

O HERALDO

The Voice of Goa - since 1900

There needs to be much ado about water

The taluka of Bardez was in the throes of a severe water shortage last week after a canal of the Tillari dam in Maharashtra was breached and the gates of the Amthane dam at Bicholim got jammed. Apart from supply from Tillari, water from the Amthane dam is routinely directed to the Assonora plant where it is treated and then channeled to villages in the taluka. But when the reservoir's gates were jammed, it left Bardez - which is home to several populous tourist locales - staring at a crisis.

The authorities concerned already knew there was a problem when the left bank canal of the Tillari reservoir - which is one of the main suppliers of raw water to Goa - was breached. For close to five days thereafter, the Porvorim treatment plant had to be shut because it was not receiving any raw water for treatment. This was the first blow that Bardez took.

Matters were further compounded when water from the alternative source - the Amthane dam - could not be released either because the gates were jammed. Round-the-clock intervention by the water resources department and Navy divers led to the gates of the dam finally being opened five days later. In the interim, homes, establishments and institutions were in dire straits, with reports of some schools and offices even choosing to stay closed until water supply resumed. Almost the entire taluka was left entirely at the mercy of tankers for the supply of potable water till then.

In his signature style, chief minister Pramod Sawant announced that an inquiry would be conducted into the issue of the gates of the Amthane dam being jammed. He assured that strict action would be taken against the engineer responsible for the delay in opening the gates. However, what Sawant failed to address was the root cause: Water wastage.

Though the most recent water shortage was caused due to technical problems, the issue could be seen as a preview of what is to come in the future years if we continue taking for granted what is, hands down, the world's most precious resource. Water wastage should be a cause for alarm right from the domestic up to the industrial levels. The simple act of turning the tap off while brushing one's teeth or while scrubbing dirty dishes can save gallons of water for another day, but the profound impacts of these small habits seem to be lost on most people. Other ways in which water is wasted on the domestic level is when people take long baths and showers, run laundry loads with the washing machine only half full, water gardens excessively and clean cars with high pressure water pumps.

Then there is the issue of excavation works along roads that almost always damage water pipes and result in millions of litres of water being lost. Contractors are instructed to exercise caution to ensure that such infrastructure is not damaged - as it could result in entire locales going dry - but water pipes getting ruptured after being hit by earthmoving machinery is now commonplace in parts of the state where excavation for highway expansion or laying of underground cables and sewers is under way.

Also, the state's water supply network is now bordering on ancient, with pipelines corroding and bursting due to age, pressure and other external factors. If the government is keen on saving water and plugging losses in revenue due to such leaks that happen all over the state on a frequent basis, it must replace Goa's entire water pipeline network on a war footing. Work towards this end is presently ongoing in Bicholim and must ideally be taken up in all other villages and towns as well, as soon as possible.

Successive ministers of the public works department have been promising to stop water wastage by changing the state's pipeline network and cracking down on revenue loss by checking illegal tapping of water and the use of booster pumps. How far their statements have translated into action is apparent. In the meanwhile, citizens are left with no option but to deal with their day-to-day travails by themselves when the state declares that water is unavailable. Each is left to his own devices, again a preview of what is to come in the future.

MIRAMAR DIALOGUES IMPACT

ADITYA KAKODKAR OF WWF-GOIA



Adv Norma Alvares in conversation with Shaurya Shetgaonkar and Adrianna Faleiro

The monsoons and tidal conditions at this time of year can have come as no surprise to anyone. MV Lucky Seven ran aground after the monsoons began. She will leave before the monsoons end. Casinos will come and go. They are replaceable. Our beaches are not

ment (along with Justice Nutan Sardessai) that saved the beach from a previous mortal threat, after the Lucky 7 casino boat owned by Haryana politician Gopal Kanda ran aground. As a special treat last week, he read out these lines for the audience to appreciate in his own voice, but it was also a stark reminder of how far we have fallen so fast: "We make ourselves abundantly clear that we will hold the petitioners responsible for the slightest environmental damage and loss caused to either Miramar Beach, the city of Panaji or any of the beaches downstream such as Caranzalem. We are aware that after mid-July 2017 when MV Lucky Seven beached herself on the sands of Miramar, there have been a series of issues, one of which we believe is now a sizeable hole in her hull. We will not accept any of these excuses, or any other excuse about "inclement weather".

The monsoons and tidal conditions at this time of year can have come as no surprise to anyone. MV Lucky Seven ran aground after the monsoons began. She will leave before the monsoons end. Casinos will come and go. They are replaceable. Our beaches are not. The most terrible judgment of all is the judgment of history, and history will judge us all not by the way we care for things we can replace, but how we protect the things we cannot. Therefore, our beaches and rivers first; casinos later."

(Vivek Menezes is a writer and co-founder of the Goa Arts and Literature Festival)

Miramar Dialogues was sparked by the crisis playing out in front of Kakodkar's eyes, as with everyone else who passes by that once-beautiful arc of sands. Entirely pristine after the Covid-19 lockdowns, it has been non-stop destruction ever since. Hundreds of trees have gone, and an ocean of garbage blankets the shore

BY INVITATION BY VIVEK MENEZES

side, and is now frequented by hawkers. It has become like the worst of Calangute, virtually overnight.

Kakodkar says "we wanted to create a platform for citizens to interact with the foremost experts on all the various aspects of our environment, and learn about the real issues we face in Goa from the expert perspectives of the people who are striving to protect it. It was also a means to create a collective understanding of the baseline in relation to all aspects of where we are at the moment - with sessions on the Mhadei, on plateaus, on waste management etc - and a clear picture about what needs to be done to protect the environment. I believe we achieved much more than we had initially expected. It was the first time that such a comprehensive 8-week-long campaign was organized at the Goa office of WWF, and we are very happy with the results. So many people from across sectors, disciplines, and sections of society came to attend and engage in these dialogues, and this enthusiastic response made us realize there was always a need for such an initiative in Goa, and Miramar Dialogues has all the ingredients to become the ideal platform which has a potential to touch the hearts and minds of people, to spark some of the changes that are the need of the hour."

The "first season" of Miramar Dialogues was filled with memorable highlights, starting with the discussion held in Konkani with Rajendra Kerkar of the Goa River Conservation Network in conversation with Prakash Parienkar and Nirmal Kulkarni. There was a surprise mid-season addition of brilliant Goa wildlife films

by Doel Trivedy and the Miramar-to-Manhattan star Malaika Vaz, and a lively back-and-forth on the theme of Conversation Lessons for Generation Next with the wise and wonderful Norma Alvares of Goa Foundation and a flood of eager questions from Adrianna Faleiro and Shaurya Shetgaonkar of Vidya Vikas Academy School, the winners of the WWF's Wild Wisdom Global Challenge competition.

Everything came together in the potent presence of Justice Gautam Patel, a most formidable figure in the Indian environmental movement who began his career as the bulwark of Bombay Environmental Action Group in its pleas on behalf of mangroves, Sanjay Gandhi National Park, and Melghat National Park.

Patel is famously eloquent, and refreshingly informal. He got to the heart of the matter very quickly, outlining ideas and examples that can work in Goa. There was even a broad show of hands, with an agreement to keep the impact of Miramar Dialogues going forward into collective commitment. In this, of course, there was an uncanny reminder of his own stunning 2017 judge-

Twitter World

Adam Schiff @SenAdamSchiff

History is littered with democracies that lost their freedoms without seeming to notice while it was happening. Let's not become one of them.

M K Venu @amkvenu1

Suddenly economists and analysts who have supported Modi's policies throughout are seeking a 1991 moment for economic revival. Pray, what has gone wrong with the fastest growing economy of the world? And who is responsible?

Trust Deficit in Financial Institutions

ANEESH CORREA

The ruling government loves to showcase their digital payments applications and share that even foreigners are using them and find it convenient. It's a fact these digital instruments like UPI have made financial transactions so much easier and seamless. There is no need to carry physical money, credit and debit cards. The financial institutions now encourage customers across of all income groups to use these applications instead of coming to the physical locations.

But what does the common Indian think? What is their experience? Do they find it useful and convenient for themselves?

The Voice of the People.

A taxi driver I met in Delhi pays a 30% premium to a broker to get prepaid tax receipts from MCD, though he knows he can link his bank account to it. "Ek galti hui to pooraa account khali kar denge".

Another taxi I took in Bombay didn't have a Fastag. The owner didn't want the amount to be blocked, so prefers to stand in the cash line for 20 minutes every time he crosses the Sea Link. Imagine the productivity lost due to this lack of trust.

Another taxi driver with exactly the

same story. He was sold an HDFC credit card by a Direct Selling Agent. He diligently paid the minimum due amount, believing it to be the "EMI", but the loan kept growing. He never knew he was paying 43% interest, while the interest on his personal loan is 13.5%. Apart from the financial loss, the loss of trust really hurts him. He feels cheated, and pursued like a criminal. His reaction to this incident is to swear off credit cards altogether.

Even middle class and rich Indians are famously averse to subscriptions. Amazon's subscribe and save offering has almost no adoption in India. We don't put anything on auto debit unless forced to (for EMI payments for example).

"None of the watchmen, cleaners & maids I have worked with prefer bank accounts. A common reasoning was that banks deduct money without their knowledge. Perhaps these were the banking fees they didn't know about. But that's a substantial mistrust that banks should solve."

"I am 41-year-old, have worked in a leading financial institution for 15 yrs. Would never link my bank acc to UPI. I tell everyone I know, the same. I have a small balance of 10k in Paytm bank ac-

UPFRONT

Mistrust of financial institutions and digital instruments has been heightened due to bad experiences, lack of knowledge about policies, poor cybersecurity, and the trauma of demonetization

count where I use UPI Financial institutions will scam you and fraud u if u are not looking."

Lack of trust due to the country's poor cybersecurity

The servers of All India Medical sciences were hacked in an alleged ransomware attack on November 23. It took 19 days for the systems to restart and for online appointments to be made. After cyberattack on AIIMS, ICMR website faced 6,000 hacking attempts in 24 hours. The Safdarjung Hospital reported cyberattack but not a ransomware attack. However these weaknesses and vulnerabilities have been raised by various people to the government. Dr Deepak Agrawal, from the neurosurgery department, who was then chairperson of the computerization committee, wrote to the Union Health Ministry.

"there is no database administrator, security administrator and system administrator at site for the installation, putting the whole project at risk," wrote Dr Agrawal. The medical superintendent of AIIMS, Dr D K Sharma, also brought up similar issues in a report about the implementation of the e-Hospital. "There is no disaster backup for maintaining continuity of operations in case of primary site failure, despite repeated requests to the NIC for the same. This can have very serious repercussions on patient care," wrote Dr Sharma.

Trauma and memory of demonetization and other bank crises

The other reason for the lack of trust is demonetization and the trauma of standing in serpentine, unending queues to withdraw money from the banks and ATMs. The fact that overnight

a decision can be taken which devalues certain currency notes which people have worked hard and sacrificed for and that they now have no choice but to queue to withdraw their own money still creates trauma and anxiety for most. There were more than 50 people who died as a result of demonetization and it destroyed many sectors of the economy. The PMC Bank and Yes Bank Crises have also caused severe trauma and distress for the depositors. The lives of many were lost due to life savings not being able to be accessed.

Desperate need to restore trust in Institutions and Systems

It can be seen that there is a serious need to action by the government as well by the regulatory authorities such as the Reserve Bank of India and also SEBI.

At ground level, the banks and also NGO's can have sessions on financial literacy with people of various income groups which will make them more aware and empowered about the processes and information. They will also clear all their doubts and concerns as well which will help restoring some trust among them.

At the policy level, the government and financial agencies must fix the technical glitches which seem to be the major source of anxiety and mistrust. The

system of refund must also be made more efficient in case of errors and glitches. The banks both public and private must make available all information with regards to all its services and facilities in all languages and simply put so the customer is fully aware of what they are signing up for. If there is any issue the customer can complain or lodge a case against the bank.

With regards to cyber security there obviously must be necessary appointments made for various critical posts. The next would be upgradation of its current infrastructure so hacking of data and other such ransomware attacks are difficult. For this greater international collaboration which key tech giants such as the United States, China would be useful.

The government must work on restoring trust with regards to its financial institutions and digital systems as if it is done then it will not need any efforts and campaign to promote its systems, its citizens itself will do it and promote it across the world.

(The writer works in the social sector and has worked with many organisations across the country. He is also a researcher and writes about the rural economy and financial institutions.)