

రాజకీయ పార్టీల,  
నాయకుల వార్తల్లోనా  
ఎప్పుడూ...  
మీ కోసం, మీ గురించి  
వార్తలు తెచ్చే ఛానల్  
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SUNDAY, FEBRUARY 5, 2023

# SUNDAY

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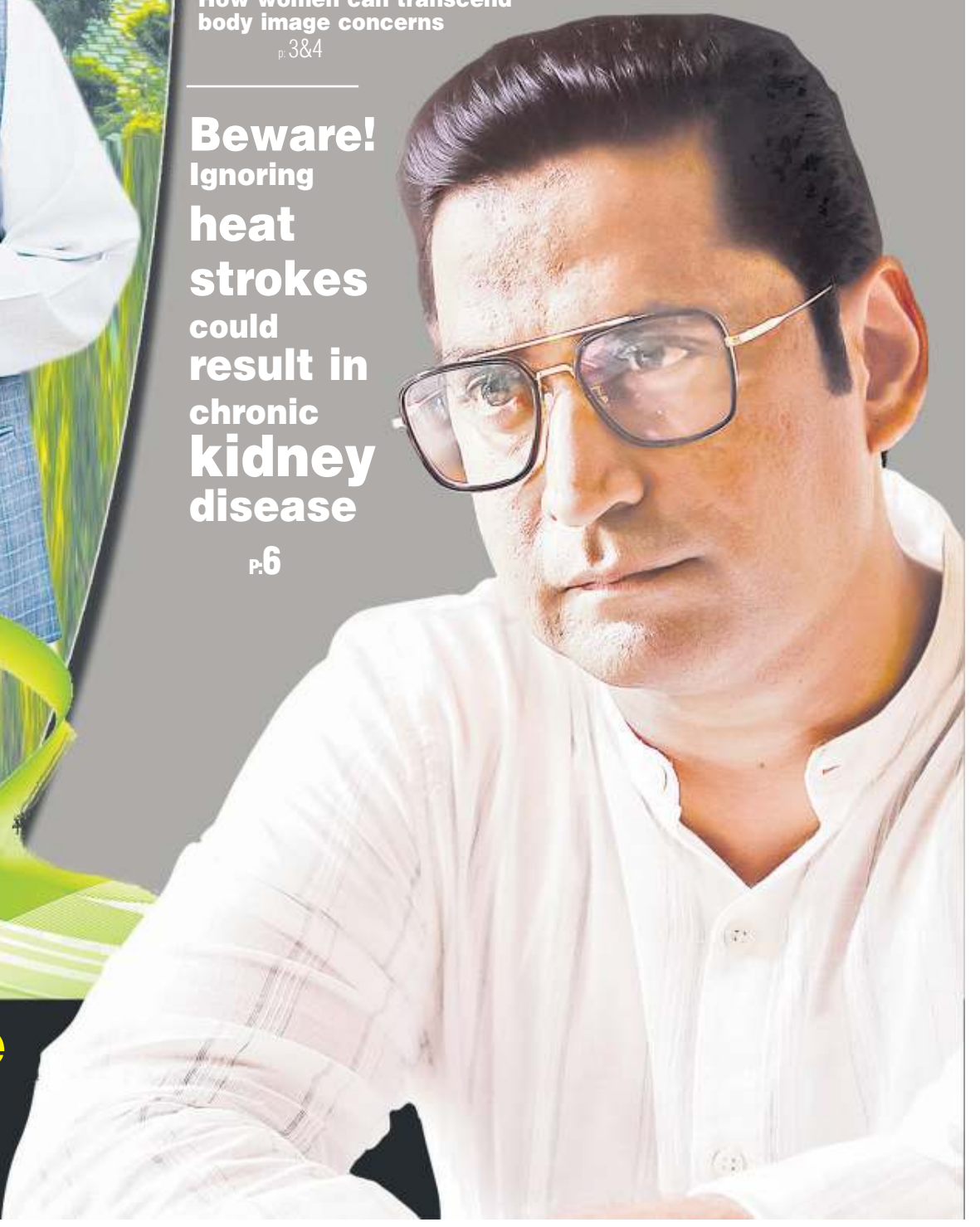
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## PERSON

## NIRMALA SITARAMAN

On February 1, finance minister Nirmala Sitaraman presented the Union Budget for 2023-24 in Parliament. Stating that this is the first budget in Amrit Kaal, the Finance Minister said, the vision for the Amrit Kaal includes a technology-driven and knowledge-based economy with strong public finances, and a robust financial sector. As soon as the minister presented the budget, netizens flooded social media with various memes and funny posts. While many jokes took a dig at commerce students and economists who will be in high demand to analyze the budget today, other hilarious posts were about the middle class and what benefits they got.



## VIDEO

## EMOTIONAL SHAFALI VERMA EYES HER NEXT WIN

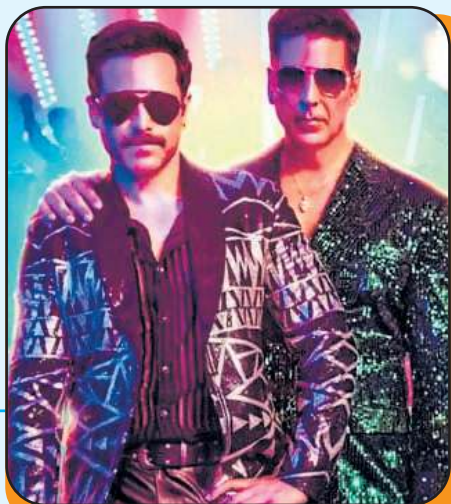
Victorious ICC Under-19 Women's T20 World cup-winning captain Shafali Verma has wasted no time in turning her attention to leading India to more success at next month's ICC Women's T20 World Cup. An emotional Shafali played a pivotal role in helping India claim the inaugural U19 title with an emphatic seven-wicket victory over England on Sunday and the 19-year-old is now eyeing off a historic double. Shafali Verma could not hold back tears while lifting the inaugural ICC U-19 Women's World Cup trophy in Potchefstroom, South Africa on Sunday.



## SONG

## MAIN KHILADI

Akshay Kumar and Emraan Hashmi light up the screen and bring back the iconic 90s magic with the *Main Khiladi* song out now! Joining the entertaining duo in the phenomenal dance track are Nushratt Bharuccha and Diana Penty. Sung by Udit Narayan & Abhijeet Bhattacharya, with original lyrics by Maya Govind and composed by Anu Malik, the music of *Selfie's* song is recreated, programmed and arranged by Tanishk Bagchi.



## MOVIE

## ONE NOT FIVE MINUTTESS

Hansika Motwani's next feature film is *One Not Five Minutess*, a one-of-a-kind psychological thriller, which is also a single shot flick featuring a single character. Written and directed by Raju Dussa, the film produced by Bommak Shiva under Rudransh Celluloids, has wrapped up all post-production formalities and is set for release in theatres.



## PICTURE

## MALTI MARIE JONAS

Actor Priyanka Chopra Jonas and husband Nick Jonas officially introduced their daughter to the world. She revealed Malti Marie's face to the media and fans for the first time, weeks after she turned one. The face reveal came at the Jonas Brothers' Walk of Fame ceremony attended by musician Nick Jonas and his brothers Kevin and Joe. Kevin and Joe's wives, Danielle Jonas and Sophie Turner, were also seen posing for a group picture.



sunday pioneer

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# Parity in making love:

## How women can transcend body image concerns

Making love is a lot more than having sex, which at best is just an intimate physical act between two people. Even among long-standing couples, the intimacy that they have can at times be inhibited by congenital or surgically induced bodily deformities or skewed perceptions of body image in one of the partners. Exaggerated standards of physical beauty normalized by social media platforms are demanding from women a lot more than what they have as their natural endowments. So, with unattainable standards and unfounded body image concerns, many women end up as abused partners in the absence of professional help. *The Pioneer's* **AMARTYA SMARAN** looks at problems related to women with body image concerns, their level of sexual satisfaction, and the professional help that they can boldly seek to lead normal lives.

The International Society for Sexual Medicine conducted a survey in 2021 and concluded that more than 50% of women experience body image concerns during sexual activity. Most of those surveyed reported that those concerns came in the way of their sexual satisfaction. As per recent studies, body image issues can cause decreased sexual assertiveness and an increased likelihood of engaging in risky sexual behaviour. Women face body image issues mainly due to so-called beauty standards established in society, constant media exposure, traumatic incidents, low self-esteem, and the habit of comparing oneself with others, among other factors. They often worry about not fitting in with conventional norms and feel left out as a result. This causes a lot of mental stress and feelings of insecurity among women, particularly the younger ones. It is only in the recent past that top fashion brands started promoting plus-size models. Now that women with different body sizes and shapes are also welcome in the fashion industry, people are more than willing to discuss issues related to body image.

Traumatic experiences such as sexual abuse or harassment can also impact a woman's body image and self-esteem. Women with low self-esteem are more likely to struggle with body image issues. It is possible that those struggling with low self-esteem may view their bodies as a source of validation and self-worth.

The prominence being given to standards emanating from social media platforms has made it impossible for people to look beyond the 'perfect' Instagram models that pop up on our

screens. The assiduously sculpted bodies and unnatural levels of fitness that we get to see on apps like Instagram and TikTok drive people to compare themselves with others, often resulting in feelings of worthlessness and dissatisfaction.

Comparisons are not limited to body types. Right from the food that we eat to the prospective partner, we are always comparing ourselves with something or the other or with someone or the other. Indian spiritual leader and philosopher Jiddu Krishnamurti once said, "The moment you compare yourself with others, you are already corrupt." That statement, made several decades ago, rings louder than ever in this era.

Over 50 percent of girls aged between 9 years and 14 years desired to have a thinner shape, according to a 2016 study. At such a tender age where one is supposed to be full of life, these young girls are extremely worried about attaining a thinner waist size or shape.

Hormonal changes experienced during puberty or menopause might as well impact the body shape and size, which can lead to body image issues. According to a cross-sectional study performed in 2021 aiming to assess the relationship between body image and sexual function during the postmenopausal period, "Post menopause physiological changes may alter body image (BI) during the postmenopausal period of life. Body image dissatisfaction may have negative effects on the sexual function of women. Body image is effective on the sexual function of postmenopausal women. Therefore, body image is necessary to be considered in future postmenopausal health promotion programs."

Another study with a national sample of 12,000 adults found that women are more likely to face the music of body dissatisfaction than men. The study further quoted, "Further research shows that the women who

struggle with body dissatisfaction can develop psychological and emotional problems such as low self-esteem and depression and can also experience a decrease in sexual satisfaction."

Kavita Panyam, a counselling psychologist, recalls she was shocked to see a young girl concerned with her teeth walk into her office. The young girl found it extremely bothersome to eat because people would make fun of her teeth. The expert told *The Pioneer* that women aged between 14 years and 40 years are the ones who experience body image issues. According to her, women who are aged above 40 years don't really care about what people have to say. "It's like second innings for them," said Kavita Panyam. "Therefore, they want to make the most of that time."

The mental health professional feels that films, television, media, social media, and sometimes even the values taught by family members set false body image standards. "I had some people in my college who were getting married quite young. Even though they were not fat or anything, they had this body image issues like: 'How am I going to go into the chamber on the first night?'. One girl even said, 'How am I going to show my body to him?' I said, 'Won't he also be doing the same thing?' She was like, 'I don't care about that, I am only thinking about myself,'" recalls Kavita and continues, "These people are very orthodox in their mindset and not the way they dress. Obviously, if one goes out to swim, they won't be wearing a saree, right? If you're going that way and still have the mindset that how am I going to show my body to him? Somewhere, the double standard comes in from somebody in the family, teachers, or friends. It's just not your family. It is also the films, TV, and social media that promote these perfect bodies."

*Continued on Page 4...*





*Continued from Page 3...*

Sex is an intimate act between two people. Sleeping with someone is like saying, "I am all yours and I feel really safe in your company." Unfortunately, most people don't understand the difference between having sex and making love! These are two different things. When we stand naked in our bedrooms in the arms of our partner, that's the moment when we're extremely vulnerable, both with our minds and bodies.

Kavita shares that women who come to her for counseling often complain about how insensitively they are treated in bed by their men. "There are so many women who come to me who are turned off against the man because they handle them so roughly with the mouth and hands. After that, it takes many days for the scratches to go away. I would say that this kind of treatment and handling of women by men has led to a decline in the sexual appetite of women. It is important to make your partner feel comfortable," the psychologist observes.

Elaborating further, she mentions, "In the course of my professional life, I have seen a lot of men and women having a lot of trepidation towards approaching the chamber during their first night for different reasons. Men because they have to perform, and women are scared that they will be judged on their bodies. As per the size of breasts, women who are flat-chested find it very humiliating to disrobe in front of a man. The nose, breasts, and abdomen are the three areas that trouble women. These are the areas in which they feel discouraged, insulted, humiliated and they have no self-esteem, and they can also be depressed. The thing is when you judge yourself, that inadvertently brings attention to your fears. Only when you pass on your fears, that is when others get to know about them."

"The art of lovemaking is something which Indian men don't know," remarks Kavita. "When it comes to making love, it is the total mind, body, and soul connection. And 90% of the people are having sex and not making love. Then it would be like which part of your body is long, short, or flabby because you're so conscious about how you look. When it comes to lovemaking, it is all about functioning with all your five senses and more."

Stressing the need for forums that would enable men and women to discuss their fears, she comments: "It is very important for men and women to have these grooming classes where women know how to receive. Many men finish off and they don't wait for the woman to finish. That is the biggest turn-off for many women. The woman is left high and dry. Many women don't even know that they can achieve an orgasm. They thought it was the end of the game the moment the man finishes. Later when they were taught how to masturbate, they felt cheated. They were like they didn't even know about it. There should be areas where men and women can safely discuss fears and their body image issues and reach an equilibrium."

Ending on a strong note, urging families to help build a positive self-image in their kids, Kavita says, "A lot of grandparents and mothers have instilled a lot of fear in young women by pointing out their complexion, hair, teeth, body, etc. When you get married with the fear that somebody is doing you a favor by mar-

rying you because you are ugly and horrible, can you ever have a good sex life? Generational dysfunctional parenting also plays a role. No one can shatter your image if people at home help you build a strong image."

Quick-fix diets and hitting the gym to look perfect are issues that need to be discussed. According to a 2022 study (body image satisfaction and self-esteem among adult gym users and non-users) which was published in the Telangana Journal of Psychiatry, non-users indicated a higher level of dissatisfaction with body image and low self-esteem, whereas the gym user's score indicated a higher level of satisfaction with body image and a higher level of self-esteem.

Abdul Sameer, a certified health and wellness fitness trainer shares: "70 percent of the women have PCOD (Polycystic Ovarian Disease) and PCOS (Polycystic ovary syndrome); hormonal imbalances caused by these conditions might also affect one's sex life. An unhealthy lifestyle, work-related stress, mindless eating patterns or only having two meals a day to reach a specific target lead to a negative self-image. Everyone has an image of how they want to look but they don't work on it and because of that they start losing confidence and self-esteem. As a result, they build up the complex. Most women come to me with bigger goals. They want to lose 10-15 kg in one go. When I give them a program, they can't cope with that. The best way to get over body image issues is to work on yourself and have realistic goals. If you are not happy with yourself, do whatever it takes to work on it."

Many women fear penetrative sex due to past trauma, cultural/religious stigma, or lack of education on sexual health. Body image issues play a significant role in sexual anxiety as well, with many women feeling self-conscious about

their bodies during sexual acts. This can lead to decreased sexual pleasure and a fear of being judged by a partner. To combat these fears, it is important for women to have open and honest communication with their partners and to seek out resources for therapy and education on sexual health. Embracing body positivity and self-love can also help alleviate insecurities and increase sexual confidence.

Swaroop Gandhi, who has been treating women undergoing gynecological problems for over 30 years, shares her views on why some women fear penetrative sex and how one should go about treating their body image issues, "Vaginismus is a condition where contractions occur in the vaginal path due to the fear of the act of penetrative sex. It needs some sedation or vaginal gels. In such cases, counseling is needed for both partners. If a woman had previously been in uncomfortable situations, that might also cause contractions. It is important for women and men to make each other comfortable. Most body image issues are psychological, and those issues must be treated with the help of mental health professionals. Not having any knowledge about the act of sex will also cause a lot of anxiety and fear. One must read on the topic and educate themselves."

Another young counseling psychologist, Rashmi Aakodesh, shared with The Pioneer details of a chilling experience she encountered while she was interning at a cancer institute in Chennai: "I am a Counselling Psychologist by profession. While doing my master's in Psychology I was interning at a cancer institute in Chennai. The first two days of the internship went by attending an orientation program on Psycho-Oncology and its spectrum. On the third day of the internship, I was posted in the female ward. My supervisor asked me to

meet some female patients who have been operated on for different cancerous conditions. There was a lady who was sitting on the bed, wearing a patient gown and looking with hopeless eyes. After seeing two patients when I walked up to her, I found her caretakers were sitting beside her and they were talking in Tamil. I could understand some Tamil. So, I picked up some words and tried to understand their conversation. Conversation with the lady who was worrying about her husband, the husband who had not come to see her since she was admitted to the hospital."

She further shared how agonizing it was for the cancer patient to put up with her husband: "While talking with her caretaker who was her close relative, I got to know that it was her 2nd breast removal, having had the first one for the left side of breast cancer, 5 yrs back. After the first removal of the breast, she was going through body image issues. Along with that, a very important thing was she started feeling inferior and incomplete in her love relationship. After her surgery, she noticed that her husband was not able to accept her body changes. In those 5 years what she felt in marriage life she was sharing. When she heard that she again had cancer in her right breast, her first thought was suicide. Marriage was so important to her and making her husband happy was her priority in life, which was not getting fulfilled, she felt worthless having this life. She rarely remembers after her surgery husband accepted her with her body. She conceded: "Being under the same roof I am starved of his love, and he is a mirage". In our so-called cultural society, women are still in the trap of body image. Being a woman, I could sense what she was going through, the journey of being unloved to rejected made her feel hopeless. Three months into my internship I could see those worried eyes, that spoke a lot about societal pressure, sympathy, and mental trauma. Despite doing everything that she had done to make her partner happy, he'd still say things like, "It is better to have sex with a man because I get no pleasure out of you. At least, I would get something there," just because he was so blinded by his physical needs."

"Why are women folk forced to conform to the so-called ideal body image, which is unrealistic, irrational, and unhealthy for society? Why don't we see women in our society as 'individuals' first? Why do women have to bear the consequences of faulty and incorrect male perceptions?", questions Rashmi.

It is embarrassing for a vast majority of women to openly discuss body image issues. However, seeking help from healthcare professionals will prove beneficial in the long run. Women must understand that sweeping issues under the carpet will do no good. Their actions will affect future generations if they don't do the right things. It is important to create a safe platform for the generations to come. If women don't do that now, women empowerment will have no meaning for a large section of women. Only when women speak up, question, disrupt societal norms, and rise; things will begin to change! Of course, it will take a lot of individual and collective efforts. No contribution is small, and women must do what they can to shape a better future with or without the support of men raised in a society steeped in patriarchal norms.





# 'Now is the time to be an actor'

As seen in *The Kashmir Files*, where he plays the central antagonist, Bitta, actor-writer Chinmay Mandlekar has created a niche for himself in the industry, especially for doing artistic films. A major in the Marathi film industry, Chinmay was recently spotted as the protagonist Godse, in *Gandhi Godse Ek Yudh*, which was released on January 26.

The actor has over two decades of work experience across industries. A graduate of the National School of Drama, Mandlekar has written, directed, or acted in successful plays such as *Bechaki* and *Sukhanshi Bhandto Aamhi*.

If we look at the filmography of Chinmay Mandlekar, it is very evident that the actor has played an array of characters that are all different from one another.

Speaking to *The Pioneer* about his journey, the actor shared that he feels extremely lucky to be offered such a wide spectrum of roles, and continued, "Be it Bitta in *The Kashmir Files* or Godse, what every actor fears the most is being type-cast. When you get such varied roles, you will feel extremely lucky about the kind of films I have done. My first film was *Tere Bin Laden*, which was a complete comedy. Later, I did a cult classic film. It is a dream come true for any actor."

Asked how he chooses his characters, he said, "My only preference is that my current role should be different from my previous one. I am getting different kinds of films, and I am very happy about it. However, I am never satisfied with whatever I have done. After watching any film of mine, I always leave feeling 'I could've done better.'"

The film is out now, and the film was very well received. Chinmay shared that *Gandhi Godse Ek Yudh* is a very different film in Hindi cinema, and this genre (parallel history) has never been attempted in Indian cinema, and his character in the film has also been widely appreciated.

To play Godse, the actor had to do his share of homework, and taking us through the process of getting into the skin of Godse, the *Shanghai* actor revealed, "My basic homework was to understand why Godse did what he did. In those terms, there is a lot of written material that is available. There is Nathuram Godse's deposition in the quote that he made during his trial. That is one big reference point. It really gives insight into what he was thinking and his understanding of the political and social context of that time. I have been an ardent student of history. I have been reading and learning about things, so this is not new to me. But my biggest reference point was my script and my director, Raj Kumar Santoshi."

As we mentioned earlier, Chinmay is also an effective writer. We asked him if his writings influence his story selection and acting process, to which, he said, "Being a writer, you do not look at the character, but you also tend to look at what the overall script is trying to say. Many times, actors lose sight of the totality of the project as they are only concerned about their character and look for more screen time. In my case, for example, in *The Kashmir Files*, my character did not have much screen time. However, the film starts with Bitta and ends with Bitta, and whatever scenes I had, all of them were very powerful. You need to trust the vision of the writer and the director because I have been on the other side of the table, I feel I have a better understanding of how to go ahead with my role."

Any role that leaves an impact on the audience is one of his go-to roles. "My basic urge is to reach more people. I am here to stay, and I am here to work with everybody who thinks I can work with them," he said.

Narrating an incident on how the image of even the legendary actors is fading away these days and what he would be remembered for, Chinmay asserted, "I have been writing, acting, directing, and I also have a small production company. My only aim when doing any work is that it should be liked by people. In today's day and age, the shelf life of anything and everything is very minimal. A few years ago, I was at a college function, and I asked the students how many of them watched Sanjeev Kumar films. From the audience of 100 or so students, only two knew who Sanjeev Kumar was. Those individuals ranged in age from 16 to 20 years. A great actor like Sanjeev Kumar is slowly fading from memory. Who are we? My point is that people who are with me right now should remember me and know me as someone who does his job well."

Furthermore, he feels this is a good time to be an actor. "The concept of a protagonist has evolved a lot. The protagonist is no longer one of your young men in their twenties. Even the antagonists and protagonists come from various strata of society and various age groups. A lot of good work is happening across all platforms, and I think it's a very good time to be an actor."

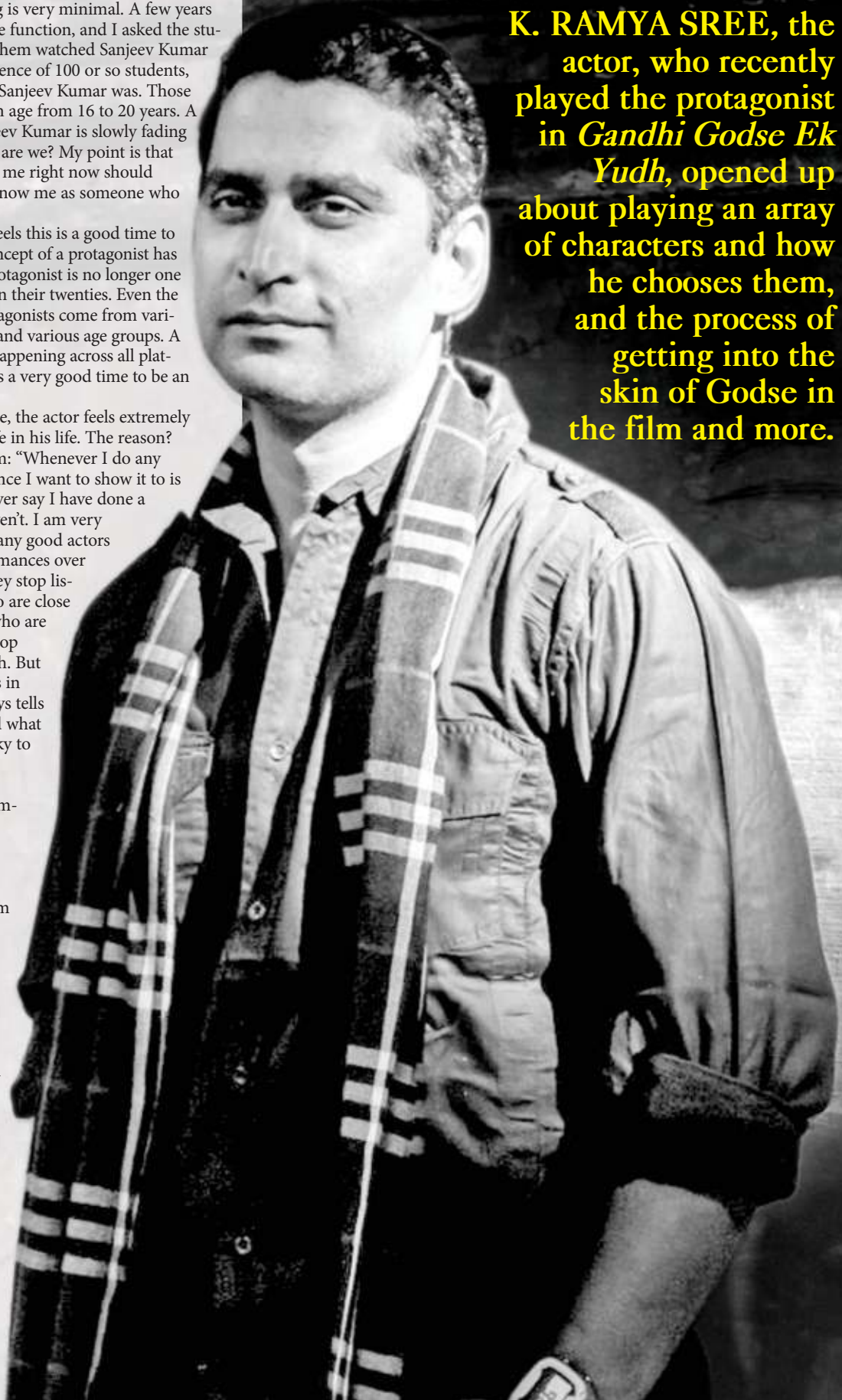
On a personal note, the actor feels extremely lucky to have his wife in his life. The reason? Let's hear it from him: "Whenever I do any work, the first audience I want to show it to is my wife. She will never say I have done a good job when I haven't. I am very lucky. I have seen many good actors falter in their performances over the years because they stop listening to people who are close to them, or people who are close to them may stop telling them the truth. But my wife never falters in doing that. She always tells me what is good and what is not. I am very lucky to have a critic who is always with me."

As far as his upcoming projects are concerned, there is a lot lined up in Marathi films for Chinmay, including the 8th film franchise on Chhatrapati Shivaji Maharaj, and has also finished the 5th franchise of *Subedhari*, which will release in June this year. Aside from that, he worked on a Netflix show called *Kaala Paani*, which will be released later this year. There's another film titled *Happy Teachers Day* slated to release in September. He's also got a few more projects that will take off soon. It seems like the actor has his hands full for the years to come.

Actor-writer Chinmay Mandlekar has created his own mark in the industry with his films and varied characters.

Over an exclusive chat with *The Pioneer's*

K. RAMYA SREE, the actor, who recently played the protagonist in *Gandhi Godse Ek Yudh*, opened up about playing an array of characters and how he chooses them, and the process of getting into the skin of Godse in the film and more.





# Beware! Ignoring heat strokes could result in chronic kidney disease

Occupational heat exposure is linked to the development of kidney injury and disease in individuals, especially the ones who perform physically demanding work in the heat. Today, *The Pioneer's* K. RAMYA SREE brings to you a detailed analysis on these heat strokes and how they could lead to several chronic kidney issues.

Our kidneys are presumably vulnerable to the continual extreme heat as a result of global warming. We have been now witnessing a new era of the climate health crisis during which the known diseases are being exacerbated and new diseases are coming to light. Chronic kidney disease is likely to be just one of many heat-sensitive illnesses that will be unmasked and accelerated by climate change.

Global warming is on the rise, the Intergovernmental Panel on Climate Change (IPCC) projects that the global temperature is likely to rise by 2 degrees by 2050 and by 3.5 degrees by the end of this century, which could mean apocalypse for the human race.

Experts say that heat stroke has a detrimental effect on kidney health. Heat exposure and dehydration have been implicated in epidemics of Chronic Kidney disease in Latin America and even in Andhra Pradesh. Apart from this heat exposure has been linked to AKI (sudden onset of kidney injury); kidney stones and urinary tract infections (UTI).

Now wondering what this heat stroke is? Dr. Sashi Kiran A, consultant nephrologist, Yashoda Hospitals, Hyderabad, explained, "Heat stroke is a condition where the temperature of the body increases up to 104°F in the absence of infection. Heat stroke is an emergency as it can lead to death. People who work in hot and humid climates are prone to develop heat stroke if they don't consume enough fluids. People of extreme ages like infants and elderly who don't have access to water are prone to develop this condition."

Heat stroke results from the exposure to the extreme heat resulting in hyperthermia with the temperature of more than 104 degree F, that could lead to delirium, coma, seizures and multi-organ failure.

"In recent times, we have seen a number of heat waves in our country. Heat waves can lead to AKI by causing heat strokes. Old age individuals and those with obesity and diabetes are particularly prone to these. This kind of kidney injury often needs dialysis and often improves with treatment. Also, this can be prevented by avoiding heat exposure and drinking a good amount of water," said Dr Arpit, consultant nephrologist, Ujala Cygnus Group of Hospitals.

Heat stress related kidney injury is worsened by higher core temperatures, dehydration, longer work duration, muscle damaging exercise, and consumption of beverages. Explaining how heat stress affects kidneys, Dr. Vinod Kumar, consultant nephrologist and Renal Transplantation, Aster RV Hospital, said, "Predominantly it causes severe dehydration, low blood pressure and reduced perfusion to the kidneys resulting in acute kidney injury. Heat stress can cause breakdown of muscle tissue (rhabdomyolysis) which releases a protein called myoglobin that can cause damage to the tubules inside the kidneys.

During severe episodes of heat stroke, heart failure and shock can cause acute kidney injury." Dr Vinod advised the immediate action to be done when a person suffers heat stroke and that is: "Immediately shift the patient suspected to have heat stress to a cooler environment. External cooling by means of mists plus fan, cool shower or put in cool tub of water, ice packs to the head and neck, remove clothing and applying cool compresses, ice bath can also be used. Adequate hydration is also very important."

It has also been noted around the world including in India that farmers working in extreme heat especially in sugarcane farms have a high rate of CKD (Kidney disease of long duration). Recurrent dehydration and then rehydration with soft drinks or sugarcane juice has been implicated as the risk factor for this. Unfortunately, this kind of kidney damage cannot be reversed and the patient often needs to be put on dialysis or undergo renal transplant.

Dr. V Kavita, AVP Lab Operations TN & APT, Metropolis Healthcare Ltd, explained about the issues a patient faces with poor or

unhealthy kidneys. She said, "Kidneys help in normal functioning of the body by removing waste products, maintaining blood pressure and bone health. A patient with an unhealthy kidney faces a wide range of health problems from tiredness, nausea, vomiting, decrease in urine output, anaemia and bone disease depending on the severity of the illness."

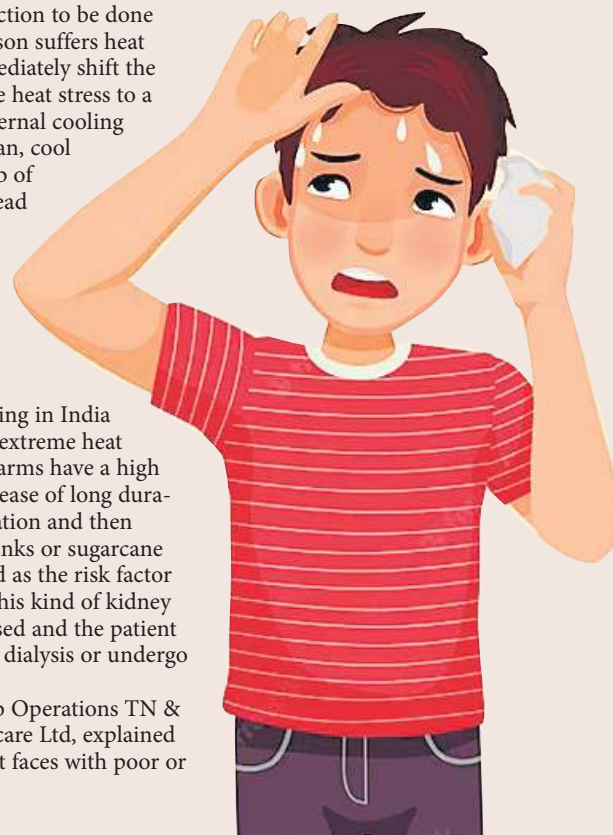
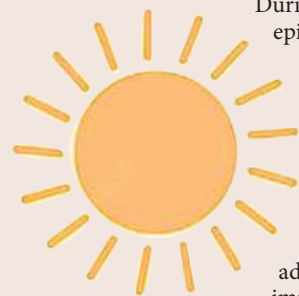
She also listed some less known facts about poor kidneys, and they are: "Use of over the counter pain killer medications can cause kidney failure which goes unidentified till there is complete cessation of urine output. Maintaining normal blood sugar and blood pressure levels helps in keeping kidneys healthy. Excess use of protein powder, fat burner pills can damage the kidney at a slow and steady pace."

**The best way to protect kidneys is to ensure that heat stroke doesn't occur. This can be achieved by the following measures:**

- Wearing light and loosely fitting clothes
- Consuming adequate fluids
- Avoid diuretics
- Avoiding direct sun or heat exposure
- Avoid strenuous activities in hot weather
- Never leave anyone alone in a parked car

**Deadly complications of heat stroke:**

- AKI
- Acute respiratory distress syndrome
- DIC
- Hepatic failure
- Hypoglycemia
- Rhabdomyolysis
- Hypoglycemia
- Seizures
- Death





# Rage applying — improving on 'Quiet quitting'

The dynamics, or the world, of the workplace, keep changing day-to-day with several new trends that get introduced. A trend that was all over the internet for a long time was 'Quiet Quitting'.

Quiet quitting doesn't mean actually quitting your job. It just means doing what's required and then getting on with your life—having more work-life balance. Quiet quitting is the art of not taking work too seriously, mostly used by Gen Z workers, who have helped the term go viral on social media.

And now comes its cousin, Rage applying to the picture. Rage applying is an act of "revenge", for employees who feel unappreciated and overlooked. Rage applying denotes an attempt to channel your anger and frustration at work or at your boss into applying for multiple jobs at once. This usually happens when you are very dissatisfied with your current job and are looking for ways to get out of this workplace. Employees who feel underappreciated, burned out, or uninterested in working for their managers participate in this new workplace trend.

To understand how it actually works, we connected with Smrithi Saluja, an IT professional. Every time Smrithi was 'fed up' with her work, she always felt like going on a trip to calm herself down.

"See, the thing here is that every job will have pressure no matter what. However, one cannot work beyond their capacity. It gets difficult to even work. It not only affects my work but has also started affecting my mental health. I could barely sleep for 4-5 hours. But the sad part here is that it's not just about the workload, but your superiors or employers using terms like 'Fit for nothing'. I was even told, 'You girls have to work at home and not in offices'. People talk about mental health in the workplace, but there's still that age-old patriarchal thinking. I had no choice but to apply to multiple other organisations after a certain point, and I'm glad that my superior is now a woman herself and is quite understanding," Smrithi, who had applied for seven jobs, explained.

On the other hand, the improper treatment led Sukesh Chatterjee to apply for more than 15 jobs.

"No employee would want their employer to appreciate them every single day.

With the changing dynamics of the workplace, we get to see several trends coming up. Right now, 'Rage applying' is trendy not only all over workplaces but also on social media. *The Pioneer's* TEJAL SINHA spoke to a few employees who shared their experiences related to the trend and also with the psychologist to understand the reason and what requires to be done in such cases.

There might be a few. But it's important for employers to understand that if one does a good job genuinely, they should be appreciated. People might say they work for money, but after a point, it is obvious they want to be appreciated. I used to always give my best at work, but my former

employer never appreciated me. He only appreciated the ones he liked. This might sound wrong, but it is what it is. I was always told that my work doesn't show my passion for my job. I tried improving to a certain point. However, I had even received

aggressive emails. I wasn't given proper pay. And when I was questioned, I was yelled at in front of my colleagues and juniors," she added.

Something that we could understand from the above employees was that they had a lot of frustration, which led them to rage. In order to understand more in detail, we spoke to Srilatha Rai, a clinical psychologist, who said, "Most rage-applying occurs when individuals channel pent-up feelings of frustration and rage into action. People tend to rage-apply when they feel as if they've been underappreciated, passed over, or stuck in a toxic work environment. However, one also should learn why one wants to quit the job. There could be many reasons, be it a dead-end job or salary. Rage applying could have a positive result, but not always. It's generally wise to process their anger and frustration before taking action. Some people find that they leave a series of jobs for the same reason — such as a critical boss — only to find later that unaddressed personal issues may be a fear of conflict or trauma that contributed to the problems."

She continued, "Sometimes it wouldn't be the job, and sometimes it's you. If you job-hop without reevaluating your goals and yourself, you might wind up in the same scenario in a different place. The riskiest aspect of rage-applying is a vicious cycle of dissatisfaction. If you don't do the work to understand why you're unhappy in your current role, you run the risk of walking into another culture, dynamic, or boss that doesn't work for you."

There is a chance that the new job will not provide the desired work-life balance as the previous one did. This may lead one to regret shifting to a new job in a hurry. Shifting to a new job is a huge decision to make, and that should never be done in a hurry or with heightened emotions. And so the psychologist suggests speaking to their family, friends, or colleagues. This would not only allow them to vent their frustrations, but it would also allow them to consider whether they really want to apply for a new job.





CHILDHOOD

I was born in Kalla, a small village in Bharuch District of Gujarat, into an ordinary agricultural family. I had an elder brother and three sisters. After finishing primary school, I went to a nearby town for further education. I had a very joyful childhood and a good, loving family. My father had knowledge of many of the Ayurvedic treatment methods.

TURNING POINT

I came to the feet of my guru Babuji (Shri Ram Chandra of Shahjahanpur) in 1976, while I was a student of Pharmacy in Ahmedabad. After graduating, I moved to the USA at the age of twenty-four and became a pharmacist in New York City, while continuing the practice of heartfulness meditation with great love and devotion.

DREAM OF BECOMING DOCTOR

I wanted to become a medical doctor when I was a child. During the open test, I got 241 out of 300. At that time, the cut-off was 241 and there were two people who had 241 - another student and me. So, the one who had a higher mark in Biology got the seat, not me.

EXCEPTIONAL PHARMACIST

My family would not allow me to go outside Gujarat for my studies. So, I could not apply to other medical colleges either. The only choice I was left with was the Pharmacy College. So, I went to Ahmedabad, filled in the form, and they said that they do not accept students from MS University, where I studied previously. So, I submitted my application and told them that if they have a vacancy they can call me. As I was just walking out, the principal ran after me and asked me to come to his office. He said that my performance was exceptional and so he was making an exception that year alone, and thus I came to be a pharmacist. I sometimes wonder what would have been my life like had I become a doctor. Reflecting on it, I would say I do not think it would have gone so great.

A MEMORY THAT ALWAYS BRINGS A SMILE

While pursuing Pharmacy, I used to stay in a hostel where I tried to meditate on my own, often ruminating on profound thoughts. I did not know what to do. That is when my friend took me to a trainer of Heartfulness meditation with whom I had a heartfulness session. I received Pranahuti or Yogic transmission of divine energy. The trainer told me, "If God is everywhere, He is also inside you. Why not look for him in your own heart during meditation?" I met my spiritual mentor a few months after I started meditation practice. I went to Shahjahanpur to meet him and learnt quite a few lessons which have helped me immensely to this day. For example, he taught me the importance of connecting to the heart when you start any activity. He taught me the importance of focusing one's mind to achieve total success in one's efforts. There are so many life lessons he taught me, a few of which I have covered in my books like 'The Heartfulness Way' and 'Designing Destiny.' Every memory of my spiritual teacher, Babuji, brings a smile to me.

MORE TIME WITH GRANDCHILDREN

My family stays with me. Everybody has their own lives and interests and things to do during the day. But we also spend time together as a family, just like any other family. My three grandchildren like to be around me just like any other grandchild adores their grandfather. In my younger days, when I was a businessperson, I was focusing more on my career, and I was also building my life as an entrepreneur in New York City which is very time-consuming. I was also spending time with my spiritual guru, Shri Ram Chandra of Shahjahanpur. My spiritual pursuit was especially important to me. Because of all these factors I spent relatively less time with my children when they were growing up. But all that has changed now, and I spend more time with my grandchildren than I spent with my children.

WIFE PILLAR OF STRENGTH

Mine was an arranged marriage. My wife is a wonderful person and has been a support to me all through my life - in my career life, and in my worldly life. She is a major pillar of strength to help me continue to serve my spiritual guru in the spread of spirituality through Heartfulness. If not for her solid support, life would not have been easy. What we make of our marriage, our lives, and our relationships is in our hands. That way, I am grateful to God that we are both a mature couple who live a balanced life and support each other in all that we do.

HOBBIES OR INTERESTS

My hobbies and interests and the way I spend time are all the same. It is in the sharing of Heartfulness meditation, in the development of Kanha Shanti Vanam, and in supporting many of its related projects. Those things capture my interest, attention, and time.

HOW DO YOU DEAL WITH STRESS?

You may know that there are two kinds of stress - eustress and distress. Eustress is a good kind of stress that is short-term. It motivates us and helps us complete our tasks on time. It helps us focus our energy in an incredibly positive way and improves our performance. Distress causes anxiety and it is a bad kind of stress. It leads to reduced performance because the body secretes adrenaline and various hormones that are detrimental to our productivity. So, now how do I deal with the bad kind of stress? Of course, the simple answer is meditation. But let me elaborate more. When we meditate, the guidance that we get from our heart is tremendous and it is terrific.

HOW HEARTFULNESS BEGAN

I started the practice of Heartfulness meditation in 1976 when I was a third-year Pharmacy student in Ahmedabad. Initially, I used to meditate on my own, just thinking that the whole body was filled with light. This is how Swami Vivekananda used to meditate. One day, my classmate came up to me and said, "Kamlesh, you have been meditating every day, why don't I take you to a meditation trainer? She will help you experience deep meditation right away!" So, we went to this trainer's house. She was a very pious lady. That was my first session of meditation under proper guidance, and it was one of the most memorable meditations I have had thus far.

ONCE BARREN LAND

Prior to our taking over this land for development, there were barely any trees or vegetation. This place, being part of the erstwhile Mahabubnagar district, was part of one of the driest areas of the state. Much of the land was barren. We surveyed the land for contours, and water features like water bodies, and potential water channels, and carried out geological surveys to identify the opportunity and to apply the most appropriate methods to develop the area.

FARMING A MAJOR INITIATIVE

We want to enable people to improve their economic situation by farming. People can plant high-value trees like sandalwood even in small spaces of land. We started hydro-farming, without the use of large plots of land, and everyone can raise enough vegetables in their own roof garden. We are also planning a new project to increase the micro-forests throughout the country. It is not a mere increase in green cover, which by itself is very useful. We go far beyond, by planting rare, valuable herbal plants, medicinal plants, and other high-value plants, in these micro forests.

OUTCOMES SURPASS EXPECTATIONS

The outcome of all these initiatives has surpassed our expectations, and we continue to invest our time and energy, and effort in it for continuous improvement. Overall moisture content in the soil and the atmosphere has improved significantly. The groundwater level improved to the tune of 200 to 300 feet difference from where it was to where we are now. In fact, not discounting the heavy rainfall this year, we have seen the water table just about a few meters below the natural ground level. We were able to grow coconut trees here in this once dry/arid land which is an indicator of the transformation of this place.



PADMA BHUSHAN

I am honored to receive Padma Bhushan from the Government of India. This is not a personal achievement but an acknowledgement of the services of thousands of Heartfulness and Shri Ram Chandra Mission's volunteers and millions of practitioners worldwide who made it their life's purpose to serve society tirelessly, seeking nothing in return. I am grateful to everyone who shares visions of peace and selfless service.

A MISSION FOR RETREAT

Our organization, Shri Ram Chandra Mission, has been in existence for 75 years in the service of humanity. Its current headquarters is located outside Hyderabad and is called Kanha Shanti Vanam. Our journey at Kanha Shanti Vanam began in 2014 from a dry, arid land pocket of about 1,000+ acres which now has grown to about 1400+ acres of abundant greenery. There are many projects that we have implemented at Kanha and at the other 280 Heartfulness retreat centers all over the world.



Kamlesh D Patel  
Enlightening  
millions  
via meditation

RAPID FIRE:

How would you describe yourself?  
I am a student of spirituality.  
Your nickname at home?  
Every family member calls me differently. I am a father, grandfather, husband, etc. They all call me differently. My spiritual associates call me Daaji.  
Favorite color?  
White

Favorite food?  
Homemade Gujarati food cooked in remembrance of God.  
Favorite movie?  
I do not watch films. I read books and one of my favorite books is The Gospel of Sri Ramakrishna by Mahendranath Gupta  
Your inspiration?  
My Guruji, Shri Rama Chandra of Shahjahanpur, whom we call Babuji.





# Looking for a career change? Here's how you can switch from non-tech background to tech

Even as most companies and some industries find themselves coping in the middle of the fourth revolution (IoT, Cloud Computing, etc.) the next big wave — Industry 5.0 — is already on its way. This entails the re-humanisation of the race towards automation and will completely change the way businesses will function and the way we will work.

Now is a good time to make the switch to a challenging and fulfilling career in tech, especially if you feel trapped in a mundane job.

## Learning the right way

Interestingly, experts believe that this switch to tech by non-tech professionals who are eager to learn can be a great way to

address the tech skill gap. However, for them, investing another three to four years into a degree seems unrealistic — especially if you're already 24-25 years old. What you need is a robust map that offers structured and consistent learning and educates you on the challenges this job market can pose. That's where accelerated training programmes like deep-tech boot camps do the job. They have deep training sessions of eight to nine months with a dynamic curriculum, based on industry requirements, there is mentor guidance and most importantly, an honest job guarantee program which is a big plus.

The requirements to get a job in tech are mostly unclear. Even the minimal requirements to get an entry-level job aren't usually discussed. Ironically, the hiring process for IT jobs is very structured and you have to know exactly how you are being assessed, by having enough practice beforehand to

pass this technical interview stage. The hiring manager needs to see that you are a good fit for the job. Through a boot camp, you get live, hands-on projects like making an analysis report or creating a website. They even structure their final exam like a technical assignment for the job — so if you can clear that — you can easily bag a

position and negotiate a decent package for yourself. This is the key.

Another lesser-discussed aspect is how frustrating it can get to learn a new, difficult skill — you get stuck all the time. Having access to a mentor who will clear your doubts and motivate you not to stop is critical. This is critical for people without experience and that's exact-

ly what a good boot camp can offer.

## The success formula

According to the Tech skills and trends report 2022, as technology firmly embeds itself into the foundation of the global economy, we see a surge in web-based and app-based businesses. As a result, a strong command over coding languages, such as Java, JavaScript, HTML and CSS and their frameworks, has become the foremost priority for implementing web designs. Studies show that learners who have joined boot camps have had a much higher success rate in completing their learning programme and getting a job thereafter than those who have opted for self-learning. For those eager to make the switch, there are no such things as boundaries if you believe in yourself. Just make sure you have the right roadmap with a deep-tech boot camp model.

(The writer, Alexander Erokshin, is the co-founder and CEO of Coding Invaders)

# Benefits of a harmonious parent-teacher equation

A good parent-teacher relationship will help the child to develop a positive attitude towards education and transcend any adjustment issues he or she may be experiencing while interacting with peers, joining a new school, or struggling with academics. If at this sensitive juncture, both teachers and parents collaborate to smoothen the situation, take the child into confidence and work out a strategy to help, the child will begin to think of schooling as a safe and pleasant experience.

When children feel seen and heard both at school and at home, there is automatically a surge of confidence that holds them in good stead in the future.

## Nurtures talent

A good school nurtures talent and encourages students to express themselves creatively. When parents and teachers are on the same footing, they can also help shy and

withdrawn students to come out of their shells and take part in dramatics, music and dance recitals, poetry recitations, story-telling competitions, and more, depending on the interest of the child. Children can be helped to overcome speech impediments or stage fright with patience. Maybe, they have a special ability to draw well or can excel in some other discipline and only a trusting relationship between parents and teachers can guide them to realize their full potential.

## Solves behavioural issues

If a child is acting out at school, disrupting the class, misbehaving in any way, and not focusing on studies, teachers and parents can share information to figure out the root cause of the behaviour. When no ego games are played between schools and parents and there is instead, a safe space of sharing and

trust, a child also feels emotionally secure and confident enough to share his or her side of the story. When children sense that their teachers and parents have their back, they listen more and slowly begin to get more involved in academics, extracurricular activities, and sports.

## Encourages better academic performance

During the lockdown period following the COVID-19 pandemic, the involvement of parents increased in the academic development of their children. However, even in normal circumstances, a consistent collaboration between parents and teachers can help students through academic challenges and guide them to achieve excellence. When teachers update the parents about the child's performance, through emails, telephonic conversations, or during in-person



meetings, it gets easier to address areas that the child is weak. It is important to realize that it takes a village to raise a child and neither teachers nor parents alone can do what is best for him or her. Collaboration, I repeat, is the key to a healthy model of schooling.

## Enhances social development

Society for Research in Child Development, in their 2010 study stated that children with parents who are highly involved in their schooling have enhanced social

functioning. Children are constantly observing how the adults in their lives communicate with others and when there is mutual respect between teachers and parents, this attitude will invariably be passed on to them. A non-toxic communication model also teaches children to have successful and amicable interactions with their peers. A good parent-teacher relationship will further reduce the child's stress levels and make the formative years of schooling, truly memorable.

(The writer, Rajesh Bhatia, is the founder of the TreeHouse chain of schools)



### what you need:

Raw Fenni: 65 gm  
Butter: 25 gm  
Cream cheese: 13.5 gm  
Amul cheese: 13.5 gm

Yellow cheddar - 13.5 gm  
Degichilli: 5 gm  
Chilli flakes: 2 gm  
Oregano: 2 gm  
Salt: To taste

### How to make:

First apply butter around the mould. Place ghee roasted fenni inside the mould. stuff cheese inside the Fennimould. Bake it at 165°C in oven for 10 mins. Pour bechamel sauce made with full cream milk. Serve hot with crushed pep-pers.

## Cheese chillikunafa toast



# PLATE OF CHARM

## Sliced duck in orange sauce

### What you need:

- Duck - 250gm
- Butter - 100 gm
- Ginger - 1 teaspoon
- Diced Orange (deseeded)- 250 gm
- Salt - to taste
- Fresh Orange Juice - 500 ml
- Tomato Sauce - 200 ml

- Onion - Sliced
- Red & Yellow Bell Pepper - ½ of each
- Garlic - 1 tablespoon
- Red chili paste - 4 teaspoon
- Sesame seed - ½ table spoon
- Sugar - to taste
- Refined Oil

### How to make:

- First, roast the duck and steam it well to soften the meat
- Now, in a pre-heated pan, pour in some refined oil till it heats up a little
- Add in diced onion, red and yellow capsicum.
- Once the veggies shrink a little, one by one keep adding ginger and garlic paste, Salt and sugar, Chilli paste, Tomato ketchup, fresh orange juice and saute them to prepare the orange sauce
- Then add the cooked duck into the pan and once again stir and cook the duck till the sauce penetrates well into the meat
- Serve the duck hot and garnish it with sliced red chilies on top



Courtesy: Ram Bahadur Budhathoki, Head Chef, Chowman Chain of Restaurants.

### What you need:

#### Chocolate sponge

Eggs: 2  
Sugar: 60 gms  
Refined flour: 100 gms  
Baking powder: 1 punch  
Cocoa powder: 30 gms

#### For chocolate rice

Ricecrisps: 50 gms  
Molten chocolate: 30 gms

#### For chocolate vermicelli

Ice water  
Molten chocolate: 100g ms

#### For chocolate sauce

Dark compound chocolate: 200 gms  
Milk: 500 ml

### How to make:

Mix all ingredients in a bowl with the help of dough mixer. Put it into oven on a butter paper and bake it on 165°C for 20 mins.

Put chocolate crisps along with the crumbled sponge in portion bowl. Add roasted chocolate almonds and chocolate vermicelli into it. Serve it with 2 scoops of vanilla ice cream, hot chocolate sauce and icing sugar on top of it.



# Chocolate dirt pile



With Valentine's Day around the corner, we have curated a few gifting options to make your loved ones happy.

### FUSION CRYSTAL TASSEL EARRING - BLACK AND WHITE

This earring by Voyce Jewellery, plated in 18k gold, brings the extravagance of a sparkle with classic black and white colors. The classic colors blend well with any ensemble you wear, and the golden tassel lends spring to your sparkle.

RS. 7,800.00

### INFINITY CRYSTAL SIGNATURE EARRING - MONOCHROME

The 4 crystal earring by Voyce Jewellery, plated in 18k gold, fuses 3 majestic colors - jet black, crystal and smoke. The three colors are distinct, sparking through precision-cut crystals, and yet in perfect harmony. This is an earring that will draw attention due to the multiple hues and keep that attention on you.

RS. 8,500.00

### ELYSIAN CRYSTAL NECKLACE - MULTICOLOUR (Long)

The 6 crystal necklace by Voyce Jewellery, plated with 18k gold, fuses 3 majestic colors - peridot, topaz, and rose. The three colors are distinct, sparking through precision-cut crystals, and yet in perfect harmony. This is a necklace that will draw attention due to the multiple hues and keep that attention on you. This chain can also be worn as a bracelet.

RS. 9,800.00

### POPxo heart shaped lip kit

Wear your heart on your lips with the launch of POPxo Heart shaped Lip Kit. The collection has 3 kits that contain 2 ultra pigmented, long stay lipsticks that effortlessly glide with just one swipe. The lipsticks are infused with the goodness of hydrating ingredients like shea butter, vitamin E and jojoba oil that helps keep your lips nourished. The 3 kits - Galentines, Honeypie and Sweetheart price at Rs 399 each. Available at MyGlam App and Website.



### Celebrate love by Capsul

While everyday is a day of love, Valentine's Day is an occasion to celebrate your love and affection with your partner. With that being said, the next step is looking for a perfect gift be it for him or her. Capsul has dropped their Valentine's range of gift options including tshirts, sweatpants, basketball, etc. that will be functional throughout the year and not just for that day. Especially if you have a partner that loves streetwear and sports, this collection is definitely going to cheer them up even more.

### Love Shawls for the loved ones

The Love Shawls by Janavi India are an expression of love, they represent endearment in every relationship. A warm embrace, a knowing smile, a feeling of tenderness, warmth and unconditional love woven in a shawl. Enveloping your loved ones in warmth, but it also cuddles you in a bespoke thought. These shawls can be easily in styled in different ways, it acts as an add on for a saree, a dress, a sherwani, and even goes well with denims on casual days. They have a charm to upgrade your whole attire to a chic and stylish look. In addition to this, these shawls can be customised with embellishments or embroidery, you can add the initials of your loved ones as well. Priced at Rs. 4,500 upwards they are friendly on your pocket, add a sense of luxury to your Valentine's wardrobe this season with a timeless piece from Janavi.



### Joy in Jovees

Jovees Herbal is a leading brand in the herbal beauty and wellness category. Having started with a modest 24 product offering during its beginning, it has a staggering bouquet of over 150 products in skin, hair and body care today. Rose Skin Toner combines the toning and astringent properties of rose water along with the goodness of more botanical extracts to cleanse, purify, refresh, as well as nourish your skin. It will leave your skin moisturised, hydrated, supple, and soft.



### Shine bright in diamonds

An exquisite diamond collection by Reliance Jewels of lightweight, party & occasion wear pendant sets perfect for minimalistic attires. The collection is inspired by kites and its various forms. Crafted in 14 Kt Gold and finished in both yellow gold and rose gold, each of the designs is unique and set with lustrous diamonds to glam up your party look.





# Investment trends to watch out for in the year ahead

Digitalisation has not only disrupted every aspect of the sector but has also aided in streamlining operations and enhancing coordination between processes. In this context, India's wealth tech industry is booming owing to technological advancements, government intervention, and policy changes. According to the Research and Market, the Indian wealth tech market is expected to reach \$63 billion by FY25. This puts India in a solid position to lead the next generation of wealth tech innovations and drive the industry forward. Though as the sector was put to the test over the past two years, we witnessed swift actions by the central and state governments to curb the situation.

## Trends to watch out

With the onset of the COVID-19 pandemic, signs of inflation, and escalation of the Russian-Ukraine war, we have witnessed havoc in every domain in the past few years. Thus, to focus on the growth trajectory, let's look at the trends to watch out for this year.

**Focus on debt:** In the future, private

debt will rise more through customized deals rather than relying on high commercial rates. This is a global trend, as there is a general aversion to spending a lot of money on services. On the broader investment front, economists predict low demand for private asset classes, with returns decreasing — this suggests a change in portfolios toward private capital and longer-term private markets. The general public's attitude toward private equity is shifting. People are now looking at private equity, such as venture capitalists, to address financial flows. As a result, we may anticipate that this pattern will continue till 2023.

**Wealth tech for everyone:** Indians have largely detoured financial markets by investing in physical assets such as gold, real estate, and FDs. Apart from promoting digital payments, the pandemic drove more Indians to the capital markets. Thus, businesses that specialise in simplifying investments, such as mutual funds, stocks, peer-to-peer investing, and everything in between, are well-positioned to democratize access to wealth management services



through AI-enabled tailored advisory services. This will enable an entire generation to accumulate money and attain their financial goals more efficiently. As a result, there is a dire need for wealth tech for the organization to shield investors from being swayed away.

## All thing considered!

In a nutshell, the wealthtech industry is here to stay because it provides unprece-

dent and priceless convenience in investing and managing assets. Therefore, the industry anticipates that the government will prioritize the expectation mentioned above, along with trends to relieve the stress of both lenders and borrowers in the upcoming Union budget of 2023 to advance financial inclusion for all.

*(The writer, Gaurav Tiwari is the founding partner of Centricity WealthTech)*

# Future of fintech



The fintech landscape in India is undergoing a rapid transformation with the emergence of Web 3.0 technologies and their associated protocols, such as cryptocurrency, blockchain and tokenization. With these new capabilities come opportunities for businesses to innovate and create solutions that could disrupt existing industry paradigms. Although there are encouraging signs of progress in adopting these technologies, there are still many challenges to broader adoption.

This article attempts to provide an overview of the current Indian fintech landscape and its potential future with Web 3.0 technologies while also exploring the impact of crypto, blockchain and tokenization on the industry. Additionally, we will discuss how adoption and use cases can be implemented in the Indian financial services industry.

Finally, it will analyze the regulatory framework for digital currencies and tokens in India

while providing an outlook of what we can expect in 2023.

The emergence of Web 3.0 technologies is changing how businesses operate, with their applications ranging from distributed ledger technology to tokenization. These technologies have the potential to revolutionize a variety of industries, including finance. With their powerful capabilities, they can provide data privacy and security solutions and create innovative products and services that could disrupt existing industry paradigms. In India, these technologies have made significant progress in recent years, with various initiatives being undertaken to promote adoption and usage.

In the Indian financial services industry, Web 3.0 technologies have already significantly impacted. For example, blockchain has enabled the creation of platforms allowing users to transfer funds quickly and securely across borders for a much lower fee than traditional banking fees. Similarly, crypto-assets and tokens are used to enable fractional ownership of assets, allowing investors to own a piece of an asset without buying the entire thing. This has opened up investment opportunities for people who may have yet to be able to invest in the past due to cost or other restrictions.

However, despite these encouraging developments, there are still several challenges to be addressed for the broader adoption of these technologies to occur.

Chief among them is the need for a

clear regulatory framework, which has hindered innovation and investment. Additionally, there still needs to be a greater understanding of Web 3.0 technology amongst many stakeholders, including regulators and businesses. As such, greater education and awareness need to be provided to ensure that the benefits of this technology are realized.

In conclusion, Web 3.0 technologies have already started to impact the Indian fintech landscape slowly, and their potential for further disruption is immense. However, challenges such as a lack of regulatory framework and awareness need to be addressed for wider adoption. Looking forward, it is expected that the Indian government will take steps to promulgate a clear regulatory framework for digital currencies and tokens in India. With such measures in place, these technologies can gain even more traction and provide further opportunities for innovation and disruption. In 2023, we can expect these technologies to become more commonplace amongst businesses and consumers in India, paving the way for a more secure, efficient and transparent financial system.

*(The writer, Srinivas L, is the CEO and CTO of Rooba.Finance)*





## Understanding the effects and remedies of kala sarpa dosha

The kala sarpa yoga, or kala sarpa dosha, is one of the most feared planetary combinations in vedic astrology. It is commonly called a *dosha* because it mostly causes inauspicious results. The term 'kal' means time and 'sarpa' means serpent. In Vedic Astrology, the shadowy planets Rahu and Ketu represent the mouth and the body of a serpent. The Kalsarpa Dosha is formed when all the planets Sun, Moon, Mercury, Venus, Mars, Jupiter, and Saturn are placed between the malefic Rahu and Ketu. When all these planets, including the Lagna (Ascendant), align within the Rahu-Ketu axis, they become ineffective, and will not produce results based on their full potential. Kala Sarpa Dosha has its mention in the Nadi branch of astrology. The planets Rahu and Ketu are related to our past life deeds and unfulfilled desires. The malefic combinations of planets causing this dosha make individuals' lives largely problematic, unhappy, and unstable. It is generally considered a fatal *dosha* and people would go to any extreme to prevent its consequences. But this does not mean that everyone having this *dosha* will suffer.

### Impacts of the dosha

- Delays at the workplace, with various projects or undertakings
- Losses in business, with obstacles blocking the growth
- A diminished mental state
- Issues with health and anxiety
- Great unrest and misunderstanding among family and friends
- An unhappy marital life

### Conditions that nullify dosha effects

- The presence of a strong Rajayoga, or some other powerful Yoga.
- Two or more Rajayogas in the birth chart
- Malefic planets aspecting Rahu and Ketu
- Two or three planets in their sign, or exalted condition
- Exaltation of the Lagna lord, and the 9th and 10th lords

### Types of kala sarpa dosha

#### ■ Ananta Kala Sarpa Dosha

When Rahu is positioned in the Lagna and Ketu is in the 7th house, this yoga is formed. People who have this will have to work extremely hard to find success in life and may succumb to gambling, playing the stock market, etc. There can be innumerable losses from engaging in such ventures. They may also face lawsuits, police cases, delays/problems in marriage, health issues, etc.

#### ■ Kulik Kala Sarpa Dosha

This Yoga is formed when Rahu is placed in the 2nd house, and Ketu is in the 8th house. Defamations, scandals, unstable marital life, problems from inheritance, financial issues, etc. are connected with this Dosha.

#### ■ Vasuki Kala Sarpa Dosha

Rahu in the 3rd house, and Ketu in the 9th house, cause Vasuki Kala Sarpa Dosha, which leads to plenty of domestic problems, be it with siblings or other family members. The individuals would not get the desired results of their hard work and receive their rewards late in life. ■ Shankpal Kala Sarpa Dosha

This Dosha involves problems relating to real estate, wealth, and education, since Rahu is in the 4th house and Ketu is in the 10th. It can create obstacles in the profession, financial loss due to family members, difficulty in education, etc. If there is an afflicted Moon, it makes matters worse.

#### ■ Padma Kala Sarpa Dosha

If Rahu is in the 5th house and Ketu is in the

11th house, the individual faces Padma Kala Sarpa Dosha. There will be hindrances in the field of education and career, but the individual could cross all barriers and succeed eventually. Ill health and secret enemies are the biggest adversaries.

#### ■ Mahapadma Kala Sarpa Dosha

This is another Dosha that hampers domestic life, with Rahu in the 6th house, and Ketu positioned in the 12th house. They are bound to become characterless and will be deceived by their kin. The presence of other strong Yogas will assure development after the age of 54.

#### ■ Takshak Kala Sarpa Dosha

This Yoga is formed when Rahu is in the 7th house, and Ketu is in the 1st house. Individuals who have this Dosha find romance difficult and also have trouble receiving their share of ancestral property. They may have good achievements but would show the tendency to renounce everything. They will be interested in philosophy and occult sciences. After the

age of 60, they may incline towards spirituality.

#### ■ Karkotak Kala Sarpa Dosha

Mental and physical well-being is affected by this Dosha that has Rahu in the 8th house, and Ketu in the 2nd house. An irritable nature and outspoken character work detrimentally for individuals who receive no success despite hard work. They may also face ups and downs in finance, legal issues, etc.

#### ■ Shankachood Kala Sarpa Dosha

When Rahu is in the 9th house, and Ketu in the 3rd house, it leads to the Shankachood Kala Sarpa Dosha. Individuals face troubles in business and sudden downfall from power and position. They may have to fight for their rights.

#### ■ Ghatak Kala Sarpa Dosha

This Dosha can be remedied by the individual by doing service for his/her mother. It occurs when Rahu is in the 10th house and Ketu is in the 4th. Despite the achieved success, the individuals with this Dosha would find it hard to be happy. There would be problems in professional and family

lives. Excessive interference from family members may make their life miserable.

#### ■ Vishdhar Kala Sarpa Dosha

In this Dosha, Rahu occupies the 11th house, and Ketu is in the 5th house. There may be issues like memory loss, poor educational experience, and plenty of domestic issues on property and wealth. The individuals with this Dosha may also suffer on account of their child.

#### ■ Sheshang Kala Sarpa Dosha

The individuals face a life of defamation and find it hard to get rid of the same. They will have a lot of hidden enemies, and will never feel satisfied with their lives.

### Remedies

One of the most effective remedies to reduce the effects of the Kala Sarpa Dosha is visiting shrines of higher spiritual beings. The popular places to visit include Sri Kalahasti temple, Trimbakeshwar temple, Rameswaram, and Thirunageswaram. The Kalasarpa Dosha

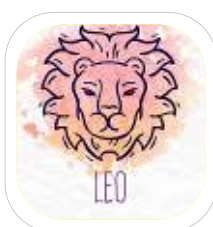
Nivaran Puja at Sri Kalahasti mandir, Rameswaram, and Thirunageswaram, is considered the best remedy for Kala Sarpa Dosha. This Dosha can also be remedied by Kal Rudra Yagna performed in these temples. Rudra Avisek of Shiva, in any Shiva Temple, and chanting of powerful mantras like the Mrityunjay Mantra, Vishnu Panchakshari Mantra, and Sarp Mantra are the other popular remedies for this Dosha. But, according to some, the best remedy is letting good deeds outweigh the negative ones.

### The bright side

Kala Sarpa Dosha has some positive aspects as well. It can make a person hardworking and practical. People with this Yoga will show interest in spirituality and philanthropy. If supported by other horoscope factors, this Yoga may help individuals to reach great heights. So, before concluding the effects of Kala Sarpa Dosha, a thorough examination of the horoscope is important.



Time is good for a job change. Better prospects are expected. You will rise above the ordinary. You will be happy. But, there may be emotional lag.



People you trusted may not back your cause. Your confidence may be greatly affected. Continue with your efforts. Fortunes may be changing soon.



You are motivated and relentless in your struggle for success. Your talents will get proper guidance. Some of the fallacies in your mind will go away.

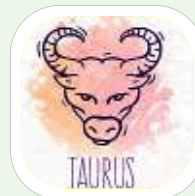


Your ability to experiment will be noted. But your efforts will be overlooked, resulting in frustration. Misunderstandings with siblings may get cleared.



Hard work put in the past will bring benefits. Do not let success make you lazy. Superiors will be watching you. Make sure to remain professional.

You are waiting to be admired. Practice restraint when it comes to quirks. This will lead to more confidence. Make sure your energy is well spent.

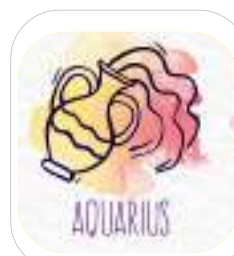
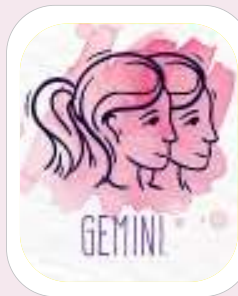


## YOUR WEEK AHEAD

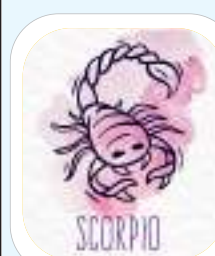


Your search for beauty and harmony will create some new situations. Seek help to overcome your insecurity issues. Be more relaxed and efficient.

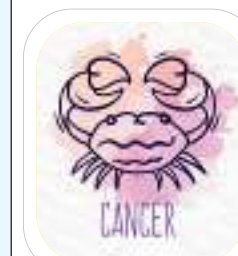
New tasks will come searching for you. The ability to experiment will come in handy. There may be setbacks. Hard work will bring results eventually.



You may be hopelessly romantic. Your sense of insecurity will incite fear and depression. Bring your thoughts under control. Live in the present.

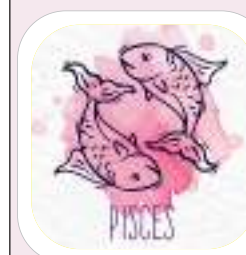


Keep an open mind. Do not insist on being right. Use your humour and energy to win over others. Don't be super sensitive. Take things less seriously.



You may have to change your views on people. Illusions you had for a long time may vanish. Your whole life may be affected. Keep yourself busy.

You may desire emotional intensity and romance. Do not become greedy. There is no need to worry about the future. Fortunes will change in no time.





## GLOBE TROT

### Waiter balances 16 plates of dosa, impresses Anand Mahindra

It is always intriguing to watch people display impressive skills while performing day-to-day tasks. One such video has been shared on the Internet that shows a waiter stacking several plates of dosa on top of each other to serve at a restaurant.

In the clip, uploaded by industrialist Anand Mahindra on Twitter, a person is seen preparing dosas and placing them on separate plates. A server starts stacking the plates on one of his hands. He manages to balance at least 16 such plates and proceeds towards the customers to serve the food.

The clip seems to have impressed the



Mahindra Group Chairman. "We need to get 'Waiter Productivity' recognised as an Olympic sport. This gentleman would be a contender for Gold in that event," he wrote.

### Dog stays alongside man with heart ailment

A dog is a man's best friend, and this video proves just that. A clip is going viral on the internet which shows a dog staying close to a man diagnosed with heart disease. Brian Benson was diagnosed with cardiomyopathy, a condition which makes it harder for the heart to pump blood to the rest of the body.

However, during the treatment, his service dog remained by his side all the time.

A video showing the beautiful bond between Mr Benson and the dog named Magnus is winning hearts on the internet. It shows the 6-year-old labrador retriever standing near the hospital bed. The dog can be seen following the man everywhere. The pooch also sleeps next to him,



to comfort him.

In an Instagram post, Mr Benson said that his service dog was allowed to stay with him. "Having him there helped not only me, but he calmed my daughters as well. Magnus being with me 24/7 meant more to me than he will ever know. I am beyond grateful for my boy."

### Mumbai Police's hilarious response to man stuck on moon

Time and again, the Mumbai Police has made use of several memes and other video-based public service announcements to make people aware of various things. On Monday, it asked people to reach out to law enforcement by calling on the helpline number and tweeted, "If you encounter any emergencies in life, don't 'intezaar', just #Dial100". To this, a Twitter user jokingly reported to them that he was stuck in space, and authorities quickly joined in on the fun and responded with an equally hilarious post.

In the tweet, the user by the name @BMSKhan shared a picture wherein a person dressed as an astronaut is seen standing on the moon. In the background, our blue planet is also visible. "I got stuck here," he wrote in the caption.

Within hours, the Mumbai police



responded to the post and jokingly said that it was not under their jurisdiction but they were glad that the person trusted them "to the moon and back". "This one is really not under our jurisdiction. But we are glad that you trust us to the moon and back," the tweet read.

## Wannabe Vishwa Guru gives short shrift to education

India has pompously declared its aim to be the Vishwa Guru (Global teacher), with the Amrit Kaal (opportune time for realizing full human potential) ahead providing the springboard. The nation has already notified grandiose plans for internationalizing higher education in line with its vision of restoring the glory of India in ancient times, when universities (in the real sense of the term) at Takshashila, Nalanda, Vallabhi, and Vikramshila attracted thousands of students from across Akhand Bharat and various part of the good old world.

In the Union Budget 2023, as percentage of the Gross Domestic Product (GDP), there is only a marginal increase in expenditure on Health and Education from 1.4 and 2.1 in FY 2019 to 2.8 and 2.9 respectively in FY2023. The National Education Policy 2020 made it clear that the education budget needs to be at least 6% of GDP. Successive governments have been winking at this 'at least 6% of GDP' thumb rule, ever since the Kothari Commission (1968) recommended 6 per cent of the GDP as the minimum allocation for the education sector. At a time when many of the developing nations are investing as much as 15% of their total GDP in the education sector, in India, regardless of the dispensation at the Centre, the allocation for education has been hovering over the halfway mark of even the bare minimum of 6%.

In FY 2023-24, the Union government proposes to spend over Rs1.12 lakh crore towards the education sector. The outlay of the Ministry of Education for the next financial year is Rs1,12,898.97 crore. The Ministry's Department of School Education and Literacy has been allocated Rs 68,804.85 crore, while the Higher Education Department has been allocated

Rs 44,094.62 crore. As per the revised estimates of 2022-23 financial year shown in budget documents, the budget for higher education for the current financial year stands at Rs 40,828.35. The School Education Department got Rs 59,052.78. That is, the projected expenditure on school and higher education has been raised by around 8.3 per cent, compared to 2022-23.

The School Education Department plays a pivotal role in preparing students for higher education. Unless most (if not all) of its core requirements are met, the goal of 50 per cent Gross Enrolment Ratio in higher education by 2035 (compared to the present 26.3%) envisaged in NEP 2020 will remain a pipe dream.

In absolute terms, the allocation to the School Education Department was Rs 63,449 crore in the 2022-23 budget as against 51,970 crore (revised) in 2021-22 and Rs 51,842 crore (actual) in 2020-21. The allocation of Rs 63,449 crore in 2022-23 was Rs 11,608 crore more than the actual expenditure of Rs 51,842 crore in 2021-22. The revised budget estimates of 2021-22 suggest that the budgetary allocation to the Ministry of Education declined by Rs 5,222 crore, of which Rs 2,904 crore pertained to the Department of School Education and Rs 2,319 crore to the Department of Higher Education. The percentage of 2022-23 budget allocation to the

Department of Higher Education was 39.2 --- marginally higher than the actual expenditure of 38.4 per cent in 2020-21. The Samagra Shiksha scheme, though designed for reversing learning losses, has been allocated Rs 37,453 crore in 2023-24 -- hike of 0.18 per cent over the Rs 37,383 crore allocated in 2022-23. Mercifully, the outlay for PM-Poshan has been increased by 13.3 per cent, with the allocation going up from Rs 10,233 crore in 2022-23 to Rs 11,600 crore.

Many rosy plans have been unveiled without corresponding allocations. As for education and skilling, there is going to be revamped teachers' training via District Institutes of Education and Training. A National Digital Library is going to be set up for children and adolescents. It is not clear

whether this would be an expansion of the National Digital Library pilot project launched by the Centre in 2016. Under the NDL pilot project, IIT Kharagpur runs an online repository of texts and video lectures on various subjects, ranging from humanities to sciences. States will be encouraged to set up physical libraries at panchayat and ward levels. The National Book Trust and the Children's Book Trust will be

encouraged to provide non-curricular titles in regional languages and English to the physical libraries. Noticeably, no funds have been earmarked for the library project in the 2023-24 Budget. That apart, there has been no separate allocation for the National Digital University project announced in 2022.

Strangely, the budget for Digital India's e-learning initiatives has not changed. The amount allocated in the previous year's budget was Rs 421 crore (reduced from Rs 645 cr in the year before that). The amount remains the same this year as well. We can imagine the progress that digital learning initiatives can make with all their efforts!

On the whole, the budgetary allocation for education as a percentage of total expenditure has dropped over the past seven years, from 10.4%

to 9.5%, according to the Economic Survey 2022-23. While the expenditure on social services increased from Rs 9,15,500 crore to Rs 21,32,059 crore, the share of education within this umbrella category dwindled from 42.8% to 35.5% between the financial years 2015-2016 and 2022-2023, according to budgetary documents. A part of this has been attributed to the faster growth in spending on health and other measures due to the COVID-19 pandemic. The share of education in total expenditure declined from 10.7% in 2019-2020 to 9.1% in the first COVID year and remained stagnant in the following year, before being raised to 9.5% in the budgetary estimates for 2022-2023.

Appreciably, as part of the Vision for Amrit Kaal, opportunities for citizens with focus on youth, growth and job creation, and strong and stable macro-economic environment have been identified. The *Saptarishi* of Amrit Kaal -- seven priorities-are: inclusive development, reaching the last mile, infrastructure and investment, youth power, unleashing the potential, financial sector, and green growth. For achieving all these goals, the Ministries concerned must do *ghor tapasyas*.



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