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Down To Earth

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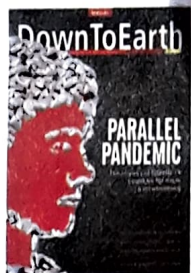
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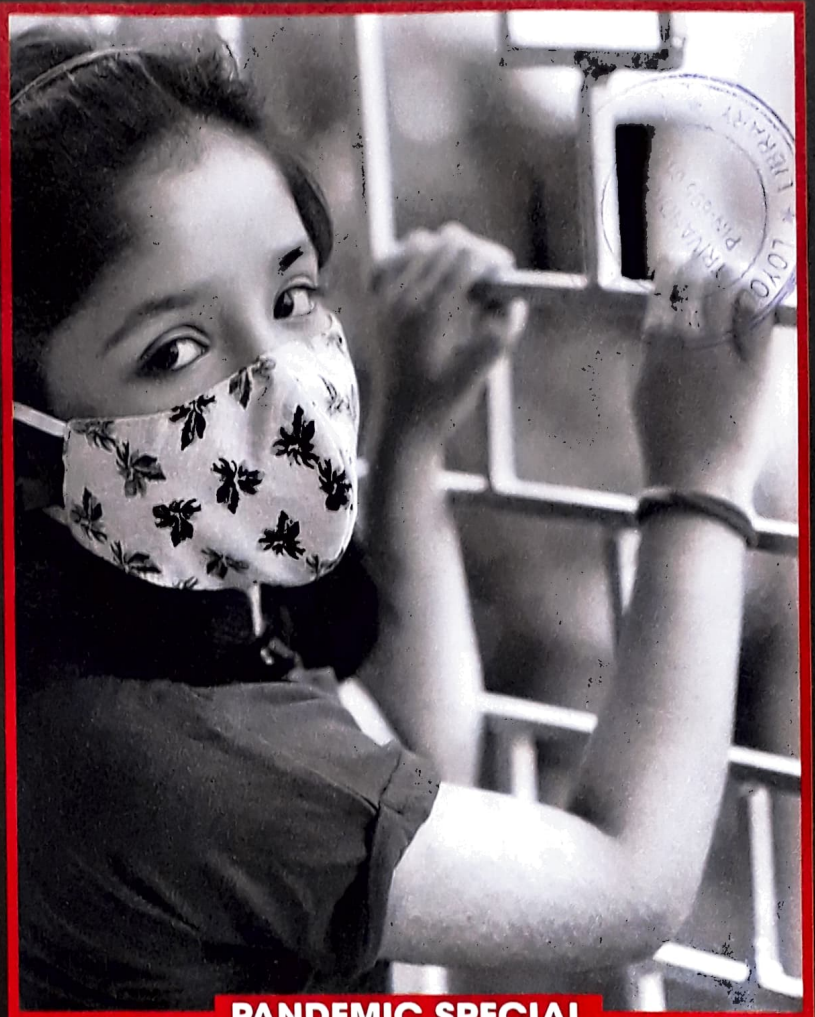
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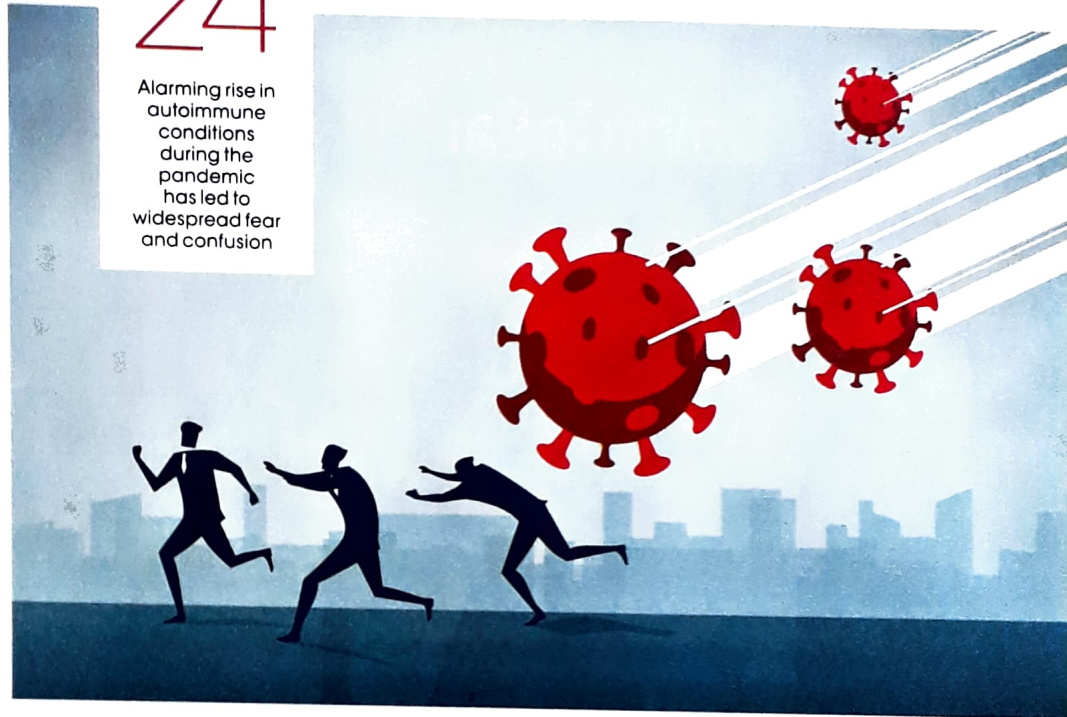
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Radical Proposals for Banking Stability

- 10 There is a sense, especially in the world of academia, that the present framework of regulation may simply not be up to the job of ensuring banking stability. — *T T Ram Mohan*

Future of People Living in Coastal Areas

- 12 India is one of the most vulnerable countries and suffers from the severity of climate crisis. People living along the shoreline are in jeopardy because of extreme weather events. Hence, an appropriate policy support is necessary to build climate resilience. — *Tuli Bakshi*

An Effective Data Protection Regulator

- 17 One of the proposals of the revised Data Protection Bill is a data protection authority—a cross-sectoral regulator that will significantly influence the Indian regulatory landscape. Against the backdrop of these developments, the appropriate regulatory design is drawn out keeping in mind essential questions of India's existing regulatory capacity. — *Bilal Mohamed*

Sustainable Development Goals: A Road Map for the North-eastern States

- 22 The article notes that the north-eastern states have taken many initiatives to implement and localise the Sustainable Development Goals. But achieving the targets requires a multipronged approach, concerted and coordinated efforts, and focus on sectors where the region has inherent advantages. — *Inderjit Singh*

The NEP 2020 and Future of Masters Programmes in Management Education

- 29 The higher education institutions offering degree or postgraduate diploma in management programmes are segmented into three tiers. The daunting questions and scaling of the mid-tier institutions are the focus of this critical article. — *Sai Sailaja Bharatam, K Narendranath Menon*

The Edtech Leviathan

- 36 Examining the implications of the tie-up between Google and BYJU's, in the context of the commercialisation of education and the increasing concentration of power with monopolistic corporations, it is argued that private platforms in the unregulated edtech sector are incentivised to prioritise growth above all else, and their programmes are sharply opposed to the socially transformative aims of education. — *Gurumurthy Kasinathan, Amshuman Dasarathy*

Surviving Debt and Survival Debt in Times of Lockdown

- 41 What are the consequences of the COVID-19 lockdown on household debt? Drawing on the quantitative and qualitative data collected in rural Tamil Nadu, this paper highlights the massive risks of financial fragility. — *Isabelle Guérin, Sébastien Michiels, Arnaud Natal, Christophe Jalil Nordman & Govindan Venkatasubramanian*

Fiscal Transfers for Forest Cover

- 50 The national government has paid an annual forest grant to the states since 2005. Here, a model is constructed to show why it has not prevented a decline in cover in highly forested states over 2007–2019, while a rise is seen in states with low initial cover. — *Indira Rajaraman, Manish Gupta*

Impact of National Lockdown on Rural Household's Income

- 58 The unprecedented shutdown of economic activities led to a colossal loss of livelihoods. To understand the impact of this national lockdown on rural households' income, this paper empirically examines the determinants of reduction in their income and the effectiveness of the government's response in mitigating their economic hardships. — *Vinay K Sonkar, Seema Bathla & Anjani Kumar*

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Should We Abolish the Minimum Wage? A Response

- 10 While heated debates persist in developed countries regarding the continuation of the minimum wage laws, they still remain popular around the world. Unemployment concerns around the minimum wage fade away when the monopsony nature of the labour market is taken into consideration. — *Dhruv Goel*

The (Repealed) Union Contract Farming Act, 2020

- 13 The rationale and the implications of the now repealed Union Contract Farming Act of 2020 for farmers are the focus of this article. — *Sukhpal Singh*

Hub-and-spoke Cartels

- 17 The current approach adopted by the judicial bodies in dealing with hub-and-spoke conspiracies is evaluated and compared with the development of the jurisprudence in foreign jurisdictions. — *Eeshan Mohapatra*

The Second Wave of COVID-19 and Beyond: Rural Healthcare

- 21 Sustainable long- and short-term measures are suggested to efficiently develop strategies to control the pandemic and strengthen the health system in rural India. — *Sigamani Panneer, Lekha D Bhat, Louis Rice & Komali Kantamaneni*

Need for a Comprehensive Monitoring Framework of Indian Forests

- 25 A comprehensive indicator-based monitoring framework from a multidimensional perspective to unlock the full potential of the Indian forestry sector is argued for. — *Aaheli Chaki, Bhaskar Sinha, Jigyasa Bisaria & Pankaj Srivastava*

Missing Children in India: Prevalence and Contexts

- 28 This article affirms the need for contextualising the issue of missing children within the larger discourse of child vulnerability, marginalisation, and child protection. — *Mohua Nigudkar*

Loss of Job, Work, and Income in the Time of COVID-19

- 37 The counter-intuitive nature of the results of the Periodic Labour Force Survey 2019–20 is unravelled by arguing that in a situation of exogenous shock, such as the COVID-19 pandemic, the poor and vulnerable working people will be forced to engage in some kind of economic activity for sustaining their livelihood during a year, if not instantly. — *K P Kannan, Mohd Imran Khan*

Governing Sacred Groves

- 42 Based on extensive fieldwork in Jharkhand, this paper argues that sacred groves have evolved to be dynamic spaces of multilevel institutional interactions and contestations. Their conservation is contingent on the intersectional dynamics of indigenous, state, and institutional processes. — *Mukul Sharma*

Portability in the Public Distribution System

- 50 To address the issue of monopolistic inefficiency in the public distribution system, several state governments in India have started implementing a novel intervention called portability. This intervention offers beneficiaries the choice of when and where they can avail of their food entitlements while the government controls what and how much. — *Maya Ganesh, Rakesh Allu, Sarang Deo & Sripad Devalkar*

Agricultural Transformation or Compromising Food Security

- 58 A response to the paper "Water and Agricultural Transformation in India: A Symbiotic Relationship—I" by Mihir Shah, P S Vijayshankar, and Francesca Harris (EPW, 17 July 2021) argues that the solutions proposed in the paper will not revolutionise India's agriculture sector. — *Chris J Perry, M Dinesh Kumar*

Postscript

- 63 *Bijaya Biswal* on how book clubs are spaces where the privileged sometimes come to feel less guilty about their power; *Lina Bose* on the lightmen of Chandannagar being the custodians of a dying, neglected heritage; a poem by *Aswin Vijayan*; and Last Lines by *Ponnappa*.

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In the Shadows: The Lightmen of Chandannagar
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Flight—*Aswin Vijayan* (65), Last Lines (p 65)

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The Renewed Fear of Bad Debt

- 10 The evidence of a decline in the non-performing assets ratio in India's banking system points to a significant improvement in the health of banks, which may have occurred partly through the use of write-offs that erode the capital base of banks and also because of the time-bound moratorium on debt repayments. — *C P Chandrasekhar*

Anti-conversion Legislation in Karnataka

- 12 The recent Right to Freedom of Religion Bill, 2021, passed in the Karnataka legislative assembly, which claims to combat conversion, is a diabolical move by the government. — *Cynthia Stephen*

The National Disaster Management Plan, 2019

- 16 This article reflects on the disaster resilience responsibility framework within the National Disaster Management Plan, 2019. — *Anshu Ogra*

A Mental Health Epidemic?

- 19 Questions are raised about an approach towards psychiatric epidemiology, which directly imports models in medicine to count disorders of the mind to produce staggering evidence to the effect that 11% of Indians suffer from mental disorders. — *Sudarshan R Kottai, Shubha Ranganathan*

Federal Elections in Germany: The Merkel Era Is Over

- 25 The Social Democratic Party, the Greens, and the liberal Freedom Democratic Party—who form the new German government—might discontinue a political cycle that has lasted for almost four decades. — *Richard Detje*

Citizens' Commission on Elections' Report on EVMs and VVPAT

- 35 Based on the first volume of the Citizens' Commission on Elections report, an analysis of the Electronic Voting Machine and the Voter-verified Paper Audit Trail system is presented. — *Madan Lokur, Wajahat Habibullah, Hariparanthaman, Arun Kumar, Subhashis Banerjee, Pamela Philipose, John Dayal, Sundar Burra & M G Devasahayam*

Representation of Haryana in Two Bollywood Films

- 42 This paper analyses *Gurgaon* (2015) and *NH10* (2015) in the context of present-day Haryana to show how they succeed in highlighting the transitional phase and travails of this state. — *Prem Chowdhry*

Sex Ratio at Birth in Urban India

- 48 An exploration of the trends and patterns of sex ratio at birth in urban India and the processes behind son preference suggests a systematic worsening of the SRB with increasing urban district size classes. — *Debolina Kundu, Rakesh Mishra, Arvind Pandey & Devender Singh*

Shifting Welfare Image under DAY-NRLM in Assam

- 56 This paper aims to objectively understand the potential and role of DAY-NRLM in ensuring women's livelihood security in the neo-liberal context. The empirical study is conducted in Biswanath district of Assam. — *Jayanta Krishna Sarmah, Parimita Bhuyan*

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Appointing High Court Judges—I

- 10 An examination of how quickly the union government proceeds to make appointments of high court judges after the collegium's recommendation
—Alok Prasanna Kumar

Mainstreaming Urban Resilience in India

- 12 Disaster management in India has district as the basic unit, while city as a complex system requires different strategies. The city civic authorities need to explore mechanisms to increase their resource allocations for disaster management. —K Lenin Babu, Moho Chaturvedi

The Women in CBOs

- 15 This article is an examination of the various ways in which the community-based organisations in Kerala extended their support in the fight against the pandemic. —Parvathy V K, Jyothi Kumar

COVID-19 and Fiscal–Monetary Policy Coordination

- 18 Against the backdrop of the COVID-19 pandemic, the economic stimulus packages announced by the national government are analysed, and an attempt is made to identify the plausible fiscal and monetary policy coordination.
—Lekha Chakraborty, Harikrishnan S

Queerphobia over Social Media in India

- 22 Any attempt at legislation towards addressing queerphobia on social media has not been successful, and hence, there is a need for a new suitable framework.
—Snehl Kunwar Singh

Interstate Border Disputes in North East India

- 26 The article tries to understand the root cause of the conflict between Assam and Mizoram and proceeds to point out the stands of the respective governments on the border dispute. —Jayanta Krishna Sarmah, Parimita Bhuyan

Discourses around Stigma and Denial in the COVID-19 Pandemic

- 34 Based on a field study in three districts of Tamil Nadu between the two waves of the pandemic, this article explores the nature of stigma and denial around the pandemic and their consequence for health-seeking behaviour and access to healthcare. —S Krithi, Kalpana Karunakaran, J Jeyalydia, R Parthesarathy & T Sundararaman

Migration, Skilling, and Employment in Bengaluru's New Service Economy

- 40 Against the backdrop of the Skill India policy, the research summarised in this paper focused on skill development centres in Bengaluru and Raichur districts of Karnataka that mobilise rural youth to undergo training and facilitate their entry into the lower rungs of the new service economy.
—Carol Upadhy, Supriya Roy Chowdhury

Income and Livelihood Promotion through Individual Assets under MGNREGA

- 47 The potentialities of individual assets, created under category B of Schedule I of the Mahatma Gandhi National Rural Employment Guarantee Act, for enhancing the income of rural households and the increasing productivity of land and agriculture are examined. —Ashok Pankaj, Mondira Bhattacharya

Export Performance and India's Tryst with Self-reliance in the Globalised World

- 55 This paper highlights the need to demystify the concept of self-reliance and argues that any path towards it would require creating new productive capabilities —Aradhna Aggarwal

Aligarh Self Reliance Alliance

- 63 This article puts forth the holistic training model of the Aligarh Self Reliance Alliance that was successful in empowering destitute Muslim women
—Samreen Ahmad

Postscript

- 71 Deepak Kumar Nanda on the structural exclusion of the marginalised in Kalahandi; Suyash Saxena on how intrinsic is the element of cost to the idea of gift-giving; a poem by Kavya Srinivasan; and Last Lines by Ponnappa.

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- Joy is not made to be a Crumb
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Repeal of the 'Black Farm Laws'

- 10 Tracing the trajectory of the farmers' movement against the farm laws, this article commends the victory of the farmers with the repeal of the black laws.
— *Praveen Jha*

Farmers' Suicide in India

- 13 Indebtedness, loss of livelihood, and, ultimately, suicides by farmers indicate the multidimensional nature of agrarian distress in India.
— *Pradyut Guha, Tiken Das*

Remembering M S Gore (1921–2010): A Birth Centenary Tribute

- 16 On his birth centenary, M S Gore's strides in both academia and leadership positions are detailed. — *N Jayaram*

Understanding Cooperatives as Social Enterprises

- 24 This article treats cooperatives as an effective model of social entrepreneurship for development in rural areas. It also examines the significance of cooperatives for the developmental process. — *Roopesh Kaushik*

Review of Urban Affairs

A set of seven papers seeks to throw light on the underlying inequities that led to the differential and extreme impacts of the pandemic on the population and explicate lessons therefrom.

Recovery as Resilience: Domestic Work and Workers in the Aftermath of COVID-19

- 34 Drawing upon the two surveys of domestic workers in Jaipur in May and November 2020, this paper traces the contours of "recovery" from the pandemic beyond just returning to work. — *Kinjal Sampat, Antara Rai Chowdhury & Gautam Bhan*

Pandemic Precarity: Life, Livelihood, and Death in the Time of the Pandemic

- 40 This paper focuses on the social experiences of migrant informal workers during the COVID-19 pandemic. It argues how institutions in the realms of the state, market, and civil society interacted and created conditions of precarity unique to the pandemic. — *Aseem Prakash, Hem Borker*

Intensifying Urbanities in Karachi: A South Asian City in the Time of COVID-19

- 46 Millennial Karachi is an "intense city" with compounding precarities of varying scales. Through an engagement with the concept of intense city, the pandemic's regulation and hopeful prospects in the state's new welfare policies are considered. — *Adam Abdullah, Soha Macktoom, Nausheen H Anwar & Noman Ahmed*

Urban Mobility under the Epidemic State

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Peeyush Gupta, Michelle Steward, Jim Narus and D.V.R. Seshadri

Digital transformation for mature industries can be challenging. This article describes a path for older firms in traditional industries in emerging markets to digitally transform long-standing marketing and sales practices to capitalize on changing market conditions. The article focuses on a particular global company, Tata Steel, to illustrate the transformation. The company's evolution suggests the following four lessons for successful digital transformation: focus on customer needs and not on digital technologies, prioritize high-potential opportunities, invest in digital capabilities and technology savvy personnel and consultants, follow agile principles for quick deliveries, numerous small successes, low risk of failure, and quick turnaround.

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- Importance of Machine Learning in Making Investment Decision in Stock Market 209
Akhilesh Prasad and Arumugam Seetharaman

Predicting stock movements are challenging. In recent times, researchers have developed numerous algorithms to predict these. The authors reviewed over 50 papers on various algorithms. They found that though the performance of models measured by root-mean-square error (RMSE) for regression and accuracy score for classification models varied greatly, long-short term memory (LSTM) model displayed higher accuracy amongst the machine and deep learning models reviewed. However, reinforcement learning algorithm performance measured by profitability and Sharpe ratio outperformed all. Hence, studying machine, deep and reinforcement learning algorithms is vital for traders and investors. These findings were based on the literature review consolidated in the result section.

- Does Organizational Trust Mediate the CSR-OCB Relationship? A PLS-SEM Analysis 223
Dimple Dhiman and Himani Sharma

The study examines the direct effect of employees' perception towards corporate social responsibility (CSR) on organisational citizenship behaviour (OCB). It also measures the indirect effect through organisational trust (OT). Data from 446 employees from the service and manufacturing sector of India was collected through convenience random sampling technique and analysed. To test the measurement and structural model, partial least square based structural equation modelling (PLS-SEM) has been applied. The SEM results confirmed that employees' perception of CSR positively and significantly affects OT and OCB. Moreover, the findings also observed that the relationship between CSR and OCB is partially mediated by OT.

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- Service Experience at Passport Seva Kendra 236
Richa Saxena, Sapna Popli and Abhishek

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