

Pertinent Aspects and Facets of Public *Jugaad* after the Move of Demonetization by the Indian PM, Shri Narendra Modi ji

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ABSTRACT

Prime Minister of India, Sri Narendra Modiji's move of demonetization came as a bolt from the blue and all of a sudden, 500 and 1000 rupee notes were withdrawn from circulation. Such a move led to 86 per cent of the cash vanishing from the market. Although, at first surprised, bewildered and shocked, the ever artful Indians took it upon themselves to solve the problem of lack of liquidity and even found newer ways of managing the crisis. Thanks to the *Jugaad*-mindset of the creative citizens to overcome the problem. The thinking out of the box attitude is indeed appreciable and praise-worthy.

What is *Jugaad*, Anyway?

Jugaad, also known as *Juggaar*, is an informal Hindi and Punjabi word, which has various meanings depending on the situation. Chiefly *jugaad* is called DIY or INNOVATIVE thinking in the rest of the world. Its literal meaning is 'machinery'. It generally means an innovative fix or a simple work-around, a solution that bends the rules, or a resource that can be used in such a way, or a person who can solve a complicated issue. It is often used to signify creativity—to make existing things work, or to create new things with meager resources.

My Paper Presentation primarily focuses upon the various pertinent aspects, facets and examples of Public *Jugaad* or Thinking-out-of-the-box solutions invented by people in order to obtain the money from the banks, etc. after the move of Demonetization in November, 2016 by the Indian Prime Minister, Shri Narendra Modiji.

Jugaad is increasingly accepted as a management method and is recognized all over the world as an acceptable form of thrifty engineering at peak in India. Companies in India are adopting *Jugaad* as a practise to reduce research and development costs. *Jugaad* also applies to any sort of creative and out of the box thinking or life hacking, which maximizes resources for a company and its stakeholders.¹

Examples of *Jugaad*-Mindset After Demonetization

As the trite saying goes, 'Cometh the adversity cometh the nation!' Finding proxies in a bank queue is the first facet of the *Jugaad*-mindset. The most bothersome and pestering thing that any one has to face is to stand in a queue. Time is lost, there is utter dissatisfaction and also strain of standing continuously which can lead to back pain and other health issues like weariness and people faint while some injure themselves. Some of the newspapers have reported that excessively long queues before the banks even caused deaths in some parts of the country after the move of demonetization.

People standing in queues have innovated a very new way to wait. They would come to the bank or the ATM. The first person writes his name and his mobile number on a piece of paper on the ground and then puts a small piece of stone or a pebble ensuring that the paper does not fly. The next person does the same and we have the strange sight of lots of paper with stones. Meanwhile people relax, swing around, sitting, having tea or coffee or talking among themselves or talking and texting on their mobiles. The minute the bank or the ATM opens people would go in as per the pre-determined order. Awe-inspiring innovation and *jugaad*-facet. This method requires close attention and implicit self-discipline. However, queue jumpers might find this method displeasing!

Paying money at the petrol pump has created another trouble to the people for want of smaller currency and the banning of the higher denominations. There are twin problems with demonetization, one the lack of liquidity and the other the lack of change or lack of availability of low denomination notes like the hundred rupee notes. We might have a 2000-rupee note

but most sellers and shopkeepers are helpless. They do not have enough change. This leads to perturbing situations where both the buyers and sellers suffer.

Here is another aspect of Jugaad which is breathtakingly simple. A student stands at the petrol bunk. The minute he sees a person about to pay, let us say Rs 100 after filling up his motor vehicle, the student sides up to the person and says, “Dear sir/madam, I don’t have Rs 100. Can I take this 100 rupee cash from you and pay your bill with my debit card, please?” Most customers would not have an issue but one must check out the Ingeniousness and creative thinking. The customer is not put into any inconvenience. The student gets hard cash (ten such transactions and he has got Rs 1000/- in cash which is worth its weight in gold in a country starved of hundred rupee notes), the petrol bunk attender has no problem and right now there are no transaction fees on debit card payments. A true win-win for all! What a *jugaad*, sirji!

Let us look at another aspect of *jugaad*-mindset. It is booking and cancelling of train tickets. This too has been used by Indians to tide over the problem of getting rid of old 500 and 1000 rupee notes. They went to the nearest railway station and bought multiple 1st class AC tickets for long distance travel and paid using the old 500 and 1000 rupee notes. Afterwards, the train journey was cancelled wherever smarter. It said that there would not be any cash refunds. The refunds would straightaway go into the traveller’s bank account. Even that was okay with the customers. They used up their old currency! Some companies or organizations have used their *jugaad*-mindset by paying the employee salaries in advance. Some other maneuver which was used to spend the old 500 and 1000 rupee notes! The employees were paid their eight months’ salary in advance. The employees would deposit the sum of money into their bank accounts. As most of these amounts are less than the mandatory Rs 2.5 lakhs deposit they would escape the Income Tax. This way, a lot of old 500 and 1000 rupees notes were used up.

In fact, *jugaad*-mindset is universal. This sort of thinking was known as 'Lateral Thinking'. We can cite an example from America because all *Jugaad* is not necessarily Indian in origin. United States of America, just like any other country, has toll fee that has to be paid by road users. This toll depends on the usage and needs to be paid on a daily basis. “In USA most journeys are single person journeys and to encourage multiple people travelling in the same car, many states waived off toll charges for multiple person travelling in the same vehicle as an inducement for carpooling. This meant that if the car has four passengers, the owner need not pay any toll at all. Smart Mexicans hit on a brilliant plan. They stood around a mile (1.6 Kilometres) away from the toll booth and offered their services. Of course, the ploy is very simple. Three Mexicans would get into the car. The car then would pass the toll gate. The video camera would capture the footage. The footage shows four people in the car. So toll need not be paid. The car would then stop again on the other side of the toll gate at a mile. The three Mexicans would get off the car and smilingly collect their three dollars. The car owner is triumphant! He saved seven dollars! The toll fee for a single passenger car was ten dollars. The Mexicans would repeat the entire process many times over in a day! This went on unnoticed for many months before it was detected and stopped by exasperated tollgate officials.”²

CONCLUSION

It is a known fact that the incidence of fake Indian currency notes in higher denomination has increased. For ordinary persons, the fake notes look similar to genuine notes, even though no security feature has been copied. The fake notes are used for anti-national and illegal activities. High denomination notes have been misused by terrorists and for hoarding black money. India remains a cash based economy, therefore, the circulation of Fake Indian Currency Notes continues to be a menace. In order to contain the rising incidence of fake notes and black money, the scheme to withdraw has been introduced. This, in other words, is known as demonetization. But people, with their innovativeness and creativity, have proved that for every problem there will be a solution. If we think out-of-the-box, the results will be very useful, praiseworthy and helpful. Long live *jugaad*-mindset!

REFERENCES

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