A nudge for desirable behaviour

Several companies are using behavioural economics for HR practices



HUMAN FACTOR

SHYAMAL MAJUMDAR

Behavioural economics has been a much-discussed topic after the Economic Survey last week devoted an entire chapter on how it provides insights to "nudge" people towards desirable behaviour even while preserving their liberty to choose. The chapter illustrated how the Swachh Bharat Mission and Beti Bachao Beti Padhao have successfully employed behavioural insights.

One of the most successful use of the nudge technique was in the UK when the government was finding it hard to cope with the last-minute surge in tax payments. A Behavioural Insights Team set up by the government started sending repeated reminder letters to inform people that most of their neighbours had already paid. This speeded up tax payments considerably. Encouraged by the success, the UK government increased the scope of the nudge activities: From tax payment to reducing missed hospital appointments.

Behavioural economics, which is essentially the study of how individuals make economic decisions, looking at the psychological, emotional, social and cognitive factors at play, is being used to significant effect in human resource practices in many large companies. In some cases, HR professionals are perhaps using nudge techniques instinctively, but they are effective nevertheless.

Google, for instance, partnered with

Yale University to study how behavioural economics can improve employee wellness after it found that the effects of poor health and obesity cost a huge sum to US companies every year. So the company made subtle changes in the order of the placement of food to bring the attention of employees to healthier options and make it easier to choose. So placing the healthier items ahead of the unhealthy food on the shelf nudged the employees to pick those food items.

Google and Yale researchers also experimented with promoting unpopular vegetables as the "Vegetable of the Day". So they placed colourful fliers filled with fun facts about the food next to the vegetable in the cafeteria. This increased consumption of the vegetable by 74 per cent.

Other companies have done a variation of this by prominently displaying information about the calories in the various meals on offer. This is to help

those who were watching their weight or trying to eat more healthy make appropriate choices.

Behavioural economics actually came to the fore in 2008 with the publication of *Nudge: Improving Decisions About Health, Wealth and Happiness,* the bestselling book that Richard H Thaler co-wrote with legal scholar Cass R Sunstein. The trick in delivering the nudge lies in what the authors call "choice architecture". Put simply: How choices are presented.

For example, research has also found that people use the office stairs more often if they are stylish and centrally located (in contrast, the elevator is in a corner and requires a key card). This not only encourages exercise; it creates a more open working environment.

Thus, behavioural economics is a crucially important field for HR and can be employed in a broad range of activities — helping the company make the best hiring decisions and make people feel engaged with their work, etc. So many leading companies incorporate behavioural economics principles through nudges in most of their HR practices.

Behavioural science has also given companies insights into how employees'

minds work effectively. For example, it has been found that repetition and recall help employees learn better. So while planning their training programmes, many companies have incorporated a learner recall exercise every half an hour, or at the end of a session, or even a few months later. While some employees will find this irritating, many others find this useful, helping managements to get valuable feedback of the effectiveness of their training programmes and the tweaks they should make.

The trick lies in properly thought-out messaging. For example, small, simple reminders that are helpful rather than pushy is what inspires positive action. Because when you make something top of mind in a non-interfering way, people are going to act on it.

Thaler set out three principles, which he said, should guide the use of nudges: All nudging should be transparent and never misleading; it should be as easy as possible to opt out of the nudge; and there should be good reason to believe that the behaviour being encouraged will improve the welfare of those being nudged. Thaler once summarised his work in three words: "Make it easy". Great companies follow that as the Bible.

CHINESE WHISPERS

Mumbai's white elephant



The monorail project in Mumbai, set up by the Maharashtra government with an investment of more than ₹3,000 crore, has become the proverbial white elephant. After taking more than eight years resulting in road closures and traffic jams in the central part of the city the project is as good as shuttered. Currently only one rake is in use, but thanks to incessant rain, service on that is frequently disrupted. Due to salary delays, members of the staff are not interested in its operations and upkeep, either. No wonder the stations look deserted. So who rides the monorail, which connects Chembur with Mahalaxmi? Operators say only the tourists visiting the city.

Interpreting cricket defeat

There has been much recrimination in the Congress after the Lok Sabha election defeat. Insiders have blamed people starting from outgoing party chief Rahul Gandhi to seniors like Ahmed Patel, and also some lateral entrants, particularly the party's data analytics department chief, Praveen Chakravarty. On Thursday, Chakravarty tweeted it was heartbreaking to watch India lose to New Zealand in the cricket World Cup. "Led valiantly by their captain, India had a string of remarkable wins and fought hard in this crucial game but lost," he said. However, there was a sting in the tale. "Wisely, the team's support staff is not being blamed solely for this defeat," the tweet concluded. It does not take much wracking of the brain to catch the drift.

All praise for Jaitley

The Rajya Sabha resumed its

discussion on the Union Budget on Thursday. More than 40 MPs spoke, including some from the ruling Bharatiya Janata Party, but none except Shiromani Akali Dal's Naresh Gujral mentioned former finance minister Arun Jaitley. The two are good friends, and Guiral said he would like to remember the contribution of Jaitley, who for five years brought back the Indian economy from the brink of disaster. Jaitley brought back fiscal discipline and piloted the implementation of the goods and services tax (GST), he said. The Akali Dal MP gave "full marks" to him for bringing in the Insolvency and Bankruptcy Code and ending the "discretion raj". Jaitley is convalescing and staying away from active politics.

Swapping cashiers for cameras

More retailers are embracing product-recognition technology pioneered by Amazon
PARMY OLSON

man strolled down the candy aisle of a grocery store in England last month, picked up a bar of chocolate and stashed it in his back pocket. He wasn't stealing. Specially equipped surveillance cameras were tracking both his body and the products he was taking off the shelves, to help him pay for them.

Tesco PLC, one of the world's largest supermarket operators, demonstrated this technology recently to investors, labelling it as one of the retailer's big ideas for making shopping at its physical stores more convenient. Tesco is one of the several grocers testing cashierless stores with cameras that track what shoppers pick,

so they pay by simply walking out the door.

The retailers hope the technology — similar to that pioneered by Amazon.com Inc in its Amazon Go

stores in the US — will allow them to cut costs and alleviate lines as they face an evolving threat from the e-commerce giant.

European efforts to scale up the technology in traditional stores — economically and without upsetting private and processory extractions.

European efforts to scale up the technology in traditional stores — economically and without upsetting privacy advocates — will likely be closely watched in the US. Grocers in the UK often pioneer new technology like online delivery and self-payment kiosks that their American peers eventually adopt. For instance, Kroger Co last year hired Britain's Ocado Group PLC to build an automated warehouse filled with robots to fulfill home deliveries.

"People [in the US] will definitely take note of Tesco's experimentation,

if only because it shows that someone outside of Amazon is now testing the concept," said Chris Walton, a former Target Corp executive and founder of consulting firm Red Archer Retail.

Tesco plans to open its self-styled "pick and go" or "frictionless shopping" store to the public next year after testing with employees. Eventually it wants to use the technology, developed by Israeli startup Trigo Vision, in more of its smaller grocery stores.

Tesco's 4,000-square-foot test store uses 150 ceiling-mounted cameras to generate a three-dimensional view of products as they are taken off shelves.

In its recent demo, Tesco's system detected shoppers as they walked around the store. It also identified a group of products when a person holding them stood in front of a screen, tallying up their total price. Tesco is considering identifying shoppers through an app or loyalty card

when they enter the store and then charging their app when they leave.

Tesco told investors its method costs one-tenth of systems used by its competitors, partly because it only uses cameras. Amazon Go uses cameras and

petitors, partly because it only uses cameras. Amazon Go uses cameras and sensors to track what shoppers pick. Amazon customers scan a QR code at a gate when they enter a store, then walk out when finished.

French retail giant Carrefour SA is also running tests in at least two stores

also running tests in at least two stores where cameras track what is taken off shelves and shoppers are charged automatically when they leave. Carrefour is working with French startup Qopius Technology, whose cameras and software can read labels on products.



The retailers hope the technology — similar to that pioneered by Amazon.com Inc in its Amazon Go stores in the US — will allow them to cut costs and alleviate lines as they face an evolving threat from the e-commerce giant

It used to be difficult to sell product-recognition technology to retailers, said Vasco Portugal, co-founder of Sensei Tech. "It seemed like crazy technology and it sounded like magic." That changed after Amazon Go launched last year. "Immediately we started seeing a lot of appetite," he said.

The Portuguese startup, which charges tens of thousands of dollars to fit out stores with the computing power equipment needed to track products, in addition to a monthly fee, said three European grocers are planning to roll out its system this year.

Israel's biggest supermarket chain, Shufersal, plans to deploy similar technology across all its stores if its own trial works out. "The whole notion of waiting in line will vanish" a spokesman said.

in line will vanish," a spokesman said. Retailers face some challenges with this technology. Customers may balk at having their movements tracked, though Tesco said the system used in its trial doesn't recognise faces. Imagerecognition technology is also expensive to run in larger stores, and requires enormous on-site computing resources. But the cost of computing power is falling, Portugal said, making product-tracking systems more commercially viable.

American grocery chains have typically been slower to adopt new technology than their peers across the Atlantic because the US market is less competitive, said Bruno Monteyne, an analyst at Bernstein Research.

Despite initial excitement after Amazon Go launched, US retailers have also faced concerns about excluding low-income shoppers who tend to pay with cash. Lawmakers in several cities, including San Francisco, have been considering bans on cashless stores. US retailers also operate many large stores, where tracking thousands of products all

day long would be more expensive. Walmart Inc is testing artificial

intelligence-enabled cameras in a store in New York that can recognise hundreds of products, but only to manage inventory levels. The retailer plans to test its system on a 30,000-item "real-world" store that is nearly the size of a football field, but a spokesman said it wasn't testing cameras for purchases.

Kroger last year launched a system that allows customers to scan and bag products as they shop and then pay by scanning a final bar code. It has looked at ideas for quicker payments but hasn't embraced Amazon Go-style technology, a former Kroger executive said. A Kroger spokesman didn't respond to requests for comment.

Heather Haddon and Sarah Nassauer contributed to this article.

Source: The Wall Street Journal

INSIGHT

An open letter to Rahul Gandhi



YOGENDRA YADAV

Dear Rahul,
I take the liberty of writing to you

in response to your resignation letter. I draw upon our earlier acquaintance nearly a decade ago. My impressions from those few meetings with you were of a leader who was more sincere than most politicians one meets and more intelligent than anyone was willing to believe.

That positive impression, however, is not the trigger for this letter. I write to you because you invoke something bigger than your party's interest, something that speaks to me. You seek to fight "to defend the ideals India was built upon". Knowing you, I assume this is not insincere rhetoric. You express concern that "the attack on our country and our cherished Constitution that is taking place is designed to destroy the fabric of our nation". This is exactly what many Indians like me fear today. You acknowledge: "We will not defeat our opponents without sacrificing the desire for power and fighting a deeper ideological battle". I couldn't agree more.

I wish I could agree with the rest of what you say. I wish the task of fighting this battle was as straightforward as

"resuscitation" of the Congress.

Any serious effort to take on the current assault on the fabric of our nation must begin by facing some inconvenient truths. The fact is that

the opposition, led by the Congress, failed the nation at this critical juncture in history. You say that your party fought a "strong and dignified" election. I'm afraid that is living in denial. Dignified in some respects yes, but strong it certainly was not.

True, "the entire machinery of the

Indian state... was marshalled against the opposition". But that hardly explains the Himalayan blunders that the opposition inflicted upon itself. Let me not detail here all that the Congress did not do in this election. I have done that elsewhere. Let me just say that when the nation needed a coherent alternative to the BJP, your party was distracted, self-absorbed and amateurish.

I do not know who to blame in the Congress. That is for your party and its leadership to find out. My own impression, as an outsider, is that the Congress leadership comprises many well-meaning persons, but no shared roadmap for larger good; many clever individuals, but no collective wisdom; unlimited personal ambition, but no institutional will to power. When this happens in any organisation, the top leadership must take responsibility. It would seem only appropriate that you owned up and resigned.

The solution you propose is "resuscitation" of the Congress. I'm afraid, this again misses the basic point. The Congress of today is not the party that you speak of, the party with a "profound history and heritage, one of struggle and dignity". The party you presided over does not remind today's Indians about Gandhiji, Nehru, Patel and Azad or the values of freedom struggle enshrined in our Constitution.

The Congress, as it stands today, reminds the people of dynasty rule, of unbridled corruption, of assault on democratic institutions, of massacres that enjoyed political protection, not to mention unadulterated political



greed. I do not blame you or any one leader for this, but it would be farcical to deny this harsh truth. Today, the opinions of a majority of ordinary Congress workers are not very different from that of a BJP worker. Not to put too fine a point on it: The Congress of today is not an expression of the idea of Congress. We cannot assume that the Congress is the solution. It is part of the problem that the country faces today.

I wish you had also acknowledged another truth: Much of the solution today lies outside the Congress party. The country has considerable energy and ideas needed to take on the current challenge to the idea of India, but these are with social movements, individuals and organisations that are either not political or not with mainstream parties. The Congress is thus not the natural vehicle for this historic mission.

In your letter, you say that the "Congress party must radically transform itself". I do not know what you mean by that. If it means a radical reshuffle of party functionaries, that is strictly your internal matter. If it means revamping the party organisation, once again outsiders like me

have no business to comment. But allow me to say that the time for internal medicine is long over. I doubt if any of these would be of great relevance to the people outside your party or would prepare the Congress to take on the big challenge facing our country. I hope the opposition does not wait for the third BJP victory to realise this.

A radical transformation could mean something else. It could mean going back to the spirit and the form of the Indian National Congress as it existed during the freedom struggle. At that point, the Congress was a grand coalition bound by a single objective of *swaraj*. It contained within itself political parties like the Congress Socialist Party and the Swaraj Party.

Responding to the current challenge to our republic needs nothing short of that imagination. This cannot be achieved by another opportunistic *mahagathbandhan*. It has to be a coming together of all Indians who believe in defending the foundational values of our Constitution. As a party that secured the support of 12 crore Indians, the Congress is essential to this project, but only if it realises that the Indian National Congress of today is no longer the umbrella to create such a broad-based unity.

That is why I ask you Rahul, when you speak of "sacrificing the desire for power", is it only about individuals or does it apply to the party itself? Are you and your party willing to lose yourself in the service of the historic cause that you correctly identify, to submerge the organisation into something larger? Some might call it the death of the Congress. Some others might call it a rebirth.

For me, what matters is reclaiming the republic. And for you?

Yours sincerely, Yogendra Yadav

By special arrangement with ThePrint. The author is the national president of

LETTERS

PSBs need overhaul



Kudos to the editorial, "The missing 'R'" (July 11). The proposed fresh recapitalisation of ₹70,000 crore will help public sector banks (PSBs) but as the editorial rightly pointed out, to pull the PSBs out of the rut, a much wider set of reforms are required to be implemented. A major overhaul is needed on the management of human resources. It would be ideal to make wage negotiations bank specific. The staff members of well managed and more revenue generating banks need to be paid better than the laggards.

The work culture in PSBs needs some overhaul vis-à-vis the new generation private sector banks. Unless there is a realisation among the bank staff about the need for a proactive customer service, PSBs will continue to lose good customers to nimble and on-the-ball new generation banks.

Consolidation of PSBs through mergers needs to be paced up. There will be angst amongst many staff members as they get pushed away from their comfort

zones. But we need to move with the times and accept the new reality. No amount of recapitalisation will help unless the culture in these banks undergoes a sea change.

nge. **KV Premraj** Mumbai

Corrections

The book review "Why Nehru matters" by Mahesh Rangarajan (July 10) contained some factual errors and syntactic and semantic anomalies.

■Nehru wrote *Discovery of India* in the famous Ahmednagar Fort, not Aurangabad,

■ The name of the famous Hindi poet known as *Rashtrakavi* is Ramdhari Singh 'Dinkar', not *Nam Dhari*....
■ Rangarajan says "Cardar Patel and

■ Rangarajan says "Sardar Patel and Maulana Azad were of an older generation...". Patel, yes, but not Azad, who was only a year older than Nehru.

Rangarajan describes "Blitz" as a magazine. In fact, it was a weekly newspaper.

■ He says, "When Andre Malraux...was asked...", Malraux was not asked; he was the one who asked Nehru about his (Nehru's) challenge and then Nehru named not one but two, as recounted by Rangarajan.

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HAMBONE

WHEN I ARRIVED IN LONDON HOW DID THAT I WAS BORN HAPPEN?

I DIDN'T HAVE A PENNY IN HAPPEN?

PIDN'T HAVE ANY POCKETS!

Pricing impasse

It is vital to revise the reserve price for 5G spectrum

he Telecom Regulatory Authority of India (Trai), by rejecting the suggestion of the Digital Communications Commission (DCC) to reduce the reserve price for 5G spectrum, has overlooked the financial stress in the sector. Reiterating the stand taken in its recommendation of August 2018, Trai has suggested that the 3,300-3,600 MHz band meant for 5G spectrum be auctioned at ₹492 crore per MHz. While it's up to the DCC (formerly known as the Telecom Commission) to take a call now, history shows it has never revised the price downward from what has been recommended by Trai.

On the contrary, in several instances earlier, the Telecom Commission has only revised upwards the prices recommended by Trai. For instance, in 2015, the Telecom Commission had sent back the Trai recommendations on 3G spectrum pricing at ₹2,720 crore per MHz for reconsideration because it was considered low. While Trai stuck to its stand, the Telecom Commission approved a 36 per cent higher base price of ₹3,705 crore per MHz. Also, Trai itself has revised downwards its own recommended reserve price for high-value 700 MHz spectrum that had gone unsold in the previous auction.

This time around, the DCC, despite Telecom Minister Ravi Shankar Prasad admitting stress in the industry, could well play safe by not going against Trai in spectrum pricing, fearing a scrutiny by the Comptroller and Auditor General of India (CAG) over loss to the exchequer, as was the case during the 2G spectrum allocation under the United Progressive Alliance rule. At the current reserve price, across multiple frequency bands including 5G, recommended by Trai, the government could mop up around ₹5.83 trillion (\$83.8 billion).

However, the DCC should realise that these are unusual times. With the telecom industry saddled with ${\tt \$4.3}$ trillion of debt, the health of the sector should be a key consideration for the government while aiming for technological progress through 5G services. All telecom firms, including Reliance Jio, are unanimous that the spectrum prices are too high. Bharti Airtel has said it will not participate in an auction held at these prices, while Vodafone Idea has suggested the 5G auction take place in 2020. It's important for India to not miss the 5G bus when countries around the world are going headlong, but it should not be at the cost of the telcos.

So, the government should step out of its safe zone, and revise the reserve price downwards for 5G spectrum to be sold in an auction later this year. The second-best option for the government would be to work out a payment mechanism that's less strenuous for the companies. A lower down-payment and easier tranches could hold an answer, as reported in this newspaper. But, such a measure will only give a partial relief to the industry. Trai in its latest review has observed that the government's marketing efforts will have an impact on the auction, adding that no guarantee can be given about the sale of all the spectrum put to auction. That disclaimer from the regulator should embolden the government to step out of convention.

Policing social media

MHRD should focus more on improving the state of higher education

he Ministry of Human Resource Development (MHRD) is reportedly giving a push to ensure that each of the 900-odd higher education institutions (HEIs) under its control develops a "positive" social media profile. In itself, this might, at best, indicate misplaced priorities, given that the ministry has to manage a critical sector with many glaring problems and extremely limited resources. However, the social media initiative includes a disturbing element in that it recommends that all 30 million-odd students studying in the HEIs be asked to link their social media accounts to their respective institutes. That could create a situation where students are placed under a mass surveillance net as well as rendered vulnerable to other potential breaches of privacy.

In a recent letter circulated to HEIs, the secretary to the MHRD recommended that each HEI choose a member of the staff as a "social media champion". This person would have to set up and maintain the HEI's profile on Facebook, Twitter, and Instagram. This champion would also have to release some positive news about the HEI each week and, after linking up with other HEI profiles and with the MHRD, retweet, or otherwise amplify, positive posts and "other good news" from other HEIs and the MHRD. This champion is to be identified by July 31. It would be this person's responsibility to also request students to link their social media profiles to that of the institute. Students would also be asked to publicise and amplify good news and positive stories about the HEIs.

Upon enquiry by *The Quint*, the ministry clarified this linkage of student accounts would be voluntary. In practice, however, given the power equations between students and their institutions, such a "request" by the champion would effectively carry the force of a diktat. It is possible to link students' Twitter/Facebook/Instagram accounts to the HEI accounts without yielding access to their private content. But it would create a huge list for the MHRD to look at and study using Big Data analysis. It would destroy the anonymity of social media users since their accounts would be linked to their identities and institutions.

Given that public criticism of the government usually causes targeting by trolls supporting the government, and indeed sometimes results in arrests under regressive laws, this is a serious issue. Students who express dissent could be made to suffer in many ways if this sort of monitoring of social media is normalised. This measure could, therefore, have a powerful, chilling effect on freedom of expression since students would not only be "encouraged" to amplify "positive posts"; they would know that the MHRD was reading over their shoulder. Quite apart from this, such a database of linked accounts would be a goldmine for any organisation looking to exercise undue influence on elections. There are other ways to amplify the MHRD's activities and spread good news about HEIs. For example, the MHRD could easily create space for positive feedback and comments online from students and other stakeholders. Policing social media spaces where people interact informally with each other and creating a mechanism for monitoring on such a vast scale is not how the MHRD should set about developing a positive social media profile.





A waning resistance to majoritarianism

There is no effective counter to Hindu nationalism in politics and society in India today

REPLY TO ALL

AAKAR PATEL

he crisis of our times is India's inability to respond to majoritarianism and a nasty Hindu nationalism. There is no effective resistance to it in politics and there is none in society. What is to be done? In liberal democracies around the world, the locus of such resistance is usually academia and the media. In India, neither of these has delivered.

The former has never been an influence on a society where the intellectual is respect-

ed but not taken seriously. For the most part, the media have become coopted, whether through coercion or attraction.

Elsewhere, the justices have

shown little interest in protecting constitutional values at the ideological level. Their behaviour is not any different from the pusillanimity the Supreme Court showed in the fact of Congress authoritarianism in the past.

At the root of the crisis, a militant Hindu majoritarianism has become efficiently fused with Indian pationalism. This comes from

Indian nationalism. This comes from the conflation of Hindu and India long promoted by Hindutva ideology. It was an idea on the periphery during the decades of Congress dominance. The Nehru-Gandhis pushed inclusion from the top down but this was akin to imposition, almost in the Ataturkian sense. The reality was the powerful hold of a tribal identity— as in the rest of South Asia.

Today, the Congress' inability to hold on to leg-

islators elected on its symbol shows the acceptability inside its own regional leadership of the Bharatiya Janata Party (BJP) and the Rashtriya Swayamsevak Sangh ideology. There is no line, as was drawn in the post-1992 phase, which made Hindutva and its politics unsavoury and unacceptable. And so electoral politics has also failed us.

ailed us. Hindutva plays both sides and effectively owns

nationalism. The BJP membership form requires one to take an oath pledging loyalty to the Constitution's secular and socialist principles. However, these two words are open to the BJP's interpretation and it can easily continue pushing its agenda.

We have ruled out academia, the media, judiciary and political parties. Culturally, it is not possible to oppose Hindu nationalism. The crowd cheering the Indian team can comfortably echo quasi-religious sentiment — "Bharat mata ki jai" — without consideration of the sensibility of fellow patriots.

On the other hand, pluralism is essentially constitutional and expressed in dry and rational terms. It does not identify any clear enemy, internal or external. Mass mobilisation against Hindutva majoritarianism and in support of pluralism is, therefore, not easy. Inclusion and tolerance are not expressible collectively in the way that nationalism is. Symbols exist for the latter, such as the iconog-

raphy of Bharat Mata, as does a slogan which is today imposed on all of us. There are no slogans for liberals to rally around and mobilise and, absent any enemy, ill-will or powerful sentiment, no feeling of congregation.

While being sworn in at the Lok Sabha, the Hyderabad Member of Parliament Asaduddin Owaisi was heckled by Hindus who goaded him with their Bharat Mata chant. He responded with a few slogans of his own, invoking his faith and Dalit power.

Jai Hind was never popular as a slogan because it does not have the element of a joint cry (the word to be emphasised — 'Jai' — is at the beginning of the slogan rather than the end, showing it to be of poor coinage).

The Indian abroad, though attracted to the message of a muscular nation, is a net negative contributor to this debate, as is the local.

We must accept that the instinct of the bystander at the Indian mob lynching is not to intervene but to record and distribute the visuals. We do not have videos being circulated that show individuals stepping in to prevent the murder of a Muslim.

The world is unsure of what is happening in India, given the absence of data on hate crimes, a category not recognised by the government. Human rights groups have compiled some frightening numbers showing that this phenomenon has taken hold and there were over 200 incidents of hate crimes last year alone.

This is secondary data, meaning that it is taken from media reports, limited to a couple of languages and dependent on how the newspaper has framed the incident. This is relevant because the nature of the media is to demote those headlines that become frequent. The aggressive promotion since 2015 of a sentiment — the prohibition of cattle slaughter — by the BJP has introduced this violence. It has produced over 300 victims, the vast majority of them not Hindus.

Civil society groups, meaning the hated Nongovernment organisations (NGOs), are perhaps the only space where inclusion is insisted upon. The capacity of these groups to mobilise around these values is limited and the state seeks to constantly delegitimise them and their work. Unlike in traditional liberal democracies, the NGO is seen as an enemy, harming India's ability to examine itself honestly.

The unrestricted spread of majoritarianism is manifesting itself in many ways. Today, we look favourably on the locking up of four million people, most of them Muslim, in Assam's detention camps. The demand is to replicate this barbarism elsewhere in India. Hindu nationalism is a threat to the weakest Indians and, increasingly, as we will find out, to India's neighbours.

What is our response, and how will we counter it? Voters think that pluralism and secularism are things that have been permanently outsourced to political parties. They are not.

Our society will have to correct itself but the portents are clear that it lacks the capacity to do so.

The case for a World Carbon Bank

Ithough much derided by climate-change deniers, not least US President Donald Trump, Alexandria Ocasio-Cortez's Green New Deal hits the nail on the head with its urgent call for the United States to lead by example on global warming. But the sad truth is that, for all the needless waste produced by American's gluttonous culture, emerging Asia is by far the main driver of the world's growing carbon dioxide emissions. No amount of handwringing will solve the problem. The way to do that is to establish the right incentives for countries such as China, India, Vietnam,

Indonesia, and Bangladesh.

It is hard to see how to do this within the framework of existing multilateral aid institutions, which have limited expertise on climate issues and are pulled in different directions by their various constituencies. For example, to the dismay of many energy experts, the World Bank recently rather capriciously decided to stop funding virtually all new fossil-fuel plants, including natural gas. But replacing

dirty coal plants with relatively clean natural gas is how the US has managed to reduce emissions growth dramatically over the past decade (despite Trump's best efforts), and is a centrepiece of the famous "Princeton wedges" pragmatic options for minimising climate risk. One cannot let the perfect become the enemy of good in the transition to a carbon-neutral future.

It is high time to create a new, focused agency, a World Carbon Bank, that provides a vehicle for advanced economies to coordinate aid and technical transfer, and that is not simultaneously trying to solve every other development problem. Yes, I fully understand that the current US administration is reluctant to fund even existing international insti-

tutions. But the West cannot retreat from a world of intertwined climate responsibilities.

According to the International Energy Agency — one of the few honest brokers in the global climate-change debate and a model on which a new World Carbon Bank research department could build — annual CO2 emissions in Asia are now double that of the America's, and triple that of Europe. In advanced economies, where the average age of coal plants is 42 years, many are reaching the natural end of their lifespan, and it is not a great burden to phase them out.

But in Asia, where one new coal plant a week is being built, the average age is only 11 years, and most will be running for decades to come.

Coal accounts for over 60 per cent of electricity generation in rapidly growing China and India. Even though both countries are investing heavily in renewables such as solar and wind power, their energy needs are simply growing too fast to cast aside widely available coal.

How can the US arrogantly tell India to cut back on CO2 emissions that are only one-tenth those of the US? For that matter, how can the US persuade Brazilian President Jair Bolsonaro's government to cut back on Amazon deforestation (rainforests are nature's carbon sink) and development without providing some concrete incentives?

There are many options for trying to reduce carbon emissions. Most economists (including me) favours a global carbon tax, though some argue that the more politically digestible cap-and-trade formula can be virtually as effective. But this is pie in the sky for developing-country governments desperate to meet their people's basic energy needs. In Africa, only 43 per cent of people have access to electricity, versus 87 per cent worldwide.

Ignorant presidents aside, most serious researchers see the risk of catastrophic climate change as perhaps the greatest existential threat facing the world in the 21st century. The effects are already with us, whether record heat on the US West Coast and in Europe, epic flooding in Iowa, or the impact of climate risks on the price of home insurance, which is rising beyond the reach of many people. And today's refugee problem is nothing compared to what the world faces as equatorial regions become too hot and too arid to sustain agriculture, and as the number of climate migrants explodes to perhaps a billion or more by the end of the century.

The US military is readying itself for the threat. Back in 2013, the chief of the US Pacific forces, admiral Samuel J Locklear, listed long-term climate change as the biggest national-security threat. Given grave doubts about whether existing measures, such as the 2015 Paris climate agreement, are likely to do more than slightly slow down global warming, pragmatists are right to see preparing for the worst as a grim necessity.

Advanced economies need to put their own environmental house in order. But it will not be nearly enough if developing Asia, and perhaps someday developing Africa, are not also placed on a different development track. A new World Carbon Bank is almost surely a necessary piece of any comprehensive solution, even given the miraculous technological developments everyone is hoping for.

How much it will cost depends on assumptions and ambitions, but one can easily imagine a trillion dollars over 10 years. Crazy? Maybe not, compared to the alternatives. Even a Green New Deal is better than a Green No Deal.

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The Da Vinci code to life



KANIKA DATTA

ynne Truss, author of that peerless book on grammar and usage titled Eats, Shoots and Leaves, attributed the decline of punctuation to the rising use of text messaging. She wrote this before the explosion of social media so you can guess that she must be trebly appalled today at the steady massacre of the English language. Grammar and punctuation are not the only casualties of the rise of the SMS, Twitter and WhatsApp schools of communication. Reading habits, too, have been altered

so dynamically that any wordage beyond the scope of a limited set of characters has little chance of being read. The beleaguered publishing industry has made a gallant attempt to address this drastic alteration in literary proclivities by creating an expanding genre of "self-help" books that combine life-coaching with quasi-psychiatric truisms.

How to Think Like Da Vinci, the book under review, falls squarely in this category. Its author, Daniel Smith, appears to have created a personal cottage industry in the potted life coach business, having written no less than eight books before this one advising potential readers how to think like: Sherlock, Steve Jobs, Mandela, Einstein, Churchill, Bill Gates, Freud and Obama (no woman has been deemed worthy of his attention). That at least one of his subjects is fictional does not appear to have deterred him or the buying public: according to

his then publisher, *How to Think Like Sherlock Holmes* sold over 30,000 copies.

Mr Smith's credentials for offering advice on life and living are unclear. This slim book of 204 pages contains none of the obligatory information about the author. An internet search is not particularly revelatory either. It describes him as "non-fiction author and editor who has written across a range of subjects, including politics, economics and social history". He is also, the information sheet says, a contributor to *The Statesman's Yearbook*, a geo-political guide that has been published from the UK for over 150 years.

If I sound uber-cynical about this book, it's because Mr Smith has employed the kind of trite technique that can be readily found in the weekend health sections of daily paper or in those discourses of art of living-style gurus. It has a certain facetious appeal

but a deeper probe reveals arrant illogic in most of it.

KENNETH ROGOFF

That starts with the premise of the title. It suggests that emulating Da Vinci's thought processes will catapult one into a rarefied world of high achievement. Leonardo Da Vinci was, by any yardstick, a genius. That means he was, if we go by the dictionary definition, exceptional. All human beings cannot be exceptional, even if they follow the thought processes or habits of a chosen genius. Stan Wawrinka has a sublime one-handed backhand, just like his mentor Roger Federer. Mr Wawrinka is a very good tennis player; Mr Federer is a genius.

In any case, we do not know if Da Vinci actually thought the way Mr Smith says he did. The process is deductive and interpretative. For instance, he uses Da Vinci's humble, difficult childhood — he was the neglected, unloved, illegitimate child of a gentleman and a serving girl — as lesson number one. That Da Vinci grew up to become a giant of Renaissance art and science despite his

origins holds, according to the author, a lesson that you, the reader, must "pull yourself up by your bootstraps".

It seems not to have occurred to the author that the unique era in which Da Vinci lived, which saw the flowering of patronage of culture and intellectual life, may have had as much of a starring role to play in nurturing his genius (after all, Michelangelo was a contemporary and sometime rival). Da Vinci's greatest patron was Lorenzo de Medici, the Florentine ruler who is generally credited with ushering in a golden age of the arts. Had Da Vinci been born, say, in 15th century Afghanistan, would he have painted some equivalent of the Mona Lisa or experimented with the science of flight?

Da Vinci's manifest exceptionalism does not deter Mr Smith from placing him within a deceptively achievable template for lesser human beings to follow, and he confidently generalises on his various attributes. "Indulge Your Playful Side" is one of the prescriptions on offer. The opening line of this section

says: "Da Vinci approached his work with an energy and seriousness of intent that few individuals have come to equalling". Really? How does he know this? Anyway, this "playful side", according to the author was manifest in his stage designs for grand spectacles that were staged by wealthy patrons and by "several jokes and bawdy tales".

There's lots more in this vein: "Study, Study, Study," "Read like Da Vinci" (ha ha), "Get to the Heart of the Matter" and similar banalities. If the book has one virtue, it is that it offers a useful abbreviated biography of Da Vinci, which is also helpfully bullet-pointed in six pages. Increasingly prosperous Indians who stand in those interminable queues for the obligatory view of Mona Lisa at the Louvre may find it a useful rapid read, even if the subtleties of the artist's thought processes eludes them.

HOW TO THINK LIKE DA VINCI Daniel Smith Hachette, ₹299, 204 pages