







ಡಬ್ಬಾ ಸುಂಬಿ ವ್ಲಾನಿಕ್ಕಿ ತಿ ಮಾರಾ







'SLUM PRINCESS' MALEESHA KHARWA

Maleesha Kharwa, also known as 'The Princess from the Slum' was born and raised in the streets of the largest slum in Asia. Dharavi located in Mumbai. With her sensual charm, this girl bagged up to be the face of the luxury beauty brand Forest Essential's The Yuvati Collection. In April the brand made the announcement on Instagram along with a heartwarming video of Maleesha where the reaction of this youngster was captured where she was seen entering the brand's store in a mall and having her poster as the main display.



VIDEO

DOCTORS DROP NEWBORN ON HER HEAD

2019 video of a terrifying incident is currently going viral all over on social media, where a premature baby was dropped on her head, moments after birth. The video shows a newborn baby, Morgan, wrapped in blankets on a table in a

hospital. The doctor lifts Morgan and holds her in one hand near the edge of the table as the blankets are removed from the table. Morgan, who was born prematurely with her twin Madison, slips from the doctor's hand and lands head first, at least a ten-inch





TERE VAASTE

The second romantic number from Vicky Kaushal and Sara Ali Khan's film *Zara Hatke Zara Bachke* is titled *Tere Vaaste* but is more fast paced than the first one, Phir Aur Kya Chahiye. The new song shows Vicky and Sara dancing their hearts out in a under-construction building as if expressing their excitement for their new home.





DEVARA

evara has been revealed as the title of RRR star NTR Dyr's 30th film. *Devara* which means God or Godlike, reunites NTR Jr with his Janatha Garage director Koratala Siva, whose last film was Acharya starring megastar Chiranjeevi and RRR star Ram Charan. The film also stars Janhvi Kapoor and Saif Ali Khan in pivotal roles.



PICTURE

TECHIE DROWNS IN BENGALURU'S **UNDERPASS**

hanurekha, a 23-year-old IT professional Bdied in an unforeseen incident, where the car she was travelling in submerged in an underpass, as a result of severe destructive rain and hailstorm in Bengaluru on 21 May. Bhanurekha's family had come to visit her from Vijayawada, Andhra Pradesh. However, things went haywire. While the entire family escaped, Bhanurekha — who was sitting in the rear seat could not escape from the scene. She was pronounced dead at St. Martha's hospital soon after the rescue operation was carried out.





Resident Editor: B Krishna Prasad Features Editor: K Ramya Sree Editorial: Shikha Duggal, Tejal Sinha, Amartya Smaran

Designer: G Rakesh

To advertise: A Ramakrishna: 9885600664; e-mail: pioneeradvthyd@gmail.com

For subscription: 040 23322341

Regd. office address: Flat no: 502, Diamond Block, #6-3-570/11 to 7, Lumbini Rockdale, Somajiguda, Hyderabad, 500082.

SUNDAY, MAY 28, 2023 IN FOCUS 03

Déjà VU OVEr withdrawal of Rs 2,000

On May 19, the Reserve Bank of India announced the withdrawal of the Rs 2,000 denomination notes from circulation. The pink note came into circulation following the infamous demonetization of Rs 500 and Rs 1,000 notes nearly seven years back. People who have been through the horrors of demonetization now look at this exercise of withdrawal of Rs 2,000 notes with a sense of déjà vu, notwithstanding the RBI's assurances to stakeholders, experts' views, and opposition parties' criticism. *The Pioneer*'s AMARTYA SMARAN looks at the implications of the withdrawal of India's highest value currency notes.

Professedly in an attempt to curb corruption, Prime Minister Narendra Modi, on the evening of November 8, 2016, announced that Rs. 500 and Rs. 1000 notes would be demonetised. The sudden decision triggered controversies and wiped out 85% of the currency in circulation overnight. While the Prime Minister's supporters hailed the decision, his detractors, including economists, opposition parties, and many segments of the population, decried the heartless manner in which it was eventually implemented.

As per the Reserve Bank of India, the total value of Rs. 2,000 notes in circulation witnessed a drop from 37.3% (March 31, 2018) to 10.8% (March 31, 2023).

RBI governor
Shaktikanta Das reaffirmed
on May 22 that Rs. 2,000
notes continue as legal tender.
People can exchange these
notes-upto 10 notes or Rs. 20,000
at a time-in all banks starting from
May 23 until September 30. And
one neednot be an account holder of
a particular bank to exchange Rs. 2,000
banknotes.

If individuals need more than Rs. 20,000 in cash for business, or other purposes, one can also deposit the Rs. 2,000 notes into their accounts without any restrictions. However, as per income tax rules, one must quote PAN for transactions exceeding Rs. 50,000 in a single transaction. Later, people can withdraw cash from deposits accordingly. There is no need to pay a fee in order to

exchange the notes.

Speaking to the media, the RBI governor emphasized that this particular exercise was part of the currency management operations of the Reserve Bank of India. He also said a somewhat similar exercise was undertaken in 2013-2014, whereby notes printed before 2005 were withdrawn

from pub-

lic circulation

"According to section 27 of the RBI Act, the Reserve Bank is required to not issue notes which are excessively soiled, defaced, or damaged. Under that section, for a long time the Reserve Bank has been following what is called a 'Clean note policy'. Therefore, from time to time, the Reserve Bank withdraws currency notes of particular series, and issues fresh notes," the RBI governor said.

The Rs. 2,000 notes were introduced to counter the loss of value created in currency as a result of demon-

ing to the RBI governor, that primary objective has been fulfilled as there are enough notes of other denominations in circulation. The circulation of Rs. 2,000 denomination notes dwindled down from 274 million (end of March 2020) to 214 million (last fiscal year).

The government has reduced the printing of Rs. 2,000 notes from 2017. A total of 3,500 million notes were printed in the year 2016-2017, 111.507 million in 2017-2018, 46.690 million in 2018-2019, and the years following that (2019-2020, 2020-2021, 2021-2022 (as on 31-12-2021)), not a single note was printed. All the years put together; 3701.188 notes were printed. As per 2019 reports, the share of Rs. 2,000 notes seized during searches conducted by the Income Tax Department declined from around 68% in 2017-2018 to

43% now. Dr. Vikas Singh, an

economist and author who has created sustainable livelihood opportunities and impacted millions of Indians, does not see the withdrawal of Rs. 2,000 notes as an effort to curb corruption. Dr. Vikas Singh shares: "It's a nonevent. It will not impact its fight against the corrupt in any meaningful manner. The welcome feature will be nudging the of people to digital currency."

Post demonetisation in November 2016, there has not been any sort of decrease in corruption and the government's aim to go cashless hasnot really showed an uptick. He continues: "Corruption is both a cause and effect of the political process. Money supply (currency) is only one aspect; and decreasing. The corrupt no longer (compared to a decade ago) hoard cash. There are other avenues to profit. They use several loopholes to launder money. Mauritius with a GDP of \$12 billion, houses over 6,000 companies. It is easy to see what's happening there and how entities are capitalising on the loopholes. The rich farmers pay no taxes, corner over two-thirds of the agri subsidies."

"If the government is serious about eradicating corruption, it must bring in radical reforms, and start with the electoral reforms," observes Dr. Vikas.

"It's not only the source but also the tributary that funnels cash. Reforms will be needed across the administrative and judicial ecosystem too. It must equally create laws and enable the judicial system to make examples of the corrupt. The corrupt know that it will take a generation to be convicted.

Continued on Page 4...

Continued from Page 3...

21st century India cannot be governed by 20th century institutions. Many of our institutions lack both the will and the capacity to fight corruption. However, there are some to look up to. The RBI (proactive, agile). CAG too (doing the right things the right way). Similarly, the Election Commission can teach other institutions a lesson or two."

The citizens have a bigger role to play than imagined. Most individuals, who 'experience' corruption, regrettably do not understand the malaise. Many do not appreciate the impact it has on the economy and society, and therefore neither fight back, nor 'discourage' the corrupt. The impact of corruption on society is intangible, yet more profound. Corruption leads to a permanent loss in productive & human potential, limiting opportunities, narrowing social and economic mobility, according to the expert.

Dr. Vikas hints at the correlation between 2016 demonetization and the present withdrawal of Rs. 2,000 notes. However, he says that both are fundamentally different. As per his observation, "This may well be a no 'event'. The masses will not be impacted. Over 99% of the Indians 'keep' less than 50k in currency. And with digitisation, most middle- and low middle-income people are moving to the UPI."

Sachin, a taxi driver from the city, laments: "All this makes no sense to any of us. Even more so, it doesn't even have any impact on the ones with black money! For someone who earns as little as me, what difference does it make? All this will ultimately open new avenues for the guys with black money to come up with new ways to launder their money. If you ask me, nothing really happens to them. Imagine the money the government must have spent to make up for the banned Rs.500 and Rs. 1,000 notes? It is again the taxpayers money they are using to all this drama. I don't get it."

What kind of impact the withdrawal of Rs.

2,000 notes will have on the economy? According to Dr. Vikas, several parts of the economy may swing one way or the other, but the impact will be for a quarter or two; and certainly not meaningful. It impacts just about a tenth of the currency. The velocity of Rs 2,000 notes is low, meaning it does not turn over as many times as the smaller ones. The Rs 2,000 notes 'sit' in the vault of the corrupt. Hardly sweat. So, the impact is going to be even less.

Akash, a former banker, says, withdrawal of Rs 2,000 notes makes sense only when one realises that demonetisation was a futile exercise. It will only weaken the credibility of the government and the central bank. He amplifies: "Demonetisation failed to achieve any of the objectives outlined by the government as the reasons behind carrying out the exercise. There was no reduction in corruption or decrease in usage of cash (except when citizens were deprived of currency notes and forced to adopt digital transaction platforms). It did not lead to elimination of 'black money' (one can see the use of unaccounted cash during elections across India after demonetization) or reduction in terrorism (increase in number of terrorist attacks in J&K, and resurgence of left-wing extremist organisations in Chhattisgarh). The first round of demonetization was a colossal exercise. It failed spectacularly. And damaged the economy in more ways than one. What made the govt withdraw the Rs 2,000 note that was seen as a tool for fighting black money and terrorism back then is a mystery as of now. It will however do what demonetization did: reduce trust in the government and its policies."

During demonetisation, one of the many questions people had asked was: "If Rs 1,000 notes are seen as promoting corruption, how does having a Rs 2,000 note reduce corruption? It is difficult to see any logic behind both moves - replacing the Rs 1,000denomination with the Rs 2,000 one, and withdrawing the Rs 2,000

note later," says Akash. "It might be that the Rs 2,000 note is being hoarded by businesses and politicians for carrying out transactions that they might not want the authorities to notice. But then it proves that demonetization was just a farce. If the government wants to hurt the opposition by rendering Rs 2,000 notes useless, then the opposition will use Rs 500 notes. Also, it is patronising of the government to believe that all who vote for the opposition are being brought over by use of cash."

Strongly criticising the Modi government, the former banker, who had witnessed his colleagues in the banking sector experience the horrors of having to put in countless hours to implement demonetisation, pointed to the inefficiency of the present government at the Centre: "There are a sizeable number of people who support the govt and defend demonetization. They do so not because demonetisation was the right thing to do but because they choose to support the government no matter what it does. This group will continue supporting the government and the recent measure. But the rest, who might account for as much as 60% of the electorate, do not see any logic behind such a move — certainly not in terms of combating black money or corruption or terror. In fact, all three of these have increased. So, this might make 60% believe that this government is more clueless about economic and monetary policies than they believed. Which will make them even more critical. Opposition supporters might see it as another cynical move to target their 'camp(s)'. The government has completely lost the public narrative when it comes to corruption. Except for its core support group, no one buys their claims."

"I feel it's a good move withdrawing Rs 2,000 notes as it was completely out of white market and seems available in different colours. It plays a major role during elections. I feel withdrawing the Rs 1,000 notes led to an

increase in the usage of Rs 2,000 notes as they carry more value with lesser weight. Once these notes are rigorously used in black market, that is the time to stop the circulation of Rs 2,000 rupee notes and way forward, reducing the usage of physical currency and increase in digital currency will reduce the corruption to some extent," Vamsi Viswanadh, a Chartered Accountant with more than a decade of experience told *The Pioneer*.

Vamsi says that the Prime Minister has his own plans of eradicating black money by introducing digital money and withdrawing currency notes. He shares that the move might not have completely removed black money but works to an extent.

The CA shares: "People choose different ways to get black money converted into white money and fall in their bank accounts in some or other way. Even the keen watch by setting a threshold on deposits & withdrawals in savings account is one of the best practices to track. Huge deposits, and withdrawals in current accounts apart from normal trend balances of business also helps to identify genuineness of business/personal transactions."

Giving his advice on how one can go ahead with exchanging, and depositing their money, the CA advises: "The best way is to diversify notes in order to increase the usage of currency notes with lesser value. Currently, payment of 6/- for chai is happening in digital mode. Going digital is one of the best ways for eradicating black market."

There is no clear-cut idea over the validity of the notes after the deadline(September 30) set by RBI. The RBI governor told the media that they are expecting most of the notes to come back before September 30.

While the RBI, as an institution, assures that they are sensitive to the possible difficulties that different stakeholders might face in future leading up to the deadline, the matter of what happens to the notes after the legal tender status disappears remains to be the big question.



Javed Ali: A music wizard casting spells on hearts

enowned Jamaican singer Bob Marley once said, "One good thing about music is that when it hits you, you feel no pain." True that! And if we have to talk about one of the singers from the Indian music industry as a whole whose songs hit you on another level, it surely has to be Javed Ali. This saying of Bob Marley would be very relatable to all the Javed Ali fans and the audience. Listen to one of his songs, and you're transformed into a whole different world of peace. His songs have always created waves to such an extent that they have had an impact to date. For instance, in the song Ek Dinn Teri Raahon Main from the film Naqaab, his voice has been so impactful that today, even after years of listening to the song, we can still feel the vibe. Good music, voice, and lyrics will definitely hit you, and you can see an instant change in your mood, they say. Thanks to his songs and his collaborations with some amazing composers and lyricists, we've got some amazing music that can uplift our mind and soul in like a second. The musical connoisseur was recently in Hyderabad for a concert organised by Rudraksha Communication, and we fortuitously got a chance to interact with him via telephone. This has not been the first time that the Srivalli singer has performed in the 'City of Nizams', and he's overwhelmed with the love that the Hyderabadi audience has been pouring onto him. I have a name in the Telugu industry as well, and people love me here," he enthused. His discography proves how versatile singer he is. Be it romantic songs like Deewana Kar Raha Hai, Jashn-E-Bahara, or Tu Hi Haqeeqat, peppy songs like Galat Baat Hai, Kajra Re, or Tinku Jiya, or Sufi songs like Arziyan or Kun Faya Kun, his voice only mesmerises you in any genre of music. And he feels 'Khush-Naseeb' about it. "I've got the chance to sing different types of songs. There have been very few artists who have had such a chance. I've sung Sufi, romantic songs, and dance numbers, and I'm very blessed for it. I feel lucky to have gotten to sing songs through which people have gotten to know me, and I've got an identity of who Javed Ali is! I'm very happy about my career and journey, and by the grace of God, whatever he's given me, I'm really happy with it." Would you believe Singer Javed Ali truly it if we said that the Guzarish singer diddefines who a versatile artist is! And, n't really think about or want to become a why not? Be it singing in different genres playback singer? Well, even we were amazed! Going furor languages, he has mastered skills in his ther in our conversation, he recalled, "I didn't really want to own way and made an identity for himself. become a playback singer; I never thought of it. I never This week, taking you through his musical had a godfather in the film world. But you come journey, The Pioneer's TEJAL SINHA interacts across a couple of situations in your life that with the maestro about various phases in his musical change your nazariya

life and becoming a virtuoso in the industry.

when this happened to me, that was when I decided to sing in films. I felt that if I sang in the films, I would gain popularity, and I wanted to become versatile. In films, you get to sing qawali, romantic, or classical, and you get popularity too. So because of this, I came here to become a playback singer in films, and by the grace of God, what I wanted, I've got it."

"Music is my life; there's no life without music," chuckled the Jashn-e-Ishqa singer when we asked how he would describe music in his life. "Music is a language in itself; you see, it is a universal language. And so he opines that music doesn't really have a language. Not just in Hindi or Telugu, he's given the voice to several songs in different languages, including Urdu, Tamil, Bengali, Gujarati, Malayalam, et al. Music is music. I really enjoy music, but there's one thing. if it's Telugu, Tamil, Kannada, Malayalam, Gujarati, or Hindi. Yeah, but there's one thing: my matribhasha (mother tongue) is Hindi, so I'm very fluent in it. Now that I've been singing Telugu songs too, I've become fluent in Telugu and Tamil as well," he

That's true, in fact! For instance, his song *Ringa Ringa Rosey* from *Atharva*, or most recently *Tu Meri Roja* from *Kushi*, have received humongous responses from the audience. "There are a lot of movies for which I've given my voice, and by God's grace, at least one or two songs that I've sung come up every week. Touchwood, *Allah ka Shukar Hai* (Thank God)," vocalised Javed, who feels that with *Srivalli* he has broken the speed breaker in his career.

The *Tum Tak* singer has been a 'rockstar' on stage and a 'tranquil' person in real life. So how does he manage to rightly manage both his personalities, professionally and personally? "When I work, I only focus on my work, and when I'm with my family, I don't think of my work. *Mai do cheezon pe sawaar nahi rehta hoon* (I don't live on two things). You just cannot think of two things at once, right? Maybe there are people who do think, but I cannot think like that."

There is no surprise in the fact that, of late, the shelf of songs has been short these days. Every week, there are several songs released on a regular basis. To this, even the virtuoso agrees, as he said, "Every week, 7000 songs are released all over India. And so, to stand out and make your identity or song get noticed, it is very difficult. And I believe that in this, *Kuch insaan ki mehnat hoti hai aur kuch taqbeer hoti hai* (few are our hard work and few are the blessings of God). So when this combines together, that's when things work."

The type of music that the industry creates keeps evolving. While earlier we had traditional Sufi songs, now we get to hear situational Sufi songs. When asked about how he feels about the situational Sufi songs, he said, "For this, you'll have to ask the composers (he giggles) since they want to make songs that leave an impact. For example, there's this really amazing song for the *Taj* web series where I sang *Maula mere Maula*, by me and Kailash Kher, that came out really well and people are loving it. In fact, there's a film coming up called *Kushi*. I sang the Hindi version of it, and people loved that song too, and it had millions of views in just 4-5 days."

Now, as we've been talking about the music evolving in the industry, another thing that has changed is that dance numbers have become the salt of films, while earlier it was romantic songs. The *Khuda Haafiz* singer, who believes that the dance numbers have been promotional, feels, "When we talk about romantic songs or soulful music, that has a long-lasting impact on the audience. Soulful music impacts slowly, but when it does, it has a long impact."

There are a lot of criteria that play a major role in making a film a hit, and music is one of them, no doubt. Well, even the *Evo Saraagaalu* singers believe it. "Absolutely! If music is good, and songs are good, then the public is attracted to it, towards the theatre. Music plays a very important role in film promotions."

(ideologies). And

'Nomophobia': Is there an irrational fear chasing you?

ow often do you feel anxious when your phone runs out of battery? Do you have an irrational fear of leaving your phone at home? Do you panic when there's no network on your phone? Well, if you feel all these things quite often, then you might need to be cautious. Nomophobia is an anxiety disorder that stems from not having access to a mobile phone or mobile

Dr Divya Shree K R, Consultant, Psychiatrist, Aster CMI Hospital, Bangalore, opined: "Nomophobia, a short form of 'No Mobile Phone Phobia, is a fear of being without a phone. In this condition, the person gets restless and anxious when they do not touch their phone and starts shivering. For some, just being without a mobile phone can cause stress and anxiety. Nomophobics may avoid social interactions, and they rely on mobile phones for socialisation and emotional support. No doubt, smartphones have become a crucial part of our day-to-day lives, but extensive usage could be harmful. Although the exact reason for this condition is unknown, it can be caused by various factors, like low self-esteem or being an extrovert. Being anxious and irritable while not using a gadget is a sign to watch out for. Individuals combating this condition should engage in hobbies, increase social connections, set mobile usage limitations, and be mindful of mobile usage. These are a few preventive measures for this condition."

According to a study, people who suffer from nomophobia often feel anxious, irritable, and fearful when they are not using their mobile phones. They are so into it that they end up isolating themselves (unknowingly) from the people around them. One study said, "Such people feel isolated from family and friends because they are not permanently connected with them and therefore feel the constant need to be aware of what others are doing. Thus, people who tend to develop nomophobia are usually those with a dependent, anxious, unsafe profile and a predisposition to anxiety disor-

Dr Charan Teja Koganti, Consultant Psychiatrist, KIMS Hospitals, explained, "Nomophobia is a psychological condition when people have a fear of being detached from mobile phone connectivity. Feel familiar? I'm sure most of you do, as its prevalence is only increasing day by day. It is usually seen among people who use their mobiles excessively. Also more common in the younger population. This phobia is triggered when you either lose your phone, the battery gets drained, there is no network, or your phone stops working. These patients may have underlying anxiety issues or a disorder. If and when there is no connectivity, they experience classic symptoms of anxiety such as restlessness, excessive worry, sweating, chest tightness, chest discomfort, breathlessness, palpitations, lightheadedness,

nausea, etc. Can also present with mood swings, irritability, sleep disturbances, overeating, and low mood. You can't selfdiagnose this condition; a qualified psychiatrist, after a thorough evaluation, can judiciously diagnose it by ruling out root caus-

Ever since the pandemic, it's gotten worse as we tend to spend more time virtually with no human interaction, and gadgets seem to have replaced real interactions. Also, recent research indicates early-onset hypertension in youth secondary to excessive gadget use. "Multiple factors contribute to this finding, such as long-term exposure to radiofrequency and electromagnetic fields emitted by mobile phones, which are related to oxidative stress, increased inflammation, and DNA damage that could lead to the development of hypertension. Excess use associated with a sedentary lifestyle causes cardiovascular and metabolic conditions including obesity, hypertension, diabetes, and stroke," highlighted Dr Charan.

The Internet can become a psychological escape that distracts a user from a real-life problem or difficult situation. For instance, someone going through a painful divorce can turn to online friends to help cope with the situation. By engaging in Internet activities, the young people also look for compensation for their self-identity, self-esteem, and social networking.

Dr Susmitha Gajula, M.D., psychiatry, OM Hospital, Vishakhapatnam, spoke about treatment and behavioral changed and gave a breakdown of the same:

TREATMENT WAYS FOR INTERNET AND MOBILE PHONE ADDICTION:

- Psychological diagnosis of IA
- Anamnesis of current and lifetime media
- Identification of problematically used online contents
- Diagnosis of comorbid disorders
- Assessment of psychopathological symptoms
- Psychosocial resources

INITIAL STAGE

- Initialising a trustful patient-therapist
- alliance and therapy commitment

 Assessment and enhancement of motiva-
- tion for behavioral change

 Development of proximal and distal ther-
- apy
 Psychoeducation

BEHAVIOUR MODIFICATION

- Psychoeducation
- Identification of triggers (situations, cognitions, beliefs, emotions, and psychophysiological reactions) of Internet use

- Development of SORKC-schemes and cognitive restructuring

 Development of an individual model of
- Training module: discrimination of emotional states
- Social skills trainingReestablishment of alternative behavioral strategies and interests

STABILISATION AND RELAPSE **PREVENTION**

- Reestablishment of alternative behavioral strategies and interests
- Exposure training and habituation train-
- Individual relapse prevention, stopping techniques, and emergency plans "Nomophobia—no mobile phone pho-

bia—is a significant issue among young smartphone users and an evolving behavioral addiction that can cause physical, emotional, psychological, and social side effects to the individual. It can be considered an epidemic outbreak of this century and a major public health concern. Increasing awareness about the harmful effects of excessive smartphone screen use is necessary, and vulnerable individuals should get adequate clinical attention," shared Doctor Gana PC, consultant clinical psychology, Aster Medical City, concluding the dis-

Over the last 25 years, use of the internet and social media has increased tremendously, resulting in an excess of smartphone usage. No mobile phone phobia aka NoMophobia, is the anxiety, discomfort, and stress that are observed when an individual is unable to use a smartphone. In this week's health segment, TANISHA SAXENA looks at the disorder and speaks with medical professionals about the triggers, prevention, and management.

SUNDAY, MAY 28, 2023

Procrastination: an emotional issue, more than just time management

emember during our school days when we had a month left for our exams, and most of us would wait till that last day to study? Well, today we are not here to make you feel nostalgic, but we are going to bring you an analysis about something that's time for you to pay attention to.

Are you someone who always delays their work or puts off the task until the last minute or past their deadline? This could cause you to procrastinate.

Before we go further in detail, let's understand in simple terms what procrastination means. Procrastination is the act of unnecessarily postponing decisions or actions. Some people procrastinate to avoid thinking about a task that makes them feel anxious, while others procrastinate because they get distracted by social media.

Key defining features of procrastina-tion, which characterise:

- It involves unnecessary delay.
- The delay generally leads to predictable negative outcomes in terms of performance and well-being.
- The delay is often—but not always—unintentional, meaning that it occurs despite the procrastinator's intent to do things on time.

So is procrastination about laziness? Well, not really. Arasharial Sandhria Thomas, a practising counsellor based in Hyderabad, shares that procrastination and laziness are two different things. "Procrastination isn't always about laziness; procrastination involves delaying your task unnecessarily, whereas laziness involves being voluntarily unwilling to exert the required effort. Procrastination is not laziness, and it's possible to procrastinate even if a person isn't lazy. So to put it together, procrastination has many other causes beyond laziness, such as task aversion, perfectionism, anxiety, fear of failure, and exhaustion. This means that not everyone who procrastinates does so out of laziness; there are many underlying causes for it."

Negative emotions

In procrastination, you basically try to manage or avoid a bad mood, and that is initially a short-term response to a negative emotion. The task or work being put off may be quite unpleasant, which in turn makes an individual feel a sense of discomfort, thereby leading to a lot of negative emotions. Procrastination is connected to negative functioning and mental health risks.

According to several studies and research studies, in the case of chronic procrastination, the issue can be linked to depression, anxiety, low self-esteem, ADHD, and poor study habits.

Procrastination is connected to negative functioning and mental health risks. People who procrastinate tend to have high levels of anxiety as well as poor impulse control.

We've always thought of procrastination as a time management issue, but it's something beyond that. To understand in detail, we connected with Hitesh Chakraworty, a spiritual healer, relationship expert, and founder of ISSAR, who shared that procrastination is often viewed as a time management issue,

but it is fundamentally an emotional problem. The expert said, "It stems from underlying emotional factors such as fear of failure, perfectionism, low self-esteem, and anxiety to some extent, which are caused by emotional abuse during childhood. All these factors create discomfort and avoidance, leading to the postponement of tasks. While effective time management techniques can be helpful, they do not address the root cause of procrastination. To overcome procrastination, it is crucial to address and manage these emotional abuses of childhood.'

When individuals experience negative emotions such as sadness, frustration, or anger, their motivation and focus can be significantly affected. Bad moods can decrease energy levels, impair cognitive functioning, and make tasks seem more overwhelming. Procrastination can then become a coping mechanism to avoid confronting these negative emotions or to seek temporary relief. Engaging in distracting activities or delaying tasks can provide a short-term escape from unpleasant feelings. However, it is important to recognise that procrastination ultimately perpetuates the negative mood, as unfinished tasks and increased stress further contribute to a cycle of negative emotions and procrastination.

But now an important question arises: how can one get to the root cause of it? 'It's through being self-aware,' shared Sandhria. "Most people procrastinate because they pursue perfectionism, are fearful of doing badly at the task, or are simply too disorganised with their time and resources. And the root cause will for sure differ from individual to individual."

On the other hand, to manage the feelings that trigger procrastination, it is beneficial to engage in self-reflection to identify the specific emotions at play and delve into their underlying causes. The best way to identify and acknowledge those emotions Hitesh shares is to go back in time by doing this meditation, which he calls "inner child healing.

Sitting or lying down comfortably, with closed eyes, take a few deep breaths. Set the intention in your mind that you want to find out the root cause of your

Next da

procrastination problem. Now let your mind go back in time and show you what happened in your childhood, which is the root cause of this. Each time you see an event in your mind, just say, Í acknowledge this. After some time, when your mind stops showing you events, you take some deep

breaths and come back.

Repeat for a few days

and experience changes in your habits.

"Additionally, practising mindfulness and self-care through techniques like meditation and deep breathing can reduce stress and improve overall emotional well-being. Employing positive self-talk is crucial, as it helps challenge negative thoughts and replace them with encouraging statements that highlight personal capabilities and emphasise progress over perfection. Breaking tasks into smaller, more manageable steps is an effective strategy to make them feel less overwhelming and increase the likelihood of initiating action. Seeking accountability and support from friends, family, or peers can provide motivation and encouragement. Finally, setting realistic goals that align with personal abilities and resources while celebrating milestones along the way helps to sustain motivation and combat procrastination," highlighted Hitesh.

Then comes the 5-minute rule, which usually helps overcome procrastination.

So Sandhria further explained how the 5minute rule works. You basically need to set a timer for 5 minutes and start working on your task. By doing so, you are turning your task into a small, manageable five-minute chunk; your brain no longer sees the task as a threat; and your body won't enter fight or flight mode. And slowly, those five minutes turn into 10, 15, and so on. "This step differs from person to person, so to overcome procrastination, you need to identify your root cause and follow steps like recognising or identifying when you are procrastinating. Make sure you devote time to the task. It gets easier when you break or divide the task into manageable steps according to your personalised way of doing it. And make sure you accept and embrace imperfection. Don't forget to give yourself a deadline; this will keep the motivation going, and always reward yourself for all the baby steps you have taken to overcome procrastination.

And don't forget that any positive behavioural change requires time and consistency; only then will one get the result they wish to see or achieve.

cuss the consequences of procrastination and its impact on both the individual and

those involved.

 Encourage honest conversations about the underlying reasons and challenges they may be facing.

Offer unwavering support and understanding, providing gentle reminders and encouragement along the way.

Recognise and celebrate even small steps and achievements to boost motivation.

- Establish accountability measures such as deadlines or schedules and regularly check in to track progress and maintain focus.
- Break tasks down into smaller, more manageable steps to alleviate overwhelm.
- Collaborate and offer assistance when appropriate to foster a sense of shared responsibility and motivation.
- Celebrate milestones and completed tasks to reinforce positive behaviour and cultivate a sense of accomplishment.

Remember, patience and understanding are key when dealing with a procrastinator. Avoid criticism or judgement, and instead focus on providing the necessary support and tools to help them overcome their procrastination

Procrastination does for sure affect our modern youth, and Sandhria agrees too, as she said, "Mostly in the area of the wide range of academic issues and academic procrastination is quite common, such as bad exam scores, low grades, having to repeat assignments, increased course failures, longer study duration, and an increased likelihood of dropping out from the course they chose. It does affect the modern youth in a very negative light; it also reduces their well-being, but at the same time, if an individual understands the root cause of why it affects the way it does, then procrastination will become quite manageable, and they'll be able to overcome it in no time."

Remember, consistency, determination, and not being hard on oneself are always the keys to breaking the pattern. In fact, mindfulness can also be a powerful tool for overcoming procrastination. It promotes a greater sense of self-awareness, emotional regulation, and the ability to make conscious choices, leading to increased productivity and a more proactive approach to



Start by engaging in

open communication to dis-If you think procrastination is just about your productivity, work, and time, shedding light this week, The omorrow Pioneer's **TEJAL SINHA** brings to

you an analysis of the emotional aspect of procrastination.



No more office hours

But I am prepared for it.

headmistress!

a mathematics teacher.

Mother's advice

While I was in service, it was all about work culture. We would investigate a case and

ultimately come back home. But here I am work

ing with the goal of uplifting the poor. There

have been days on which I didn't go back home.

Parents destined for education

During those years, my mother used to go to the field for work. One day two government

teachers, who had come to our village, recognized that my mother could be educated. Then our

grandparents encouraged her. And she retired as

dropped out, volunteered to help one teacher. But his knowledge was recognised. He also retired as

 T^{he} credit for my education goes to my mothers. After a few years of education, she dis-

cussed my future with me, saying: 'You must get

out of this village and join schools in the city. If

No house during Intermediate

Istudied in Kurnool and in those days it was difficult to find a house. While doing

Intermediate, I used to sleep in a government office in which my relative had been working as a

record assistant. For one year, in the mornings

approached the Agriculture Department Director for permission to sleep in his chambers. Later, in

the second year, we would have one small house.

I came to Hyderabad in 1984 and never returned.

Stung by untouchability in 9th grade

Tonce touched my lecturer when he came wear-Ling a new shirt. He immediately abused me

physically. Later, I gathered that he belongs to the 'upper caste' and that we, 'untouchable' individuals belonging to certain castes, cannot touch such people. My father also had experienced it. When he was invited to one of the functions, everybody

was served food items on a plate. But my father

got them in a leaf. He fought for it.

A tough case

we used to study in public parks and then

you are here, then I know you will be influenced by various bad habits such as cigarettes and

In a similar manner, my father, who had

Never dreamt on IPS

s a child and in my **A**growing years I never sat down to think what I should become in the future. It was always about studying hard to score good marks. My senior Veerabhadra Reddy revealed certain facts to help me realize how intel ligent I was, and later Prof MN Reddy took special interest in introducing me to his colleagues to prepare me for civils. I qualified in the third attempt (IPS) and worked for the AP cadre.

Politics a wish

n all my service as a police officer or as secretary of wel fare organisations, I have been moved umpteen times by the plight of lakhs of students and the ruling government's tokenism in releasing funds. As part of my job while I was traveling, I observed that farmers were being deprived of their lands. The projects involving crores of rupees such as the Police Command Control Room, new Secretariat complex are never in public demand. So, I felt this is the right time to leave bureaucracy and enter poli-

CM face in TS

ahujan Samaj Party supremo Mayawati Bhas announced my name as Chief Minister face in Telangana. It was a surprise - the best blessing I ever received in my life. It comes with a lot of responsibilities

Our agenda

The broader agenda is to make poor people real I rulers; they must be part of policymakers and the executive committee. We will distribute immovable assets such as houses or 1 acre of land to eligible families. We will create job opportunities to 10 lakh in the coming days. The contracts will be handed over to trained youth according to their accomplishments. We will restrict alcohol consumption. We will provide international standard English medium education and healthcare at the doorstep of people.

War crimes investigator

worked with people of different nationalities during my stint as an officer in Kosovo between 2005 and 2006. I was investigating three war cases perpetrated on Albanians by Serbians. This experience changed the way I look at things because we learnt various nations' crime

Running is my pleasure

A mid work, I might be under stress, but I don't miss my run for the day. My shoes are a mandatory trav-eling partner. It has been 38 years now; I never give up on my exercise. It has been decades since I participated in a marathon. I remember the last time I did that when we visited Kosovo for work. It was very hot. Still, I, along with a colleague, ran 50 km in five hours.

RS Praveen Kumar

Wife supporter

 $T^{\text{he political entry was not an overnight decision, though} \\ my strongest supporter has been my wife. She respected all my decisions in life. She is also in the Agriculture$ Department of the government. She is always behind me, motivating. Credit goes also to my children, though they are studying. They too gave a nod to me to enter politics. I want

Will never support BJP

 $T^{\text{here were three or four political parties in my mind}}_{\text{before I zeroed in on BSP. One of them was of course}}$ ruling BRS; the other one was Congress. But never was BJP an option because they support 'one nation one religion', and they are destroying the diversity of the nation. As a person, believe in social justice, equality, fraternity, fundanues and therefore chose BSP.

Harvard a lesson

The only private or international insti-L tute in which I pursued my education was Harvard University. The teachings of western universities give freedom for people to explore. The difference is they expose their students to great personali ties, and we miss on this.

Ouality time

Tlive with a purpose and any pain that comes is part of life. The only regret is not being there with my children when I was in police service because I was then on duty 24/7. And today, as a politician, I have no idea when I will visit home. The only time I could give is to prepare my daughter for her master's entrance as my son is in Delhi engaged in research work

Tough taskmaster

During my service as Secretary for Residential Schools Hostels, I always maintained a staffer on the ground. They would at the end of the day visit me and explain how students are being treated. If any case is reported then the school teachers take consequences. So, this fear helped in seamless functioning without cases of food poisoning.

Rapid fire

Favourite hobby: I read economics books: currently it is Viktor Frankl **Religious or spiritual:**

How do you describe **yourself:** Impatient for

Favourite colour: Blue Favorite food: Dal and

Favourite destination:



Change after voluntary retirement

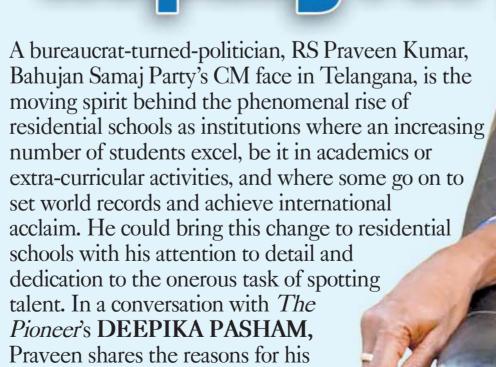
Thave become busier than ever. I have no time to sleep. If have become rounded and grounded. As a bureaucrat, there is only one side of the story presented to you as you have an aura of dominance, while there is no freedom to express. In politics, there is no such table. Massive learning is free of cost.

1.650 villages visited in vatra

Tt is my 220th day of yatra day from the time we launched our campaign. We have so far visited 1,650 villages and traveled 28,000 kilometers. There is deprivation of opportunities of various segments of people. There is a need to bring their woes to the notice of the authorities and highlight the injustice done to people who voice their concerns.

A bureaucrat-turned-politician, RS Praveen Kumar, Bahujan Samaj Party's CM face in Telangana, is the moving spirit behind the phenomenal rise of residential schools as institutions where an increasing number of students excel, be it in academics or extra-curricular activities, and where some go on to set world records and achieve international acclaim. He could bring this change to residential schools with his attention to detail and dedication to the onerous task of spotting talent. In a conversation with *The* Pioneer's DEEPIKA PASHAM,

determined shift to politics and how bitter memories of untouchability helped shape his personality.





Iwas the Superintendent of Police of Anantapur When Paritala Ravindra was killed on January 24th in 2005. Many allegations were made against me then, but even now I shrug them off saying: As a police officer, I did my best. I knew about the conspiracy happening in jail against his death and I submitted in writing to the ruling political party that there is a complaint by Paritala Ravi himself.



O AVENUES SUNDAY, MAY 28, 2023 Sunday pioneer



Tips for choosing the right career after Class 12

after completing class 12, they are also faced with one of the most challenging and important decisions of their lives — choosing the right career that would set the course for their professional life. It is a decision that requires careful thought and consideration of various factors such as personal interests, abilities, and market demand. Parental pressure, comparison with peers, and fear of failure can make this task even more difficult.

While some students may already be certain of the career they would like to pursue, some may still be unsure of what to do next. For the undecided, answers to these questions could hold the key: Who are you? Who do you want to be? How will you achieve your goals?

Here are some tips that will help students find answers and make the right career choice after completing their class 12 exams:

Identify your interests: The first step in choosing the right career is to identify your interests. It is essential to choose a career that you are passionate about, as this will help you stay motivated and committed to your work. Make a list of your interests and research career options that align with them

Evaluate your skills: Along with interests, evaluating your skills and strengths is crucial. Take a self-assessment test to identify your abilities and areas of expertise. This will help you choose a career that is in line with your skills and potential.

Research on possible career options: Once you have identified your interests and skills, research on different career options. Look for information on job responsibilities, required qualifications, and growth prospects. You can also talk to professionals in your desired field to gain a better understanding of the job requirements and work environment.

Consider market demand: Choosing a career with market demand is essential. Look for careers that are projected to grow in the future and have a high demand for skilled professionals. This will

ensure that you have better job prospects and opportunities for growth in the future.

Seek guidance: Seeking guidance from career counsellors, teachers, and professionals can be helpful in making the right career choice. They can provide valuable insights into the job market and offer guidance on choosing the right career path.

Consider higher education: Some careers require higher education and specialised training. To gain the required skills and knowledge for your desired career, consider pursuing higher education. Research different colleges and universities that offer courses in your field of interest.

Take internships or apprenticeships: Taking internships or apprenticeships can provide handson experience and exposure to your desired career. It can also help you gain valuable skills and make industry connections.

Follow your passion: Ultimately, choose a career that you are passionate about and genuinely interested in. Passion and enthusiasm for your chosen field will drive you to excel and find fulfilment in your work.

Starting a new career path after completing Class 12 can feel overwhelming, as it lays the foundation for your future. However, by adopting the appropriate mindset and approach, you can navigate this challenge and make a well-informed decision that paves the way for a satisfying career. It's essential to recognize that selecting a career is a personal choice, and it's perfectly acceptable to invest time in exploring various options before

arriving at a final decision. Trust your instincts, gather relevant information, and choose a path that resonates with your values, interests, and long-term objectives.

(The writer, Dr Vivek Shrivastava, is the dean of academic affairs at NIIT University)



Liberal arts and the future of fintech: trends and opportunities

The world of finance has undergone significant changes in recent years due to the emergence of new technologies and the proliferation of data. Fintech, or financial technology, has emerged as a disruptive force, transforming the way financial services are delivered and creating new opportunities for innovation and growth. In this context, the role of liberal arts education in shaping the future of fintech has become increasingly important.

What is liberal arts education?

Liberal arts education is an approach to education that emphasizes critical thinking, creativity, and interdisciplinary learning. It encompasses a wide range of subjects, including history, philosophy, literature, social sciences, and natural sciences. It aims to provide students with a broad-based education that fosters intellectual curiosity, creativity, and a lifelong love of learning.

Liberal arts and fintech: Trends and opportunities

Fintech has the potential to transform the financial services industry by making it more accessible, affordable, and efficient. However, to fully realize this potential, fintech companies need to understand the needs and preferences of their customers. This is where liberal arts education can play a vital role.

Interdisciplinary collaboration: With the increasing complexity of financial services and the need for innovative solutions, there is a growing demand for interdisciplinary collaboration between liberal arts and fintech professionals. Liberal arts graduates can bring unique skills in critical thinking, creativity, and communication to fintech companies, which can help drive innovation.

Ethics and social responsibility: As fintech companies continue to disrupt the financial services industry, there is a growing focus on ethics and social responsibility. Liberal arts graduates can bring a strong ethical perspective to fintech companies, which can help ensure that innovation is aligned with societal values.

User experience design: Fintech companies are increasingly focused on delivering exceptional user experiences to customers. Liberal

arts graduates with expertise in design and user experience can provide a different outlook to fintech companies, helping to create user-friendly interfaces and streamlined processes.

Data analytics and

visualisation: Data analytics and visualisation are critical skills in fintech, and liberal arts graduates can bring a unique approach to this area. With their expertise in data analysis and interpretation, liberal arts graduates can help fintech companies make better-informed decisions and communicate complex data more effectively.

Innovation and entrepreneurship: Liberal arts graduates are known for their creativity and innovation, which can be leveraged in fintech startups and innovation labs. With their entrepreneurial mindset, liberal arts graduates can help drive innovation in fintech and create new solutions to complex

Opportunities for liberal art graduates in Fintech:

Fintech is a growing industry that offers many opportunities for liberal arts graduates. Some

of the roles that liberal arts graduates can play in fin-

tech include:

User experience (UX)
design:
Liberal arts
graduates can
apply their
knowledge of
human behavior
and culture to design
financial products and

services that are more user-friendly and accessible.

Data analysis: Liberal arts graduates can apply their analytical skills to data analysis and modeling, helping fintech companies to make more informed decisions.

Business development: Liberal arts graduates can help fintech companies to develop new markets and partnerships by leveraging their knowledge of the humanities and social sciences.

Compliance and risk management: Liberal arts graduates can help fintech companies to navigate complex regulatory environments by applying their knowledge of the law and policy.

(The writer, Raymond Leach, is the director of Fintech at Augustana University, South Dakota, US)



From the heart of Rajasthan to you on a platter

TEJAL SINHA

n evening with a view and some yummy munchies! Isn't that like the ideal evening one would really want to spend after a chaotic day, or probably a week? Now that's where the fun comes in.

Imagine that, in this scorching hot weather, you dine with your family and friends at a pool with a view. But then that's not it! You get to eat the authentic 'plat du jour' after your whoopee time. That's something we'd all like to do, isn't it? Doesn't this give you an ideal weekend plan?

No worries! Now you don't have to break your head to plan for your weekend. Novotel Hyderabad Airport is currently hosting a Rajasthani food festival to take your tastebuds on a magnificent journey of exquisite flavours of Rajasthan. We were invited by the team at the Novotel, and it wouldn't be wrong to say we had a perfect weekend for sure. What attracted us when the team took us over to the Food Exchange, Novotel's signature restaurant, was the ambience. The splendid ambience surely stood out. Not only was there a spacious dining area with regal lighting and furnishing, but the entire milieu was a hit.

Now, as we went forward, the team took us towards the live food stall, which had been arranged for the guest. As we entered from the beautiful lands of Rajasthan, who were credited with making the entire mouth-watering menu. Within a couple of minutes, we were served the Pyaaz ki Kachori with Ragada, and what a beginning to the extravaganza, we must say. Not only was it tastefully decorated, but that

khatta-meetha taste was the cherry on the cake. We were then served Rajasthan's appetising bites,

including the Kesar Jalebi, Jaipuri Dahi Bada, Jodhpuri Mirchi Bada, Daal Baati Churma, and Makkai ki Roti Sarso ka Saag. Trust me when I say that people who don't even eat ghee will fall in love with these dishes. Oh, and for the health freaks, you

wouldn't even feel it was made in ghee or oil, but the taste was still intact, just authentic!

After flavoursome starters, we were then served the best of Rajasthani main course delicacies, which surely took us on a gastronomic journey through pure Rajasthani cuisine.

The buffet served several traditional Rajasthani dishes. including Aloo Jeera Sukha, Marwadi Sev Tamatar ki Sabji, Subji Ram Bhag, Gatte ki

Sabji, Marwadi Shahi Paneer, Dhaba Wali

Marwadi Sev Tamatar ki Sabji and Marwadi Shahi Paneer were just 'Wooowwww'. And to our surprise, people who hate Khichdi, you'll fall in love with the Jadhpuri Raam Khichdi as soon as you have a spoonful of

Now if you think there were only vegetarian options, let me tell you there were a couple of options for non-vegetarians too. And why not? Hyderabad main non-veg ke bagair khana hazam nahi hota. We tried the Asianstyle fish finger, roasted chicken wings toss in BBQ sauce, shredded chicken in chilli bean sauce. and kalmi chicken. And no sur-

> prise, Kalmi chicken was a winner without any second thought. The chicken was so tastefully marinated and loaded with rich flavour.

Disclaimer: The nonvegetarian dishes were prepared by the chef and his team, not the chefs from Rajasthan.

Going further with the recommendation of the chef there, we tried the top hot desserts: moong dal halwa and banana walnut caramel pudding. Apart from this, there was also a sugar-free dessert option -

fresh fruit panacotta - and, for



And how could we miss out on Ghevar?

A must-try! Also, with mango season, don't miss out on their mango mock-

In short, savour the unforgettable flavours of Rajasthani cuisine on a gastronomical journey. Price: Rs 2750 + taxes per person Location: Novotel, Food Exchange

When: The live stall of Rajasthani food will be available until June 3 (the last Saturday of the festival).

Easy burger recipes to try at home for your next party by Burger Rani, a Delhi NCR-based cloud kitchen. founded by Divya Malhotra and Hina Chabbra.

Easy burger recipes to try at home what you need:

Crispy chicken burger

- Beetroot: 150g
- Bun: 1
- Quinoa: 40 gm
- Refined oil: 4 tsp Whole garlic: 10 clove
- Onion: 1 small
- Green chilli: 5
- Ginger: ½ tsp
- Potato: 1 small
- Poha: 30 gm
- Cumin powder: 1/4 tsp
- Red chilli powder: 1/4 tsp
- Coriander powder: ¼ tsp
- Garam masala: ¼ tsp Kitchen king masala: ¼ tsp
- Aromat powder: ¼ tsp

- Butter: 4 tsp
- Masala hung yogurt: ¼ cup
- Goat cheese: 1/4 cup
- Rocket lettuce
- Curry leaf
- Coriander fresh

How to make:

- Boil beetroot and quinoa separately.
- Grate the beetroot and cook it with Indian spices.
- Mix the cooked beetroot with boiled quinoa and add boiled potato and poha to make the patty firm.
- Make the patty and shallow fry it with a little bit of guinoa coated on the patty



- Onion: 1 small
- Ginger: ½ tsp Garlic: ½ tsp
- Deggi mirch powder: ¼ tsp
- Kitchen king masala: ¼ tsp
- Cumin powder: 1/4 tsp
- Yellow chilli powder: 1/4 tsp
- Kastoori methi: ? tsp Red chilli powder: ¼ tsp
- Cornflour: 1/2 cup
- Maida: ½ cup
- Funfood mayonnaise: 3 tsp
- Black pepper: 1/4 tsp
- Salt according to taste
- Butter: 4 tsp
- Iceberg lettuce



How to make:

- Take the boneless chicken and mince it with 25% of fat, ginger, garlic, green chilli, and coriander.
- Add the seasoning and chopped jalapeno to the minced chicken and mix it properly with the
- Leave the mixture for 1 hour.
- Make the patty and grill it on the hot plate.
- Put the cheese on the cooked patty and place it on the bun.

Xiaomi India introduces two new devices

Xiaomi India announced the launch of two new smartphones in its popular Redmi A-Series portfolio — Redmi A2 and Redmi A2+. Packed with a powerful processor, big display and a massive 5,000mAh battery, Redmi A2 series brings absolute price-to-performance ratio to the masses, thereby truly enthusing the Indian consumers looking for meaningful upgrades. Featuring the Octacore Helio G36 processor with clock speeds of up to 2.2Ghz, and a 6.52-inch HD+ large display, Redmi A2 Series based on Android 13, delivers not only seamless browsing and multimedia consumption but also offers a clean software experience to the

users. To ensure a secure experience, Redmi A2+ also comes with a super fast fingerprint sensor for additional security to securely unlock the smartphone. Senior citizens can avail exclusive 'At-home service' by raising a request on 1800 103 6286 or send a WhatsApp message on 8861826286. Redmi A2+ will be available in 4GB + 64GB for Rs 8,499. Redmi A2 will be avail-

able in three variants at a starting price of Rs 5,999: 2GB + 32GB for Rs 5,999, 2GB + 64GB for Rs 6,499 and 4GB + 64GB for Rs

Jutti Collection by Exotic India Art

 $E_{\rm footwear.\ The\ collection\ of\ handcrafted\ traditional\ Indian}$ footwear. The collection features diligently designed juttis. The depictions of artisans simply illustrate how a simple work of art can be transformed into an appealing piece of workmanship. The jutti collection at Exotic India Art offers a fusion of comfort, style, and cultural aesthetics. Here, you can discover an array of traditional and contemporary footwear options, crafted with precision and attention

to detail. Each pair of jutti reflects the diverse regional influences and craftsmanship found in Indian footwear. Exotic India Art's footwear collection is a captivating fusion of tradition, artistry, and contemporary fashion. With a commitment to promoting Indian craftsmanship.

refers to the stage in



#FlauntYourSuperpower with OPPO F23 5G

PPO announced the launch of its latest smartphone, the OPPO F23 5G. The device is available at Rs 24,999, through the OPPO Store, on Amazon, and at mainline retail outlets.

To combat the issue of Nomophobia and to meet this very articulated need for a device with a long-lasting, large-capacity, durable battery — OPPO has introduced

The handset features OPPO's proprietary 67W SUPERVOOCTM flash charging that juices the device to 50% in just 18 minutes, while a 5-minute charge can provide up to 6 hours of phone calls or 2.5 hours of YouTube video viewing. The OPPO F23 5G is fronted by a bright 6.72-inch large display that is legible even in direct sunlight and supports an Ultra-High Refresh Rate of 120Hz to deliver a smooth user experience.

Clear dark spots

 $T^{
m his\ dark\ spot\ remover\ face}$ serum called alpha arbutin lightens dark spots and hyperpigmentation while providing even skin-toned and radiant skin. This face serum works effectively, even on sensitive skin. It acts as an adaptogen that decreases stress-induced inflammation and acne while increasing collagen production to ensure an ageless radiance.



Price: Rs 549

Face palette •

 $B^{\text{uttery lightweight texture, smooth}}_{\text{finish and a stellar payoff. Whether}}$ you like to keep it my-skin-but-better or serve up the latest looks, this beauty PHAT face palette will get you there. You can use it with your fingers or our no-brainer, no-fuss brush set. This is not another palette that will expire before you use it. Face palette contains eyeshadow and face eyeshadow.

Price: Rs 2450

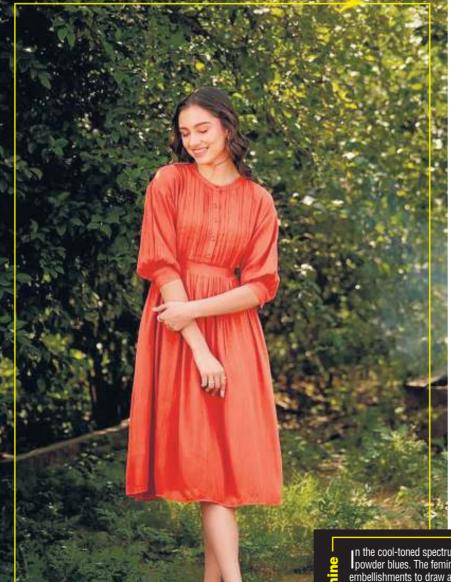


In the cool-toned spectrum, jewel-toned purples mix with cobalt and powder blues. The feminine designs feature fuss-free belts and smocked embellishments to draw attention to the waist. With just a change of accessories, the silhouettes in both patterns and sharp solids will take you from day to night or the widest selection of sundresses can be found on the warmer side of the sunset. The relaxed fit silhouettes are ideal for hot, muggy days, making them the go-to sundresses. They come in a variety of colours, from dark, sombre rusts and oranges to sunny side up yellow. Did you notice? To help you feel confident for a variety of settings, including workwear, sunny breakfasts, sunday shopping trips, formal work functions, and more, simple comfort is offered to you in fashionable designs and solids, in different lengths!

available in-stores and online at www.forestessentialsindia.com.

Elevate your holiday looks with platinum jewellery

ts that time of the year, when beach hats are seen peaking out of travel totes and exciting new summer looks are revealed in style. Jewellery is an essential part of these summer travel looks and the right pieces have the power to elevate the entire look. Contemporary designs from Platinum Evara can be easily worn across different attires and occasions to add a touch of subtle glam and elegance to your personal travel style. With a preference to travel light, versatility has become the mantra for all travel essentials, including jewellery. An elegant, platinum pendant, with a gemstone safely held together by the resilient platinum, that does not lose its natural sheen over time, can effortlessly be the constant travel companion that seamlessly elevates your everyday look whether trekking in the hills or just lounging by the pool.



SUNDAY, MAY 28, 2023 MONEY MATTERS 13

Make a living from trading in stocks: Here's your guide



rading stocks can be a lucrative way to make a living if done correctly. Making a living from trading stocks is a dream for many people, but it can also be a challenging and risky endeavour. However, with the right knowledge, skills, and mindset, tradingis of various types such as stock trading,foreign exchange (forex) trading,options trading, futures trading, intraday trading, swing trading and cryptocurrency trading it is possible to achieve success in the stock market. Here are some tips to guide you in your journey to becoming a successful stock trader. However, it's important to note that it's also a risky endeayour that requires a significant amount of knowledge, skill, and discipline. Here's your guide to making a living from trading stocks:

1. Educate yourself

The first step to making a living from trading stocks is to educate yourself. You need to learn everything you can about the stock market, including the different types of stocks, the different trading strategies, and the various trading tools and platforms. This will help you make informed decisions and minimise your risks. Before you start trading stocks, it's essential to understand the basics of the stock market. You should know how the market works, how to read charts, and how to analyse stocks. You can start by reading books, watching online tutorials, and attending seminars to gain knowledge and

insights about the stock market.

2. Create a trading plan

Once you've educated yourself, it's time to create a trading plan. This plan should include your trading strategy, your risk management strategy, and your profit targets. Your trading strategy should be based on your research and analysis of the stock market, and your risk management strategy should be designed to protect your capital. Creating a trading strategy is crucial to achieving success in the stock market. A trading strategy is a set of rules that guides your decision-making process when buying and selling stocks. It should include your risk tolerance, investment goals, and the types of stocks you want to

3. Start small

When you're first starting out, it's important to start small. This means using a small amount of capital to make your trades. This will help you learn the ropes and minimise your risks. As you gain experience and confidence, you can gradually increase your trading capital.

4. Stick to your plan

One of the biggest mistakes that novice traders make is deviating from their trading plan. This can result in impulsive decisions that are not based on sound analysis. To avoid this, it's important to stick to your plan, even if the market moves against you.

5. Use trading tools

There are many trading tools and platforms available that can help you make informed trading decisions. These include charting tools, technical analysis tools, and trading software. Using these tools can help you identify trends and patterns in the market and make better trading decisions.

6. Manage your risks

Managing your risks is crucial to making a living from trading stocks. This means setting stop-loss orders to limit your losses, diversifying your portfolio to minimise your risks, and not investing more than you can afford to lose.

7. Stay disciplined

Discipline is key to making a living from trading stocks. This means sticking to your trading plan, controlling your emotions, and not letting fear or greed drive your decisions. It's also important to have patience and not rush into trades.

8. Practice using a demo account:

Before you start trading with real money, it's advisable to practice with a demo account. A demo account is a simulated trading platform that allows you to experience the stock market without risking your capital. You can use a demo account to test your trading strategy, practice your skills, and gain confidence in your abilities.

In conclusion, making a living from trading stocks requires knowledge, skill, and discipline. By educating yourself, creating a trading plan, starting small, using trading tools, managing your risks, and staying disciplined, it's essential to learn the basics, develop a trading strategy and keep learning. You can increase your chances of success. Remember, trading stocks is risky, and there are no guarantees of success. However, with the right approach, you can make a living from trading stocks.

(The writer, Ravi Singhal, is the CEO of GCL Broking)

10 powerful features introduced on myBillBook to boost business activities for SMBs

yBillBook, India's leading GST billing and accounting software for Small and Mediumsized Businesses (SMBs), in a mega update, has launched 10 new features on the platform aimed at simplifying business operations for SMBs. These new features are designed to assist SMBs in conducting business more easily and efficiently, providing them with a comprehensive suite of tools to manage their invoicing, accounting, payroll, marketing, customer relation management needs With these additions, myBillBook is further strengthening its positioning as a one-stop solution for SMBs, leveraging technology to solve critical pain points and enable digitization for businesses in India. The new capabilities introduced by myBillBook are a result of deep consumer research which are in line with the company's objective of "Building For Bharat" or developing technological solutions for the emerging India. These features and modules have been designed to suit Indian SMBs' persona in a way that they are intuitive to use, yet powerful and cover the wide spectrum of use cases for different industries. These include:

1. WhatsApp marketing: Users can now promote their businesses through bulk marketing campaigns on WhatsApp and analyze the return on investment (RoI) of these campaigns. The brand-new and easy-to-use templates available on the platform will enable

small business owners to announce and publicise various activities such as discounts, promotions, seasonal sales, and festivals.

Staff attendance and payroll management: This
is a dedicated module which enables business
owners to mark the attendance of their employees,
add advance payments, and manage staff payroll.

Automated bills: SMBs can now set up recurring invoices for retainer-type services to their clients, thereby eliminating the need for manual invoice creation every month. This saves not just a lot of time for business owners but also removes errors and 111discrepancies. Users are just required to set services rendered, frequency & reminder schedule and the software takes care of automatically generating & sharing professional invoices to customers and clients.

GSTR in JSON: Users can download and email their GSTR1 files in JSON format for easy uploading to the GST portal or sharing with accountants, along

with 25 other important reports.

5. Generate e-way bills on mobile: This latest feature will provide users the ability to generate e-way bills on mobile phones. This feature has been available on myBillBook's web app so far but it has recently been integrated into its mobile application as well. This feature makes the bill generation process completely automated, and the user can send errorfree e-way bills to the parties of their choice right

from their mobile phones.

6. Balance sheet: With this new capability, SMBs can now generate balance sheets directly on myBillBook and have a comprehensive and consolidated view of their business financials while maintaining compliance of their enterprises.

7. Customer relationship management (CRM): Users can set and send service reminders to buyers and sellers, as well as set notifications for upcoming appointments. Features like birthday reminders are also included to enhance customer delight.

8. Loyalty programs: Business owners can now set up loyalty programs for their customers to support them in retaining customers for a long term by converting loyalty points directly into discounts on future purchases and avoid their customer churn post sales. The exclusive loyalty programs will enhance the relationship of SMBs with existing clients and attract new clients with attractive offers.

 Multiple bank accounts: Users can now manage multiple bank accounts and payment modes, making it easier to reconcile payments received and made from different accounts.

10. Data export to tally: Users can seamlessly export all myBillBook data to Tally, a popular accounting software, making it easier to manage their business data and reports.

Nirjala Ekadashi: the austere path to Vaikunta

very Ekadashi, according to Vedic traditions, is an important and auspicious day glory and majesty. According to the Hindu lunar calendar, Ekadashi is observed twice a month, the first during the bright fortnight of the waxing moon phase, Shukla Paksha, and the second during the dark fortnight of the waning moon phase, Krishna Paksha.

Of the 24 Ekadashis observed in a year, the fasting and rituals for Nirjala Ekadashi or Nirjala Gyaras, as it is also known, is an incredibly important and auspicious day to gain Lord Vishnu's blessings and benediction that absolve one from many sins and also realise their desires.

The word Nirjala is derived from the words 'Nir' implying No and 'Jala' implying water together meaning no water. Hence the devotee must observe the fast not just without food but also without water for an entire day.

Nirjala Ekadashi is known by the name of Bhimaseni Ekadashi or Pandava Nirjala Ekadashi. It is believed that even if one does not observe all other 23 Ekadashis, observing the Nirjala Ekadashi would gain the ultimate blessings of Lord Vishnu and be absolved from their past and present sins.

Therefore, it is believed that Nirjala Ekadashi is the holiest among all Ekadashis.

When is Nirjala Ekadashi 2022?

Sunrise: 5:45 am on May 31, 2023 Sunset: 7:03 pm on May 31, 2023 Ekadashi tithi begins: 1:07 pm on May 30, 2023 Ekadashi tithi concludes: 1:45 pm on May 31,

Dwadashi end: 1:39 pm on June 1, 2023 Hari vasara end: 7:44 pm on May 31, 2023 Parana: 5:24 am to 8:10 am on June 1, 2023

Vrat vidhi of Nirjala ekadashi vrat

Nirjala ekadashi vrat, as the name implies, must be observed without consuming even a drop of water. As a result, this fast is considered extremely holy and strict. Of note is that this fast is observed during the summer, and hence complete abstinence from food would be difficult. Moreover, the Nirjala ekadashi vrat is observed for 24 hours, beginning from the sunrise of Ekadashi Tithi to the sunrise of Dwadashi Tithi. Hence, fasting on Nirjala Ekadashi would not be ideal for those suffering from any form of illness or who are taking any medicines for serious illnesses. However, such devotees are permitted partial fasting as supreme devotion to Lord Vishnu is more important than rigorous fasting

Nirjala Ekadashi fast begins with a ceremony known as "Sandhyavandanam", which is observed on Dashami (10th Tithi). The devotee consumes a meal without rice before nightfall after concluding the Sandhyavandanam. The fast then lasts for the entire Nirjala Ekadashi day and is concluded on Dwadashi (12th Tithi) after revering Lord Vishnu and offering food to the Brahmins. On every Ekadashi day, the main deity worshipped on Nirjala Ekadashi is Lord Vishnu when devotees place their full devotion to the

Fasting rules:

- The devotees must abstain from consuming beans and grains on Ekadashi
- They should refrain from hurting or killing any animals or living beings.
- One should not sleep during the day of Ekadashi and Dwadashi
- Devotees must refrain from fights or conflicts and must not be involved in nefarious activi-





























Your worry is out of proportion. Be patient in the face of problems. You may feel insecure. Avoid negative thinking. Control vour fears.

Tenacity and endurance will pull you ahead of others. Do not try anything new. Find time to be with vour children. Unlock hidden virtues.



You will feel relaxed and in good form. Do not take trolls seriously. Keep family close. Take their support if needed. Be near good people.

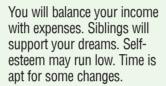


You will win praise from your seniors. Siblings will be more supportive. You may come under big pressure. Remain humble when tested.





Lack of communication may create problems. Go on a trip with your kids. You will attain their love









Money won't stop you from getting what you want. You may need therapy to attain greater self-expression. Stay committed to the family.

You tend to be unreliable. It will be difficult to manage relationships. Take a break. Spend time with the family. Get rid of your false pride.



You will make life changes for the better. You will appreciate your family more. Keep up the energy level. Don't take anything for granted.



You may reach new understandings. Work will assume priority over family. Be there for your loved ones. There may be financial problems.



Harmony is the key for you. This will make it easier to deal with your problems. Talents will come out naturally. You will attract affection.

Your guidance and support will do good to your loved ones. Insincere people will reveal themselves. Move forward with your plans.



ties. They should also refrain from people who are involved in immoral activities.

- They should abstain from gambling, alcohol, and sex during the fasting days, i.e. from Dashami to Dwadashi.
- The devotees must break the fast on Dwadashi in their homes and have only one meal without honey and black lentils.
- The fast should be broken by drinking water which signifies the completion of the fast.

The Brahma-Vaivarta Purana has described the Nirjala Ekadashi Vrat Katha. The vrat Katha is described as a conversation between Bhima, one of the Pandavas, and Sage Veda Vyasa, who was the grandfather of the Pandavas. During the conversation, Bhima asked Sage Veda Vyasa if his soul would be able to ascend to the spiritual world even if he could not fulfil all the norms of the Ekadashi fast.

Bhima loved to eat and was believed to be able to consume enormous amounts of food. Bhima tells VedaVvasa that his mother, Kunti, wife Draupadi, and his brothers, Yudhishthira, Arjuna, Nakul, and Sahadev, all rigorously observed the Ekadashi fasts, and they advised him to do so, too on numerous occasions. However, the idea of fasting for 24 hours seemed inconceivable to Bhima who claimed that the sheer concept of not eating made him shudder because he couldn't control his hunger. Bhima asserted that he could easily perform any number of charities and revere Lord Vishnu with opulent offerings. Still, he could not perform the

fasting. Bhima begged his grandfather to provide an alternative method of gaining the Ekadashi merits in the simplest way possible without fasting. When Veda Vyasa heard his grandson's plea, he enlightened Bhima about the numerous virtues that can be earned by rigorously practising

Ekadashi fasts and gaining the abundance of Lord Vishnu's blessings. However, understanding Bhima's hardship, Veda Vyasa suggested that observing only the Nirjala Ekadashi fast and keeping a Nirjala vrat without eating or drinking anything would allow Bhima to gain all the merits equal to those earned by fasting on all the other Ekadashis.

Veda Vyasa further stated that someone who observed the Nirjala Ekadashi by following all of the prescribed rules and being deeply involved in the devotion of Lord Vishnu and singing praises of the Lord on Ekadashi day and throughout the night of Nirjala Ekadashi would certainly be liberated and secure a place at Lord Vishnu's feet in his perpetual abode, Vaikunta.

Following Veda Vyasa's explanation of the merits of Nirjala Ekadashi fasting, Bhima promised to maintain at least the Nirjala vrat on the auspicious day of Nirjala Ekadashi.

Significance of Nirjala Ekadashi Vrat

The Niriala Ekadashi is one of the most rewarding Ekadashis in the Hindu culture. This Ekadashi is extremely auspicious and bestows wealth, happiness, longevity, and deliverance from sin and Moksha. The renowned Sage Veda Vyasa revealed the significance of Nirjala Ekadashi. Nirjala Ekadashi vrat is thought to bestow the devotee with the collective merits of all 23 Ekadashis. As a result, devotees who are unable to observe all 23 Ekadashis must observe the Nirjala Ekadashi fast to reap the virtues. It is believed that Ekadashi fasting is more sacred than visiting Hindu pilgrimage sites. Nirjala Ekadashi is observed before the monsoons and therefore aids in body purification. It is also widely accepted that the devotee of the Nirjala Ekadashi vrat gains direct entry to Vaikunta - the eternal abode of Lord Vishnu after their death.

GLOBE TROT

Rule is rule!

bike rider and a pillion passenger wearing helmets while riding is a common sight in everyday traffic, but a man riding a bike while keeping a dog wearing a helmet as a pillion passenger is something unusual.

The internet is going crazy about a video of a dog riding a bike as a passenger. The video was shared with a caption that read, "Rule is rule."

You can see in the video that a human is riding a bike while wearing a helmet, and that a black Labrador is sitting behind him, also donning a helmet. On the back seat of the bike, the dog is sitting straight with its front two paws on the rider's shoulders. The dog's posture makes



it appear as though a human is sitting there rather than a dog.

Despite being outdated, this video is currently trending on social media.

The reactions of viewers to this video are mixed; some are expressing displeasure, while others are thanking the person for caring for the dog so well.

Curbing the menace of ocean plastic pollution

cean plastic pollution is a persistent problem around the globe; animals may become entangled in larger pieces of plastic like fishing nets or ingest microplastics that eventually enter the food chain to be consumed by humans.

The officials in Chennai erected a structure of ocean plastic art at the Besant Nagar beach to raise awareness about the harmful impacts of pollution and the importance of maintaining clean beaches.

Sharing the image of the massive art structure, IAS officer Supriya Sahu, who is Additional Chief Secretary, Environment, Climate Change, and Forests, for the Govt. of Tamil Nadu,



wrote on Twitter, "We have put up this installation made with plastic waste retrieved from the ocean at Besant Nagar Beach in Chennai to mark the Mega Beach Cleanup programme organised today. It not only portrays the sad reality of pollution in our oceans but also raises an alarm about the serious threat to marine biodiversity."

Mumbai Police band impresses performing Bella Ciao

The Mumbai Police has a strong social media presence. From nailing the meme game to answering mundane questions with witty one-liners, Mumbai Police has always been the internet's favourite. This time, a video shared by the city police on its Twitter handle shows members of the Khaki studio showcasing their musical talent by per-

forming the iconic Bella Ciao composi-

Clad in Khaki, members of the band can be seen playing the iconic tune on saxophones, trumpets, conga drums and



other instruments.

"Mumbaikars!.Pl enjoy,, Our police band performing for you!! Dates: 20-21, 27-28 May and dt. 03, 04 June 2023," read the caption of the post.

Killer syrups and bridling drugmakers: Does brand image outweigh lives?

drugs sourced from an Indian company did cause the mass child deaths in Gambia last year. Bloomberg, citing the damning report accessed by it, has stated that tainted syrup medicine imported from India was the cause of an outbreak of kidney failure cases that killed more than 60 children in Gambia. The report, prepared by a team of international experts and submitted to the Gambian Health Ministry recently, has not yet been made public. Previous reports by a Gambian Parliamentary Committee and by the US Centers for Disease Control and Prevention had also pointed to drugs made by Indian firm Maiden as the most plausible explanation for the outbreak of acute kidney injury (AKI).

n expert panel has established that

It is high time the Centre proceeded against the promoters of the firm that sold the killer cough syrup to the Gambian health authorities as well as other makers of spurious drugs. It is shameful on the part of India to instead sweep the dust under the carpet obviously to secure its 'brand' image. The shocking response of Union Health Minister Mansukh Mandaviya was:"[It is a] bid to

sully India's tag as pharmacy of the world."

In the case relating to Gambia, the expert committee was able to establish that a child drank the contaminated medicine sourced from Indian drugmaker Maiden
Pharmaceuticals Ltd., in only 22 deaths from AKI. It said that symptoms in 30 others were consistent with the poison's effects and no other cause could be found. It lacked enough information on 13 more cases. "The outbreak of AKI in children in the Gambia is attributable to medicines contaminated with DEG/EG," the committee concluded, referring to the two contaminants, diethylene glycol (DEG) and ethylene glycol

(EG).On October 5, 2022, the WHO had issued a warning against the use of four of Maiden's products, which, according to tests commissioned by the WHO, were found to be contaminated with toxins DEG and EG.

The outbreak of AKI in 2022 raised questions also about the quality of generic medicine from India. Tarnishing India's image as global pharma leader, this year exported syrups made by two other Indian manufacturers were found to be similarly tainted, leading in one case to about 20 deaths in Uzbekistan. Uzbekistan too has claimed that at least 18 of those children died after allegedly consuming cough syrup manufactured in India. Tests of the syrups found the presence of EG.In fact, the WHO believes that, apart from Gambia and Uzbekistan, five other countries are also affected by these products.

The WHO had issued a public alert in October 2022, after which Gambia recalled the drugs. Still, the Indian drug authorities told WHO in December that tests of Maiden's drugs found 'no contamination'. They accused the agency of acting on flimsy evidence and having "adversely impacted the image of Indian pharmaceutical products across the globe." In March, the Indian government reiterated its stance that the drugs were not tainted and did not kill anyone. This trashes damning evidence to the contrary.

In December, Gambian authorities had logged 70 deaths of children suffering from AKI. Of those, the committee could not get detailed information on 13. The panel concluded that one death was not consistent with AKI. So, it examined in detail 56 deaths. The children in this group were about two years old on average. In only four of the 56 cases did the committee find a possible alternative or contributing cause, such as Covid-19 or severe malaria.

The WHO has contradicted the findings and observations of the committee formed by the Indian government to probe the deaths of 70 children in the Gambia which were linked to syrups made by Maiden Pharmaceuticals. Going by media reports, the four-member committee in question had submitted a report

to the Drugs Controller General of India (DCGI) stating that there was no proof of a link between the deaths and the four products in question. Besides, the committee stated that the WHO provided lab test reports of only four products and not the 17 others which were tested and were under question.

Notwithstanding these disturbing episodes, the Union government, adopting a blinkered approach, notified an order on 22nd

May stating that starting June 1st made-in-India cough syrups will have to go through mandatory quality checks in government-run labs before they are cleared for export. Is that enough? What about the same syrup sold within the country? For that matter, why should the government go only after export-oriented cough syrups? Shouldn't the regulation cover all pharmaceuticals, whether made for exports or consumption within the country?

Public health experts have pointed out that there have been multiple instances of quality lapses when it comes to generic medicines

sold in India as well. For instance, Dr N Devadasan, public health policy expert and co-founder and director of the Institute of Public Health,

Bengaluru, has gone on record: "There are already certain provisions in place like the Good Clinical Practice (GCP), and Good Manufacturing Practice (GMP) to ensure checks on the manufacturing of generic medicines; however, they are often not carried out properly". The authorities are not able to enforce GCP and GMP provisions effectively because of lack of human resource. Besides, there is the paucity of independent laboratories to check on them.

The Union government has launched an outreach programme to establish India as a best-in-class pharma hub, though only onefifth of the small and medium manufacturers of bulk and API (active pharmaceutical ingredient) drugs have been certified under the World Health Organization's Good Manufacturing Practices. As per officials figures, India has around 6,790 SMEs involved in manufacturing bulk drugs and API, though only 2,006 pharma companies are WHO-GMP certified. The Centre's ongoing outreach covers SMEs operating in 10 locations for manufacturing world-class high-quality drugs. That is, the idea is to cover those drugmakers who can become globally competitive and market leaders. India-focused drugmakers can wait.



MURALI RAMASWAMY
Senior Journalist