

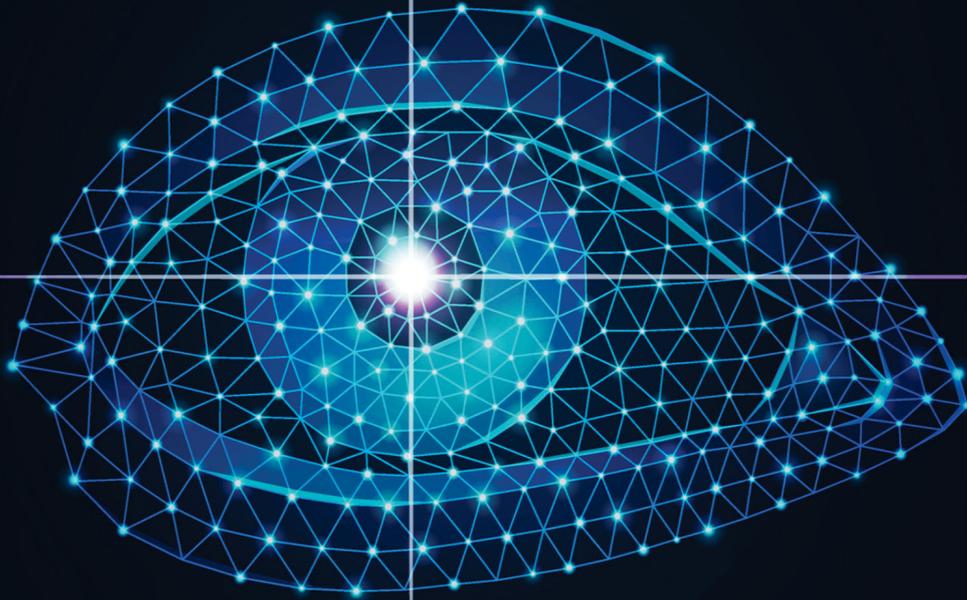


Bangalore Chamber of Industry and Commerce

# e-Synergy

Volume 15 | June 2023





## MISSION

Namma Karnataka-  
Gateway to Future India

## VISION

Look Beyond

Together We Should



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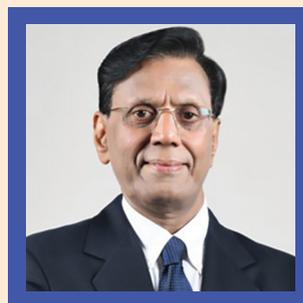
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## Digital Public Infrastructure (DPI): The new kid on the block



**Mr. Raju Bhatnagar**  
Partner  
ITI Consultants

What do countries as diverse as India, Taiwan, South Korea, Togo, Sri Lanka, Estonia, Brazil, Thailand, Indonesia have in common?

All of them are in various stages of implementing Digital Public Infrastructure (DPI) to revolutionise the way public services are delivered. For example:

1. Taiwan has a sturdy Government administered insurance-based healthcare system. It leveraged DPI for contact tracing, testing and monitoring patients integrating their information-based health system MediCloud into the pandemic control system;
2. South Korea has amalgamated OECD expertise and its world-class infrastructure to drive far-reaching changes in digital transformation for digital identity, data-driven public sector and service design / delivery;
3. Togo and Sri Lanka relied on DHIS2 platform (the world's largest Health Management Information System) for reporting, analysing and disseminating health program data to identify patients and reach support to them during the pandemic;
4. Estonia used its digital identity infrastructure to issue immunity passports for people returning to workplaces during COVID; etc.

### So, what is DPI?

UNDP explains DPI as a shared means to many ends. It is a pivotal enabler of digital transformation and helps improve public service delivery at scale. It has the potential to help countries achieve their national priorities and accelerate attainment of the Sustainable Development Goals (SDGs).

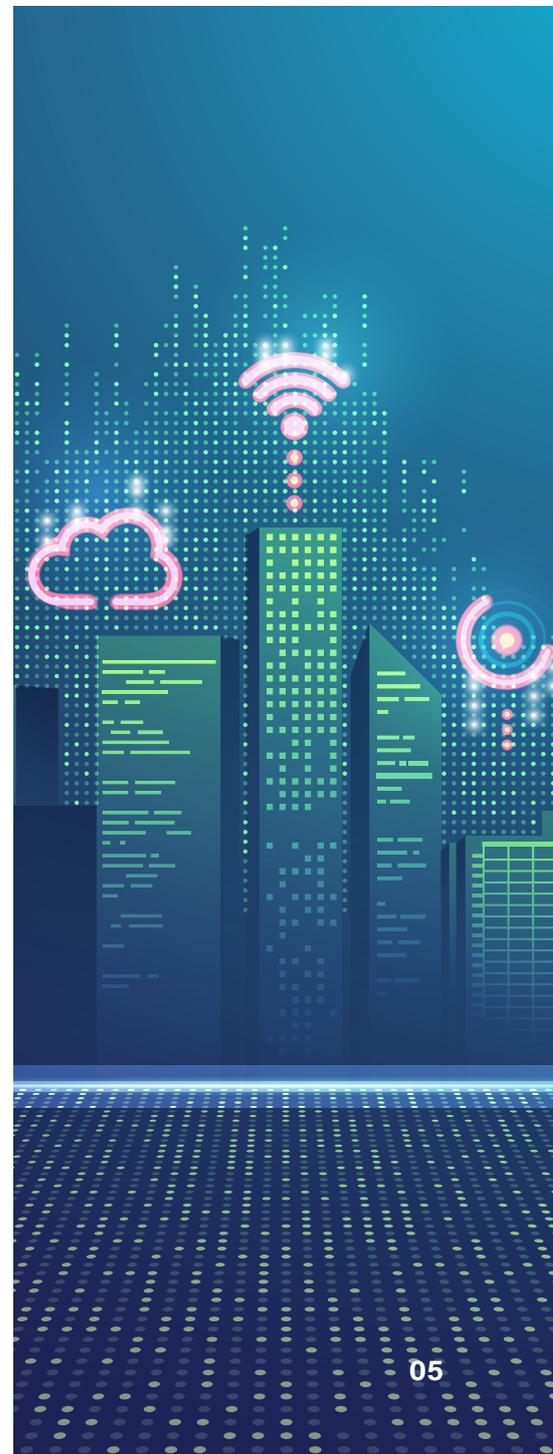
At its core, DPI functions as an interfacing layer in the digital ecosystem. It functions as an overarching physical layer in areas like connectivity, devices, servers, data centres, routers, etc., and supports multiple App layers like information solutions to different verticals, e-commerce, cash transfers, remote education, telehealth, etc.

### Most DPIs have three foundational precepts:

**Common Design:** Most DPIs, within a geography, follow a common design approach. This approach makes it easier for multiple ecosystems to connect to it, interact and flourish. Given the targeted reach and volume they plan to handle, scalability, interoperability, modularisation and agility / flexibility are essential.

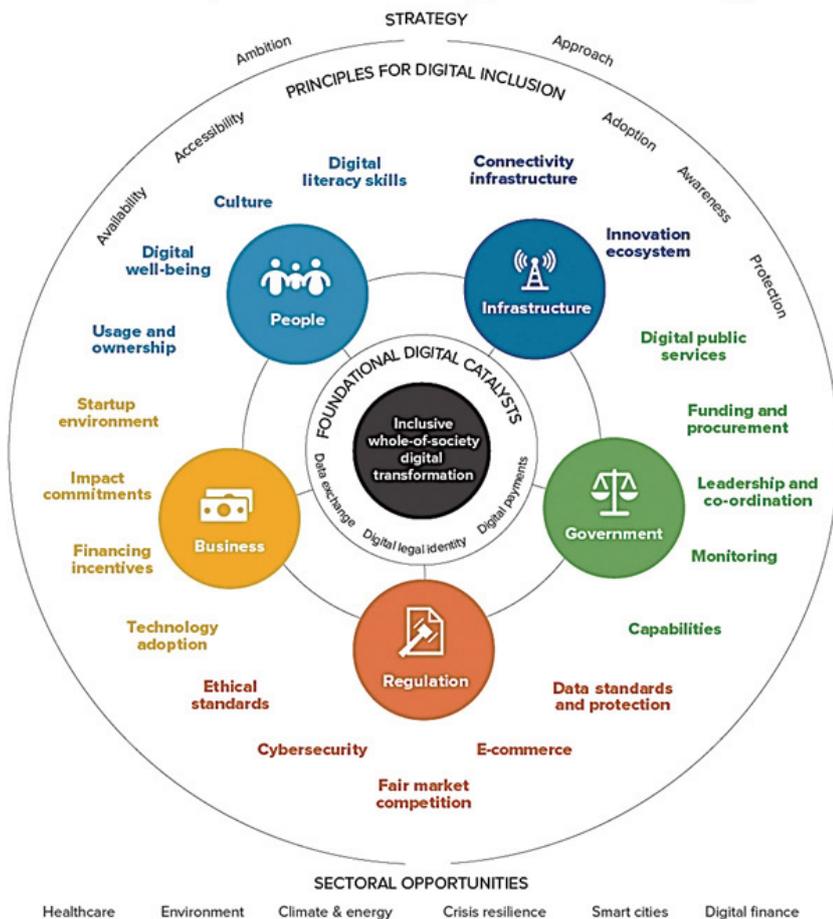
**Strong Governance Framework:** Since the DPI value chain is digital end-to-end, multiple aspects like, legal compliances, robust privacy rules, secure access to databases, without consolidating databases but keeping them accessible and federated, protocol-based supervision, adherence to a common set of standards etc. have to be conceptualised and implemented to address issues of trust, transparency and traceability.

**Not limiting access to Government entities only:** This is fundamentally an anathema to most Government created digital platforms, but it is essential that the DPI must be completely open to allow participation of non-Governmental entities with equal facility. This is the surest way to create a level playing field and foster innovation, competitiveness and even sustainability.





**Pictorial Representation of opportunities using DPI**



Source: World Economic Forum. A whole-of-society approach to digital transformation, as outlined by the UNDP. Image: UNDP

India has made unbelievable strides in implementing DPIs successfully, which has catapulted it into a global leadership position. Successful examples include Aadhaar, UPI, Arogya Setu, Co-Win, Data Empowerment and Protection Architecture (DEPA), etc. where the Government has made investments in digital infrastructure in order to ensure that services reach the disempowered and also cover the last mile. Each of these DPI enabled services actively allow participation of the private sector to create applications, use cases and create a competitive environment.

A couple of examples would serve to illustrate the potential cataclysmic impact of DPI, one addressing a successful implementation and another in the initial stages of implementation.

Till about 8 years ago, India used cash for 90%+ transactions and was often decried for poor physical infrastructure. Enter the UPI ecosystem in April 2016. For the first six months barely 20 Banks had signed up and the total monthly volume of transactions was a little over Rs. 3 crores, making it the butt end of several jokes and memes. But, in the 7 years since its launch, the numbers have exploded, making UPI virtually a frictionless funds transfer system.

**The data for the month of April 2023, speaks volumes:**

- 85% of the informal transactions now take place on the UPI platform;
- 414 Banks have signed onto the platform;
- Approx. 40 crore people and over 6 crore merchants actively use UPI;
- Nearly 900 crore transactions were routed on the UPI system. In contrast the SWIFT system handled approx. 150 crore transactions in November 2022, albeit with significantly larger values;

- The value of transactions on UPI was nearly Rs. 14.07 lakh crores;
- Unsurprisingly the UPI payment system is also being touted as a possible alternative to the monopolistic SWIFT system; the first serious challenge to the 46-year-old entrenched system.

Another DPI initiative is the Open Network for digital Network (ONDC). Currently, ecommerce platforms are all siloed and don't talk to each other. For example, a buyer on Flipkart cannot connect directly with a seller on Amazon. Either the buyer or the seller needs to be registered on the other platform for ecommerce to happen.

This is the gap that ONDC intends to bridge. ONDC is a technology infrastructure backed by the Government of India which will enable buyers to access all services currently provided by various sellers across different platforms so long as the platforms / applications are connected to this open network. So, in the previous example, irrespective of Amazon or Flipkart being on ONDC, if the buyer and seller are on ONDC, ecommerce can happen. Even if both Amazon and Flipkart are on ONDC, ecommerce between the buyer and seller can take place.

*India is accepted as the global leader in developing and implementing DPI and achieving a scale inconceivable anywhere else in the world. India has demonstrated successful implementation use-cases in areas of digital payments, data-sharing infrastructures, growing its e-commerce sector, etc. Additionally opening up DPI to the private sector has proved to be a huge benefit, because of the boost it has given to innovations in domestic businesses and stimulated entrepreneurship starts. India has shown that DPI has the potential to catalyse innovation and unlock market bottlenecks across all regions of the world, accelerating the implementation of Sustainable Development Goals (SDGs).*



# Are you an imposter or a true self business person



**Dr. Krishna Kumar NG Ph.D**  
Author, Business Coach,  
Mentor & Trainer  
Business Growth  
Consultancy Services

You are not smart enough for this job. Who promoted you to this position? Someone did a mistake. How did he become our boss!! These and many more such words are used on a person who somehow does not fit the role selected for. Is he an imposter?

At times even business owners feel this phenomenon called as imposter syndrome. Early days you see success and later days you face struggles. Sometimes you ask yourself, am I fit to be a business person?

The term impostor phenomenon was coined in 1978 by Georgia State University psychology professor Pauline Clance and psychologist Suzanne Imes in a study of high-achieving women. These psychologists discovered that many of their female clients seemed unable to internalize and accept their achievements. Instead, in spite of consistent objective data to the contrary, they attributed their successes to chance, luck, contacts, timing, perseverance, charm, or even the ability to appear more capable than they felt themselves to be.

That study and others that followed have shown that many ambitious leaders experience overwhelming worries that they are not qualified for their work. This anxiety exacts a mental and physical toll—and often results in toxic behaviours that harm their organizations. Imposter syndrome is the condition of feeling anxious and not experiencing success internally, despite being high-performing in external, objective ways. This condition often results in people feeling like “a fraud” or “a phony” and doubting their abilities.

It causes people to doubt their skills and accomplishments. They doubt others' high regard for them.

They doubt their own history and track record. In doing so they often sabotage their own success—thereby contributing to their feeling like a fake.

Leaders should keep an eye out for the signs of this cycle in themselves and in their subordinates. Once it is identified, self-evaluation can help manage impostor feelings by helping the subject identify the source of these feelings.

## Characteristics of impostor syndrome

We all doubt ourselves sometimes. So you might be wondering what impostor syndrome feels like. Here are the most common characteristics of impostor syndrome:

- Self-doubt
- Undervaluing contributions
- Attributing success to external factors
- Sabotaging self-success
- Setting unrealistic expectations
- Continuous fear of not living up to expectations
- Burnout



## 5 types of imposter syndrome

Impostor syndrome comes in many forms. Dr. Valerie Young defines five types in her book: *The Secret Thoughts of Successful Women: Why Capable People Suffer*.

See if you recognize yourself in any of these patterns of thought and behaviour. This way, you can work to overcome them.

- The perfectionist
- The Superwoman/man/person
- The Natural Genius
- The Soloist
- The Expert

**Impostor Syndrome**  
What's your impostor type?

**The Perfectionist** TYPE 01  
I should deliver a perfect performance 100% of the time. My work must always be A+.

**The Expert** TYPE 02  
If I were really smart I would already know everything I need to know to do this.

**The Soloist** TYPE 03  
I believe that true competence is equal to my own, unassisted achievements. I must do everything myself.

**The Superwoman** TYPE 04  
If I were really competent, I would be able to do it all, and do it easily and well.

**The Great Mind** TYPE 05  
I judge myself on ease and speed. If I were really competent, it would come quickly and easily.

To find out how to pick new mindsets for your type, go to <http://sarajanelowry.com/impostor-syndrome-types-which-one-describes-you/>



## 1. The Perfectionist

As the name indicates, this type has to be sure everything gets done with perfection. Achieving an outcome or completing a task is never enough. The perfectionist is always hungry for more success, better outcomes, and higher prestige.

*Underlying emotion: fear of losing control*

## 2. The Superwoman/man/person

This type thrives in showing off their ability to take on a lot of work in a short period of time. They are willing to work overtime to achieve the validation of their colleagues and managers. They are trying to prove that they are capable of handling anything. Underlying emotion: fear of free time and taking time away from work for personal fulfillment

## 3. The Natural Genius

This type of imposter thrives on being so quick and slick in getting things done. They believe that they got it right the first time. Feedback cycles, critique, or rework is threatening — if they didn't get it right, they failed. They never have to put in the extra work, until they do.

*Underlying emotion: shame of failing*

## 4. The Soloist

Like the Natural Genius, this type is not interested in getting support from others to do their work. However, the soloist resents others altogether. The Soloist is not willing to ask for help, regardless of the situation. Asking for help can leave them vulnerable and expose what they don't know or can't do.

*Underlying emotion: shame in asking for help*

## 5. The Expert

*"I must have all the information before I can even think of taking up this job."*

This type of imposter feels the compulsive need to have all the knowledge and experience before even attempting the job. They may be critical of others around them who "work to learn". Not always you have all the information. In a fast-changing environment, no one is an expert in what to do next.

*Underlying emotion: fear of inadequacy*

### Few tips for dealing with your imposter syndrome

**Assess the evidence.** Looks at the facts on hand. This list enables you to combat imposter syndrome by collecting, acknowledging, and reflecting on proof of your competency.

**Refocus on values.** Not all efforts yield in desired results. It is okay to leave few failures and focus on the values.

**Reframe around growth.** Life and a career are a journey. If you cannot grow, learn, or make progress without hurting yourself.

**Get out of your head.** Contemplation, a pattern of circling thoughts, goes hand-in-hand with imposter syndrome. Find someone to talk to or write down your fears.

**Practice self-compassion.** Do not beat yourself up for feeling like a fraud. Now that you understand where the doubt and inadequacy come from, give yourself credit for what you have accomplished.

**Be kind to yourself.** You are a human. Humans make mistakes. You will, too. "Practicing self-compassion will help you tame your inner critic."

**Keep failure in perspective.** Instead of focusing and defining your failure in the abstract, take time to write down the likely outcomes if some part of your effort fails. Try learning from your failures instead of letting your failures define you.

**Practice mindfulness.** Pause, notice, reassess, re-evaluate, and respond. It is a reflection point that enables you to recognize the capacities you have and used to successfully reach this point.

**Seek trusted feedback from your network.** Make a practice of periodically getting feedback from people you trust and respect. Meaningful feedback can help you let go of wondering what everyone else is thinking of you.

A HBR study says that almost 75% people feel the imposter syndrome some time or the other. One easy way to feel better is to have an open discussion with your business coach and mentor.



# Unlocking the Power of Blockchain Technology



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## 1. What is Blockchain Technology?

Blockchain is a decentralized computation and information sharing platform that enables multiple authoritative domains, who do not trust each other, to co-operate, co-ordinate and collaborate in a rational decision-making process

At this point, I know this definition sounds a bit dizzy but I will clarify it further.

One important noting point is that many people regard bitcoin as blockchain. This cannot be more wrong, Bitcoin is the first implementation of a blockchain in the form of cryptocurrency, it is not blockchain itself.

## 2. Centralized Network

Centralized Network is the most commonly used type of network. It is when many different nodes are connected to one main head node which has the entire authority. For Eg- We as customers of a bank have one main head node which is the bank itself, all the customers are nodes of the bank. This type of network has one single point of authority which is the bank itself, so it is not as secure.

## 3. Decentralized Network

Decentralized Network or Decentralization is the type of network used in blockchain, it is when the many nodes which are a part of the network are connected to each other and each node holds equal authority as any other node. This type of network has no single point of authority so it is way more secure compared to a centralized network.

## 4. Properties of Blockchain

**Decentralization** - Decentralized Network is the main property of a blockchain and is how the entire network works.

**High Level Security** - Blockchain has a high level of security accrediting to many aspects but the key one being decentralization. Bitcoin (a blockchain) has never been hacked till this date.

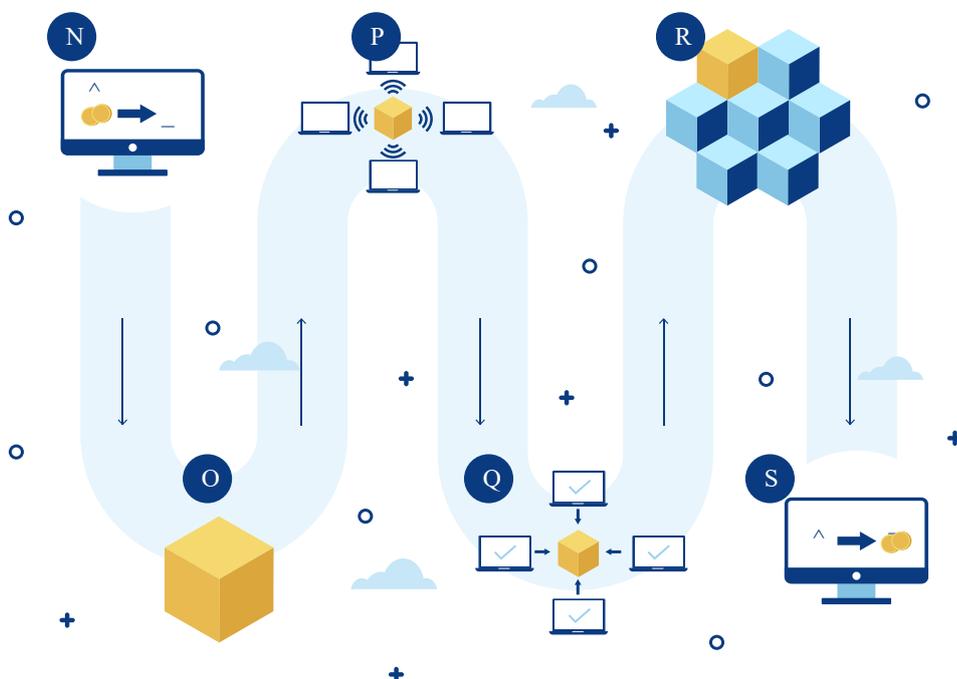
**Immutability** - Immutability means, something that is written on a blockchain cannot be changed. This is because once a data is written and uploaded to a block of the blockchain, it is stored in all the nodes present in the blockchain, so deleting that block is not possible. Hence once something is uploaded cannot be removed or changed.

**Global** - Blockchain can be used throughout the world where internet connectivity and computational sustainability is possible.

**Pseudo Anonymous** - Blockchain is Pseudo Anonymous, meaning a near-anonymous state in which a user has a consistent identifier that is not their real name, you might have access to a person's ID, public wallet address, what data he/she has uploaded, how many transactions they have done, etc. but you will not have access to his private information that is not shared on the blockchain like his real name.

For eg- like how in video games, players have access to each other's IDs but not their real names or identities.

**Consensus Based** - Blockchain has no main authority, so in order to change anything in the blockchain can be only done when an aggregate of all the nodes associated in the chain agree to it. This way it is consensus/majority based





## 5. How does a block look?

### Bitcoin Block 782,987

Mined on March 29, 2023 12:01:06 • All Blocks

Unknown

**Coinbase Message** - [#d/Foundry USA Pool #dropgold/mS]G [|||||]

A total of 4,867.56 BTC (\$136,187,882) were sent in the block with the average transaction being 1.8389 BTC (\$51,449.99). Unknown earned a total reward of 6.25 BTC \$174,866. The reward consisted of a base reward of 6.25 BTC \$174,866 with an additional 0.1269 BTC (\$3,550.49) reward paid as fees of the 2,647 transactions which were included in the block.

Details	
Hash	00000-a3fb8 ☒
Capacity	183.58%
Distance	20m 5s
BTC	4,867.5592
Value	\$136,187,882
Value Today	\$136,590,283
Average Value	1.8388965794 BTC
Median Value	0.00383870 BTC
Input Value	4,867.69 BTC
Output Value	4,873.94 BTC
Transactions	2,647
Witness Tx's	2,407
Inputs	7,810
Outputs	7,578
Fees	0.12690971 BTC
Fees Kb	0.0000659 BTC
Fees kWU	0.0000318 BTC
Depth	1
Size	1,924,996
Version	0x257c8000
Merkle Root	c5-d8 ☒
Difficulty	46,843,400,286,276.55
Nonce	2,685,671,261
Bits	386,269,758
Weight	3,992,869 WU
Minted	6.25 BTC
Reward	6,376,909,971 BTC
Mined on	Mar 29, 2023, 12:01:06 PM
Height	782,987
Confirmations	1
Fee Range	0-988 sat/vByte
Average Fee	0.00004794
Median Fee	0.00001666
Miner	Unknown

This is an example of how a cryptocurrency blockchain (bitcoin) looks like.

It is a bit difficult to understand because most of the things shown in the block have to do with the concept of bitcoin mining.

## 6. Use Cases of blockchain

**Voting** - Blockchain can make use of tokens which are immutable and pseudonymous for voting purposes, this way the knowledge of who is voted for is transparent and the information of who votes is also private and there is no chance for fraud in the system.

**Banking** - cryptocurrency is one of the main concepts of blockchain, and many vendors nowadays have started using bitcoin as a method of payment.

**Supply Chain** - With blockchain, supply chain companies can document production updates to a single shared ledger, which provides complete data visibility and a single source of truth

**Healthcare** - Blockchain is used for health record-keeping, clinical trial, patient monitoring, improves safety, display information and transparency.

## 7. Bitcoin Blockchain

Bitcoin is the first implementation of a blockchain introduced in the year 2007 by someone or some group with the alias of Satoshi Nakamoto.

Bitcoin is a cryptocurrency meaning at its core it's a decentralized economy.

One of the main properties of bitcoin is that it has a maxed fix supply, that will be finished approximately by the year 2140, and will be in circulation. This was done by Satoshi Nakamoto in order to prevent inflation of currency.

## 8. Ethereum Blockchain

Ethereum was first implemented in 2015 by a man called Vitalik Buterin, it is revolutionary in it the blockchain department because it is the first programmable blockchain. Vitalik looked

at Blockchain and thought why to use it only as a cryptocurrency and introduced many new measures like Smart Contracts.

**Smart Contracts** - It was introduced by Ethereum and hence why Ethereum is called a programmable blockchain.

A smart contract is a self-executing program that automates the actions required in an agreement or contract. Once completed, the transactions are trackable and irreversible.

**Decentralized Applications (DAPPS)** - A decentralized application is an application that can operate autonomously, typically through the use of smart contracts, that run on a decentralized computing, like a blockchain.

Eg- Brave Web Browser.

## 9. Future of Blockchain

The future of blockchain is exciting and full of potential. Firstly, its implementation beyond cryptocurrencies and into healthcare systems, supply chain management and voting systems etc. Nowadays many businesses are trying to broaden their business on a blockchain.

Secondly, its implementation with other technologies. Likely in the future, it is expected to be implemented along with other technologies like IOT, AI, etc. making the future more exciting for both.

**In conclusion**, Blockchain technology is a revolutionary innovation that has potential to transform a wide range of industries. Its decentralised and secure nature offers significant advantages in terms of transparency, efficiency and trust, and is already being used in a variety of applications beyond cryptography.



# Skill Development Sector in 2023-24



**BRIGADE-BCIC**

SKILL DEVELOPMENT ACADEMY

*Skilling for a better tomorrow*



**Mr. Bala Phani Kumar**

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Average age in India is 27, below the global average which clearly helps the country in reaping a **“Demographic Dividend.”** Our literacy rates are growing and our healthcare indicators are growing. We are now the fifth largest economy and we intend to be the third largest economy by 2030.

World Bank expects India to have growth rate of around 6.9% for 2023. The IMF predicts an average growth of 6 to 6.1% for the next five years.

The Urban unemployment rates have hit double digit last December. This has been the case since post pandemic layoffs and we are yet to see a momentum in this front. Skilled Workforce has not been able to get the wages in line to their skills. It is the need of hour for State and Central Governments to emphasize spend on infrastructure improvements, providing jobs to unemployed youth thereby pushing the tempo for the economy to run.

Keeping the rising inflation and declining job opportunities in mind, the Union Budget 2023 focussed on youth upskilling, research, and development to make India the **“skill capital of the world”**. Before the 2024 Lok Sabha polls, the present government’s last full-fledged budget aimed at satisfying the needs of the commons and bridging the gap between academia and professional expertise.

Finance Minister Nirmala Sitharaman in her Budget 2023-24 speech said that the Centre will launch Pradhan Mantri Kaushal Vikas Yojana 4.0 to skill lakhs of youth in the next three years.

The Indian youth-focussed scheme will focus on on-job training, industry partnership and alignment of courses with the needs of industries. It will also provide new-age courses for Industry 4.0 such as coding, artificial intelligence, robotics, mechatronics, IoT, 3D printing, drone, and other soft skills.

The 2023 Budget aimed to provide the necessary impetus to the mobility of India’s skilled workforce. The National Recruitment Agency has received Rs.3,000 crore for simplified recruitment processes and more employment opportunities. 3.5 lakh tribal students can avail of special skill development programs, and 38,800 teachers and support staff will earn jobs in 740 Eklavya Model Residential Schools set up by the government. The Centre will establish Digital Libraries and three Centres of Excellence for Artificial Intelligence in frontline education institutes. The National Skill Development Corporation (NSDC) will create a network of 30 institutions pan India called the Skill India International (SII) network to offer state-of-the-art global education.

To upskill the country’s youth for international opportunities, the Centre will set up 30 skill India international centres across different states. The minister also said that the Centre will also launch a pan-India National Apprenticeship Promotion Scheme, which will provide stipend support to 47 Lakh youths in the next three years.

## Recognition of Prior Learning

Individuals with prior learning experience or skills are assessed and certified under the RPL component of the scheme. Project Implementing Agencies (PIAs) such as Sector Skill Councils (SSCs) or any other agencies designated by MSDE/NSDC are being incentivised to implement RPL projects in any of the three models (RPL camps, RPL at employer’s premise and RPL centres). To address knowledge gaps, PIAs offer bridge courses to RPL candidates along with training on soft skills, job role related safety and hygiene practices.

Brigade BCIC Skill Development Academy is gearing up to launch this RPL training program across Construction, Retail, Hospitality and Manufacturing sectors. We are expecting the RPL mandate to be launched in the month of June 2023 by NSDC under the flagship PMKVY 4.0 scheme across India.

Watch out for this space in the subsequent weeks for more updates on such programs.

Reach out to us to discuss about launching such programs in your organization. We can be reached at [director.bbsda@brigadefoundation.org](mailto:director.bbsda@brigadefoundation.org)





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**MEDIATION CENTER:** Tie-up with BIMACC, Bangalore

**START-UP AND INCUBATION CENTER,** MG Road, Bangalore

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