which has led to blanket restrictions where a more nuanced approach would have helped. Bajaj has a point when he says that firms outside municipal units should have been permitted to start. Also, workers aged 20-60, who are supposedly more immune, could be allowed to work in factories and showrooms. The government will have to quickly move on firming up norms that industry finds easier to comply with. Else, in its efforts to control the pandemic, it will end up throwing out the baby with the bathwater. ■

—with Shweta Punj, Anil K. Menon and Uday Mahurkar

## allowed some businesses to reopen, but many and how to coax them to resume operations

**4.** MHA directives suggested employers would face **punitive action if workers test positive** for COVID-19, chilling business sentiment

### SOLUTION

MHA clarified that penalties would apply to **only offences with the employer's consent, cognisance or negligence**. Many say this still allows for unnecessary prosecution

**5.** MHA norms stipulate that **workers need to be accommodated** within factory premises or in adjacent buildings. This is impossible in many cases

### SOLUTION

Most factories cannot accommodate staff on-site. **Workers should be allowed to commute**, with appropriate precautions and sanitation

**6.** The **new protocols for regular sanitising** of premises, screening of staff and physical distancing will impose an unsustainable burden for many smaller firms

### SOLUTION

The government should announce **incentives and support to help compliance** with new protocols, especially so for small firms

# A CITY-SIZED SLUM

LOCATED IN THE HEART OF MUMBAI,  
DHARAVI ALSO SUPPORTS A  
MICROCOSM OF BUSINESSES

Graphic By NILANJAN DAS

**Industries:**  
Small scale units of  
leather, garments,  
pottery and plastic  
recycling

**\$1 billion**

(Rs 7,600 crore)  
Annual estimated  
turnover

**5,000**

No. of  
industries

**15,000**

Single-room  
factories

**800,000**

People living in a 2.1 sq. km. area.  
About 30% of the population is Muslim, 6%  
Christian and the remaining 63% Hindu.  
There is a sprinkling of Buddhists and  
other minority religions too



**189**

No. of COVID-19  
cases so far



**3,500**

Tests done  
so far



THE BIG STORY  
**DHARAVI**

MUMBAI

# MUMBAI'S TICKING TIME BOMB

The island city's most densely packed habitation is now a COVID-19 hotspot. Why Dharavi's lack of social distancing is cause for serious concern

By KIRAN D. TARE

S

wathed in personal protection gear, a mask on the face and temperature gun in hand, Dr Deepali Patil had an unusually hostile reception when she visited a chawl in Dharavi. A pregnant lady displaying flu-like symptoms refused to be screened. She initially screamed at the doctor, asking her to go away, but later relented after some cajoling. Fortunately, she was found to be free of COVID-19 symptoms. Dr Patil, a private medical practitioner, is one of 10 teams, each led by a doctor, a nurse and two officials of the Brihanmumbai Municipal Corporation (BMC), dispatched by the municipal body to go door-to-door looking for coronavirus positive patients in Dharavi.

Asia's largest slum is on the edge these days and health workers, especially, are viewed with fear and suspicion. Millions

12

No. of deaths

live here in 8 foot by 10 foot brick shanties which open into sewers and narrow lanes. Some 189 people have tested positive here for COVID-19 in the past 16 days. Twelve people have died. If Mumbai, with close to 3,500 cases, is the epicentre of COVID-19 in Maharashtra, then Dharavi is at the core of the problem. It has the highest number of infections in the city's smallest geographical knot—a 2.1 sq. km. irregular pentagon in the heart of Mumbai.

It is not clear how many more are infected because health workers like Dr Patil—who are checking residents for symptoms of fever and cough—find it difficult to enter its warrens. What is known is worrying enough—COVID-19-positive patients have been found in all 17 of its slum clusters or 'pockets'. Dharavi is among the most densely populated places on earth. So dense that around 800,000 inhabitants, more than Jalandhar's population, are packed into an area the size of Lakshadweep's Kiltan Island. Mumbai's population density is 228 people per hectare; in Dharavi, it's a mind-boggling 3,846. Social distancing is doomed to fail here simply because residents live in such close proximity. More worrying is Dharavi's location, and the potential for COVID-19 cases to explode across the city. The slum city is flanked by Mahim on the west, Matunga on the east. Maharashtra chief minister Uddhav Thackeray's private residence 'Matoshree' in Bandra (East) and the city's second business district, the Bandra-Kurla Complex, are just five km away.

This is also the reason why the slum is under siege now. Policemen conduct flag marches here on alternate days, appealing to people to not step out. Drones buzz over the shanties looking for violators even as policemen scan footage from CCTV cameras in a newly set up control room. The BMC has deployed over 200 doctors in half a dozen 'fever clinics' to scan residents for symptoms. A private laboratory has been roped in to swiftly collect samples if symptoms are detected. At an April

20 virtual panel discussion, one of Mumbai's most distinguished residents agonised about Dharavi and the city's failure to build affordable housing. "For the first time, the close proximity and low-value structures that we have built are the cause of new problems," Tata Group chairman emeritus Ratan Tata said. "The past few months have taught us that we're suffering from close proximity." He called for a "re-examination of what we consider to be acceptable standards in terms of quality of life".

### THE OUTBREAK

Around 55 per cent of Mumbai's 12 million population lives in slums like Dharavi which occupy just 0.5 per cent of the metropolis' real estate. The sunless slum's undying spirit and the dreams of its residents for a better life have been eulogised in films such as the 2008 Hollywood hit *Slumdog Millionaire* and, more recently, the Zoya Akhtar-directed *Gully Boy*. Rais Khan, a tailor who lives in a tiny one-room dwelling perched atop another shanty, epitomises this spirit. His five-member family can only access their house using a narrow, steep ladder. They share the space with a sewing machine, their source of livelihood which Khan uses to realise the family's dreams for a better life. His son Kasim wants to be an engineer and daughter Nargis has

## The slum has defied redevelopment since 1997—the year the state government first mooted the idea. Today, the stalled project is back to haunt the city



MILIND SHELTE

ambitions of studying medicine. His wife Farida spends the day cooking and cleaning for the family and looking after daughter Iram. Khan worries about his survival during the lockdown. His earnings are locked away in large blue plastic bags that hold the clothes he tailors for clients. They are still to be delivered.

Dharavi's chawls have always been a breeding ground for disease. Natural epidemics have swept through the slum since as far back as 1896 when the plague wiped out nearly half its residents. The place is a nightmare for healthcare providers. Dysentery, cholera and typhoid epidemics are common.

Ironically, the COVID-19 outbreak



### CLEANING UP

Disinfectant-spraying machines at work in Dharavi

slum's business district—the 90 Feet Road—are closed. Heaps of plastic pellets sit outside recycling units. “I am not sure whether business will get on track in the near future,” says a rueful Praful Shinde, a local leather goods retailer.

Health workers, meanwhile, have their own horror stories of how residents are defying social distancing. Residents of Mukund Nagar recently ritually bathed a COVID-19 patient's body in the open before his burial. Since then, they affirm, the number of COVID-19 patients has shot up. Enforcing social distancing is proving to be a challenge for even the police. “They disappear...and reappear a little while later,” says an exasperated police constable, Deepak Ahire, recounting his futile efforts to disperse people. Crowds still throng the grocery stores within the slum, pushing aside barricades installed by store owners to avoid direct contact. Dr Patil says she fears for her safety sometimes. “At some places, the crowds swell to watch us conduct screenings.”

Social worker Raju Korde explains why social distancing is a problem in a slum where the lanes are so narrow in places that two people can't walk side by side. “The houses are like matchboxes with no proper ventilation. They need to step out to breathe fresh air.” Over 90 per cent of the residents use the 225 public bathroom complexes and 1,500 toilets daily. Fifty persons on an average use a toilet seat each day. “The possibility of infections spreading is very high,” admits local councillor Babbu Sheikh.

The BMC has been disinfecting all 225 public toilets in Dharavi daily. A special treatment and solution machine imported from New Zealand has been deployed for the purpose. Five teams of 150 sanitation workers are sweeping the roads, collecting and disposing of garbage. BMC workers also

originated here not in the matchbox shanties but in a multi-storeyed housing complex in Dr Baliga Nagar, the slum's poshest pocket. On April 2, a 56-year-old garment trader had hosted preachers of the Tablighi Jamaat in his flat, died of COVID-19. The Union health ministry blames a congregation at the Tablighi Jamaat headquarters in Delhi in March for 30 per cent of all cases in India. It is not known if the Jamaat members in Dharavi were part of that, but what has emerged is that the preachers had also attended a birthday function in the locality and met several people in the area before the trader

died. The disease has now spiralled through the slum pockets—Mukund Nagar, Dhanwada Chawl, Social Nagar, Janata Society, Kalyan Wadi, PMGP Colony, Murugan Chawl, Rajiv Gandhi Chawl, Shastri Nagar, Nehru Chawl, Indira Chawl, Gulmohar Chawl. Not one has been spared.

**D**haravi's thriving business hub, its informal economy and its vibrant businesses of leather, garment, pottery and plastic recycling that generate an estimated \$1 billion (Rs 7,600 crore) worth of business each year, are shuttered. The shops lining the



AFP



**SAY AAH**

A doctor takes a swab sample of a young resident in Dharavi

## With the locals shy of discussing their symptoms, the BMC has tapped 150 local medical practitioners to convince them

fumigate the area every alternate day.

Local MLA and school education minister Varsha Gaikwad from the Congress says the government has focused on sanitisation, containment and isolation in Dharavi. The 50-bed Sai Hospital has been taken over for treating COVID-19-positive cases. The corporation has created a 300-bed isolation facility at the Rajiv Gandhi Sports Complex, a two-storey structure with two big halls located at Kala Qila, close to the Mithi river that flows near Dharavi. A municipal school in the heart of the slum is also being equipped with a 700-bed isolation facility. Since the locals are shy of discussing their symptoms with officials, the BMC has approached 150 local medical practitioners to convince them to step forward if they have health problems.

Assistant municipal commissioner of G/ North ward Kiran Dighavkar says the BMC has for now divided

Dharavi into five zones of 55,000 residents each for a focused approach. "All of them will be screened for fever and cough in a couple of weeks. We are working in mission mode." The corporation's chief health official, Dr Daksha Shah, says the drug hydroxychloroquine or HCQ, now being exported by India across the world, is not yet being used in Mumbai for treatment.

### WHO IS TO BLAME?

The outbreak has put the spotlight on Dharavi's most prominent neighbour, Uddhav Thackeray. The chief minister continues to stay at 'Matoshree' and uses the official residence Varsha on Malabar Hill for his meetings. The BMC is responsible for the health facilities in Dharavi and Uddhav's party, the Shiv Sena, has controlled it since 1997. The Sena won three of Dharavi's seven municipal wards in the 2017 corporation elections.

Dharavi is rapidly emerging as a test of the chief minister's leadership. He has been under continuous pressure from the opposition over his handling of the pandemic. Leader of the opposition Devendra Fadnavis emphasises the need for aggressive testing all over the city, especially in Dharavi. "The BMC has suddenly stopped testing asymptomatic patients so that the number of positive patients stays low," he says. "But this is dangerous. They are playing with people's lives." BMC commissioner Praveen Pardeshi says they will test the asymptomatic patients after a quarantine period of at least five days.

The Union government, though, is not convinced the BMC can handle the crisis. On April 21, it dispatched a team of five experts under additional secretary Manoj Joshi to assess the situation. The team is empowered to issue orders to the civic body wherever required. On the first day of his visit, Joshi suggested that the state government focus on door-to-door services and the high-risk patients in the slums. He also recommended the shifting of suspected patients out of the slums.

But the issue that isn't going away is the political apathy and vested interests that have stalled attempts to replace Dharavi's shanties with multi-storeyed buildings. Since 1997, the Maharashtra government has floated multiple tenders to redevelop the slum but without success. In the most recent attempt this January, Dubai-based SecLink Technologies Corporation won a Rs 28,000 crore bid to redevelop the slum. For reasons unknown, the contract has still not been awarded, forcing the company to issue a threat of seeking Rs 2,299 crore in compensation. Today, the stalled project is coming back to haunt city authorities. It's a stark reminder of how public health is sometimes held hostage to political whims. ■



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# CRACKING THE COVID CURE CODE

With WHO warning that the worst is yet to come and a vaccine at least a year away, India and the world must race against time to develop a definitive treatment for COVID-19

By SONALI ACHARJEE



PANKAJ NANGIA/MAIL TODAY

# B

**etween January and March this year, a team of doctors at**

China's Third People's Hospital of Shenzhen performed convalescent blood plasma transfusion on five critically ill COVID-19 patients suffering from acute respiratory distress. With guarded optimism, the team spent the next few weeks studying the after-effects on the patients. To their delight, and the global medical fraternity's interest, the results offered hope. Within 10 days of receiving plasma harvested from individuals previously cured of COVID-19, three of the five patients saw their condition improve and the viral load reduce. They were eventually discharged.

It's still early days, but medical experts believe the Chinese experience has demonstrated that convalescent blood plasma therapy can help patients develop critical antibodies against COVID-19 which, as of April 22, had globally infected 2,585,193 people (19,818 in India) and claimed 179,838 lives (652 in India). About 55 per cent of our blood is a liquid called plasma; the rest are red blood cells, white blood cells and platelets suspended in the plasma. When plasma is harvested, the cells in it can be filtered through the machine and returned to the donor. It is then screened for other viruses



**CLOSE CALL**  
A mobile COVID-19 testing van collects samples in Delhi's Chandni Mahal area

before being declared safe for use. Plasma harvesting is estimated to cost hospitals around Rs 12,000-15,000 per donor. “We need to keep a gap of two weeks before harvesting plasma from the blood [of recovered patients] in order to ensure that no COVID cells remain,” says Dr Asha Kishore, director, Sree Chitra Tirunal Institute for Medical Sciences and Technology in Thiruvananthapuram. “By then, IgG (Immunoglobulin G) antibodies would have developed. These could help the next person build up similar antibodies against COVID-19.”

The efficacy and safety of this treatment is yet to be determined. That the

Indian Council of Medical Research (ICMR), on April 18, won approval from the central drug regulator to start convalescent plasma transfusion trials in COVID patients is being seen as a major step towards understanding the full potential of this therapy. If it is shown to have desirable clinical results, the treatment can also be extended to those with moderate symptoms. At present, given the limited understanding, only severe COVID patients are eligible in the US and the UK. In India, it is yet to commence for any individual. Ninety-nine Indian institutes have volunteered to be part of the trials beginning April-end.

The treatments being explored may

be based on limited studies, but a health emergency of this scale demands that no stone be left unturned. “Drug trials are happening worldwide at breakneck speed,” says Dr T.V. Narayana, president, Indian Pharmaceutical Association. The frantic search involves scanning thousands of existing molecules to find one that can cure or at least halt the onset of severe symptoms. New drugs, even with approvals fast-tracked, can take up to 12 years to develop, test and manufacture. Since a COVID vaccine is still a year away, repurposing old drugs appears to be our best bet in the short-term. “A new molecule needs to be heavily tested on cell cultures, animals and randomised

# THE OPTIONS AGAINST COVID-19

India is considering various antivirals, immunomodulators and alternative therapies against the novel coronavirus



## ANTIVIRALS

### How they work

➤ The COVID-19 virus is a double-stranded RNA virus with 29 proteins

➤ An RNA-dependent RNA Polymerase protein is unique to the coronavirus that causes COVID-19; it is not present in humans

➤ Most antivirals are targeting to inhibit this protein, which would prevent the virus from replicating

➤ Some also target M Protease, a specific protein that cuts host cell proteins for the virus to digest

➤ Toxicity and efficacy are important parameters for drugs to ensure that they do not harm essential cells in human beings instead

## Drugs being tested

### REMEDESIVIR

**Approved for:** Previously tested in humans for Ebola, but yet to be approved or licensed for it

**Trials for COVID:** Gilead has initiated two randomised human trials. Results about safety and efficacy of the drug expected by May 2020.

#### Key research:

➤ A study by the US-based National Institute of Allergy and Infectious Diseases shows the drug prevents COVID progression

in rhesus macaques. Findings are yet to be peer reviewed.

➤ Research by University of Alberta, Canada, shows the drug inhibits RNA Polymerase of the coronavirus and stops it from replicating

➤ A University of Chicago study involving 125 COVID patients shows the condition of 123 improved after taking the drug

**Manufactured in India by:** Gilead looking to partner with Indian companies

**Patent holder:** Gilead granted patent in India on February 2020

### LOPINA VIR/ RITONAVIR

**Brand names:** Emletra/ Lopimmune

**Approved for:** HIV

**Trials for COVID:** Oxford University is conducting human trials. Trials are also on using a third immunomodulator drug (interferon beta) by WHO

#### Key research:

➤ Trials at the Jin Yin-Tan Hospital in China found the drug helped improve symptoms rapidly after being administered to 199 patients

➤ An exploratory, randomised study published in the journal *Med* showed neither drug improves clinical outcomes of COVID

**Manufactured in India by:** Emcure/ Cipla

**Price:** Rs 2,900 for 60 tablets

**Patent holder:** No patent granted till date in India



### FAVIPIRAVIR



**Brand name:** Avigan

**Approved for:** Influenza

**Trials for COVID:** Being conducted in India by Lasa Supergenerics

**Key research:** A Chinese study of 340 participants showed the drug inhibited the enzyme RNA Polymerase in the virus

**Manufactured in India by:** Fujifilm manufactures Avigan in Japan. Indian companies are looking to get approvals for production

**Patent holder:** Patent expired in 2015

### VALPROIC ACID

**Brand names:** Encorate, Epilex, Valparin

**Approved for:** Epilepsy

**Trials for COVID:** The International Centre for Genetic Engineering and Biotechnology (ICGEB) has written to ICMR to conduct animal and human trials, and has been contacted by GlaxoSmithKline

**Key research:** Pre-clinical research by ICGEB shows the molecule inhibits M Protease

**Manufactured in India by:** Multiple firms (Sun, Abbott, Sanofi)

**Price:** Rs 19-78 for 10 tablets

**Patent holder:** Patent has expired



## IMMUNOMODULATORS

### How they work

➤ Cytokine storms—when a misguided bid by the human immune system starts to attack organs instead of viral cells—are common in COVID-19

➤ Several immunosuppressive/immunomodulatory drugs are being explored to treat cytokine storms among COVID patients

## Drug being tested

### HYDROXYCHLOROQUINE



**Brand name:**  
Plaquenil

**Approved for:**  
Malaria

**Trials for COVID:** Novartis plans human trials in the US to test the drug against COVID-19

**Key research:**

➤ A small study was halted in Brazil over risk of heart failure

➤ A study of 30 patients in France showed it could help treat COVID

➤ A French study in the journal *BMJ* found no statistical difference in the death rates of those who took the drug and those who did not

**Manufactured in India by:** Zydus Cadila and IPCA (caters to 60 per cent of the global supply)

**Price:** Rs 63-93 for 15 tablets

**Patent holder:** Patent has expired

## SYMPTOMATIC MEDICATIONS

Cannot kill the virus or stop it from replicating

### PARACETAMOL

**COVID symptom it targets:** Fever

### AZITHROMYCIN

**COVID symptom it targets:** Severe throat infection

**Challenge:** Antimicrobial resistance among Indians

### AUGMENTIN

**COVID symptom it targets:** Immunobooster

**Challenge:** Must be stored in 16 degrees Celsius

### TAMIFLU

**COVID symptom it targets:** Severe influenza



## ALTERNATIVE TREATMENTS

### BLOOD PLASMA THERAPY

Plasma from COVID-recovered patients is given to severe COVID patients. The plasma will contain antibodies that would have built up against the virus, and they could help reduce the viral load.

**Key research:** Administered to five severely ill patients in China. The condition of three improved

**Trial stage:** ICMR has received approvals to conduct human trials in India

### ARSENICUM ALBUM 30

A homeopathic solution prepared by diluting aqueous arsenic trioxide until little or no arsenic remains in it

**Key research:** A study in the journal *Homeopathy* noted that Arsenicum Album was successful in reducing swine flu symptoms during a trial. But there was no placebo group for the study.

**Trial stage:** A panel is considering the treatment and might send it for approval to ICMR, before trials

groups of humans to ascertain how much of a compound is needed to inhibit an enzyme or kill a virus, how safe it is and what the side-effects are,” says Dr Ashutosh Kumar, assistant professor of pharmacology and toxicology at the National Institute of Pharmaceutical Education and Research in Hyderabad.

## TOO EARLY TO CELEBRATE

Since its outbreak in Wuhan last December, COVID-19 has infected people in three ways—a few are asymptomatic, about 80 per cent have minor symptoms such as fever or cough, and the remaining suffer major respiratory illness or a cytokine storm, when the body’s own immune system damages organs. Given the differences in symptoms, a person’s immune system clearly has a crucial bearing on how the disease plays out. Taking note of it, ICMR, on April 21, invited fast-tracked research proposals for immunology-based approaches to preventing and curing COVID. Such research could shed light on a new line of treatment.

To aid the global hunt for a treatment, researchers in China, on April 9, published the structure of the M Protease of the virus. This has helped several research firms use computer-aided drug design and drug screening to identify existing drugs that can inhibit the enzyme. Antiviral drugs commonly target proteins, which are essential for viruses to synthesise proteins from human cells—a step needed for its replication. In the novel coronavirus, the two main proteins targeted by drugs are RNA-dependent RNA Polymerase and M Protease. Even though several drugs are being tested (from the Japanese influenza drug favipiravir to the epilepsy drug Valproic Acid), three remain the frontrunners in terms of the ongoing global trials—hydroxychloroquine (HCQ), lopinavir/ ritonavir and remdesivir. (Read *The options against COVID-19*)

These drugs are also the top ones being tested by the World Health Organization Global Solidarity Trial, a multi-country effort to kickstart drug trials against COVID-19. At present, the three drugs have only been studied in small

groups. While early research seems promising, a controlled, double-blinded, randomised trial on a large group of people remains the gold standard to gauge the long-term efficacy and toxicity of a drug. The trial needs to include people of varying ages, stages of disease, gender, ethnicity, and so on. “To rule out any bias by the drug developer and the person tested, all trials should be random,” says Dr Kumar. “This means the tester does not know which person they are picking. The trials also need a placebo group—those not given the drug—to rule out false positive results.”

Remdesivir, developed in 2009 for Hepatitis C and then repurposed for Ebola in 2014 by US-based biopharma firm Gilead, is being touted as the most promising. This is largely based on an April 10 publication, in *The New England Journal of Medicine (TNEJM)*, of a study of remdesivir administered to 53 severely afflicted COVID patients. The study says the condition of 68 per cent of the patients improved. But it is too small a sample. Two recent attempts at human trials in China have failed because of lack of enrolment. There are two ongoing phase 3 trials by Gilead.

HCQ, an antimalarial drug synthesised in the 1950s, was advocated by US president Donald Trump on the basis of two small studies in France and China. These showed the drug had antiviral properties and, along with azithromycin, reduced the COVID viral load. But neither study was randomised or large enough to offer conclusive proof. The biggest fear is the side-effects of HCQ—heart palpitation, permanent blindness, migraine and, in some cases, even death. Novartis, though, has announced human trials in the US.

The anti-HIV combination of lopinavir/ritonavir is also being considered against COVID. Clinical trials on 199 patients at Wuhan’s Jin Yin-Tan Hospital saw the drug reduce symptoms rapidly. But research published in the *TNEJM* shows it did not improve clinical outcomes for patients. “Worldwide, there is endless drug gossip doing the rounds—one day, one study says a drug

works, the next day, another says it does not. It is all too early and all too limited to definitely say which drug will defeat the COVID virus,” says Dr Narayana.

The results of human trials of the three drugs are expected in May-June. India is interested in joining the WHO trials, though it’s yet to do so formally. If a drug is found to have high efficacy against COVID-19, India will be in a good position to manufacture it. “We produce 60-80 per cent of the global supply of anti-malaria and anti-HIV medicines,” says Dr Narayana.



**“If a drug becomes available for COVID, it must be priced reasonably and distributed equally”**

— LEENA MEGHANEY  
Country head, *Médecins Sans Frontières*

## ACCESS TO DRUGS

Where India could face problems is the pricing for drugs. In 2018, a research by the Public Health Foundation of India showed that 55 million Indians were pushed into poverty because of out-of-pocket payments for medicines. While patents for anti-malaria and anti-HIV drugs have expired, Gilead got the patent for remdesivir in India this February. ICMR has expressed interest in using remdesivir if local firms can produce it, and Gilead has announced plans to find an Indian partner. However, the pricing of the drug will remain in its hands.

Under Section 84 of The Patents Act of 1970, an Indian company seeking to market a drug it does not hold a patent

for can apply for a compulsory licence, stating unmet demand, excessive pricing or lack of local manufacturing. But this won’t apply in the case of remdesivir as the drug patent needs to be held for three years before Section 84 can be applied. However, there are ways out of this. For instance, Section 92(3) of the act says the government can issue compulsory licences without hearing the patent holder during emergencies. “This is a critical time. Commercial players should not get to hold monopoly over essential drugs in a pandemic,” says Leena Meghaneey, patent attorney and country head, *Médecins Sans Frontières*, an international medical humanitarian organisation. “If a drug becomes available to treat COVID, it must be priced reasonably and distributed equally.”

## ALTERNATIVE THERAPIES

Allopathic cures aren’t the only options being considered against COVID-19. The ministry of AYUSH has sought suggestions from some 2,000 homeopathy and ayurveda doctors for alternative treatments. A task force has been set up to finalise a line of treatment and send to ICMR for approval. “China has been using traditional medicine along with allopathic drugs. Indian traditional cures do not just boost immunity but also have antiviral properties,” says Shripad Naik, Union minister of state for AYUSH.

A leading homeopathic drug being considered by AYUSH is Arsenicum Album with 30C potency. “Potencies are as per different stages of a disease, different age groups and different immunity levels. Homeopathy has over 4,000 remedies in its bank,” says Dr Ajit Kulkarni, a Pune-based homeopathic practitioner with 30 years of experience.

COVID-19 continues to kill people worldwide. With cases of relapse among the cured being reported from China and South Korea, WHO has issued a statement that the ‘worst is yet to come’. The next few weeks are critical, as results of large trials will show if any drug is on the horizon to give us reprieve from the deadly virus. ■

# BEHIND THE MASK

There is as yet no cure for the COVID-19 virus, but in India and elsewhere, the only remedy has been the bitter medicine of a national lockdown. The brutal disruption of the lives and livelihoods of millions of economically vulnerable citizens has been hard to ignore even from the comfortable social distance of our homes. Yet, beyond the distressing images of hardship and poverty, many other cruel consequences of this crisis are now emerging—the suffering of chronically ill non-COVID patients whose treatment is in limbo; the peril of vulnerable children in a world where priorities have changed; of women with no escape from physical and sexual abuse by their partners; the costs to people with mental health issues in a time of global paranoia. And most tragically, perhaps, the trauma of those who lose loved ones but who are denied even the cold comfort of traditional rituals of parting. This is not, of course, a comprehensive record of the collateral costs of the pandemic, but it is a reminder of how much more needs to be done to flatten the curve of suffering.

MAGAZINE KING





**DIGGING DEEP**  
Volunteers carry out a burial at a Muslim graveyard in Delhi

AP

**COLLATERAL DAMAGE  
BEREAVEMENT**

# FINAL JOURNEY

Funerals have become hurried, lonely affairs as COVID-19 forces people to stay apart even at a time of grief and loss

| By Suhani Singh |

**P**raveen Sharma, 26, (*name changed on request*) remembers his 57-year-old father's last wish. It was to shave off his stubble. "My father was always clean shaven," says Sharma from a quarantine centre in Howrah where he has been with his mother and sister since April 12. "He kept running his fingers through it and whispered that it was itchy. I had promised to shave it off once he returned from the hospital." It wasn't to be. Sharma's father died of COVID-19 on April 14. He doesn't know where his father was cremated. "My uncle and cousins were called to clear off the bills and from a distance they watched a couple of men in PPE (personal protective equipment) take the plastic-wrapped body away," he says. "I don't even

know if they bathed him and made him wear new clothes for his last journey."

The last journey now is a terribly lonely one for families. Death in the time of COVID-19 has necessitated that people stay apart at a time of profound grief. Many are not even allowed to see off their loved ones to the crematorium or the burial site, denying them the closure they desperately need. Social distancing measures ensure funerals are hasty affairs conducted with little, if any, family presence. "The regret I will live with is how we buried him," says a man from Srinagar who lost his father. "Everything was done in a hurried way as if we wanted to get rid of him." That only 10 people including the cleric could convene compounded his grief.

Fear of contracting the virus has resulted in unfortunate incidents in which the bodies of COVID-19 victims, including doctors who have died in the line of duty, have been denied a resting place. Like in the recent case of Dr Simon Hercules in Chennai whose family faced hostility from locals gathered at the Kilpauk cemetery. En route to another in Anna Nagar, the ambulance with Hercules's body was attacked, forcing his wife and children to run. "He is in some distant graveyard all alone," Anandi Simon, his wife, told *India Today TV*. In a similar case, after the death of Dr John L. Sailo Ryntathieng (*see box*), founder of Shillong's Bethany Hospital and beloved for his charitable work, his family struggled for 36 hours to find a cemetery willing to take his body.

Much like the Ebola epidemic in West Africa which brought about a sea of change in burial traditions there—notably putting an end to the custom of touching the corpse, the contagious nature of COVID-19 has necessi-

## REMEDIES

↘ **Hospitals and the nearest crematorium should have a joint protocol once a person is declared dead. This will reduce the burden on the family**

↘ **Counsellors at hospitals should be available to help families cope with any social stigma**

↘ **The public should be informed that a bleach-covered body in a sealed bag poses no risk for others at cremation grounds**

tated new protocols, overturning ancient Indian funeral practices. Proof now has to be given that the death was not caused by the virus. In Kashmir, newspapers now carry obituaries with a request to convey condolences over the phone. At the Tajganj crematorium in Agra, over 120 urns are waiting to be collected by families after the lockdown, to then be taken for immersion in the holy rivers. Even bier-makers are afraid to come to work. Gautam Pawar of Antim Sanskar Sewa, an organisation that manages the last rituals at a crematorium in Mumbai, worries that if the lockdown

continues, there will be shortage of shrouds, bamboo and earthen pots. “We are giving sandalwood garlands right now instead of flowers,” he says.

The usually bustling Manikarnika and Harishchandra *ghats* in Varanasi now wear a deserted look. When once families from eastern Uttar Pradesh, Bihar and even from Nepal, would bring the bodies of their beloved here, the lockdown has brought down the numbers from 40-50 cremations daily to 10-12. “It is because of the government order asking people to cremate bodies at a place near their residence,” says Vishwanath Chaudhari of the Dom Raja family, under whose supervision the last rites are conducted. It’s a similar situation at the Daraganj or Rasoolabad cremation *ghats* in Prayagraj, which have been seeing fewer outsiders, and the Swarg Dwar cremation point in Puri, Odisha, where the number of bodies arriving has come down to single digits.

With supply chains obstructed, shortages are becoming a concern for cremation grounds, too. At the Bhainsakund *ghat* on the river Gomti in Lucknow, contractors are running out of pyre wood, which is making people choose electric cremations. Surya Vikram Singh of the Nagar Nigam at the Bhainsakund electric crematorium says 10-12 bodies are now cremated daily, up from three

## Grave Concerns

### SHUAIB KHATIB

**S**huaib Khatib hasn’t seen his wife and four kids in three weeks. As one of the three men put in charge of the burials of the Muslims who died of COVID-19 in Mumbai, he is now holed up in a hotel with 10 of his staff members from Bada Qabrastan in Marine Lines. An area in the graveyard has been cordoned off for the COVID-afflicted dead. He expects it to be sealed off for at least a decade.

“Unlike other graves which are dug four feet deep, these are 10 ft deep,” says Khatib. As per the Brihanmumbai Municipal Corporation guidelines, there is a separate entrance area for the ambulance, everyone

present at the site wears PPE, the bodies are buried with the help of a rope so as to avoid contact and thereafter the area is sanitised. Khatib has set aside 15 people for the job who work in shifts.

Currently, Bada Qabrastan is handling around 50 per cent of the COVID-19 casualties in Mumbai and Khatib has got eight more graveyards to make space for the bodies. He even once claimed a body from the hospital when no one from the family would. At Bada Qabrastan, the COVID-19 burials are done free of cost. “It hurts when people are fearful and object to take them in,” he says. “If we close our doors, then the government has no choice

but to use an electric crematorium,” he says.

—Suhani Singh

## A Healer Shunned

### Dr JOHN L. SAILO RYNTATHIANG

**O**n April 13, Dr John L. Sailo Ryntathiang, founder of Shillong’s Bethany Hospital, became the first in Meghalaya to test positive for COVID-19. Though he was known for his philanthropic work and was arguably the most revered physician in the state, the social ostracisation of the Ryntathiang family began right after his diagnosis. Two days later, when the 69-year-old died,

his body lay in his own hospital for 36 hours. The family wanted to bury him in Nongpoh, Sailo’s native town, but residents and community leaders refused, fearing infection from the dead body. Ironically, Sailo had set up the Bethany Hospital Outreach in Nongpoh to provide affordable health-care to the poor.

The state administration then planned to bury the body in Shillong, but there, too, the family faced hostility from locals. Eventually, the government reached out to the churches and finally the Riatsamthiah Presbyterian Church cemetery at Lawmali allowed his body to be laid to rest there on April 16.

—Kaushik Deka

## A Long Road to Last Rites

**AKHIL CHANDOK**

**O**n the morning of March 24, the day the nationwide lockdown was announced, Akhil Chandok\*, 40, suffered a massive heart attack and was rushed to Delhi's Batra hospital. "Initially, no one would

attend to him because they all thought he was a COVID patient, and they kept insisting that he be taken to the COVID ward," says Chandok's brother-in-law, Lakshman Dhingra\*, who runs a grocery store in Chittaranjan Park. When the family insisted that he had no symptoms of the virus, one of the doctors finally checked him and pronounced him dead. A death certificate was denied until the family agreed to a post mortem.

Chandok's wife, though, did not want his body to be desecrated until his parents had come. Since they lived in Rohru, Himachal Pradesh, they had no choice but to wait. Chandok's parents, however, were stopped in Chandigarh. Dhingra then decided to take his brother-in-law's body up to Rohru for the last rites.

"Since we couldn't get hold of a hearse, we hired an ambulance and drove it 500 km up to Rohru. Not a single *dhaba* or eatery was open along the entire way," says Dhingra. Since the lockdown did not permit large gatherings, only about 20 people came for the ceremonies. Dhingra and his wife returned to Delhi in the same ambulance with a letter from the village panchayat which would come in handy at state borders. "Death is an interminable tragedy in every circumstance, but worse is having to rush through the last rites, and not perform ceremonies that are integral not just to the mourning process but also to ensure that the final journey of a family member is in accordance with tradition," says Dhingra. "Rituals are a big part of what defines us, especially when it bears the stamp of the finality that death summons." As he deals with a sister's inconsolable grief, he also waits for the death certificate to come through.

—Chumki Bharadwaj

(\*Names changed on request)



**MASKING GRIEF** Family members follow necessary precautions at a funeral procession in Jaipur during the lockdown

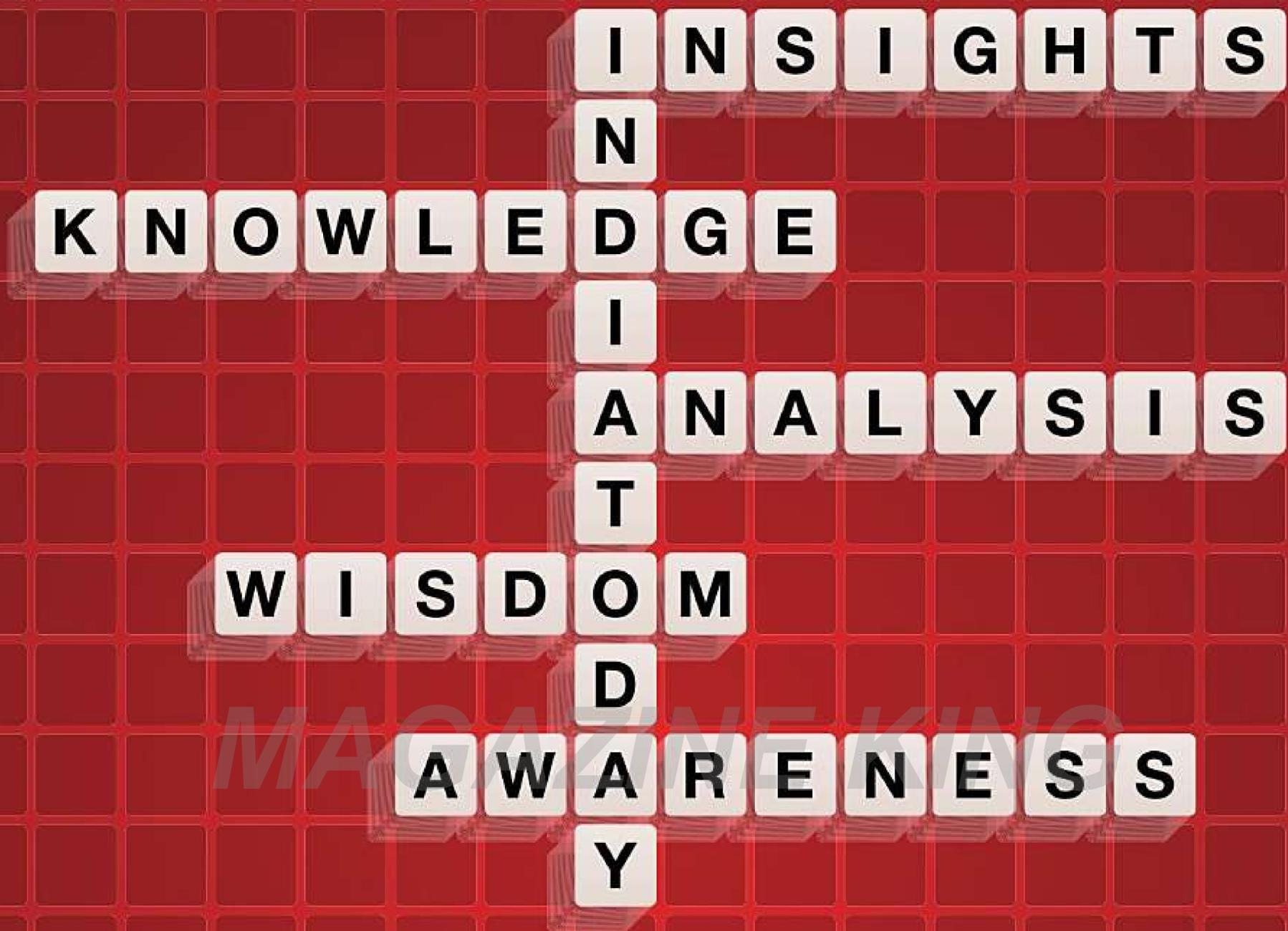
PURUSHOTAM DIMAKAR

to four. This has led the Nagar Nigam to activate a second electric crematorium. The *nagar ayukta*, Indra Mani Tripathi, has ordered a new electric connection for the facility.

In some cases, mobile internet has come in handy for funerals. In Rajasthan, Kishan Maharaj, a priest in Bikaner, used WhatsApp video calling for the first time to perform the last rites, even though the deceased, Punam Chand Mali, 30, died of a non COVID-19 illness on April 10. "It was hard," says Maharaj. "Everything had to be explained as to a child. But I had no option. To escape the clutches of the pandemic, I will follow what Modi says."

**I**n breaking traditional practices, the pandemic has also, in some cases, led people to find empathy and solidarity across religious divides. In Bhopal, when Shama Namdeo, 50, passed away from tuberculosis, her family was in dire straits. Her husband, Mohan, a *chaat* vendor and the sole bread earner of the family, felt helpless. "We did not know how to get my mother's cremation done," says Akash, Shama's son. "People were suspicious and scared for their own lives." When relatives said they could not make it for the cremation and friends were scared to attend the last rites, even though Shama's death was not related to COVID-19, it was their neighbour Mohammed Shahid Khan, 43, who came to their rescue. Khan along with his son Adil and a few other neighbours collected about a dozen people and raised some money to purchase basic material required for the cremation. "Many in our locality felt they should not expose themselves to the body, but we decided to go ahead, following all precautions," says Khan. "I could not have imagined a more difficult time, that even those who are dying are not getting enough people to carry their body for the funeral. I hope God is kind and this ends soon." ■

—with Romita Datta, Rahul Noronha, Moazum Mohammad and INDIA TODAY Hindi Bureau



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# IT'S ALL ABOUT COVID

For those suffering from illnesses other than COVID, like cancer, diabetes or critical pregnancies, the lockdown has meant their treatment has fallen by the wayside

By SONALI ACHARJEE



SATISH BATE/GETTY IMAGES

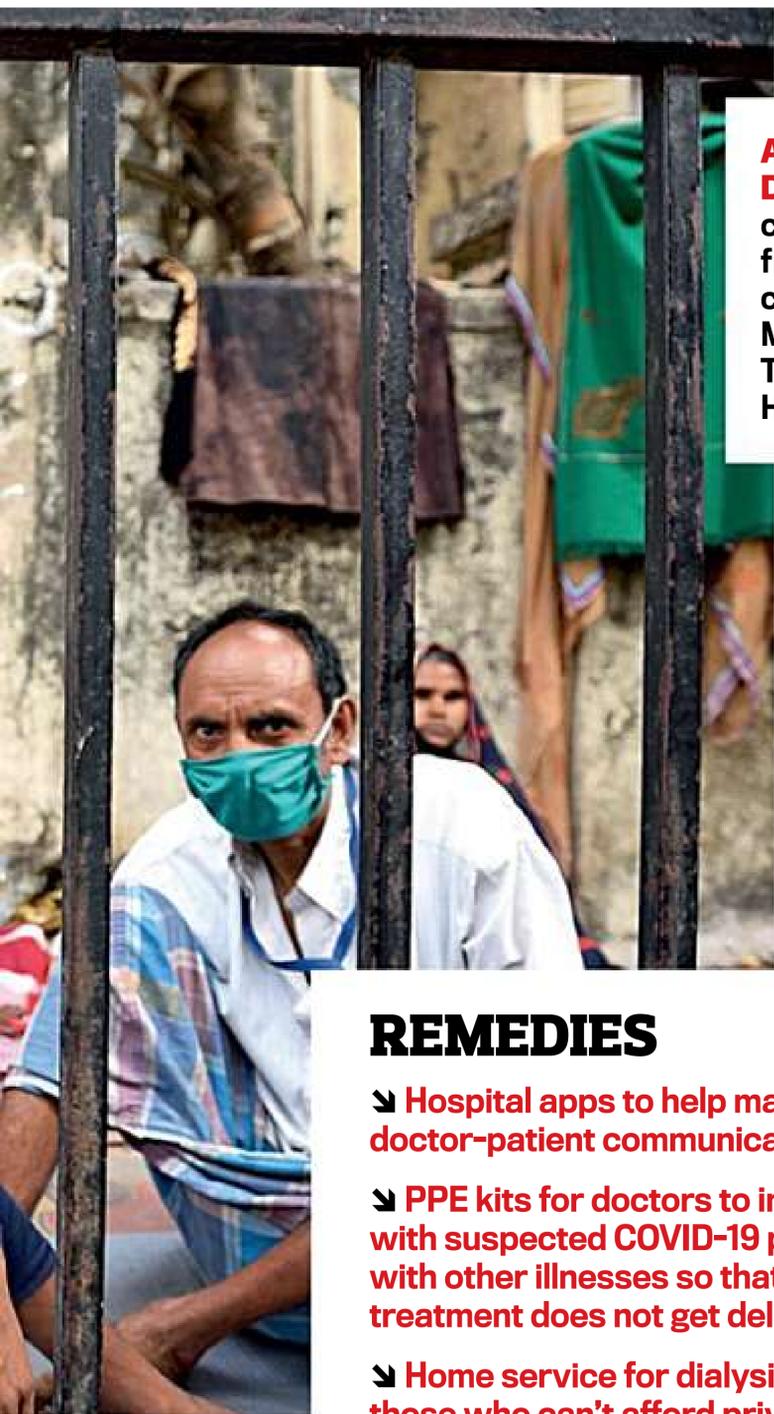
**O**n the evening of April 13, a diabetic, 40-year-old man was admitted to Ariston Multispeciality Hospital in Delhi's Chittaranjan Park. "He had ketones in his urine and since he was running a slight fever, we tested him for COVID-19," says general physician and hospital board member Dr Ish Kathpalia, who has been treating the patient for 15 years. Three days later, Dr Kathpalia received the results of the patient's COVID-19 test. He had tested positive for the virus. The patient has been shifted to Lok Nayak Jai Prakash Narayan Hospital and Dr Kathpalia, his family and the Ariston staff, are all in quarantine. The hospital shutting down has been a huge blow for the residents of the neighbourhood who depend on it for emergency care. "The impact on residential clinics and smaller hospitals is significant. If there is one case, we have to shut down completely. We'll now have to reduce services till the hospital is fully sanitised," says Dr Kathpalia.

While there is no available data on how the lockdown is impacting those with other illnesses, such as cancer, diabetes, critical pregnancies and thalassemia, or the long-term health of the marginalised, stories of individuals affected are pouring in from across India. In Karnataka, which had 554 cases as of April 22, cancer patients have

had to put their chemotherapy on hold. "We are performing chemo but on a much smaller scale. Aggressive chemotherapy is being delayed if possible because we don't want to immunocompromise a patient," says Dr Vijaykumar M., director, Kidwai Memorial Institute of Oncology, Bengaluru. Early studies from Wuhan have shown that cancer patients with COVID should first be treated for the virus before receiving chemo.

The lack of public transport, too, has been a major roadblock. Kidwai Hospital, frequented by patients from across the state, has seen its numbers dwindling. In Maharashtra, which has 5,943 COVID cases, pregnant women are being advised to stay at home, even when reporting signs of distress. "We had a woman in her third trimester call our helpline saying she was leaking fluid and had been advised by a hospital to stay at home. We told her to go to a hospital immediately. She had to have an emergency C-section," says Dr Aparna Hegde, urogynaecologist and director of Arman, an NGO which works with children and pregnant women. "We offer a voice calling service in 10 states and, for the lockdown, we have set up a tele-consultation service with 28 doctors."

In the early days of the lockdown, blood was a major concern. Now blood banks have found ways to connect with donors. But if demand for blood were to rise, the



**ACCESS DENIED** A cancer patient from Bihar camps outside Mumbai's Tata Memorial Hospital

## REMEDIES

- **Hospital apps to help maintain doctor-patient communication**
- **PPE kits for doctors to interact with suspected COVID-19 patients with other illnesses so that their treatment does not get delayed**
- **Home service for dialysis for those who can't afford private transport**
- **Starting public communication to eliminate fear of routine check-ups**
- **Minimising visitors to hospitals to protect staff and patients**

current supply would not be enough. "We have about 50 per cent less demand for blood right now since only critical cases are receiving blood," says Vanshree Singh, director of the Indian Red Cross Society (IRCS). The collection of blood has come down from 200 units per day to 40-50 units and is mostly from long-time donors who have been given passes and transport to come to a collection centre. The National Blood Transfusion Council of India has stated that the viral load in donated blood is too little for it to be high risk; however, if anyone does develop symptoms after donating blood, they are asked to immediately let the blood bank know. The IRCS also held a donation drive for around 40 donors in Delhi with social distancing norms enforced. Digital outreach has helped them greatly. This has also worked with other hospitals, including Kidwai. "We reached out to all our patients via phone or email to reassure and inform them of how we can all cope," says Dr Vijaykumar. Inhouse patients at Kidwai include 60 children, some as young as five, and six end-of-life-care patients at present. For them, the hospital now advises against outside visitors and has assigned a single permanent attendant.

On April 15, Raju Gilgittia, an assistant section officer with the ministry of health and family welfare (MoHFW), rushed his 50-year-old mother, Ratnamma, to Yatharth Hospital in Noida after she developed a fever and had difficulty breathing. In January, Ratnamma was diagnosed with renal failure and had received her last dialysis two days earlier. The hospital, going by the MoHFW guidelines, insisted she get tested for COVID-19 before receiving treatment. Ratnamma died the next morning. NephroPlus, which runs 203 dialysis clinics across India, says the COVID-19 outbreak has led to a 12 per cent fall in their sessions. "The lack of affordable public transport could be one reason," says Vikram Vuppula, founder and CEO, NephroPlus. Dialysis is one of the most routine treatments and halting it can lead to toxins in the body and eventually death.

**A**cross India, 586 public hospitals with 100,000 isolation beds and 11,500 ICU beds have been turned into COVID facilities. Public hospitals that are not dedicated COVID centres but where the general OPD has been shut as a precaution, like AIIMS in Delhi or King George's Medical College, are making exceptions for old patients to follow up on routine consultations. Still, with more resources being channeled towards the virus, there is certainly a fall in the number of hospital beds, ICU care and healthcare services available for non-COVID individuals. "Availability of PPE and COVID testing kits is every hospital's biggest concern. If patients are being asked to put routine care on hold in larger cities, imagine the situation in smaller towns," says Dr K.K. Aggarwal, cardiologist and former head of the Indian Medical Association. He adds that heart patients who have stocked up on medicines haven't reported many problems, but those suffering from diseases which need monthly, or even weekly check-ups need extra help.

Health concerns which do not need emergency care—such as dental problems, wounds, burns or cataracts—are being postponed or dealt with via 'virtual' consultations. However, not everyone can video call a doctor or reach a district hospital for emergencies. There are close to 25,000 primary health centres (PHCs) in India, each servicing between 40,000 and 80,000 people. With limited transport to the closest PHCs, community health centre doctors are taking only emergency cases and Asha workers are being engaged for COVID outreach. "Asha workers usually deal with dozens of villages, now they have no transport to visit them," says Rajat Kumar Das, chairman of Asha India, which works alongside Asha workers to fill gaps in nutrition in 100 villages of West Bengal. "Food is available but the poor have to make do with basic food, low in nutrition."

Healthcare workers not directly involved with COVID-19 care are doing their best to fill in the gaps wherever possible, but even as e-consultations mitigate some risks, more outreach needs to be done for those pockets where the internet cannot reach. Compromised nutrition and unattended health complications, even for what seems like a few short weeks, are silent killers in the long run. ■

# THE KIDS ARE NOT ALRIGHT

COVID-19 IS EXPECTED TO BE MOST DAMAGING FOR CHILDREN IN POOR COUNTRIES, UNDOING THE PROGRESS MADE IN THE PAST FEW YEARS ON CHILD MORTALITY

By Shougat Dasgupta



**KIDS OF COVID**

Children queue up for a hot meal at a distribution point in Adarsh Nagar, Delhi

**C** **COVID-19 disproportionately kills** older people. In India, reports show, about 75 per cent of those who have died (543 at the time of writing) were over 60 years of age, and 42 per cent were 75 and older. Significantly, over 83 per cent of those who have died, suffered from the likes of diabetes, cardiac diseases and high blood pressure. In New York City, the most severely affected city in the US, the country with the most COVID-19 infections and deaths in the world, just 0.04 per cent of those who have died are under 18 years old. None of this is to say children cannot die of the virus. On April 18, a 45-day-old infant succumbed to COVID-19 at Delhi's Lady Hardinge Medical College and dozens of children in India have been infected. A recent international study suggests that for every child requiring intensive care, some 2,381 children have been infected. Still, the chief burden borne by children around the world has been psychological.

While middle-class children in India must grapple with the claustrophobia of confinement and abundant time but very little to do with it, at least their stomachs are full. Atiya Bose, executive director of the Aangan Trust, which works to protect some of India's most vulnerable children, says reports from volunteers and the people they work with in Bihar, among other

places, indicated that "within the first three days of the lockdown, we were headed for disaster". Some families in remote parts, she adds, "faced a 3 km walk for a meal, so 12 km back and forth for just two meals in a day." In cities, though the authorities, in Delhi for instance, have assured reporters that there is food and shelter for all, video footage shows people knocking women and children out of the way to get to food, and lines stretching over a kilometre or two for a bowl of rice, *dal* and, if they are lucky, a fistful of vegetables.

Street children in Delhi, authorities say, are being housed with their families in nearby schools, with social distancing maintained even though a single school may house as many as 1,500 people. But this determined optimism fails to consider the loss of dignity people, even children, feel. Nearly everyone you talk to in a line, outside a school or a soup kitchen—the best of which are run by NGOs rather than the authorities—mentions feeling bereft without work and the ability to feed oneself. And questions too have to be asked about how many people are actually being fed and how many times. Independent observers like Aangan have reported food is not plentiful or universally available. Children have been filmed eating frogs. Tens of millions of people are estimated to not be on any public distribution list and it is unclear if they are receiving necessary aid. In Delhi, the Aam Aadmi Party has said those without ration cards can apply for electronic coupons and that



SANCHIT KHANNA/GETTY IMAGES

some 1.5 million people have registered in a week and 300,000 people have used the coupons to receive meals. But coupons require smart phones. Inevitably, agents have sprung up, say some daily wage workers struggling to register for the coupons, charging fees that poor people must pay if they want to eat. And you can be sure that if parents aren't eating, neither are children. According to a report released this month by the United Nations' World

Food Programme, some 265 million people will face acute food insecurity by the end of 2020, up from 130 million people last year. Its chief economist Dr Arif Husain has said in interviews that the lockdown required to combat COVID-19 is "potentially catastrophic for millions who are hanging by a thread... [and] a hammer blow for millions more who can only eat if they earn a wage".

In India, Animesh Das, a trade union activist, says "the government should ensure working class people are in a position to

cook their own food". The working class includes child labour. As per the 2011 census, there are over 10 million child labourers between the ages of 5 and 14. More recent studies suggest 80 per cent of child labourers live in rural India and over 62 per cent, between the ages of 14 and 17, are engaged in hazardous work. On April 15, 12-year-old Jamlo Makdam, a farmhand in Telangana, set off on foot with a group of women and children for their village in Chhattisgarh, cutting through forests to evade interstate police. Having walked for three days, she died of heat exhaustion and dehydration just 20 km short of her village. State authorities say they will investigate what one official called "a clear case of child labour".

**T**he UN, in another report released on April 15, summarised the effects of COVID-19 on children in stark terms: "They are expected to be most damaging for children in the poorest countries, and in the poorest neighbourhoods, and for those in already disadvantaged or vulnerable situations." It estimates that 42 to 66 million children might fall into "extreme poverty" as a result of the measures taken to combat the virus. With the world anticipating economic woes as pronounced as those during the Great Depression of the 1930s, the UN says the progress of the past three years on child mortality will be reversed. Of course, in India 44 per cent of children under five years are malnourished. "Moderate acute malnutrition cases," says Dr Chandrakant Pandav, a member of the national council on nutritional challenges, "will turn into 'severe acute malnutrition'. India might face a surprising increase in maternal and child mortality because resource allocations are now completely focused on COVID-19." Still, argues Pandav, despite the closure of vital anganwadi schemes—mid-day meals, for example—"the benefits of a total shutdown far outweigh the risks." Other experts, though, contend that this is unknowable until years later, when the effects of current policies become manifest.

It is apparent though that the worldwide shutdown, which nearly all governments insist is our only option, has sinister side-effects for children. The most immediate is hunger. Children are also more vulnerable to abuse—physical, psychological and sexual. Pornography searches in India have risen exponentially since the lockdown began; more disturbingly, according to a report, searches for snuff pornography in which children are filmed being hurt have risen by 200 per cent. Unfortunately, as Atiya Bose says, poor children in India are used to scarcity, to their lives being near constantly buffeted by events they cannot control. What COVID-19 has exposed sharply is that while the virus might not discriminate, society does, and class and caste above all will influence your experience of a harsh, ongoing lockdown. More questions need to be asked of those who govern, of the plans they appear to have failed to make to protect the most vulnerable. ■

## REMEDIES

- **Enhance outreach of free meals and rations to families of vulnerable children**
- **Resume anganwadi services**
- **The Childline India Foundation Helpline #1098 offers emergency assistance to at risk kids**
- **Restoring and enhancing the livelihoods of impoverished families is the best guarantee of their children's well-being**

F

**For four days after Prime Minister Narendra Modi** announced a nationwide lockdown on March 24, Preeti Borkar\* barely got out of bed. The 46-year-old Mumbai-based English teacher didn't want to eat or speak. "Ever since I heard that COVID-19 had reached India, I started getting panic attacks. It was getting difficult for me to breathe, and that being a COVID symptom, I thought I had contracted it," she says. "I kept thinking of what would happen if one of my family members contracted the virus; that we would be dumped in some hospital on a dirty bed and I would be left all alone to die." Soon enough, she imagined she had fever and a sore throat. Having been in therapy since 2005 for depression, Borkar knew she needed medical intervention. She sought out a psychiatrist who gave her a new prescription which helped alleviate her symptoms.

Psychiatrist Dr Harish Shetty of Mumbai's Dr L.H. Hiranandani Hospital feels the COVID-19 outbreak can be particularly difficult for the likes of Borkar, patients who already suffer a mental health affliction: "There is a sudden sense of shock, fear of death or separation from family." Weeks into the lockdown, we now even have evidence of otherwise 'healthy' people exhibiting signs of anxiety and depression that resemble pathological symptoms. For those with existing diagnoses, COVID is that very kind of stressor doctors often ask them to guard against.

### SHOCK TO THE SYSTEM

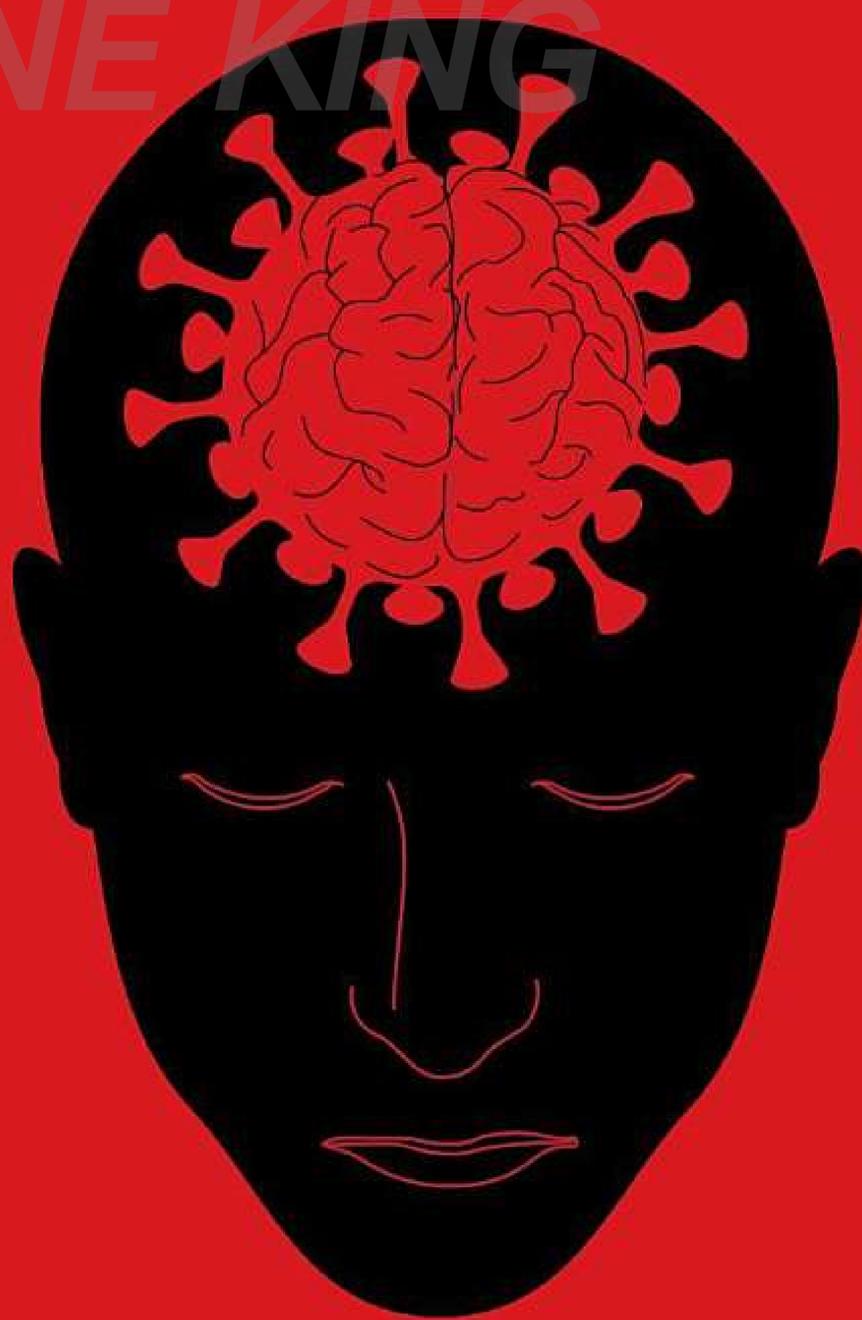
Bengaluru's National Institute of Mental Health and Neurosciences (NIMHANS) last tried to survey the Indian mental health landscape in 2015-2016. According to its findings, 13.7 per cent of India's population suffered mental illnesses. And while 30 million Indians had access to the country's mental health infrastructure, 120 million others had been ignored.

In India, the demand for mental healthcare has always far exceeded its supply. By making impossible access to even the few mental health practitioners in the country, COVID-19 has not just revealed the tragedies of our mental health crisis, but also exacerbated it. A week into the lockdown, the Indian Psychiatry Society

# MENTAL ILLNESS GOES VIRAL

Given the recent spike in numbers, it is clear mental ill-health is now India's second, quieter pandemic

| By Shreevatsa Nevatia |



estimated our mentally ill population had grown by 20 per cent. If true, we have a second, quieter pandemic to battle.

Psychiatrist Dr Aniruddha Deb points out that in India, “a majority of the service for the psychiatric population is provided by non-government sources”. To try and fill that gap in West Bengal, Dr Deb helps runs Mon (Bengali for *mann*, or mind), a psychiatric nursing home in Kolkata. Within days of the lockdown, Dr Deb and his colleagues had to close down their in-patient services. “We usually have only nine to 10 patients, but to look after them, we need a staff of about 25. Our food providers were finding it impossible to procure food for all of them,” says Dr Deb. “It is also very difficult to make psychiatric patients understand the importance of physical distancing and hand washing. Very often it is also difficult to manage a patient without close contact.” While Mon’s nine psychiatrists and six psychologists have entrusted families and relatives with the care of their patients, they are running a skeletal emergency service, responding to five to eight calls a day.

## ON FEAR AND LOATHING

Tannika Majumdar Batra, 35, a Kolkata-based freelance graphic artist, was diagnosed with bipolarity, anxiety and post-traumatic stress disorder (PTSD) in 2012. She is trying hard not to think of her financial future: “As a freelancer, we have nothing now, and the uncertainty of work affects my anxiety levels.” Though presently not on any medication, she says, “I’m trying to be okay, but the paranoia from my PTSD has been severe.” Batra is afraid of dealing with deliverymen. Days, when her husband takes his mother to the hospital for her dialysis, are particularly difficult. “I fear for my cats, my husband, my brother. I am afraid that, suddenly, something is going to happen to one of them,” says Batra, one of the first mental health advocates to have detailed her mental health history on social media.

The possibility of death and disease is often exaggerated by minds that are already in turbulence. Hypochondriacs, in particular, internalise ideas such as persecution and social vengeance somewhat easily. Knowing this fact well, Sandip Chaudhuri\* has tried hard to protect his hypochondriac father from COVID-19 news. “We are not taking newspapers and switch on the TV rarely, but seeing people in masks is enough to make Baba cringe,” he says. Though Chaudhuri and his family wash their hands and dry masks on the terrace, his father has seen enough to develop his theories of conspiracy and biological warfare.

Delusions, a common effect of stress, are also a symptom that often defines the manic highs of bipolar patients. Dr Shetty speaks of a young man whose diagnosis of bipolarity confirmed itself a few days after the COVID-19 outbreak made headlines. “He started imagining that he is responsible for the COVID-19 crisis and that he had special powers to resolve it.” Two other patients of Dr Shetty developed suicidal tendencies, saying that “they would rather kill themselves than die of COVID-19”.

The news can, of course, precipitate delusions and

## REMEDIES

➤ **If the stress of isolation is making you lose sleep and your appetite, call a helpline number (1800-120-820050), and if you are suffering acute anxiety, contact a psychologist or psychiatrist**

➤ **Check in with your therapist or psychiatrist if stressed. Many doctors are now even happy to do a video call**

➤ **Be mindful of the quantity and quality of information you consume. Books, music, films and web shows are distractions, but they can be succour, too**

paranoia, but Dr Deb says editorialisation of facts matters, too. “When you blame a particular community for the spread of a disease, specific phobias become active,” he says. Schizophrenics, for instance, are already prone to paranoia, and by implying that a disease is being spread deliberately, “you amplify their fears”. The psychiatrist says he is witnessing an unfortunate resurgence: “People who were well for a couple of years are suddenly going berserk, sure someone will attack them.”

## SILVER LININGS SCRAPBOOK

During the lockdown, video-conferencing has proved a boon for many who can now speak to their therapists online, but Dr Vinod Kumar, psychiatrist and head of Mpower Centre in Bengaluru, says “online interactions can be helpful, but not as gratifying as real-life ones.”

On April 3, Mpower, an organisation that works with people with mental health concerns, launched a helpline to help alleviate COVID-related anxiety. Already having seen more than 4,000 people call in, Dr Kumar says, “Any kind of disruption to normal lives—unemployment, relationship troubles, domestic violence—is going to lead to increased stress levels, and this needs to be addressed. But the biggest trauma is perhaps being experienced by those who have either contracted the virus or lost a loved one to it. These experiences can lead to chronic PTSD.”

Other practitioners are trying hard to look at the bright side. Dr Shetty says he saw a clinically depressed patient lose his symptoms after the pandemic broke: “He suddenly showed a lot of resolve and took charge of family responsibilities. His depression suddenly seemed to fade away.” Dr Deb talks about how people’s loneliness might be alleviated by the sudden proximity of family members. “People who are obsessed about washing their hands might find comfort in the fact that everyone else is now washing their hands, too,” he says. Batra, for her part, says, “When I first started recovering in 2015, I began enjoying my solitude. It helped me understand myself. I’ve been taking one day at a time since. I’m happy that everyone else now seems to be doing the same.” ■

—with Aditi Pai and Romita Datta

\*names changed on request

# THE VIRUS AT HOME

The lockdown has spelled doom for victims of domestic abuse. With no scope of relief, activists are worried about the toll it will take on women's psyche

| By Aditi Pai & Romita Datta |



Illustration by NILANJAN DAS

# F

**For Kamilini\***, the lockdown put in place to mitigate the spread of COVID-19, could not have come at a worst time. Trapped in an abusive marriage for almost 10 years, she had finally mustered the courage to set up a meeting with a lawyer to begin divorce proceedings. She had also lined up a job as women's hostel superintendent on the outskirts of Kolkata. She could almost taste the freedom. But then the world, along with her carefully laid out plans, came to a standstill because of the coronavirus pandemic. To make matters worse, her husband found out about her plans and what followed next was emotional and physical torture. He even threatened to kill her if she ever dared to open her mouth. With her mobile phone confiscated and home internet connection cut off, she managed to make one distress call to the Swayam helpline through her

landline phone. But when the organisation, which provides support services to women and children facing violence, offered help, she hung up saying she couldn't bring shame upon her parents, plus that she had nowhere to go. Swayam, too, strapped for resources at a time like this, could not follow up.

"Domestic abuse cases have gone up by 33 per cent in urban areas and 20 per cent in rural areas during the nationwide lockdown. But this is a skeletal assessment based on what we hear through distress calls and emails. I am sure this number would be very high considering the large number of women in rural areas, who have no access to internet and no money to recharge their phones," says Anuradha Kapoor, founder director of Swayam. As per a National Commission for Women's (NCW) report, the number of incidents of domestic violence has increased dramatically. If January and February recorded 300 and 280 cases respectively, just the last week of March saw a shocking increase in numbers—250 in eight days. States like Punjab, Haryana, Uttar Pradesh and Bihar have recorded a large spike in instances of domestic abuse and even marital rape during the lockdown.

The lockdown is testing even strong relationships and has been a death sentence for more fraught ones. Small arguments over household chores, which inevita-

bly fall on the women of a household, are getting blown up and, in some cases, culminating in violence. As consultant psychologist Anuttama Banerjee says, going by the sharp increase in the number of distressed and panic calls women's rights organisations are fielding, it seems many marriages and relationships lack a solid foundation. "Relationships are crumbling and once the lockdown ends, we expect a lot of break-ups and many people rethinking their relationships," says Banerjee.

For Shrikala P.\*, a 42-year-old graphic designer from Mumbai, the lockdown and being stuck at home with an insensitive husband with no respite, has brought her to the brink of a nervous breakdown. "A fortnight into the lockdown I realised I couldn't take the abuse any more. My husband's business has not been doing well and he has been taking it out on me, throwing tantrums over food and every other little thing. My work has taken a backseat as I have to cater to his and his mother's demands of food preferences throughout the day. My husband has stopped paying for the groceries and milk as well and shifted the entire financial burden on me. When I tried to explain that I'm not getting enough projects right now, he threw a cup of hot tea at me, which burnt my skin. After that I was so scared of him that my hands would start shaking every time I saw him. When I finally mustered the courage to call the police and seek help, the officer gave him a stern warning. I have two children and don't want the marriage to fall apart as I am unsure of my

## REMEDIES

➤ **NGOs are operating 24-hour helplines to provide phone and text support to victims of domestic violence. If you find it hard to find help in your city, call the National Commission for Women on their lockdown emergency number: 7217735372**

➤ **In case you need urgent rescue, contact the police in your area for immediate intervention**

➤ **If phone or physical conversations are not an option, look for a family member, friend or psychologist to confide in either on WhatsApp or over email**

financial situation after the lockdown ends," she says. Her husband has been silenced for now, but Shrikala fears the storm that is likely to follow the uneasy calm.

For some, the abuse is subtle but still verbally demeaning and equally dangerous. "Since I am a housewife and don't have to 'work-from-home', [my husband] thinks I am underemployed and having a whale of a time," says Janaki\*, who lives in Kolkata. "He has been piling all kinds of house work on me. It seems like the domestic chores never end. Plus, when he works late, he expects me to stay awake as well to be at his beck

and call at all times." Seeing women buckle under pressure also gives the abusers another reason to humiliate her. "The lockdown and the resultant difficulty in accessing help, in fact, is giving the perpetrators of violence the confidence to go on with it," says Banerjee.

Paradoxically, in a few cases, the lockdown is pushing some women to give their abusive relationships a second chance. This may be prompted by their apprehensions and insecurities about the economy and their own uncertain financial and social situations. Dishaa Desai, psychologist and outreach associate at Mpower Centre in Mumbai, says that in some cases husbands are justifying their physical aggression and verbal outbursts using COVID-19 as an excuse and women are deluding themselves into believing it. What is worrying, though, in all this is the psychological health of women. "Endurance for such a long time might just take them to the precipice and if they are unable to spell out and share their woes for long, it might cause grievous damage," fears Kapoor.

**C**omplaints of abuse are not necessarily centred around husband-wife relationship or among live-in partners. They are also coming from women between the ages of 18 and 30, irrespective of marital status.

Their abusers being brothers, fathers, brothers-in-law, even a village headman. "Young girls of 16 years and 18 years are being forced to get engaged so that they can be married off at the earliest date available after the lockdown lifts. In most of these cases, the pressure is coming from the men of the household, probably because they are worried about the future implication of COVID-19 on the economy—pay cuts, loss of jobs," says mental health activist Ratnabali Roy. There have also been cases of women of low and middle-income groups being abandoned by men because they see the difficult times as an excuse to shrug off their responsibilities.

Ashwini\*, who works as a part-time household help in Mumbai, recalls with horror how she was thrown out of her home at 10 pm during the lockdown. "I was dragged out of the house after a fight. I didn't have any money or a phone and was scared to walk on the deserted streets. I sat down at the bus stop when a patrolling police van brought me home and threatened to arrest my husband if he raised his hands at me again. He had no option but to take me home. I am scared. He drinks, and with no alcohol available, he's getting restless and taking his frustrations out on me," says Ashwini.

With no respite in sight, the possible extension of the lockdown is only inspiring fear in the hearts of victims. Home is no safe haven for them. ■

*\*names changed on request*



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# SMART MONEY



## MAKE YOUR MONEY WORK

- HOW TO GET AN **EDUCATION LOAN**
- WITHDRAWING **EPF ONLINE**

# FUNDING THE FUTURE

Online portals have made it simpler to explore and apply for education loans and scholarships



Illustration by SIDDHANT JUMDE

**Y**our child has worked hard to get admission into her dream college. She has the offer letter, and now it's time to arrange funds. But what if you are a bit short? You will have to explore education loans or hunt for grants and scholarships. The government has simplified the process with dedicated online portals—vidyalakshmi.com for education loans and vidyasaarathi.com and scholarships.gov.in for scholarships. Let's look at the details:

## HOW TO APPLY FOR A LOAN

The NSDL (National Securities Depository Ltd) e-Governance Infrastructure, under the guidance of the department of financial services (DFS), department of higher education and the Indian Banks Association (IBA), has developed a common portal, Vidyakshmi. The DFS guidelines say that all education loans must be routed through this portal.

After you sign up and fill the Common Education

Loan Application form, filters appear for location, course and loan amount. Once the details are put in, a list of loan schemes from public sector banks, cooperative banks and even private banks will show up. Before selecting a loan, check scheme details and eligibility criteria thoroughly. You can apply to three banks at the same time. Needless to say, public sector banks sanction the maximum number of education loans. "We get around 1,000 applications a month on the vidyalakshmi portal. As part of the process, we ask students to apply through the portal even if they approach us directly," says Virendra Sethi, head, mortgages and other retail assets, Bank of Baroda.

## HOW TO ENSURE LOAN APPROVAL

You need to be eligible as per the norms laid down by the banks. The process becomes simpler if you already have an account at the bank you are applying. Be careful while filling up forms and

submitting documents. Sethi says application forms are mostly complete, but students tend to not provide accurate details in the first instance. "Providing correct and complete information along with the required documents greatly enhances the approval rate and how fast it comes through," he says.

Ensure that you frequently check the dashboard and registered e-mail for updates about the application. The bank may put your loan application on hold if more information is needed. Respond to bank queries within 15 days if loan amount is equal to or less than Rs 7.5 lakh and within 30 days for loan amounts above that, or else banks may mark your application 'Closed', say instructions on the portal.

## INTEREST RATE AND LOAN AMOUNT

Under the IBA model, students can avail of education loans of up to Rs 10 lakh for domestic institutions and Rs 20 lakh for overseas ones.

"The rate of interest depends on the ranking of the college/university, value of collateral, guarantor/co-applicant's credit score, besides the loan amount and tenure," says Raj Khosla, MD of MyMoneyMantra.com. Female applicants are eligible for a 0.5 per cent concession. Some banks may offer big-ticket loans of up to Rs 40-80 lakh for elite colleges in India and overseas. "The interest rates for overseas studies range from 9.5-14 per cent, which is slightly higher than normal rates," Khosla adds.

The IBA model requires collateral for loan amounts more than Rs 7.5 lakh. The collateral security can be in the form of land/building/government securities/public sector bonds/units of UTI, NSC, KVP, LIC policy, gold, shares/mutual fund units/debentures, bank deposit in the name of student/parent/guardian or any other third party with suitable margin. Some banks may offer collateral-free loan on the higher amount also.

## ▶ APPLYING FOR SCHOLARSHIPS

Signing up on the Vidyasaarathi portal gives one access to various scholarships provided by corporates. Vidyasaarathi does not charge for its services. Once you select a course level, you can browse and apply for multiple scholarship schemes. The maximum amount of scholarship will be less than or equal to the educational course fees as stated in the admission certificate or fee receipt. "Each college has its own fee structure. On an average, in 2019, students got approximately Rs 30,000 in the form of scholarships," says Gagan Rai, managing director and CEO, NSDL e-Governance Infrastructure.

"As of now, scholarships are live for engineering courses, ITI courses, undergraduate and postgraduate programmes. Some scholarships are also available for diploma and 11th and 12th standards," he adds.

The ministry of electronics & information technology runs a common national scholarship portal, [www.scholarships.gov.in](http://www.scholarships.gov.in), which has information on schemes of the central/ state governments for pre-matric, post-matric and technical and professional courses.

## ▶ INTEREST CUTS DURING THE MORATORIUM

When 24-year-old Abhishek Tiwari approached State Bank of India for a loan to do a two-year MCA from Sardar Vallabhbhai Patel Institute of Technology in Gujarat, his loan advisor not only assisted

## FUNDING YOUR CHILD'S EDUCATION

- Apply for student loans on [vidyalakshmi.com](http://vidyalakshmi.com), a one-stop shop for all information on loan schemes by banks
- Fill up a common education loan form and you can apply to three banks at a time
- Compare interest rates, processing fee, collateral and margin requirements
- Check out government/ corporate scholarships on portals such as [vidyasaarathi.com](http://vidyasaarathi.com) and [scholarships.gov.in](http://scholarships.gov.in)
- As per the IBA model, loans up to Rs 10 lakh are available for Indian institutes and Rs 20 lakh for studies abroad
- Provide collateral for loans above Rs 7.5 lakh; some banks offer higher amounts without collateral

## THE MORATORIUM PERIOD

- Moratorium includes the study period and, typically, one year after
- Interest payout during the moratorium period is optional; get 1% concession if you pay

## PARENTS SHOULD AVOID DIPPING INTO RETIREMENT CORPUS TO FUND LOANS. LOAN AGAINST AN ASSET IS A BETTER IDEA

him with the loan application process, but also told him about the interest subvention scheme that helped him reduce his loan burden. "The bank manager and loan advisor were quite helpful. They guided me to the [vidyalakshmi](http://vidyalakshmi.com) portal for information on government scholarships for poor students," he says.

The loan advisor at SBI told him about the Central Sector Interest Subsidy Scheme, which helps out students whose parents earn less than Rs 4.5 lakh per annum. As per the IBA model, all borrowers get a concession of 1 per cent if they service the interest during the moratorium period, which includes the period of study and, typically, one year after that or six months after you get a job. Ideally, you are not required to make interest or principal payments during this 'holiday period'. However, simple interest accrues during the moratorium and gets added to the principal amount once the repayment starts. So, if you pay interest during the moratorium itself, it reduces the loan burden. Under the Central Sector Interest Subsidy Scheme, the government bears the interest burden on behalf of students from economically weaker sections. The scheme is applicable for loan amounts up to Rs 7.5 lakh and with interest amounts less than Rs 2 lakh.

Another scheme, Padho Pardesh, under the ministry of minority affairs, provides interest subsidy to meritorious students from economically weaker sections of notified minority communities

(parental incomes less than Rs 6 lakh) to pursue higher education abroad.

The ministry of social justice and empowerment provides the Dr Ambedkar Central Sector Scheme of Interest Subsidy on Educational Loans for Overseas Studies for Other Backward Classes (OBCs) and Economically Backward Classes (EBCs). This is applicable for students with family incomes less than Rs 8 lakh and Rs 2.5 lakh respectively and for approved courses of studies abroad at Masters, M.Phil and Ph.D level. The interest subsidy during the moratorium can be up to Rs 75,000 per quarter.

Although 90 per cent of education loans are processed through public sector banks, Khosla says opting for an NBFC like Avanse, Tata Capital and HDFC Credila can help you avail a more flexible loan for a larger range of courses and universities.

In any case, parents should avoid dipping into their retirement funds. "The education loan option may not be possible for everybody, especially those nearing retirement. For such borrowers, a better option would be to take a loan against an asset (such as property). HDFC Credila, for instance, gives loans against immovable property. Since this is a collateralised borrowing, the interest rate will be lower," says Khosla. Weigh all options depending on your savings and fund requirements and make the best choice for your ward's future. ■

—Aprajita Sharma

**W**ithdrawing one's EPF (Employee's Provident Fund) balance has hitherto been a tedious task. You need to fill several forms, arrange documents, visit the EPF office (EPFO) and follow up continuously. Not any more. The entire process is now online, which enables you to apply for EPF withdrawal from the comfort of your home. The proceeds are credited directly into your bank account. There are a few things, though, that you need to keep in mind.

➤ **TIMING OF WITHDRAWAL**

Changes in rules since 2016 have reduced the time an individual has to wait for after leaving employment to withdraw EPF balance. "If an EPF subscriber has been unemployed for over a month, they can withdraw up to 75 per cent of the EPF corpus and have the remaining 25 per cent transferred to a new EPF account when they start working again," says Suresh Sadagopan, founder, Ladder7 Financial Advisories. However, if you wait one more month, you can withdraw more. "Employees below 58 can withdraw the entire EPF balance after two or more months of leaving a job," says Archit Gupta, founder & CEO, Cleartax.

Online EPF withdrawal does not require you to go through your previous employer. Aadhaar-based authentication suffices. Besides withdrawal, one can take advance against the EPF for specific purposes, such as the purchase or con-

# A HARROWING TASK NO MORE

Online withdrawal of EPF makes the entire process simpler and quicker



Illustration by SIDDHANT JUMDE

struction of a house, illness of a family member, education or marriage of children. This too can be done online. You do not have to submit endless documentary proof, self-certification is enough.

➤ **THINGS YOU NEED**

To claim your EPF balance online, you first need a UAN or a universal account number. Most working people already have it. You can also visit the EPF member website to see if a UAN has been assigned to your EPF. If you are a new joinee or do not have a UAN for some reason, you can request for the same through your employer. Then, you have to link your Aadhaar and bank account numbers to the UAN and ensure the KYC details against the UAN are complete, which your employer usually gets

done at the time of joining. You must also link your PAN to your UAN. Your Aadhaar too must be linked to your mobile number so that you can use the OTP to authenticate any Aadhaar-based transaction. If you have worked for many organisations, you should ensure your previous EPF accounts have been migrated to your UAN.

➤ **CLAIMING ONLINE**

If you are withdrawing your EPF after being unemployed, your past employer should have updated your date of exit. Next, you should log in to the EPF member portal and verify all your personal details, including KYC. Your bank account number too needs to be verified by entering the last four digits. If withdrawing your EPF as an unemployed person, you need to fill in Form 19, and Form 10C if you are withdrawing EPS (Employees' Pension Scheme) before completing 10 years of service. To apply for an advance against the EPF while in employment, you need Form 31. In cases of pension request, typically at age 58, and with at least 10 years of eligible service, fill in Form 10D. You can make only one claim per session. If claiming both EPF and EPS, you need to do it separately. After filling out all the details, you need to authenticate it through Aadhaar-based OTP. Following confirmation, it takes 2-3 weeks for the amount to be credited to your bank account. Meanwhile, you can track your claim status online. ■

—Naveen Kumar

## HOW ONLINE WITHDRAWAL WORKS

- UAN must have been activated to access EPF facilities online
- KYC through the employer while in service should be in place
- UAN must be linked to Aadhaar and bank account
- Log in to the EPF member portal
- Verify your KYC details and service eligibility conditions are correct and complete
- Select relevant claim option
- Authenticate your claim using OTP received on mobile registered with UIDAI
- Funds are credited directly to your bank account within 2-3 weeks

FILMS OF THE CENTURY  
PG 60

# LEISURE

HOW TO SURVIVE  
A LOCKDOWN FOR  
GAMERS PG 64

THE HOME STRETCH  
FOR ATHLETES GETS  
LONGER PG 62

Q&A WITH  
JACQUELINE  
FERNANDEZ PG 66

FILMS

## THE MOVIEGOER'S GUIDE TO THE 21ST CENTURY

As movie theatres are left deserted and the shooting of new films stalled, we comfort ourselves by looking back at 10 of the best Indian films that released in the past 20 years

Illustration by SIDDHANT JUMDE



**A best-of list is useful only if you acknowledge its subjectivity and limitations. This list tries to cover the popular and the under-watched, various genres and styles (and cheats a bit to include more than 10 films). Prepare your counter-arguments**



**Maqbool (2004) & Goliyon ki Raas-leela Raam-**

**Leela (2013)**

It is often pointed out that the “masala” spirit of Shakespeare’s plays has influenced Hindi films. Vishal Bhardwaj’s vibrant transposing of *Macbeth* to the Bombay underworld kicked off his Shakespeare trilogy, and is rightly considered a milestone in the new Hindi cinema; but Sanjay Leela Bhansali’s take on *Romeo and Juliet* is equally poetic, and profane.

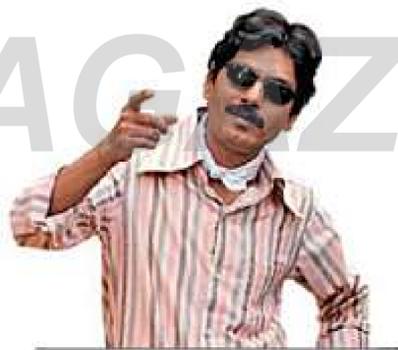
**Manorama Six Feet Under & Johnny Gaddaar (both 2007)**

Two terrific modern noirs in which directors Navdeep Singh and Sriram Raghavan (respectively) pay tribute to thrillers past. *Manorama Six Feet Under*, which uses Roman Polanski’s *Chinatown* as a template, is about an engineer playing detective in a Rajasthani town; *Johnny Gaddaar* weaves in references to Hindi films like *Parwaana* in telling the story of an amoral youngster double-crossing his partners in crime.



**Oye Lucky! Lucky Oye! (2008)**

Aspiration and how to bridge the class divide have been recurrent themes of our recent cinema. The most energetic such film is Dibakar Banerjee’s *OLLO*, about a West Delhi boy trying to pull himself into a better world...and finding himself obstructed by a series of father figures (all played by Paresh Rawal) along the way.



**Gangs of Wasseypur (2012)**

If you include just one Anurag Kashyap film, would it be the disciplined *Black Friday*, the surreal *No Smoking*, or the hard-hitting *Mukkabaaz*? The towering Kashyap achievement, however, is the epic *Gangs of Wasseypur*, which manages to be both a pastiche and utterly one of a kind. Is this a story about gangland wars in the hinterland, or about our nourishing and destructive relationship with cinema? You decide.

**Qissa (2013)**

This Punjabi film is best watched on big screen to savour its stately widescreen compositions and atmospheric sound design. Irrfan Khan plays a Sikh man who raises his daughter



**Super Deluxe (2018)**

Incredibly ambitious and compulsively entertaining, this Tamil film uses multiple narrative strands—involving a dead body, a trans-woman (a great performance by Vijay Sethupathi), a porn actor’s mortified son, and an extra-terrestrial—to comment on the

(Tillotama Shome) as a boy, with harrowing results. This haunting production is about how the Partition created ghosts and demons and how we draw boundaries between ourselves and others.

**Aligarh (2015)**



Manoj Bajpayee’s performance as an elderly professor

persecuted because of his homosexuality, anchors this plaintive film. But equally special is how the film gives us a protagonist who is himself provincial and conservative in many ways—confused, vulnerable, not an obvious poster boy for a bold Queer Pride movement.

**Luck by Chance (2009) & Dil Dhadakne Do (2015)**

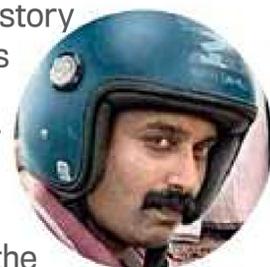
Many still deem Zoya Akhtar’s most respectable film to be her debut *Luck by Chance*, a commentary on the Hindi film industry. But, the unabashedly populist *Dil Dhadakne Do*, deserves praise too. The film was criticised for being about “rich people’s problems”, but it is full of universally relatable emotions and fine ensemble acting.



meaning of life, self-perception, and what it is to be “alien”.

**Kumbalangi Nights (2019)**

Part of the new wave in Malayalam cinema, *Kumbalangi Nights* is a warm-hearted story about four brothers living in a Kochi village. Soubin Shahir and Fahadh Faasil play two very different patriarchs—the contrast between them highlighting one of the film’s central questions, what is a “complete man”?



—Jai Arjun Singh



**Vicky Donor (2012)**

This marvellous light comedy—about a Delhi boy who becomes a sperm donor inaugurated the “how Ayushmann Khurrana grew up” sub-genre. Khurrana would play more variants on the callow young man who has to look in the mirror, at himself and his society, in “issue” films like *Dum Laga ke Haisha*, *Badhai Ho* and *Article 15*—any of which could have been on this list.

**I am a sperm donor**



#MyFilmsOfTheCentury  
PANKAJ TRIPATHI, actor

**Paan Singh Tomar (2010)**

Like *Bandit Queen*, the film is another favourite of mine. Its landscape and characters are real.

**Thithi (2015)**

I am from a village in Bihar, so I related to this film a

lot—an authentic depiction of life in a Karnataka village.

**Newton (2017)**

When I first read the script, I was amazed at how one could write such an interesting story about voting. It doesn't take a stand on who's right or who's wrong but lets the audience decide whose side they are on.

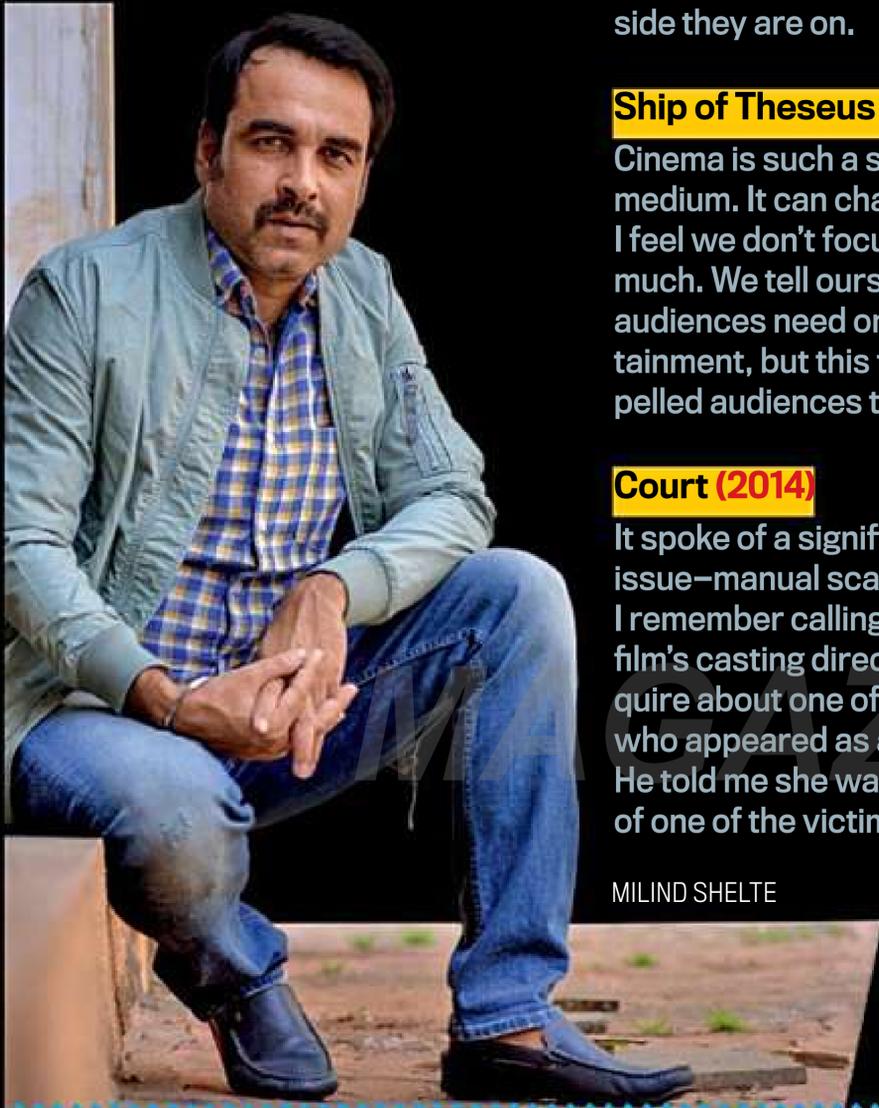
**Ship of Theseus (2012)**

Cinema is such a strong medium. It can change lives. I feel we don't focus on that much. We tell ourselves that audiences need only entertainment, but this film compelled audiences to think.

**Court (2014)**

It spoke of a significant issue—manual scavenging. I remember calling up the film's casting director to enquire about one of the actors who appeared as a witness. He told me she was the wife of one of the victims.

MILIND SHELTE



#MyFilmsOfTheCentury  
RADHIKA APTE, actor

RACHIT GOSWAMI

**Black Friday (2004)**

It changed a lot of things in our filmmaking and storytelling—the importance of talking about certain things through the medium of cinema. The way Anurag Kashyap made it was very different from everything we had seen before. There was a wave of films that have tried to be like his films.

**Dil Chahta Hai (2001)**

When I was coming of age, it was a film very dear to me. I love it and can watch it any number of times.

**Killa (2014), Court (2014) and Fandry (2013)**

These are the best films I have seen in the last decade. They match world standards, and each is an extremely honest work of art.

—As told to Suhani Singh

FILMS

# THE WORLD VIEW

**Shivendra Singh Dungarpur**, filmmaker, archivist and founder director of the Film Heritage Foundation, lists films from around the world that defined cinema this century

▶ **GOODBYE TO LANGUAGE (2014)**

After breaking the conventions of cinema in *Breathless*, Jean-Luc Godard was still redefining cinema half a century later. In this film, he used 3D in a way never used before.

▶ **I, DANIEL BLAKE (2016)**

A Ken Loach film about ordinary people falling through the cracks of a bureaucratic system, about inequality and social injustice.

▶ **THE SALESMAN (2016)**

In this beautifully acted play within a play set in Iran, Asghar Farhadi explores the complexities of relationships and male patriarchy.

▶ **NO HOME MOVIE (2015)**

The title says it all. The Chantal Akerman film is an intimate video essay, recording conversations between the filmmaker and her

mother on Skype, in her kitchen, sometimes on her phone. Yet the film beautifully uses the “home movie” format to give us a film that is a tribute to her mother and an exploration of personal and universal themes about home and rootedness. I loved what she said about the film, “I think if I knew I was going to do this, I wouldn't have dared to do it.”

▶ **DAWSON CITY: FROZEN TIME (2016)**

Perhaps one of the best documentaries on film that I have seen. A multi-layered film that tells so many different stories, using rediscovered footage from films discarded and buried in the permafrost at an outpost in the Yukon Valley over a century ago.

**ONCE UPON A TIME IN HOLLYWOOD (2019)**

Shot on 70 mm, Quentin Tarantino's love letter to Hollywood told in his grammar and language. Perhaps his best film so far.



# THE HOME STRETCH GETS LONGER

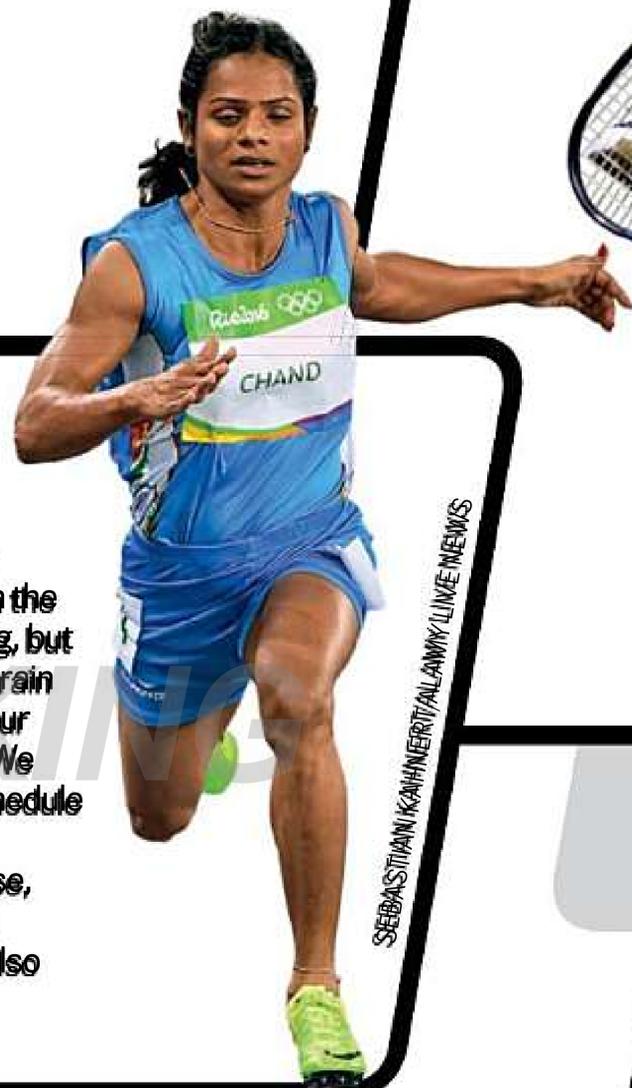
SPORTS

WITH TOURNAMENTS CANCELLED AND THEIR FITNESS IN JEOPARDY, SPORTSPERSONS MULL THEIR FUTURE AND THAT OF THEIR GAMES

## DUTEE CHAND . . .

**Athlete**

I've been doing general core and dumbbell exercises at home. My coach guides me on the phone. As a runner, I need to be out running, but I can't. I am very anxious. Even if we don't train for five days, our endurance goes down. Our ongoing training has completely stopped. We will have to chalk out a completely new schedule once this is over. I am worried about the Olympics. Otherwise, household work and my law studies keep me busy. I am also watching television.



SEBASTIANI KAHNERT/ALAMY/LINE NEWS

## ASHWINI PONNAPPA . . .

**Badminton player**

We hadn't finished our qualifying period [for the Olympics]; we had five or six tournaments left [to play in order to qualify]. So, it's strange not knowing what the situation will be and, going forward, what the Badminton World Federation will decide in terms of the qualifying criteria. I've never ever had this long a break. I was injured in December-January and was recovering, but that didn't stop me from going to the court. You can do something, even if it is a simple drill or playing for 30 minutes. Now, you have to figure out ways of staying in touch with the game.



MARK DAVIDSON / ALAMY

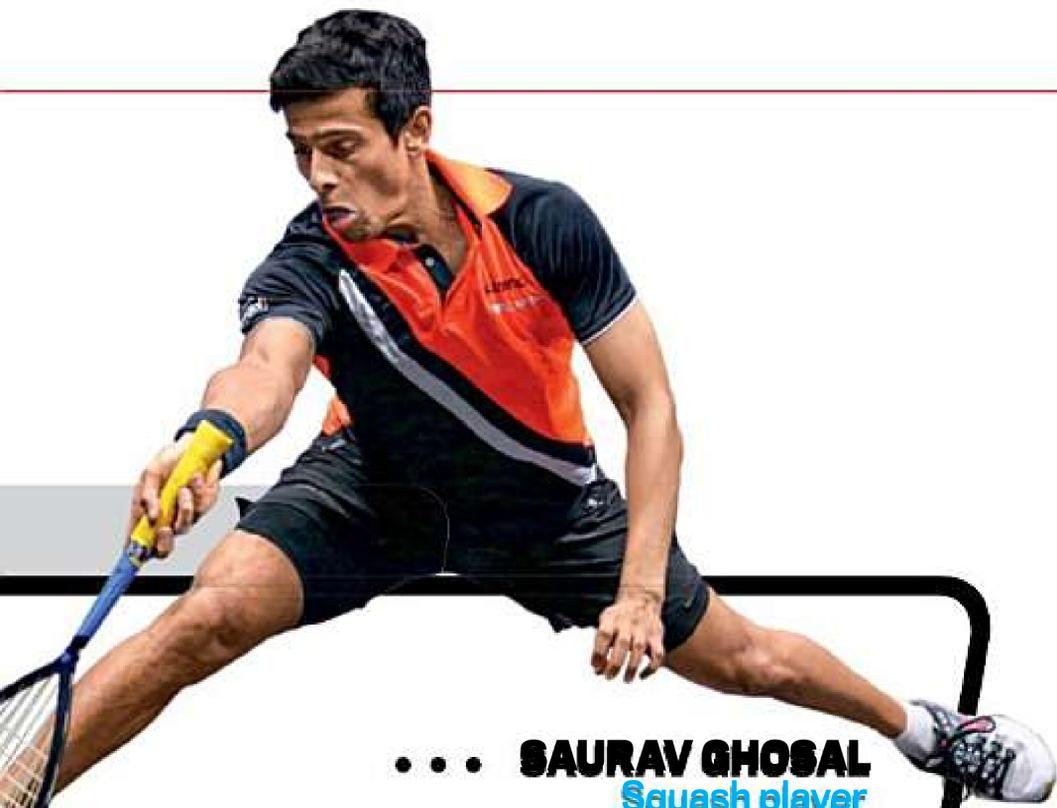
## VISWANATHAN ANAND . . .

**Chess grandmaster**

Typically, [breaks] are up to a month; so when the next tournament starts, you are in the best of shape. Initially, we felt tournaments may resume in May or June, so this was just a longer training camp. But it looks like it may be a while. The most important thing is to keep following chess, do interesting work that you don't have time for otherwise, and schedule a return to training when tournaments resume. Chess is different in that an online game is almost like a game over the board. There is no loss of experience. Online tournaments have started springing up, so we can have events before the regular calendar returns.



ALAMY



... **SAURAV GHOSAL**  
Squash player

There is a finite amount of time as to what your body can do at a particular age. But another way of looking at it is that in these months that we aren't competing, the body and mind are not going through the same stress as when we play. Hopefully, it will extend my career slightly and conserve my mental and physical bank [...] We generally don't have such long periods of training before a tournament. If what we do in those two-three months of off-season we do for the next four or five, we will be dead. There's a fine line. I'm trusting what my trainer tells me to do, trying to mix the sessions up without causing too much stress on the body and mind. It's a challenge as well, so it's interesting.

ALEX PANTLING/GETTY IMAGES

**SUNIL CHHETRI** ...  
Footballer

I am doing [at least] the bare minimum to stay fit by watching what I eat and working out at home. It's not the same as training with the boys and coaches on the pitch. I'm trying to focus on staying calm, I am not afraid of losing form as such. What we're going through is unprecedented and much bigger than our careers. Maybe later, I would think missing out a year was a big deal. But right now, I just want to see how we, as humans, emerge from this and go back to normal lives.



MATSUJO K./AFLO SPORT/ALAMY LIVE NEWS

-As told to Sukhada Tatke and Bhavya Dore

Q + A

**PITCH**

**REPORT**

**HARSHA BHOGLE**

COMMENTATOR

**Q**

**How do you envisage cricket post-lockdown, particularly the T20 World Cup later this year?**

It depends on when we are in a position to restart. I think sport will emerge stronger in terms of spectator involvement because it is one of the very few feel-good activities around. But sport depends on sponsor investment and that will be linked to the slowdown and possible reduction in demand. In India, cricket will come back very strongly, but given the limited scope for investment, other sports could suffer. The T20 World Cup and the IPL were to be the highlights of the year, and I hope we aren't in a situation where we have only one possible.

**Q. What will be the impact of the suspension of IPL?**

There will be a search for another window. The IPL is a sporting juggernaut, but it is also a great provider. Not just for players, but for freelancers, event staff, technical crew. For a very large number of people, it's peak income period. The BCCI's finances, too, are built around a successful IPL season, so they will try their best to find a window. I foresee support from players around the world. We are already seeing that.

**Q. How do you think teams can regroup after this lull?**

They will struggle, but given that everyone is in the same boat, it will be a level playing field. But primarily, the players will want to stay fit.

**HARSHA BHOGLE**

says cricketers, on return, will struggle for a while, but it will be level playing field



VISIONHAUS/GETTY IMAGES

# THE GAME IS

WITH POST-APOCALYPTIC STORYLINES

AND MULTIPLAYER OPT

## MAD MAX

Inspired by the movie series, this game stays true to its source material—gorgeous wastelands peppered with inspiring combat and lots and lots of cars. You, of course, play Max, and your life has recently been spared by a warlord because he thinks you are a prophet who will bring about the existence of an ultimate vehicle called Magnum Opus. You start from scratch, gathering parts for the car, protection and gear for yourself, all while building your legend by taking down bases and roaming patrols of the other factions. The ultimate goal is to control the entire wasteland. If you like the movies, there is a good chance you will love this post-apocalyptic world as well.

**Platforms:** PC, Xbox One, PlayStation 4

**Price:** Starts at Rs 1,099

## STATE OF DECAY 2

It is hard to stand out when every other video game is about zombies, but *State of Decay 2* does. It is a heady mix of base-building, character-building and the fight to survive. As characters are randomly generated through the course of the game, your task is to build a community of survivors. Death is also permanent. If a character you have taken time and care to build dies, he or she is gone forever. While this sounds like more work than play, the actual killing of zombies is a gore-filled satisfying experience. The brilliance of *State of Decay 2* is that it never puts you in a position that will make you feel like you have the advantage for too long.

**Platforms:** PC, Xbox One

**Price:** Starts at Rs 1,099

## FALLOUT SERIES

*Fallout* deals with a world grappling with a nuclear fallout. Every version of this game, with the exception of *Fallout 76*, is wholly brilliant. You are a person who has just left a nuclear fallout vault and your job is to explore the landscape. Running amok are mutant humans and creatures that you need to avoid or kill to survive. *Fallout* is a role-playing game, which means your character evolves with every choice and action. A perfect game to play when quarantined.

**Platforms:** PC, Xbox One, PlayStation 3/4

**Price:** Starts at Rs 565

# NOT OVER YET

IONS, THESE VIDEO GAMES ARE A GREAT FIX FOR LOCKDOWN ISOLATION



## DEATH STRANDING

*Death Stranding* has you playing a delivery guy in a post-apocalyptic United States. The beginning never quite explains the origins or identities of the invisible creatures who have destroyed the world. You just know they consume the dead, cause explosions and a rain that ages everything. Playing the DHL guy is tedious, especially since you have to walk almost everywhere, but that said, the story is very satisfying and the game has a knack for creating genuine emotions for its characters.

**Platform:** PlayStation 4

**Price:** Starts at Rs 2,499

GAZINE



## THE LAST OF US

*The Last of Us* is based in a world ravaged by mutant Cordyceps fungus, the stuff that turns insects into zombies. This particular strain turns humans into violent zombies too. You play Joel, who has to ferry a young girl, Ellie, across the US. At your disposal are a limited selection of weapons and a heightened sense of hearing. The storyline explores Joel and Ellie's relationship and uses it to take you on a journey. There is a sequel planned this year, so you might want to play this one first.

**Platform:** PlayStation 3/4

**Price:** Starts at Rs 699



## THE DIVISION 2

*The Division* is a secretive government organisation that goes into action in the US in the event there is a collapse of normal law and order. The first game in the series has the American population devastated after a virus infects Black Friday shoppers. The second game, based in Washington DC, continuing this virus-infected wasteland theme, is more refined. Great to play with friends, the game, somewhat ironically, helps bring home some of the social interaction we so desperately need right now.

**Platforms:** PC, Xbox One, PlayStation 4

**Price:** Starts at Rs 900



-Jaison Lewis

Q+A

# HER TIME TO KILL

Often resigned to taking a backseat whilst filming, *Mrs Serial Killer* freed **Jacqueline Fernandez** to stretch herself as an actor. She feels the forthcoming Netflix film marks a new chapter in her career

**Q. You were at a Panvel farm with a few friends when the lockdown was announced, right?**

It was by chance I got locked down here, but I am quite blessed to be here. It's full of nature. I have been working out a lot and making salads with vegetables from the garden here. I ride horses twice daily, and I have become better at it. I also bathe the horses and clean the stables.

**Q. What has been your biggest realisation from the lockdown?**

One daunting realisation was that as humans, we make such a big deal about ourselves. If we go tomorrow, this planet will continue thriving.

**Q. After *Drive*, *Mrs Serial Killer* sees you return to an OTT platform. Were there apprehensions?**

I have got to the point where I don't care anymore. I realised that if I don't experiment, I would never be able to grow. Transition is always daunting, as you don't know if you are making the right moves. But I see *Mrs Serial Killer* as the start of the next chapter of my career.

**Q. Is it the most you have been pushed as a performer?**

It was quite intimidating at first, especially on the first day on set. And when I found out that Manoj Bajpayee was in the film, I was like, "Oh no, I am so screwed". Like quite a lot of commercial actresses, I am used to taking a bit of a backseat. We shot for two months continuously. I have never done that before because I never have had that much to do in a film.

—with **Suhani Singh**