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REMEMBERING GANDHIJI

Gandhi Jayanti is a day of peace and prayer; an occasion for renewing our faith in the wealth of values he bequeathed to us. The greatest tribute we can pay to his memory, wrote Jawaharlal Nehru, "is to follow reverently in the path he showed us and to do our duty in life and in death." The Mahatma's service and sacrifice secured freedom for India and held out to the war-ravaged world hope in the midst of darkness.

Gandhiji called himself a paradox. He was no ordinary paradox. He sought to blend the saint and the politician and establish the Kingdom of God through non-violence. In combining intellectuality and pragmatism, courage and compassion, wisdom and humour, correctness and courtesy and ethics and politics, he had few equals in history. By making an alliance of the inner voice and the voice of mankind he taught us the essence of spiritual realization. Milton Mayer observed that Gandhi "was the first Christian politician since Jesus — Washington, Jefferson and Lincoln not excepted." Gopala Krishna Gokhale, Gandhi's mentor, saw in him Indian humanity at its best. A western writer noticed three great modern influences on Gandhi - Tolstoy, a Russian, Ruskin an Englishman and Thoreau an American. He felt that Gandhi's development took place not in India but in England and South Africa. In fact he read Edwin Arnold's English translation of his favourite scripture Bhagavad Gita for the first time in England and that was a turning point in Gandhi's life.

Gandhiji was both a puzzle and paradox. Observers were at times baffled but always fascinated by his words and deeds. To some he was a scientist - "not a mere scientist but a great scientist in the realm of social truth." He was an artist at work, exulted one of his most trusted disciples. Nothing better has ever been taught or lived since the world first began, wrote Radhakrishnan. He was 'a great bridge' explained Ernest Barker 'between a great Indian tradition of devout and philosophic religion

and the Western tradition of civil and political liberty in the life of the community." Aldous Huxley found in Gandhi a warning to people who thought that 'technology and organization could turn the petty human animal into a superhuman being and could provide a substitute for the infinities of spiritual realization.' Bernard Shaw, the sharpest literary mind of the last century, and a great admirer of the Mahatma, received from Gandhi a gentle retort when Shaw expressed his misgivings about non-violence saying that "the vegetariansim of the sheep makes no appeal to the tiger." To which Gandhi gently replied that he did not believe that "the British are all tiger and no man."

The poor and the exploited were Gandhi's main concern. His goal was the removal of poverty and human misery. Of India he once wrote that "eighty per cent of the Indian population are compulsorily unemployed for half the year". Political freedom, he declared, had no meaning for the millions of Indians who had no food and shelter. He wanted the village to become an equal to the town and the city. The village would provide the basis and the foundation for Indian democracy where every child and every woman would live and work on equal terms with man. Swaraj for him meant essentially Gram Swaraj.

It was India's great good fortune that such a man lived amidst us to lead us from bondage to freedom. His grandson, Rajmohan Gandhi, titled his grandfather's biography 'The Good Boatman' who ferried his people to the shore of safety and freedom. When Gandhiji once called on Gurudev Rabindranath Tagore, India's first Nobel Laureate wrote "When you had taken your leave, I found God's footprints on my floor." Neither the passage of time nor pettiness of politics can erase those *footprints* that have adorned the entire land. They shall continue to serve as a beacon for India and humanity at large.

- The Editor

"The greatest prayer that we can offer is to take a pledge to dedicate ourselves to the truth and to the cause for which this great countryman of ours lived and for which he has died. That is the best prayer we can offer him and his memory."

- Jawaharlal Nehru

Centre for Policy Studies organized jointly with Dept. of Economics AU and SAARC Centre AU a Seminar on India and Human Development - 2003 on Aug 2, 2003.

"STATE SHOULD FACILITATE HUMAN DEVELOPMENT"

"The State has to be the facilitator in human development", the Vice-Chancellor of Andhra University, Y.C. Simhadri, said here on Saturday. Human development was important in India in the context of existing inequalities, and appropriate initiatives had to be taken in the current globalisation atmosphere, he said while inaugurating a seminar on 'India and Human Development'.

The former AU Rector and director of the Centre for Policy Studies, A. Prasanna Kumar, pointed out the failures in policy-making in India. "The late S.Gopal, in his biography of Jawaharlal Nehru, had noted that the first Prime Minister of the country had failed to implement land reforms and was not willing to check corruption," he recalled. Singapore and Korea were on par with India in terms of prevalence of corruption when all of them started developing. However, the two countries were among the top countries with regard to control of corruption while India still hung on to the lower rungs, he said. Quoting the Nobel laureate, Amartya Sen, who had chided the administration for not giving priority to health and education, Prof. Prasanna Kumar felt the country would pay a heavy price for neglecting collegiate and university education. Prof. G. Ramachandrudu, Head of the Dept. of Economics, AU introduced the subject and the speakers.

The Director of the AU Centre for SAARC Studies, K.C. Reddy, who presided over the inaugural session, quoted the UNDP's Human Development Reports, which showed that India had dropped from the 124th position in 2002 to 127th in 2003.

The economic reforms introduced during the last decade had helped the country accelerate its economic growth but the benefit of the growth should not be confined to some regions, Prof. Reddy felt.

(Courtesy : The Hindu, Aug 3, 2003)

A CRITICAL APPRAISAL OF INDIA'S CURRENT STATUS IN HUMAN DEVELOPMENT - I

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In recent times, we witnessed considerable ferment of ideas about human resource development, a new perspective most clearly expressed and emerged in the Jakarta Plan of Action, during the year 1988 which envisaged

that investment in human capital is as important as other forms of investment in the development economics. The Plan focused on the central role of human beings as the key factor in the development process. To put it more succinctly, investment in human resources has three major benefits : It is a valued consumption good, it raises productivity, and lowers reproductivity. With this strategy and approach, countries in East and South East Asia have achieved remarkable economic growth and led the world over the past few decades. Notice that the human capital infrastructure could provide a spring board for growth if other elements of the development equations, namely, substantial investment in infrastructure, efficient absorption of advanced technology and a stable political environment can be put in place.

Meanwhile, the Earth Summit at Rio de Janeiro in 1992, the International Conference on Population and Development at Cairo in 1994, the Social Development Summit at Copenhagen in 1995 and the recently held Second Earth Summit at Johannesburg in 2002 came up with alternative but interrelated visions of development under the shades of 'Sustainable Development', 'Gender Equality and Justice', 'Social Development', and 'Save Planet Earth' respectively which also provided centrality to non-economic dimensions of development. They effectively challenged the supremacy of the econometric growth models that held sway for long in countries like ours. These alternative visions of development revolutionised even the thinking on development across the nations and more so in our country which were already getting disenchanted with pursuing the lone economic models with a materialist dream.

The key parameters for human development are: living a long and healthy life; being educated; having a decent standard of living and enjoying political and civil freedoms to participate in the life of one's community. The essential preconditions for achieving human development are: environment sustainability, equity especially gender equity and enabling global economic development.

Around the world, progress made on these areas. But stark differences are emerging between regions and across nations with some pulling ahead and reaching new levels of development, while others are left behind. India's performance in this area of human development is varied enormously across states with inequality increasing between several. With the result, our nation right now comes under medium performance category with respect to Human Development Index occupying 127th rank in the world of nations. In fact as reported in the recent Human Development Report, in our country as on 2000, the percentage of people: (a) without access to health care was 15, (b) without access to education was 48 (c) without access to safe drinking water was 19 (d) without access to sanitation was 71 and (e) without access to child immunization was 14. As a result the expectation of life at birth reached only to 62 years, which is low when compared to any East and South East Asian countries. Notwithstanding the modest improvement in several social indicators over the decades, the country still faces a huge challenge in supporting many of its people with the means to meet the basic needs for survival. Poverty alle-

viation has been at the top of the agenda of our country. Accordingly, programmes were designated and launched as components of the planning process at various levels, but the problem seems to be on 3 counts - inadequacy and relevance; implementation, and the quality of governance which ultimately influences the quality of service. Provision of food security to the poor through Public Distribution system (PDS), self employed, wage employed and food for work programmes though claimed a reasonable share of total expenditure in the country accounting for 11 per cent of its GDP, could not make significant impact in reducing the poverty. Recent official reports acknowledge that poverty has grown in South Asia and the two larger nations of the region, India and Pakistan contribute nearly 600 million people below poverty line (Amera Saeed : 2000). The concern for human development in the country is always constrained by inadequate resources which are substantially lower than many of the developing countries in general and East Asian Countries in particular. The poor resource flows towards social service sector vis-a-vis a higher allocation to military expenditure tells us a pathetic story. Well-targeted transfers and safety nets are the essential ingredients of poverty alleviation and modest growth in GDP could be translated to improve quality of life. Of course, few states like Kerala are more successful in poverty alleviation despite slow economic growth, owing to the firm commitment by the state government as well as civil society in improving infrastructure, educational levels and health service. The modest growth achieved by India in the post reform period could not raise the human development levels considerably resulting persistent high levels of both income and human poverty. In its ultimate analysis, social development is thus not only essential to reduce poverty and to maintain better quality of life but to sustain and capture the benefits and economic growth achieved through liberalization. Investment in social services sector is the best strategy for our country in the coming years.

In the name of shortsighted economic model of development, we have lost sight of what development should entail in a country where poverty, illiteracy, malnutrition and morbidity are still acutely prevalent and prevail. That is the reason why while every one in the past - considered economic development as apriori condition and an essential instrument of social transformation, nobody thinks now and willing to share that it alone can bring about social transformation and a desired vision of development.

Social development may be viewed as sustainable human development which in turn is defined as enhancing human capabilities for enhancing human choices. Here the main contention is that "human development or capabilities could be advanced by the state's promotion of two kinds of synergies: one, between interventions in nutrition, health, education and fertility; and two, at a macro-level, between income growth, the reduction in the dispersion of income so that poverty declines and social development takes place" (Lance Taylor et al: 1997). Development policy and practice can be very effective if these synergies are identified and promoted deliberately

by state action. Here we should lay stress on a very important value judgment which places high intrinsic value on social services provision and poverty reduction, but not as effective instruments of value that promote growth which leads to two very pertinent policy implications :

- 1) The first type of synergy between social interventions when viewed as ends and not as means - induces a more integrated and holistic approach in place of a fragmented approach resulting in enhanced efficiency in social policy implementation and in the use of scarce resources, and
- 2) The framework for formulating and evaluating mainstream policies is also totally changed. It is now people centered. Fiscal, monetary, exchange rate and foreign trade policies have equity implications and so have to be analysed and evaluated by taking into consideration their effects on income poverty reduction and social development, and, the reverse feed - back effects also.

(To be continued)

THE ROLE OF HRM IN INSURANCE DEVELOPMENT - I

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"Good Human Relations are the best form of Industrial Relations", Anonymous

1. THE INSURANCE RISK

1.1. Introduction: The chilling winds of change encompass every activity in the 21st century and insurance is no exception. Insurance companies are playing in a much bigger field where services have been up for electronic delivery. The invasion of technology has created the information age in which all financial services are up for commoditisation. With commoditisation customers will cave in for right price and go where delivery is timely. Internet challenge has really inverted the customers into a fickle-minded Net-Generation. Simply put, insurance companies have to serve what their customers want and how they want. Lifestyles are changing and expectations are soaring. Where time is spent yesterday by the customers, money is being spent today. Therefore, swiftly identifying and responding to new business opportunities and shaping them into profitable high-speed track to performance will pay premiums. Once, it seems, Albert Einstein distributed previous year question paper in physics to the next year students. When one student pointed it out, Einstein replied, "That's okay. All the answers are different (today)", he said. Similarly, the same insurance needs are still needed today and tomorrow, but all the channels of providing them are different.

1.2. The New face of Risk: The new face of risk begins with size. In large companies today, unlike in the yester-century, managing risk is different and more difficult. There are strategic risks associated with the way the

company and its business is managed. Then, there are financial risks which cover the market risks and counterparty defaults. There are risks associated with human error, system failures and inadequate procedures all confluencing into operational risks. Infact, it becomes difficult to "spot" risk in advance both by the regulators and the managers. The "accidents" will increase. In response, a much higher level of protection to mitigate risks will be required and insurance is a natural candidate for that. Insurance companies play the primary role in the soundness of the insured faculty. Risks run rampant in the underwriting policies of the insurance companies but not in their claims management policies.

1.3. Global Insurance After the September 11:

The September 11 attack has spelt, in no surprise terms, that the insurance industry has headed trouble-wards. For the first time in history, this single loss event has led to a metamorphosis of the global insurance industry. The conservative estimate of loss runs into 50 to 75 billion US dollars. The event has changed the risk perceptions and the demand for insurance cover. The demand factor spells good news but the supply factor suffered a lot and it takes several years to rebuild the industry into a successful revival. The event may have had a modest impact on the non-life insurance. But the insurance companies with business interruption exposure are most exposed, as there is no limit to loss claims they could incur. One big financial hit may not cause to uproot the financial system. But it forces the insurers to go back to the basics of underwriting, assessing risk, pricing risk and sharing it through reinsurance. Infact, reinsurance is more affected than the insurance industry. In view of this, Governments are impelled to look back on their role in the long-run. Should Governments be the insurers of the last resort (IOLR)? Time alone will answer this question and that too, perhaps, very soon. In the mean time, alternative risk transfer schemes serve as an alternative to the traditional insurance instruments. At the sametime more risk may stay with the insurers whenever the supply responds sluggishly to demand.

1.4. Who Insures the Insurers?: The global reinsurance industry, worth almost \$300 billion in capital, may find the loss after 9/11 not threatening. But reinsurers tend to layback to take another look at pricing of the risk and are ready to pullback from the market wherever necessary. The incidence of this attitude is on the rise and very soon insurers may find themselves fighting for their life. Therefore, the day is not far-off when Governments may mandate, perhaps, the mantle of property and liability insurance to fall upon themselves.

2. INDIA INSURANCE INC.

2.1 Risk and India Insurance Inc.: India has been inflicted upon devastating damage by the terrorist attacks both before and after the WTC event almost on a daily basis. Internationally, the terrorist attacks have gone up

four-fold in the last couple of years. And yet, India Insurance Inc., seem to seal itself up in the cozy seclusion of the slumber cover. There are several reasons for this ostrich-type behavior. Firstly, life and business seem to continue unperturbed by the domestic terrorist attacks, in the metropolis. Secondly, reinsurance still has to take-off significantly in India. Thirdly, some reinsurers do still have to come to grips with the new risk relationships because of their waffling-around approach. Fourthly, many large corporates are not ready to take larger cover because the regular rigmarole of security beef-ups after the attacks seems to serve a false sense of additional security. But the truth, it seems, is that the terrorist cover is difficult to procure. Fifthly, the ceiling on coverage upto Rs.200 crores only towards domestic terrorist attacks is discouraging for many corporate houses. Finally, insurance companies have to wake up, design innovative products and give road-shows with their rate-cards for providing better coverage. Better riders and risk-sharing schemes need to be developed and introduced into the market. Insurance providers should shift the strategic focus from product-centric marketing to customer-centric marketing.

2.2 Auto Insurance in Particular : It is true that the Indian insurance industry bleeds heavily on the auto insurance front. During 2001-2002, all public sector insurance companies, including the General Insurance Company, have paid Rs.4594 crores in claims, collecting only Rs.3811 crores of premium, thus, incurring a loss of Rs.783 crores. It seems the entire problem has been due to inadequacies in the third party insurance coverage. Similar numbers during 1998-99 were Rs.1961 crores and Rs.941 respectively. Motor insurance in India appears to be the simplest to underwrite and the fastest growing. However, the Indian experience during the last 15 years has been quite unsatisfactory. Anyway, effective fiscal 2005-2006, motor insurance will be de-tariffed, thereby enabling the insurance companies to price risk properly. A better opportunity is for the insurance companies to share the loss data for an indepth study and use the results to guide their underwriting policies.

2.3 The New India Assurance Co. Ltd.: General insurance in India gathered momentum after the economic reforms to this effect in October 2000. Private players entered the industry for the first time, though the public sector companies still have a strong hold on 95 percent of the market today. In the aftermath of 9/11 and the substantial premium increases worldwide, the New India Assurance Co. Ltd. (NIA) has made a strategic shift in its approach to risk transfer driven mainly by (a) "the need to underwrite profitably", (b) "restrictions imposed by the treaty reinsurance market" and (c) "pressure from shareholders to improve returns." Though global as well as the local recessionary pressures have squeezed the company's performance from reaching the

best benchmark, the parametric performance has not been unimpressive at all.

The share of foreign operations of the company in 2001-2002 (December) have reached a 20 percent level in the company's business from 17 percent in 2000-2001. Major classes of business have shown good growth in the last 2 1/2 years, with the Fire Department registering about 27 percent followed by the Marine (12 percent) and Miscellaneous (11.5 percent) Departments. However, the overall losses could be set-off against the investment income which came to the rescue of claims management. But that is not doing insurance business, it only amounts to investment management.

2.4 The Company Plans, an "Extra Cover Drive": "Having consolidated the position of leadership in the Indian market and having demonstrated the competitive strength in the markets abroad", the New India company is concentrating now on quality earnings. Setting itself a target of near Rs.5000 crores in the domestic market by 2004, the company, strategically, positions itself not only to retain its present customer base but also extend the reach to new customers with innovative products and "riders". "Riders are options that give the policy holders additional coverage without disturbing the fundamental risk coverage." They provide the "extra cover drive" to the customers and "boundaries" to the Company. However, how these riders rake up the right interests in the customers can be shown by time alone.

2.5 Securitized Risks: There are several risks that can be securitized by the Company. These include, weather risks, fraud risk, catastrophe risks etc. Securitizing these risks means converting them into tradable commodities in the market place. It requires legal provisions and special purpose vehicles (SPVs) to put them in place. In India, securitization has, just, set its first foot and it takes time to spread and provide the "extra cover drive". But the Company has to develop the strategy first to position itself in the market with innovative schemes and products for Alternative Risk Transfer (ART).

2.6 Insurance Fraud: As a precondition to the ART, implementing loss control measures should be a way of life for which "fraud" controlling should begin as the first step. Insurance fraud is rampant in the Indian context driven more by demand rather than supply factors. The estimates vary anywhere between 1-2 percent of the claims mainly aided and abetted by inadequate legal provisions, insufficient assessment processes etc. In the US for instance, insurance fraud is of the order of \$160 billion a year. This order of fraud amounts to a "hidden tax" both on the insurer and on the insured.

2.7 Use of Lie Detectors: To fight fraud insurance companies all over the world take the help of the "lie detector" tests. Though, these tests throw up results with 90 percent confidence levels (in 10 out of hundred cases the test may fail which is risky) in which case, in 10

percent of the cases, the customer would be right in his claim but the test says he is wrong. To this extent the customers will be alienated and the insurers need to put in the "extra cover drive" efforts to retain them and convince them saying that these are some of the professional hazards of the business. The highest motivation of the company should be the people it serves.

Since 1998, fraudulent claims have been on the increase reaching a 30 percent level of all the claims. It is this rising proportion of false claims that is largely to blame for increasing premiums. Many insurers (companies) have been depending on the "lie detector" technology and the New India need also to invest in it though it amounts to an extra expensive drive. On the customer side, an educated consumer will be the best customer of the product.

(To be continued)

THE THERAPEUTIC AND PROPHYLACTIC ROLE OF MUSIC - II

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Recent Advances in Music Therapy

Although the legends as in Greece glorify the therapeutic role of music, (as for example, the healing of the deadly wound of Ulysses) and ancient writers in Arabia such as Ibn Sina, recording the application of music as a medicine for ailments and the Indian singer healing the Emperor's wife with music, a scientific study of therapeutic music has started only in recent decades, thanks to a combination of specialists from various fields such as neurobiology, physiology, psychology,etc(?).

Music Therapy : Procedure and Practices

There are no hard and fast rules regarding the music treatment sessions. Basically, it is the convenience and the need of patients that counts. Frequency of sessions could be daily or on alternate days. It can last for anywhere between 1 to 5 hrs for optimum results. Higher frequency is always better and would not be harmful as in drugs and other forms of treatment.

Improvisational Music Therapy

In a typical therapeutic session, the patients are provided with an instrument or a piece of notation to the patients to go on improvising the value of the piece in the true traditions of *mano dharma sangita* to carry on whatever they feel like doing with them till a rapport develops between the patient and the musical piece, which provides a true companionship and bond on the emotional basis. They should be assured of the fact that their output is not going to be judged and they are free to make sounds out of them as it pleases to their ears. All they have to do is to make sounds that please THEIR ear!

"Gandhiji was India's good boatman and all through the twentieth century, a spark for consciences across the world"
- Rajmohan Gandhi

They are also persuaded to use their vocal chords the way they want - which could range from mere murmurs to loud shouts. It also creates a 'musical and emotional' environment that accepts everything the patient tries to formulate and rejects nothing. As the patient's response to the challenges increases, it also provides experience for socialization, improves self-confidence and expression. Rhythm instruments are found to be useful for this type of therapeutic goals, particularly in the case of hyperactive patients. The therapist can also prescribe, speech, movement, drama etc to enhance the value of such methods. Familiar songs or tunes of the patients provide better effect than the unfamiliar ones. In the west, the therapist works usually with piano where the potentials of rhythm, melody and harmony is combined with a very wide range of fluctuations of pitch or loudness. A co-therapist may work with a therapist to help support the client if necessary and both therapists may use their voices or other instruments as appropriate.

Music, the Custom-made

Often an individual-based music programme is customized, after studying the constitution of the patient and his or her problems. Once a programme is formulated, it is also necessary to review it periodically and incorporate changes so as to suit the changed conditions in the patient. Music is thus improvised uniquely for each patient and for each session. Audio recording allows the therapist to monitor the music process from session to session. Particular songs, bits, pieces or styles of music may become part of the therapy process where clinically appropriate, but these remain adaptable to the moment-by-moment process of therapist.

Music with Guided Imagery

As the musical melody progresses, the therapist explains imaginative events, situations, characters which are further elaborated by the patient. Several symphonies in the Western classical system, particularly those of Tchaikovsky could be utilized by the therapists for activating the imagination of the patient vis a vis the melody played, which not only induces satisfaction in the patient but also greatly helps in overcoming his problems such as depression, trauma and other psychological ailments. Such method is also reported to have considerable impact in lowering one's heart rate.

Music Therapy Practices: Conducive Environs

The patient should have a comfortable place without noise and disturbances. He should be seated in the way he finds most convenient although yoga postures such as *padmasana* or *vajrasana* should be of great help. Simple steps involved are: (1) Close the eyes (2) Play or mutter soft/slow music. (3) Focus on the breathing process (For instance, by simply placing hands on abdomen one becomes aware of the movement of that part of the body during breathing) (4) One could use meaningful mantras such as 'I'm good', 'The Environment around is

gracious and kind' 'God is kind and protective' etc. Phrases such as 'I'm loved', 'I love me', 'I'm good' etc result in erasure of depression and as one absorbs music one absorbs all positive vibrations from Nature, which are conducive to good health and well-being.

The Duration of Therapy

There can't be any hard and fast rules on the duration of musical inputs. The prescribed music can be played even when the person is in deep sleep or coma. As rhythms are linked to the heartbeat, more music one receives is better for the needy. However, instead of playing the music continuously, it can be given with some short intervals of gaps to make it more periodic. Periods of therapy could be flexible, depending on the need of each patient and his response to it. Individual duration of therapy can be determined through regular experiments and as one develops experience by trial and error. As the improvement in ailments takes place, there would be a need for changing the musical inputs by the therapist. The first step would however involve the correct diagnosis followed by the selection of appropriate *raga* to suit the individual requirement.

How Music Works

Certain music can provide physiological as well as psychological benefits as one comes across in the music of Wolfgang Amadeus Mozart. The so-called 'Mozart Effect' is a well-known phenomenon discovered long after the death of Mozart. Several clinical trials conducted have gone to show that many of Mozart's sonatas result in increased wellness and quality of life, regardless of one's health conditions-both physical and mental.

Music is an intrinsic part of every one of us-whether we are active singers or passive listeners.

Pulsations and rhythmic patterns found in our heart-beat, in our breathing cycles and in our body movements are just a few indicators to show how our life is interwoven with rhythms at every turn of our life. These rhythms go on and on, until, perhaps one day we cease to exist in the present form and shape.

Very much like any biological system, the nature is made of cycles and rhythms; seasons change in a cyclic manner; life function in a cycle of births, growth and death; and so on and on. Within the human body, life-processes are carried out in a rhythmic pattern. Various kinds of rhythms viz; endogenous rhythm - muscular rhythm, pain cure rhythm - pulse breath frequency rhythm involved in the processes relating to blood circulation, digestion, respiration, sleep, etc, are also known to the biologists.

All biological processes including breathing, food-intake and excretion, energy exchange, metabolism, circulation, action of nerves, reproduction -all follow certain basic pattern of rhythms- which are common to all individuals - in an orchestrated manner.

Some scientists are of the view that all biological processes involve rhythms. The process by which chromosomes condense and segregate during mitosis (nuclear division) is likened by some researchers to a musical symphony in which several instruments working individually are coordinated to produce a collective piece of elegance and beauty - as one comes across in a Bach or a Beethoven. As a conductor with a wave of the baton ensures that each musical instrument enters the symphony at the appropriate time, so the conductors of the so-called mitotic symphony called 'checkpoints' prevent errors in chromosome segregation that can lead to disease such as Down's syndrome or cancer. (David Cortez and Stephen J Elledge 2000). Such parallel rhythms found in nature make a man-made music akin to the nature-gifted one.

Expansion of Rhythms

Rhythms are not confined to intracellular functions alone; complexities of periodic rhythms grow right from cellular levels to the tissue levels and onwards to organs and to the entire organism. It's implication is even far beyond this as it reaches towards reproduction and population rhythms.

Some rhythms such as heart rate and breathing rhythms could be directly experienced as we devote our attention to them; in certain situations, when one feels excruciating pain - as say, when we get a toothache - a wave of pain sweeps over the affected area, occurring in an interval of say, 15 to 30 seconds. The rhythmic pattern here is one and the same as the one, which forms our sleep cycles during the night.

Musical Rhythms

Musical rhythms created by the mind follows the life pattern - in an unconscious and in an unintended manner. Listening to musical rhythms do have an impact on the brain wave rhythms, which are responsible for our state of consciousness: whether we are at a stage of alertness (with the predominance of beta waves) or we are in a state of relaxation or deep sleep (with the predominance of alpha, theta or delta levels, as the case may be). A musical-harmonic order called 'rhythmic functional order in humans' could be intensified even when a person is sleepy. It has been experimentally found by the author in a workshop conducted at Delhi on the 22nd December 2001 before an enlightened audience, comprising of diplomats, civil servants, yoga teachers and music lovers that by manipulating the rhythmic structure of a tabla or a manjira one could descend to alpha levels and feel 'relaxation', 'happiness' and 'peace of mind' as remarked by the audience themselves. The literature on music is fast building up saying that long term musical involvement reaps cognitive rewards - in terms of linguistic skills, reasoning and creativity and boosts social adjustments. Music exercises the brain and playing the instruments for instance, involves vision, hearing, touch,

motor planning, emotion, symbol-interpretation - all of which go to activate different areas of brain-functioning. It has been observed that some Alzheimer patients could play music even long after they have forgotten their near and dears.

These intimate connections between our life-processes and music can remain despite illness or disability and are not dependent on musical coaching or mastery. Because of this, the emotional, cognitive and developmental needs of people with a wide range of needs arising from such varied causes such as learning difficulties, mental and physical ailments, physical and sexual abuse, stress, terminal illness etc. could be addressed by exposing them to an appropriate dose of music suitable to their tastes and needs.

(to be continued)

THE ART OF LIVING SPIRITUAL

Sri Challa Sivasankaram

God the unmoved mover and the supreme impalpable consciousness sought refuge in the benign bosom of Mother Nature. Man is the highest product of nature. In upanishadic parlance Nature is known as Maya. Mulaprakriti and Avidya etc. God as spirit remains eternally vigilant to sustain the movement or locomotion of life to go on without cease. Manas the prime adjunct of spirit enjoys a preeminent place out of all the sense organs.

Man, to express in simple terms, is the virile manifestation of God. God designed man by the material participation of Mother Nature in such fashion that He can reveal himself through him. This prerogative of man confirmed that he is the fondling of Nature and efficient messenger of His message. God is comprehensible neither to word nor to mind. Manas as will is indecisive and capricious and therefore no wise counsel.

For the realization of the knowledge of esoteric Omniscience and impersonal Omnipresence of God and the ageless passage of man as the chosen manifestation of God there have been set certain principles and obligations by the seer who saw God face to face. The upanishad said in no uncertain terms, "Atmanyeva atmanam pasyest". God is seen by the God realigned only. The so-called death does not presage utter perdition of life - Death is but absorption in God who is in other word Infinite Ananda.

Spiritual life demands of man to be virtuous, religious and above all highly human. The central and salient feature of humanistic eminence is the time tested and ageold dicta of live and let live and give and take.

Purity, patience and perseverance are the principal virtues conducive to harmony in human relations and

consequent culmination in self-realization. High moral certitude, ethical excellence are essential for the triumphant acquirement of the art of living spiritual. Fear, doubt and looking askance at things religious preclude the person from attaining the end. Anxiety, irritation are thorny impediments on the way of progress and they would precipitate inertia, the archfoe of the seeker. Both in the worldly and as well as in otherworldly life courage fares well, courage excavates the dormant treasure of spirit kept ignored by man engrossed in the dross of temporal cares and ephemeral concerns :

Purity by its tenet of chastity as the guarantee against falsity paves the way to consummate art of living spiritual. It brings about rapport and reconciliation which are the hall-mark of finer human being.

Patience applied with critical clarity and judicious apprehension of given circumstances yield dividend of sublime character that helps sustain notions of common parentage, common ends and common goals.

Perseverance quells the attempts of pessimism to gain foot hold in man adhered to the life of action towards perfection in the art of living spiritual. Optimism and robust confidence in oneself will creep in as one perseveres in pursuit of the issue that baffles solution. Perseverance steels the frame not to vacillate, not to get dejected. Dejection is sign of pusillanimity and haven of despondency. We must know that most of the ills afflicting the governance of countries are due to lack of purity, patience and perseverance and spiritual dynamism on the part of the men at the helm of affairs.

Daya, damam and danam are yet another triad that can carve out of common-man a man of divinity which, infact he is. Daya as sympathetic benevolence possesses the element of transforming the person moved by Daya at the sight of the plight of the unlucky man into the condition and place of the unlucky man and makes him believe that doling out alms as sharing with a fellow human difference only in appearance. In sympathetic benevolence there lies no room for likes and dislikes. It is sheer grace for the sake of grace.

The giver, the thing given and the recipient are one and the same. This is the enduring and edifying service rendered by the adwaita vedanta of Sri Samikara. Adwaita's main tenet of non-duality and monotheism felled the vicious tree of dogma, schism and pluralism. There is no all at all. "Ekamevaadviteyam Brahma". God is one only. It is the impersonal supramental consciousness or the Oversoul of Ralph W. Emerson or the Overmind of Sri Aurobindo.

Damam the second of the triad denotes mortification of flesh or self conquest eminently fits in to transform man from becoming to Being. Damam raises man

from de cease to infinity, from rescience to wisdom and from the limited to the unlimited. The emphasis laid by Taittiriya Upanishad on Damam is striking and educative.

The last but not the least of the triad is danam. In the Latin it is spelt as donum. The concluding Anuvakam or Chapter of Mahanarayana Upanishad states quite convincingly that danam is effective in converting an arch enemy into affectionate well wisher. Danam does not look for reward or recognition. It is the unobtrusive outcome of a pure patient and perseverant heart saturated with the ambrosia of Adwaita vedanta.

Thus the three Ps and the three Ds have decisive sway over the art of living spiritual. Man grows from virtue to higher virtue as the glitter of the shallow ephemerality gets reduced to ash by the all consuming fire of Adhyatma Vidya. Srikrishna proclaims this identity with Adhyatma Vidya in the Gita.

Aum Tat Sat.

BOOK ON FOREIGN POLICY : SYMPOSIUM HELD

(CPS organised a book discussion
on September 18, 2003)

The foreign policy of a country would be successful only if it is an excellent blend of pragmatism and modesty. That was the consensus that emerged at a symposium on the book, 'Crossing the Rubicon - the Shaping of India's New Foreign Policy', authored by the Strategic Affairs Editor of *The Hindu*, C. Raja Mohan, organised by the Centre for Policy Studies here on Thursday.

The Centre's director, A. Prasanna Kumar, who presided over the symposium, agreed with the author's suggestion that the Indian foreign policy makers should give up the anti-West mode, but wanted the Government to adopt a prudential approach towards the US.

The Flag Officer Commanding-in-Chief of the Eastern Naval Command, Raman Puri, who initiated the debate, said that the British rulers identified the fault-lines of Indians and magnified the same to perpetuate the various factors that divided the country. "Unfortunately these Hindu-Muslim, Hindu-Sikh, North-South and urban-rural divides that did violence to our cultural moorings reflect in our foreign policy. We have to get over these and build our own strength," Vice-Admiral Puri opined.

The Head of the Department of Law of the AU Ambedkar College of Law, R. Venkata Rao, said that the Indian foreign policy makers "should certainly be influenced by global events and not pushed by them." Dealing with the chapter on Indo-Pak relations in the book, the AU Professor, Meena Rao, said that the "coercive diplomacy" practised by the policy makers unfortunately did not yield the expected results, because of the US in-

tervention "to prevent the conflict getting a nuclear edge." Prof. Rao agreed with Mr. Raja Mohan's perception that the foreign policy should be a mix of military and diplomatic efforts to solve the problem with Pakistan.

(Courtesy : The Hindu, September 19, 2003)

BOOK REVIEW

CROSSING THE RUBICON - THE SHAPING OF INDIA'S NEW FOREIGN POLICY **C. RAJA MOHAN - VIKING 2003 PP 321** **RS 450**

This is a welcome and timely contribution by one of our able analysts and writers, C. Raja Mohan, Strategic Affairs Editor of The Hindu, on the 'new' foreign policy of India. Raja Mohan is a journalist among scholars and a scholar among journalists and he combines in this book the virtues of scholarship with the craft of journalism, steering clear of the pitfalls of both. There is neither a surfeit of theorizing nor indulgence in verbal jugglery or clichés. Facts and information are lucidly presented and brilliantly analysed. There is no bias in defending a policy or stance or in criticising it. This book, writes the author, "is about the journey from the uncertainties of the early 1990s to a more self-assured diplomatic posture by India at the turn of the century." The transition of India's foreign policy from 'idealism to pragmatism' and reconfiguring 'the mix between power and principle in the pursuit of its national interest' constitute the theme of this commendable exercise.

All the ten chapters of the book make interesting reading and the final one captures the transformation of India's strategic style from that of the vegetarian, slow-footed and prickly porcupine to that of a leaping tiger.

Centre for Policy Studies launched on October 2, 1995 celebrates today its eighth anniversary. CPS offers its grateful thanks to all its patrons, members and well-wishers.

The anti-western mode adopted by Jawaharlal Nehru has given way to a new foreign policy focussed "more on enhancing its standing in the world in cooperation with the United States rather than on renewing anti-Western crusades. India has crossed the Rubicon." (Interestingly the Guardian Weekly of September 4-10, 2003 carries a book review of *Rubicon: The Triumph and Tragedy of the Roman Republic* by Tom Holland. "Rubicon is a study of the fall of great men ostensibly dedicated to an uplifting ideal, and the rise of the other, more floridly self-interested great men-the Roman emperors.... the degeneration of civic honour to the hegemony of personal ambition. Rubicon unravels the myths and exposes the compelling reality behind what we might now call regime changes in ancient Rome").

The two chapters - 'Containing Pakistan' and 'Emulating China' are particularly relevant and useful to academics and policy makers. The chapter titled 'Rediscovering Lord Curzon' explains the ideas of India's new policy makers and the new strategies being adopted to give a new and forward looking foreign policy. It would, however, be necessary to bear in mind that a radical departure from the Nehruvian approach to world affairs and over-enthusiastic tie-up with the United States and her allies cannot enhance the status of India in the comity of nations or her credibility as a promoter of peace and international cooperation. No country, however great it might be, can claim total success or lasting credibility in the pursuit of its foreign policy goals. As Raja Mohan aptly writes the maturity of successive Prime Ministers from Nehru to Vajpayee has been a source of strength in the formulation of India's foreign policy. India's quest for higher status in world affairs is justified. It also implies greater caution and responsibility. Raja Mohan deserves the appreciation of the policy makers and all those interested in the study of the new dimensions of India's foreign policy.

- A. Prasanna Kumar

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