## A counterproductive idea

In retrospect, the government's move to get more RBI funds for itself has paid it no dividend



**RAISINA HILL** 

A K BHATTACHARYA

hat the central board of the Reserve Bank of India (RBI) decided last Monday, based on the recommendations of the Bimal Jalan committee, was disappointing for those in the finance ministry, who had hoped to secure for the exchequer a little more extra money from the central bank's reserves.

But what has not been appreciated so far is that a bigger disappointment awaits the government when it gets ready to present the next Budget, just five months later in February 2020. Along with that will arise a politically embarrassing question on the Modi

government's governance style. If so little was secured by way of extra capital from the RBI after months of deliberations, growing doubts on the government's commitment to provide autonomy for the central bank and the souring of relations with an RBI governor, who eventually quit, was the entire exercise counterproductive?

The Jalan committee was set up in December 2018 to suggest a formula for determining the prudent level of reserves that the RBI must keep with itself as part of its economic capital framework. The government had hoped that the new formula would pave the way for the RBI board to transfer more money to the central exchequer to help finance its expenditure programme, which was starved of adequate resources.

But the recommendations of the Jalan committee did not give much leeway to the government for taking advantage of the RBI reserves. It's true that the total transfer from the RBI to the Centre is estimated at ₹1.76 trillion in the current year. Of this, ₹1.23 trillion arose out of the RBI's net income. thanks largely to the ₹3 trillion of open market operations it conducted during the July-June period of 2018-19.

The remaining ₹53,000 crore was transferred following the adoption of the new formula to keep the RBI's contingency reserve at 5.5 per cent of its balance sheet, which was the lower end of the recommended formula. The Jalan committee had recommended a range of 5.5 to 6.5 per cent of the balance sheet for deciding on the contingency reserve level. Before enforcing the 5.5 per cent formula, the RBI's contingency reserve was about 6.8 per cent of its balance sheet.

The government's additional financial bonanza, thus, was only ₹58,000 crore. That is because the government had already taken credit for ₹28,000 crore of surplus by way of interim dividend from the RBI in its Budget for 2018-19. An estimated ₹90.000 crore had already been provided for in its 2019-20 Budget as dividend from the RBI.

So, the actual extra money with the government after this elaborate, and controversial, exercise is only about 0.3 per cent of gross domestic product (GDP). This is neither adequate for meeting the demands for higher expenditure, nor even the revenue

shortfall that is being feared.

Worse, the expected income from

the RBI during 2020-21 may be significantly less than what was transferred in 2019-20. There will be no scope for any further gain from the contingency reserve of the RBI, since the lowest level of the suggested benchmark has already been reached. Indeed, with the RBI balance sheet expected to grow by 7 to 10 per cent next year, there would be need to transfer from its income more money to the contingency reserve to keep it at 5.5 per cent of the balance sheet. The currency and gold revaluation reserves, estimated at ₹6.6 trillion, cannot be touched either as the Jalan committee has categorically stated that this money cannot be redistributed to either maintain other funds or meet dividend requirements. A significant fall in the government's income from the RBI next year will exert more pressure on its finances.

The question that is likely to arise then is whether the government imprudently wasted so much of its goodwill and even political capital to secure higher transfer from the central bank's reserves. Its demand for more capital transfer from the RBI was first raised in the Economic Survey, presented by the government in February 2016. The argument for transferring RBI's "excess" capital to the government to help it recapitalise banks and extinguish government debt was raised again in the Economic Survey presented a year later in February 2017. This issue was raised again by finance ministry bureaucrats in the subsequent year, even as the then RBI Governor Urjit Patel made his reservations about such a move known to the government.

Finally, a government advice to the RBI in October 2018, under Section 7 of the RBI Act, seeking consultations on its economic capital framework led to the formation of the Jalan committee. The RBI board decided to form this committee at its November 19, 2018, meeting. Urjit Patel resigned on December 11. The Jalan committee's deliberations were stormy on occasions, with the government representative on it once refusing to sign the report to show his disagreement with its recommendations. Once the government nominee was changed following his transfer to a different ministry, the committee quickly completed its report and submitted that to the RBI, whose board adopted it on August 26.

But the end result could not have been very satisfying for the government. The entire exercise over deciding afresh the economic capital framework for the RBI and the resignation of Patel worsened the already fraught relationship between the country's central bank and the government. And now the disappointment will be more since all those moves have not even helped it achieve its primary goal of substantially increasing the funds transfer from the RBI to the central exchequer.

### **CHINESE WHISPERS**

#### **Tharoor-bashing continues**



Congress Member of Parliament from Thiruvananthapuram Shashi Tharoor (pictured) continues to face flak from his party colleagues for his alleged "Modi praise". Days after the Kerala

**Pradesh Congress Committee directed** party leaders to refrain from making public statements after a controversy broke out over Tharoor's statement that Prime Minister Narendra Modi should be praised for doing the "right things" K Muraleedharan, Kerala politician and son of the late Congress leader K Karunakaran, made a veiled attack on the three-time MP. It was not "Oxford English" but the "anti-Modi" stand that had helped the party-led front win the Thiruvananthapuram seat, he said. Continuing his tirade, he said, Congress leader and former MP, the late A Charles, who did not know "Oxford English", had won the same Lok Sabha seat three times. Muraleedharan had earlier said those who wanted to praise Modi should join the Bharatiya Janata Party.

#### Package deal

Is former Kolkata mayor Sovan Chatterjee already thinking of quitting the Bharatiya Janata Party (BJP)? Seems like it, if one were to go by what his close associate Baishakhi Banerjee had been telling journalists in Kolkata. At a gathering over the weekend, she claimed that Chatterjee was being "regularly humiliated and insulted without any reason" by his new party. She added that Chatterjee had taken a sabbatical from active politics and had agreed to join the BJP on her insistence. "We have expressed our desire to leave the party," she said. "If needed, we would send our resignation to the party leadership." Reacting to her allegations, West Bengal BJP president Dilip Ghosh said he would most definitely look into the matter.

#### Say cheese!

If things go according to plan, Madhya Pradesh will soon become the first state in the country to put together a happiness index. Madhya Pradesh Institute of Happiness CEO Akhilesh Argal said his institute was giving the final touches to the questionnaire for the upcoming government survey to measure happiness. The survey will be launched in November and is expected to be completed by the end of the financial year. IIT-Kharagpur's Rekhi Centre of Excellence for the Science of Happiness is the state's knowledge partner for the project. About 15,000 people from various villages, towns and cities in the state are expected to be contacted and their views on a wide range of topics — such as lifestyle. income, education, health, safety, interpersonal relationships, attachment to environment, etc – would be taken into account to put together the index.

# Jalanomics: No rain, just a drizzle

Even that's enough for the parched earth of government finance



TAMAL BANDYOPADHYAY

he Reserve Bank of India (RBI) modelled its official emblem on the double mohur of the East India Company. The lion under a palm tree on the logo later gave way to a tiger to represent India better. Last week, after the Indian central

bank announced transferring ₹1.76 trillion to the government (of this, ₹28.000 crore was given as interim dividend in March 2019), a meme was doing the rounds in social media, taking the flesh out of the large feline of forests, making it a skeleton. The record money transfer includes ₹1.23 trillion surplus of the year (RBI follows July-June financial year) and another ₹52.637 crore one-time transfer, in accordance with the recommendations of the six-member panel, headed by former RBI governor Bimal Jalan. set up in December 2018 to look into the so-called economic capital of the Indian central bank.

There have been many reports on how the central bank has been raided, looted, and even turned into an LIC for the government. (Life Insurance Corporation of India or LIC typically comes to the rescue of troubled financial institutions; the latest example being IDBI Bank Ltd). The noise started building up even

before the panel was formed when a finance ministry bureaucrat wanted as much as ₹3.6 trillion from the RBI. As member of the committee, he had raised his voice of dissent but had to leave the panel because of a reshuffle in the bureaucracy after the Union Budget. In search of consensus, the panel missed the deadline for submitting the report. The contentious subject also scalped a governor and led to an early exit of a deputy governor.

Has the panel played the role of a government agent and milked the central bank's balance sheet dry to help government spend and bring down the fiscal deficit?

For the fiscal year ending July 2019, the RBI's assets are to the tune of ₹41 trillion. Of this, investments in domestic securities are ₹9.9 trilion and foreign currency and gold ₹29.5 trillion. The income from domestic sources rose from ₹509 billion to ₹1.18 trillion because of the increase in interest income. Following a change in the accounting norms, the income from foreign currency assets too rose. The combination led to higher transfer of money to the government.

That's an annual ritual. Most media reports had speculated on a transfer of extra money in a staggered way over the next few years. In reality, there is a one-time transfer of ₹52,637 crore to the government's coffers. How has this been generated?

Unlike a commercial bank, a central bank does not need to adhere to a capital adequacy ratio. The so-called economic capital (or reserves) of the Indian central bank has four components — the paid-up capital (₹5 crore since its inception); asset development fund (₹228.75 billion), used for investing in various subsidiaries of the RBI: contingency fund (close to ₹2 trillion). equivalent to investment fluctuation reserves of commercial banks for taking care of any notional losses of its assets; and the revaluation reserves (₹7.3 trillion).

The revaluation reserves, roughly 79 per cent of the total economic capital of the RBI, is something intangible which can't be felt and touched. The foreign exchange assets are marked to market every week to show their current market value as opposed to the cost at which they were bought while gold assets are marked to market every month. The gains (or losses) create the revaluation reserves.

There were apprehensions that the Jalan panel will swoop down on the revaluation reserves. It has not done that. In fact, it has recommended a one-way transfer — if the value goes down, it needs to be replenished but gains cannot be booked. It has also fixed a band for the contingency reserve — 5.5-6.5 per cent. The RBI board has decided to keep it at 5.5 per cent. This is lower than 6.8 per cent. the last year's level, but definitely not something that amounts to looting of the RBI.

Till now, every year the RBI has been transferring part of its surpluses to the contingency reserves. Following a 1997 panel's recommendation, it was 12 per cent; another panel in 2004 recommended a higher flow at 18 per cent but that was not accepted. Finally, in 2013, yet another panel, headed by noted chartered accountant and long-time director on the RBI board YH Malegam recommended transfer of an "adequate amount of its profit" to the contingency reserves, without specifying it in percentage term. The Jalan panel has shifted the focus from a percentage of profits to assets, and rightly so.

It has also recommended a 20-24.5 per cent band for the size of the economic capital; the board has kept it at 23.3 per cent this time. This is lower than the level of last year, around 27 per cent.

Besides not touching the revaluation reserves, the panel has put in place a framework and asked for periodic evaluation of this every five years. This means at least for the next five years the quantum of money that will

go the government's coffers won't depend on the whims and fancy of any bureaucrat or minister. It has also expressed reservations about the RBI giving interim dividend to the government and is in favour of shifting its financial year from July-June to April-March, in sync with the government's accounting year.

This is Jalanomics at its best. It has not poured; or, even rained for the government. It just drizzled but even that's good for a perched earth of government finance.

#### **POSTSCRIPT**

A caveat: Can part of the revaluation reserves be transferred to the profit and loss account by actual transactions? The change in the methodology of calculating income from foreign exchange reserves - weighted average cost of reserves — will entail profit-booking on every sale of foreign exchange. In some sense, this is akin to a transfer out of the revaluation reserves to income. I am told this had been recommended earlier by the Malegam panel and the Jalan panel merely endorsed it. The paradox is that if the rupee weakens during any year, the RBI will end up booking profits while selling dollars to defend the currency.

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### **AS I SEE IT**

### A constitutional legerdemain?

The government might have transgressed the letter and spirit of the Constitution with its decision regarding Article 370 and the division of J&K along with its demotion to Union Territory status



KARAN THAPAR

ow that the Supreme Court has referred the government's decision regarding Article 370 and the division of Jammu and Kashmir along with its demotion to Union Territory status to a five-judge Constitution Bench, which will start its hearings in October, a sharp light will be focussed on the constitutionality of these measures. In a comprehensive and very insightful interview for *The* Wire, Prof. Faizan Mustafa, vice-chancellor of the Nalsar University of Law, has presented a convincing case for arguing the government has indulged in constitutional legerdemain. It's worth examining his reasoning closely.

First, Article 370. It hasn't been abrogated. Although that verb is widely used, it only reflects ignorance of what the government has actually done. Instead, the provisions of Article 370 have been used to de-operationalise the article. This was, essentially, a threestage process involving two separate reinterpretations of the constitution.

First, Clause 1 (d) of Article 370 empowers the President to apply "other provisions" of the Constitution to Jammu and Kashmir with the "excep-



tions and modifications" he may specify. This was used to add a clause to Article 367, which basically defines the terminology used in the Constitution. As a result, the phrase Constituent Assembly of Jammu and Kashmir was re-interpreted to mean the Legislative Assembly of the state. Then, this reinterpretation was applied back to Article 370. Consequently, it changed the meaning of Clause 3, which originally only permitted the de-operationalisation of the Article on the recommendation of the Constituent Assembly. Now that was possible on the recommendation of the state legislature.

Having thus altered the meaning of Article 370, the government took a third critical step. It used the fact that under President's rule the powers of a state legislature are transferred to Parliament to further argue that the required recommendation of the Jammu and Kashmir legislature can now be exercised by Parliament. So, Parliament on behalf of the State Legislature, recommended

that Article 370 be de-operationalised and the government accepted it.

Now, in his interview, Prof. Mustafa not only explains in detail the intricate details of this constitutional trickery but points out why the Supreme Court could strike it down. First, Clause 1 (d) of Article 370 applies to "other provisions" of the Constitution. Can it therefore be legitimately used to modify Article 370 itself? Second, Kesavananda Bharati in 1973 imposed a statute of limitations on Parliament's capacity to amend the Constitution. Surely, there are similar implied limits to what Article 370 can do to amend and modify the Constitution? If the first question suggests the government has breached the letter of the Constitution, the second accuses it of transgressing its spirit.

Let's now come to the way the government has divided the state and demoted it to Union Territory status. Article 3 of the Constitution gives the government the power to do this provided the Bill for this purpose has first

been referred by the President "to the legislature of that state for expressing its views thereon". The government claims that because under President's rule, the powers of the Jammu and Kashmir Assembly have been transferred to Parliament, this requirement was fulfilled on the Assembly's behalf by Parliament. This is the precise point Prof. Mustafa questions.

He accepts that the powers of an Assembly can be transferred to Parliament but asks if the expression of its views can be similarly transferred? He believes not. He insists there is a distinct difference between powers and the expression of an opinion. The latter can only be voiced by the Assembly, which is the institution that represents the people of the state.

So, if the way Article 370 has been deoperationalised was, arguably, the first sleight of hand, the manner in which the state has been divided and demoted is, possibly, the second. Both these issues will be examined by the Supreme Court's Constitution Bench and many believe that this will be as fundamental a test of its integrity and commitment to the Constitution as the ADM Jabalpur case of the Emergency years.

Let me mention one other point made by Prof. Mustafa. Since Article 370 has only been de-operationalised and not abrogated — it remains a part of the Constitution. This means a future government, if it has the majority and the will, can reverse what this government has done. Whilst maintaining this is a theoretical possibility, Prof. Mustafa believes it's unlikely any future government will thus act. But now the possibility of undoing what the government has done will first be exercised by the Supreme Court. We don't know what conclusion it will come to but it's possible it might agree with Prof. Mustafa's reasoning and declare the government's action unconstitutional.

(If you want to hear Prof. Mustafa's arguments in full go to https://thewire.in/video/watch-sc-canvoid-move-since-by-passing-assemblywas-not-in-spirit-of-constitution.)

**LETTERS** 

### Give total support

This refers to "Consumer demand grows 3.14%, lowest in 17 quarters" (August 30). In this context, the projected growth in consumer demand of private final consumption expenditure (PFCE) of 3.14 per cent is more due to demand for fast moving consumer goods (FMCG) — basically essentials — than due to developmental growth. The index of industrial production (IIP) showing a meagre percentage of increase substantiates this. Job losses and inflation are the basic causes of a fall in demand. However, raising conjectures on the actual percentage of growth is only self-deceit and cannot offer

meaningful solutions. Further, as rightly pointed out, consumer sentiment governs market demand for commodities. In the prevailing scenario, the consumer hesitates to spend for anything other than essentials. They face liquidity problems, thus lowering demand leads to economic paralysis. However, merely blaming endogenous and exogenous factors does not address the problem and active policy measures to revive economic activity should be undertaken. Investment should be given greater importance for economic revival as non-utilisation of the spending power will only lead to further economic deterioration. Such a situation is to be addressed at the grassroot level by increasing supply of commodities through promotion of small and medium industry with an initial capital support by the government. Capital support should not be merely monetary but also infrastructural.

C Gopinath Nair Kochi

### Need of the hour

The process of consolidation of public sector banks had received a shot in arm with Union Finance Minister Nirmala Sitharaman announcing big and bold steps aimed at redrawing the financial landscape of the country. With the mega merger plan, the number of state-owned banks would be reduced to a dozen. While consolidation offers the promise of economies of scale, the question whether the creation of bigger banks will lead to the emergence of stronger entities will remain, given the challenges in terms of manpower rationalisation, cultural fit and opposition from bank unions. The success of the process of consolidation of state-owned banks depends on the enhanced capability of the Reserve Bank of India to exercise its regulatory oversight and ensuring financial stability. The implementation of long overdue banking reforms with a thrust on infusing transparency and accountability in the functioning of the boards of state-owned banks is the need of the hour.

M Jeyaram Madurai

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### **HAMBONE**



Global factors do not fully explain the slowdown

here was a near consensus on the direction, but the magnitude of the deceleration in growth surprised most analysts. The Indian economy in the first quarter of the current fiscal year grew at 5 per cent, compared to 5.8 per cent in the previous quarter and 8 per cent in the same quarter last year. While growth in the manufacturing sector slowed to a dismal 0.6 per cent, expansion in agriculture slipped to 2 per cent, compared to 5.1 per cent last year.

The latest data should worry Indian policymakers because it is now absolutely clear that problems in the economy are much deeper than they were willing to accept. Nominal growth during the quarter collapsed to a 17-year low of 8 per cent. This will not only affect revenues for the corporate sector and their ability to repay debt but will also put government finances in serious trouble. The Union Budget has assumed a nominal growth rate of 11 per cent.

Growth has slowed due to a variety of reasons. For instance, as the government has also argued, the global economy is slowing and uncertainty has risen because of US-China trade tensions. However, this is a specious argument because global factors do not fully explain the extent of the slowdown and should not be used to cover India's internal weakness. For example, China, which is at the centre of the ongoing trade war with the US, grew at 6.2 per cent in the June quarter. It is difficult to argue that India is getting affected by the trade war more than China. Further, Vietnam clocked a 10-year-high growth rate of 7.1 per cent in 2018, according to the International Monetary Fund. Reports suggest that it is now facing a shortage of labour. Businesses moving out of China are looking to set up plants in Vietnam. Similarly, Bangladesh, after growing at about 8 per cent in FY18, is expected to grow at well above 7 per cent. Moreover, global financial conditions are benign and crude oil prices are within India's comfort zone.

However, the high-frequency data suggests that a rebound is not imminent. The government's reluctance to accept the problem has also worsened the situation. In fact, instead of improving the ease of doing business, the July Budget ended up dampening business and investor confidence. To be sure, the government has taken some positive decisions in recent weeks, but it would not be enough to revive economic activity to the level desired. So, there will now be a clamour for fiscal stimulus. Clearly, the government does not have the room to increase expenditure. On the contrary, the slowdown will itself put enormous pressure on government finances. Since inflation is expected to remain low, there is scope for monetary accommodation. But transmission has been an issue, and monetary action in India works with a lag of two to three quarters.

Policymakers would be well advised to not solely depend on monetary policy for revival. The nature of the slowdown suggests that problems are not cyclical alone. Granted that growth will stabilise once issues in the financial sector are addressed. But this would not be enough. India needs wider structural reforms in practically every aspect of doing business to compete in a rapidly changing global environment. In the absence of structural reforms, as the history shows, India will only see bouts of relatively high growth, but will not be able to sustain it.

### Free the banks

Mergers are cosmetic without real governance reform

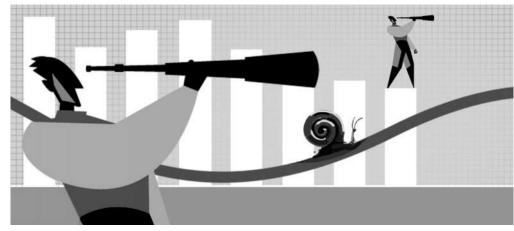
nion Finance Minister Nirmala Sitharaman on Friday announced that the government planned to merge 10 public sector banks (PSBs) into four. The government hopes thereby that the state-controlled section of the banking sector, which has long been under pressure due to stressed balance sheets, will find itself strengthened if these banks pool their resources. Combined with the front-loaded recapitalisation of PSBs announced earlier, the government clearly hopes that larger banks will recover some of their risk appetite and step up lending to the productive sectors of the economy —  $\,$ which would, in turn, spark an economic revival. The plan for PSBs was, in fact, announced just a few hours before the scale of the growth slowdown was revealed by the National Statistical Office.

Certainly, the logic stated by the government does not go far enough. What is additionally problematic is that the history of merging state-run corporate entities in response to government diktat in India is not particularly encouraging, across sectors. Operational efficiency from such mergers of public-sector units is often elusive, especially if layoffs and other cost savings are minimised. In this sector, in particular, the question is one of independence, autonomy, and the credibility of the public-sector banks' boards. When the government takes a decision like this, it is harder to make the claim that the bank boards are doing their job independently. Ideally, decisions to merge should be made by bank boards, fulfilling their stated responsibilities.

It is ironic that the government, in response to criticism of PSBs and their operations, has said that it seeks to further empower the boards. Confidence about such empowerment, or even the genuineness of the government's intent to eventually empower the boards, is unlikely to survive such major changes being essentially dictated to bank boards by bureaucrats in New Delhi.

The government's objective in merging the PSBs is praiseworthy, and deeper balance sheets might well help in the short run. However, the systemic problems within the state-controlled banking sector must be addressed if any revival of credit is to be of the quality that would support sustained growth. The focus should be on real governance reforms. Road maps for such reform are widely available, including from the PJ Nayak committee on banking reforms. The committee had made many important recommendations, such as legal changes to allow for reducing government stake below 50 per cent in PSBs. Even before such stake sales and the eventual dissolution of government ownership, at the very least a bankholding company must be set up. The committee recommended that the bankholding company should be transferred the government's shares in the PSBs and, thus, it could serve as an institutional firewall between the government and the bank managements. This recommendation has, however, been put on the back burner. The Banks Board Bureau, set up as an interim step, was soon seen to be ineffective. In the absence of moves towards genuine reforms in a large section of the Indian banking sector controlled by the government, all other measures will be seen as cosmetic. And an inefficient banking system would continue to impede an efficient allocation of capital.

ILLUSTRATION BY AJAY MOHANTY



# Fixing the growth puzzle

Cyclical responses won't fix the structural constraints, and structural reforms don't address a cyclical slowdown

**SONAL VARMA** 

DP growth slowed to a six-year-low of 5 per cent during the April-June quarter, which is weak, no matter how it is sliced or diced. Private consumption demand was hit hard, investment remains lacklustre, and export growth has slowed. This raises two issues: Reasons behind the slowdown and the solutions.

#### Is it cyclical or structural?

The slowdown is partly cyclical and partly structural. The cyclical slowdown is only a year old, but the structural (trend) slowdown has been ongoing for

Two cyclical factors have contributed to the growth moderation over the last year: Shadow banking stress and weaker global demand.

For shadow banks, access to funding has not yet fully recovered and, while funding costs have declined for most, there is still credit risk differentiation. This has hurt sectors that are dependent upon shadow banks, such as small and medium enterprises, consumer lending, and real-estate developers.

Similarly, the synchronised global growth slowdown has spilled into the domestic economy via export and manufacturing channels.

However, there is also a structural element to the current downcycle. India's investmentto-GDP ratio has been declining since 2012, and productivity growth has stalled. This suggests that the trend growth rate has declined.

Among other factors, the peaking of the financial (credit and housing) cycle and corporate balance sheet deleveraging cycle have resulted in lower

In addition to cyclical and structural forces, the timing of some of the policy changes, which are intended to benefit over time, have made the process of deleveraging tougher. For instance, the goods and services tax, demonetisation, measures to curb corruption. and the move to flexible inflation targeting led to a combination of lower inflation, higher real rates, and lower nominal growth. As nominal expectations are reset lower, the transition is tougher for debtors.

#### The cyclical fix

Cyclical slowdown calls for a counter-cyclical policy response. Weak GDP growth suggests the negative output gap is larger than anticipated, which should open more space for monetary policy easing, given low inflation.

On the fiscal front, if budgeted targets are met, then the fiscal impulse to growth will be negative, even after accounting for off-balance sheet borrowing, due to the weak state of the

business cycle.

This does not mean that a fisstimulus should be announced because increased borrowing would raise the riskfree interest rate and partly negate policy transmission. At this stage, the government should frontload its spending,

because that would be an ideal response to current weakness in private demand. If the slowdown persists or deepens, only then should a counter-cyclical fiscal stimulus be considered.

Liquidity is most important. The shadow banking crisis has increased financial-stability risks. While positive liquidity does not directly address the confidence issue, it is still necessary to ensure the financial system

Excess liquidity will slowly lead to a chase for higher returns and will narrow spreads across the risk spec-

trum. Faster transmission via the banking system requires both positive liquidity and healthier balance sheets. Until financial stability and growth risks are clearly averted, the central bank should provide a guidance that liquidity will remain in surplus.

The good news is that the shift to surplus liquidity is finally aiding faster policy transmission and the cumulative effect of monetary policy easing should aid a recovery in the growth rate cycle in coming quarters, unless the US economy falls into recession.

#### The structural fix

Lower interest cost can help the leveraged corporate sector, but monetary policy is not the answer to reversing a structural "trend" slowdown.

To reverse investment slowdown and attain higher sustainable growth, a key question is: What should be India's growth model?

India, unlike the Asian tigers, cannot rely on exports alone, given deglobalisation trends. Instead, a multipronged strategy is necessary, including: 1) fast-tracking infrastructure investments; 2) raising export market share via competitiveness; 3) attracting global value chains that are shifting away from China; 4) prioritising domestic production over imports; and 5) leveraging sectoral strengths.

#### Six priorities will help achieve these objectives

First, law and order lies at the core of a rule-based society. Encroachment in cities, delays in land acquisition, cost overruns, etc are common complaints. Judicial reforms and ensuring timely contract enforcement are important. Compliance with the law should be made easier, while non-compliance should be tougher.

Second, financial-sector reforms need a push. We need to strengthen existing entities (shadow banks and public-sector banks), but we also need more instruments, more players, and deeper capital markets.

Third, to boost productivity and raise efficiency, bureaucratic reforms are a starting point. Tax simplification (direct tax code) and continuing down the path of factor-market reforms are medium-term necessities.

Fourth, to address funding constraints and dearth of risk capital, asset monetisation and privatisation are an option. Reorienting general government spending from consumption to capex is another. The domestic savings gap and the global environment (of low rates and low growth) all argue for tapping foreign capital both for unlocking stuck projects and greenfield investments.

Fifth, the business model of small and medium enterprises has to be scaled up by addressing the constraints that lead to threshold effects (smaller size). Leveraging technology to link small entrepreneurs to the final consumer is an option.

Finally, many sectors in India have huge potential and there should be a bottom-up strategy to maximise their potential. These include agriculture, food processing, tourism, small cars, motor cycles, medical services, gems and jewellery, and clinical research.

#### To summarise

The politics of it

were facing a gigantic crisis.

their own world.

India's growth slowdown is both cyclical and structural. Cyclical responses are already in place. They will lift the cycle and create the space to implement structural reforms. However, cyclical responses cannot fix the structural constraints. Let us not mix the two

Sonal Varma is Chief Economist (India and Asia ex-Japan),

Is reforming PSBs an economic objective at all? I have

maintained that we know little about this govern-

ment's goals and road map. We have to read between

the lines and watch its actions. At the Gyan Sangam, Mr

Modi asked banks to move to the second phase of the

Jan Dhan — promote financial literacy by encouraging

competitions in schools, much like mock Parliaments

He also instructed them to develop common strengths

in software and advertising, help develop 20,000 to

25,000 Swachhta entrepreneurs per bank, offer loans

to students (despite huge bad loans on this account)

and avoid "lazy hanking" Mr Modi also told the

bankers that, as part of corporate social responsibility,

they should take up one sector each year to play a pos-

itive role. A rather underwhelming agenda, when PSBs

had asserted in early 2015 "If we dilute stake in PSU

banks now, then we will be diluting at distressed valu-

ation. We need to increase price-to-book multiples of

PSBs ... and bring them at par with private sector banks

... It is our responsibility to ensure that if we're going to

dilute our stake, which is the stake of the people of

India, we'll do it at an appropriate valuation".

Valuations have collapsed since then as frauds and

writeoffs have ballooned. As I said, politicians live in

asked "why this obsession with big-bang reforms? We

can achieve a lot of things through small incremental

changes". True, only if small changes are not an excuse

for avoiding critical reforms. Will the PSB mergers

(more incrementalism) deal with the core issues debil-

itating PSBs — corruption and lack of incentives? Will

they address the fact that borrowers today are far less

dependent on PSBs, even if these become better-cap-

italised and better-governed! Weak bank mergers do

not address tomorrow's challenges of capital, compe-

tition and technology. But that's another story.

The late Arun Jaitley, who was finance minister, had

Oh, and Jayant Sinha, minister of state for finance,

# Big bank theory

inancial markets often use a term "big-bang" reforms", something that they want the Indian government to unleash. There is no clear definition of this term but we can draw upon Potter Stewart's (Associate Justice of the US Supreme Court) test of obscenity: "I know it when I see it." Last Friday, Finance Minister Nirmala Sitharaman announced another round of mergers of select public sector banks (PSBs). Many people feel this is what big-bang reforms look like, wistfully recalling the heady days of 1991. Does it? The test for big-bang reforms is two-fold: Something that is immediately and very positively impactful and irreversible.

In 1991, within a few months of coming to power, P

V Narasimha Rao abolished a silly law called the Monopolies and Restrictive Trade Practices Act. which only put hurdles on production - when India was perpetually short of everything. That was "bigbang reform" because it freed the genie of entrepreneurship that was bottled up for decades. I am sure there will be some benefits in these mergers too, but merging a bunch of weak PSBs to make them bigger fails the test of big-bang reforms. M G Bhide, a thoughtful, retired

chairman of Bank of India, says banks will save on cost and have money to invest in technology. Also, with fewer banks, the scope for the number of political appointees reduces. Another ex-chairman of a PSB is less charitable. "If you combine a small mess, you will only get a bigger mess," says he.

### Poor track record

We will have to wait and see what happens. What is inescapable, though, is the track record of this government; it has given us enough reason to be sceptical about another experiment with merging PSBs. The government has been struggling to fix PSBs for over four years through incremental reforms. There is minimal progress and plenty of evidence that politicians don't get it — they are living in a world of their own.

Gyan Sangam: In January 2015, Prime Minister Narendra Modi went into a huddle with PSB chiefs to draw up an action plan for banking reforms — a twoday top-level retreat branded Gvan Sangam and attended by the finance minister, RBI governor, minister of state for finance Javant Sinha, and secretaries in the finance ministry. The prime minister wanted to "achieve a broad consensus on what has gone wrong and what should be done both by banks as well as by the

government to improve and consolidate the position of PSBs". He was supposed to get "the outline of a reform action plan ... and further deliberations will take place in his presence", said an official release. I wrote here in December 2014, just before the retreat, that PSBs needed massive equity capital of ₹2.4 trillion by 2018 to meet the Basel III norms. If tough questions are not asked, the Gyan Sangam will tinker at the edges and preserve the status quo of PSBs. Nothing happened. A Gyan Sangam

was held the next year too and then forgotten. Five years later PSBs are in worse shape. Indradhanush: This seven-point scheme was announced in August 2015. It promised better seniorlevel appointments, setting up a Banks Board Bureau (BBB), pumping in more capital, reducing bad loans, empowering bank management, improving accountability, and better governance. It was another flop show. The first three were easy to do. A BBB was set up, but largely ignored, even after a revamp. The re-capitalisation of banks was announced in late 2018 and is happening in driblets.

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# Consumers and climate change



**BILL McKIBBEN** 

his book careens and skitters across the landscape of its topic, which means I now know a number of interesting things I didn't know when I picked it up: Netflix uses up 15 per cent of all the internet bandwidth on earth; shoppers return 35 per cent of the goods they buy online, which is as much as six times more than when they shop in stores; producing polyester for clothes emits as much carbon dioxide as 185 coalfired power plants; a single fleece garment can shed 100,000 plastic

microfibers in one washing. There are lots of these factoids in

Inconspicuous Consumption, Tatiana Schlossberg, who used to cover climate and environment for The New York Times, has not done a great deal of original reporting. But she has scoured the internet for pretty much every scary and fascinating statistic on her subject that you can imagine, and you come away from her book with a stronger sense of the sheer largeness of the human enterprise — the number of us now consuming, and the overwhelming effect of all that volume.

So, for instance, cashmere used to be a relatively rare luxury item. But the Chinese began to see an opportunity for an export market, and soon Inner Mongolia was surging in population - of herders, but mostly of goats, from five million in 1990 to 26 million in 2004. Those goats, in turn, have overgrazed much of the region's remarkable grasslands, turning them into desert.

One response to this would be to urge readers to buy less cashmere (and less fleece, and less cotton, and less viscose rayon, all of which Ms Schlossberg also covers). Indeed, her description of "fast fashion," with some stores having 20 "seasons" annually, leaves one thinking it would be smarter to wear whatever you're wearing forever, content in the understanding that it will swing in and out of style with some regularity. But it is to the author's credit that she doesn't, mainly, take this easy way out.

For 10 or 15 years beginning in the 1990s such consumer-driven environmentalism was a constant refrain, leading to endless disputations about paper towels and disposable diapers versus sponges and cotton nappies. When I picked up this book, I feared it might go down the same cul-de-sacs, but it doesn't, and for the obvious reason: That earlier cam-

paign was essentially useless. Some fairly small percentage of people read those books, and an even smaller percentage took regular and clear action. And those of us working to contain this environmental disaster increasingly turned our attention to systems, and to the powerful actors within them.

**IRRATIONAL CHOICE** 

**DEBASHIS BASU** 

Governments and corporations, of course, don't do such things automatically — they need citizens to push them. But it doesn't require every citizen to push in order to make change (since apathy cuts both ways, social scientists estimate that getting 3 or 4 per cent of people involved in a movement is often enough to force systemic change, whereas if they acted solely as consumers that same number would have relatively little effect). You can obviously do both, and all of us should try — but fighting for the Green New Deal makes more mathematical sense than trying to take on the planet one commodity at a time.

And that, interestingly, is where Ms Schlossberg seems to come out, even as she conducts her rambling tour of each of those commodities. When she writes

about fuel, for instance, she goes into great detail: Whether Uber rides displace car trips or bus trips turns out to be both important and vexingly difficult to determine, for instance. But in the end, the changes we make in our transportation lives will matter mostly if we make them "as a collective." That is to say, instead of trying to figure out every single aspect of our lives, a carbon tax would have the effect of informing every one of those

decisions, automatically and invisibly. Many of the subjects Ms Schlossberg covers will be familiar. But there are a few places where her reporting covers issues that few people know about and everyone should. A dumb loophole in the relevant law, for instance, allows European utilities to claim that burning wood for electricity is "carbon-neutral," even though the science of the last decade makes it clear that turning trees into electricity actually sends a giant pulse of carbon into the atmosphere at precisely the moment when it could break the back of the climate system. Because of this loophole, the forests of the south-eastern United States are currently being turned into pellets and shipped across the Atlantic, a practice both climatically pointless and heartbreakingly destructive of one of the world's great ecosystems.

Schlossberg also reminds us regularly that justice is at issue in these decisions. A reason to fight for hyper-efficient air-conditioners is that poor people across Asia will need them badly on a planet they have done little to warm.

I confess that Schlossberg's writing style grates on me — the rate of cutesy asides per page is diabetic. But she deserves real credit for coming through her journey into the guts of the consumer machine with a clarifying insight: We aren't going to solve our problems on consumer at a time. We're going to need to do it as societies and civilizations, or not at all.

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INCONSPICUOUS CONSUMPTION: The Environmental Impacts You Don't Know You Have Tatiana Schlossberg

**Grand Central Publishing** 277 pages; \$28





# PRESSING FOR FREEDOM Union Minister for I&B, Prakash Javadekar

During students movement days, we fought against Emergency in 1975 and went to jail to protect media freedom. That commitment remains today and forever to protect the freedom of media



# Need real reform, not govt-spends

Rapid govt-spend has brought NHAI to its knees while bad policy has wreaked havoc on genuine investors like Vodafone

**HE ECONOMY IS** slipping—slipping fast and to levels not imagined. A 5% GDP growth in Q1FY20 and, more pertinently, a 4.9% growth in the GVA tells us the slowdown is far more entrenched than anyone believed. To be sure, some of the damage has been caused by the low inflation, but collapse in the real growth in manufacturing to 0.6% year-on-year (y-o-y) means there is a problem.

Amidst all the debate of structural versus cyclical, what's worrying is the huge loss in consumer confidence, reflected in the sagging sales of homes, cars and, now, biscuits. Private consumption grew an anaemic 3.1% y-o-yin Q1FY20, on a modest base of 7.3%; that was expected given the lay-offs in industry as businesses scale back—or even close down. Could this get worse? Probably not, but it is unlikely to get much better either.

To counter the slump, the government must immediately start addressing the structural weaknesses—unfair and complex regulation, poor infrastructure, poor governance, rigid labour laws, unrealistic compensations for land, no deep bond market. And, for this, the government must first decide it wants flexible labour laws that allow companies to hire and fire with ease; so far the changes to the labour laws have been cosmetic.

**OTHERS JUST SLIDING** 

3.1

4.0

0.6

Q1FY20

Q1FY20

Q1FY20

PFCE\*

10,

(% chg, y-o-y)

8.8

Q4FY18

(% chg, y-o-y)

11.8

Q4FY18

(% chg, y-o-y)

\*At 2011-12 prices

15 12 **9.5** 

Manufacturing growth

**GFCE\*** 

As for the infrastructure build-out, there are some who say money isn't the problem; in which case, the question would be, what is? The finances of entities such as NHAI are precarious—₹1.8 lakh crore, with twice the amount of contingency liabilities. Also, it used the HAM model, which allowed entrepreneurs to get away with no skin in the game. Today, no concessionaire wants to take on any risk at all.

Those businessmen who took the big risks and invested billions of dollars—Vodafone has brought in more than \$7 billion of capital in the last few years as FDI—are today scrounging for cash because their businesses are coming apart. This, for no fault of theirs, but because the government framed the rules against them. Unless all players are treated fairly, corporations can't be expected to invest.

Indeed, recapitalising banks and injecting liquidity into the system will have limited impact. Without a level-playing field, no businessman would want to risk capital, so deep is the morass in sectors such as power and telecom. Indeed, the NPA cycle seems to be far from over, with lenders staring at defaults from NBFCs, power plants, MSMEs and, maybe, even telcos.

The government's recapitalisation of state-owned banks is expected to result in some ₹5 lakh crore of additional loans, and it should result in a pick-up in credit. However, the problem today is not one of supply—banks already have funds to lend. It is that there aren't enough credit-worthy customers—whether retail or corporate—and, therefore, banks are understandably cautious. Each day, one more company is downgraded, leaving them with fewer lending opportunities. While there is surplus liquidity, this is available only to top-tier borrowers, leaving a large swathe of firms and NBFCs without access to affordable credit. If banks lend to these unreliable borrowers, it will come back to them as NPAs in a couple of years. Having burnt their fingers, private sector lenders are unlikely to grow their corporate books at the pace they did in the last investment cycle; a couple of them lend very little to companies.

Given how the clean-up in the corporate sector is far from over and growth is weakening, they would turn more risk-averse. Also, there is much hope banks will trim loan rates, but that is unlikely because banks can't drop deposit rate below a point; despite surplus liquidity, credit growth has slowed to 12%—hurt by the softer offtake in services. In any case, low interest rates cannot spur a recovery.

The story is much the same in the retail space. The unfortunate fact is that asset prices—homes and cars—remain elevated whereas affordability is coming down. One way out of the mess in the residential real estate space could be to hand over incomplete projects to established builders—foreign and local—offering them good returns and concessions. That way lakhs of home-buyers will get possession of their property in the next couple of years, catalysing demand for a range of raw materials, goods and services. Else, the bankers stand to lose large sums.

The government's short-term fixes—clearing GST refunds in 30 days—will help, but these amounts are less than ₹5,000 crore. Also, with tax collections dull—the destocking in the economy hurts GST—and the ambitious disinvestment target unlikely to be reached, it cannot spend as much as it wants; that will exacerbate the slowdown. Moreover, it is important to manage sentiment—depressed consumers are not good for the economy. Fortunately, the monsoons have recovered, but at the same time, global growth and trade are decelerating, which means the already-wilting exports will wilt further. There aren't too many options; for a real recovery, reforms are a must. In the near term, some extra spending by government, at the cost of fiscal indiscipline, is needed.

## **BadHYGIENE**

Price controls on hygiene products a bad decision; government can consider other options

HILE NITI AAYOG setting up a standing committee to make recommendations to the drug-price regulator, the National Pharmaceutical Pricing Authority (NPPA), seemed to be a good move—NPPA seemed to be guided more by an anti-pharma-MNC agenda than any lofty regulatory ideal—given the recent arbitrariness of its decisions there does not seem to be much difference between the two. News reports suggest that Niti Aayog is planning to create a new list of hygiene products to put under price control. Although the National List of Essential Medicines already contains 384 categories, a *Times of India* report highlights that the government is preparing a separate list for hygiene products. The new list is expected to have two groups and may include items like handwash, adult diapers and sanitary napkins. The primary category is expected to have a price control, and the secondary may operate with trade margin limits. Although the intention is to provide low-cost solutions, given the competition, there is little rationale for this.

For one, price controls may force companies to discontinue low ranges. Worse, the quality of the lower-grade products may decline. Take the case of sanitary napkins, the cheapest ones are already priced at ₹3. With many social enterprises working in the field and selling napkins at ₹1.5, there is not much room to introduce price caps. Moreover, if there is a serious concern over hygiene, the government can always dispense sanitary pads free via its Asha and Anganwadi centres—it recently announced that it would sell them for ₹1 at Jan Aushadi centres—like it had done for contraceptives under National Programme for Family Planning. A price cap would do nothing, but deter companies from creating products for the lower end of the market. It shall also bring for th the arbitrariness of the regime, which was a significant reason for defanging the NPPA.

### FROM PLATE TO PLOUGH

THE POLITICAL STALWART ALSO HAD A KEEN AGRI-SENSE, AND UNDERSTOOD THAT THE HIGHEST PAY-OFF FROM ECONOMIC REFORMS IS NOW TO COME FROM AGRICULTURE

# Remembering Arun Jaitley's agri-touch

**EVERAL OBITUARIES HAVE** been written on Arun Jaitley's untimely demise. Most focus on his contribution to BJP as a political strategist, or to the nation through GST-type reforms, or as a personal friend to many, including those in the Opposition benches in Parliament. But, I have not read anyone writing about his agri-sense, and his contribution to agri-policies. And that is what I want to focus on. But, before I venture into this lit-

tle-known aspect of Jaitley's contribution, let me say that we both studied together in Shri Ram College of Commerce (SRCC) in the same batch, 1970-73; Arun was in Commerce while I was in Economics Honours. After that, he went on to do a degree in Law, and I pursued Economics at the Delhi School of Economics. But, I did watch his rise in politics and public affairs from his Delhi University Student Union (DUSU) President days to being imprisoned during the Emergency imposed by Indira Gandhi, and then, later, being the crowd-puller for Atal Bihari Vajpayee's election campaigns. Like Arun, I, too, had the privilege to work with Vajpayee *ji* when he became the prime minister of India in 1998. But, my interaction with Arun Jaitley on issues related to agriculture started in earnest when he became the finance minister in the Modi government in 2014.

Interestingly, it was one of those days in 2015 at the Rashtrapati Bhavan when the President gives away Padma awards to many people from diverse fields for their contribution to the country. I happened to be one of those Padma awardees. Immediately after the ceremony, Jaitley, who was sitting in the front row, came to congratulate me, and then said, "Ashok, I read your piece 'Lead from the Centre' today in *Financial Express*, and what you are

**ASHOK GULATI** Infosys Chair Professor for Agriculture, ICRIER Views are personal

saying, that we need to invest much more in irrigation, makes lot of sense to me, especially when India is facing occasional droughts. I think we can do it". I thought it was a normal gesture on such an occasion. But, I was pleasantly surprised when I found him announcing a special scheme, of ₹40,000 crore, for 'Long Term Irrigation Fund' through NABARD, in his next budget speech. The scheme helped many languishing major and medium irrigation projects move somewhat faster toward completion. He was a silent doer on many such schemes.

On another occasion, I was called

to give a presentation to him, and his key advisors in the Ministry of Finance, on revamping the crop insurance scheme in the wake of the back-to-back droughts of 2014 and 2015. He listened very attentively, and then asked how much extra it would cost. My curt reply was that the central government was already giving away about ₹6,000-7,000 crore per annum to states through the PM's Disaster Relief Fund. The modalities adopted in compensation were not very scientific. But, if the Centre went for a proper crop insurance system— I suggested a weather-based system, with high-tech automatic weather stations installed all over the country—it may cost another, say, ₹5,000-7,000 crore, but could be made more scientific. His immediate response was, "this is doable". After that presentation, what I heard was an announcement by the prime minister about the revamped PM's Fasal Bima Yojana on Baisakhi, as a gift to Indian farmers. It is still going through some teething problems as, instead of being weather-based, it was rolled out on crop-cutting experiments, which can be manipulated through the *patwari* system. But, the biggest agri-idea that came

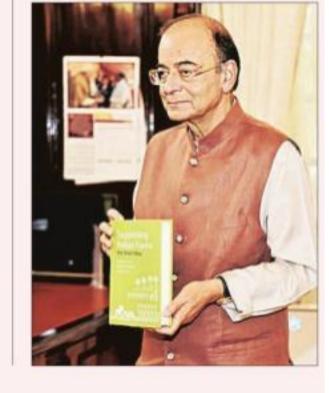
from him—and many heard it during the last year or so, on various occasions—was his statement that the highest pay-off from economic reforms, after the GST reform, is to come from agriculture. He knew very well that agriculture is a state subject, and, if one has to reform agri-markets by amending Essential Commodities Act and APMC Act, engaging states in a "cooperative federalism" would be essential. He spoke about this idea, loud and clear, on one of NABARD's Foundation days. He was also clear that the lead for such a push has to come from the Centre. In fact, he even asked NABARD to initiate some spade-work in this direction.

Similarly, if one has to do any tenancy reforms, with a view to open up land lease markets, again, the blueprint has to be something like the GST council, involving the states as well as the Centre.

The other big agri-idea with which Jaitley concurred was to gradually transfer various subsidies in the agrifood space to direct cash transfers into the accounts of beneficiaries. He said this while releasing one of my books, 'Supporting Indian Farms the Smart way' (see graphic) in 2018. The book

was based on two years of in-depth research on how different agri-policies impact Indian farmers, agriculture, food security, natural resources, especially water and soil, etc. The central message was that Indian agricultural policies have inherent consumer bias, and that input subsidies related to fertilisers, power, irrigation, interest subvention, etc, do not promote efficiency in their usage. Instead, they are creating several environmental problems, like groundwater depletion. The best solution would be to give these subsidies directly to beneficiaries in cash, and free up the highly subsidised prices of fertilisers, power, etc. He echoed this in his speech, and said that this is surely a 'smarter' way to help our farmers.

It is sad that his health deteriorated fast and he is no more with us The best tribute to such a personality is to implement his ideas in full faith. Can the Modi government create a GST-type council for agriculture reforms, and realise his wishes by implementing agri-marketing reforms and transferring agri-input subsidies directly to beneficiaries accounts through Aadhaar. That would be the most meaningful tribute to Jaitley.



# Indian economy: Growth and cycles

Concurring with the view that the economic slowdown was cyclical, the recent Reserve Bank of India analysis called the three-quarter slide a down phase, but not a trend reversal

MEGHNAD DESA

Prominent economist and labour peer Views are personal

A comprehensive

strategy to dump

inefficient PSEs

would change

the image of

India abroad



**IT HAS BEEN** a mixed two months since the first Budget of the second term of the NDA government. The Budget took a stern view in terms of taxation of the super rich. It pleased markets by committing the government to borrow abroad. But, it was churlish in putting shackles on FDI.

The economy had been losing growth momentum since the last quarter of 2018. In the first quarter of 2019 (the last quarter of FY19), GDP growth came in at 5.8%, far below the 7%+ rhythm of the previous four years. I took the view, then, that the slowdown was cyclical due to uncertainty and the collapse of confidence in the non-banking lending sector.

What was needed, I thought, was not temporary boost to demand, but a strategy for long-run growth. The Reserve Bank of India has just come out with its analysis, which called the three-quarter slide as the down phase of a cycle, but not a trend reversal. On Friday afternoon, the numbers for the second quarter of Calendar 2019 (first quarter of FY20) have come in at 5%.

The government has been showing awareness that its budget may have given wrong signals. I blamed the confused message of the Budget on the anti-growth and anti-foreign capital ideologues in the majority party. These elements seem to have been checked and Nirmala Sitharaman has been issuing announcements which are like supplementary Budget addenda. This may be the best way for a new finance minister, feeling her way into the demanding job following Arun Jaitley, who had a remarkable control over economic policy with the enthusiastic support of the prime minister.

This has been just one of the shocks of the week. Earlier on in the week, the news was confirmed that RBI will be able to transfer ₹1.76 trillion (around \$250 million) from its dividend income as well as by drawing down on its reserves. Late last year, there had been an open argument between the central bank hierarchy and the finance ministry about what the latter thought was excessive prudence on the part of RBI. The capital ratio of RBI was thought to be way above what was needed by Delhi while its own technical experts thought otherwise. The Governor, Urjit Patel, and his Deputy, Viral Acharya, both discreetly departed.

The Bimal Jalan Committee reported earlier this week and recommended that the ratio could be reduced safely. thereupon announced the transfer, which will ease the fiscal pressure on the government. This has raised questions about the

independence of the

central bank. The idea that central bank should be independent of the elected Executive seems to have become a religious dogma. But, it is a fairly recent development. UK conferred independence on the Bank of England only upon the arrival of Gordon Brown as the new Chancellor in 1997, and only with respect to setting the interest rate.

India has never had such a tradition, and the 1935 legislation setting up RBI clearly enjoins it to follow Treasury advice. Governors were appointed from the cadre of retiring finance secretaries, and they carried out the task of walking the line faithfully. It was globalisation and vaulting ambition which led the Manmohan Singh government to invite a distinguished academic, Dr Raghuram Rajan, to be the Governor, signalling

India's coming into the big league of economic powers. Rajan took independence as obvious, but quit halfway through his second term, when the elected government had changed colour. His successor, Dr Urjit Patel, a Yale alumnus also took independence as prudent.

The masters in Delhi disagreed, and Dr Patel politely made his excuse and resigned. The situation is back to normal, and Shaktikanta Das, the new Governor, has been very active in bringing down the interest rate while keeping inflation on its downward path. The cooperative attitude will continue. The

test is now of the fiscal authorities in Delhi, as to how they will use the gift from RBI. It would make sense if the money was used to recapitalise the nationalised banks preparatory, hopefully, to their sale. The government could also use the windfall for retiring debt, which would cheer the bond markets.

What is now needed is a clear signal from the PM himself that his commitment to sustained and sustainable growth over the medium term has not changed. From the recent statement by the aviation minister, we know that the government intends to privatise Air India. A more comprehensive strategy to dump unprofitable and inefficient public sector enterprises would change the image of India abroad from a reluctant half-hearted commitment to becoming a middle income level economy in the second quarter of the twenty first century, taking on rivals and winning. India can, and must do it. The way Modi has got the world used to learning about India is by announcing the strategy himself. Modi 2.0 has to be like Modi 1.0 just bigger and better.

## **LETTERS TO** THE EDITOR

### Virtual currency, unaugmented reality

The virtual-currency segment continues to remain volatile, even though speculations of acceptance by lead international economies and transparent regulations governing the introduction of new Altcoins, are on the rise. Experienced-traders and strategic-analysts predict a huge demand, on account of lower liquidity and mining-returns. It is important that Regulators and Regulatory Authorities managing licensing of cryptocurrency-based firms, are on the same page. To micro-monitor the sector in letter and spirit—legacy players as well as the potential new entrants viz. e-commerce firms, online retailers and social media platforms, must be subject to the same set of regulatory policies. Potential misuse of the existing vastoutreach by these platforms, to create inroads in the uncertain asset-class and leverage avenues such as gift-cards/vouchers to increase indirect-exposure. At present, limited infrastructure availability and investment towards R&D, has impeded the application of digital-currencies as a viable alternative for peer-topeer payments/fund-transfers. To reduce market-risks, it is important to expedite the launch of an alternative crypto-format, which is transparent and adherent to global financial-standards. A wellregulated digital-instrument with crystal-clear norms on assetcategorisation, valuation, taxation and end-use, can facilitate optimal utilisation of the underlying blockchain in key sectors. Impediments of person-dependent operations, undefined-ownership and moneylaundering/round-tripping of funds, ought to be surmounted, in order to boost the marketpresence and accessibility.

Write to us at feletters@expressindia.com

— Girish Lalwani, Delhi

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**FINANCIAL EXPRESS** 

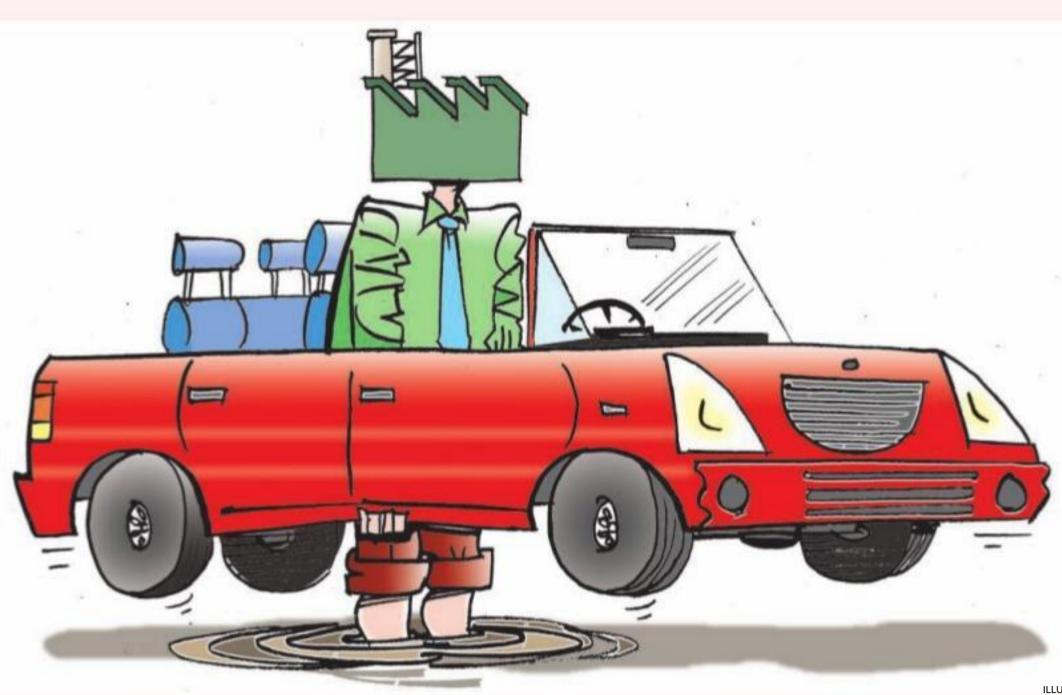


ILLUSTRATION: ROHNIT PHORE

VER THE PAST few weeks, there has been much commentary on the economic slowdown. Whether the cause is structural or cyclical; whether the government should inject liquidity or allow the private corporate sector to stew in their woes. This division of views is not surprising. After all, it is a commonplace barb that three economists in a room will eventually present four different views. What is worrisome is that this division appears to cut across the political and administrative apparatus of the government. The vicechairman of the NITI Aayog has stated that the economy faces an unprecedented liquidity situation: "Not in the past 70 years has the financial sector been in such a churn (where) nobody trusts anybody else." The Chief Economic Adviser appears somewhat more sanguine: "Some sectors are doing well—the economy does not need a fiscal stimulus." The minister of road transport and highways has taken a strip of the NITI Aayog for announcing a ban on petrol and diesel vehicles. He said that the NITI Aayog was but a think tank with no executive authority, and that such decisions were for him to make.

This apparent lack of cohesion in economic thinking is worrisome because it makes one wonder whether there is any economic body in the government that has both the mandate to look at the big picture—i.e. evaluate the consequences of the macro impact of seemingly unrelated sectoral economic decisions—and also the ear of the political leadership. It is also worrisome because the consequences of lack of cohesion can, in our connected economy, lead to avoidable systemic damage.

Let me illustrate this point by drawing on the plight of the automotive industry.

The demand for transport vehicles (passenger cars, heavy commercial vehicles, and two-wheelers and three-wheelers) has dropped by 12.3% in the first quarter of FY19/20 over the comparable quarter of the previous year. This is the sharpest decline since 2001. No one can make the claim that this is entirely the result of government policy. There are deeper reasons particular to the structure and dynamics of the industry and every auto company will need to introspect hard on the specifics of the internal changes it must implement to tide over its current market problems. But, equally, no one can argue that the industry has not been impacted by government policy The decision, last year, to increase the maximum load-carrying capacity of

OVER THE BARREL Why Indian economy

**VIKRAM SINGH** 

The author is chairman & senior fellow,

**MEHTA** 

Brookings India

needs a big picture view

there is any economic body in the government that has both the mandate to look at the big picture—i.e. evaluate the consequences of the macro impact of seemingly unrelated sectoral economic decisions—

The apparent lack of cohesion in economic thinking

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trucks knocked the bottom out of the market for heavy commercial vehicles. The demand for this category has, since that decision, fallen by around 20%. The generalised constriction on retail financing by banks has squeezed dealers of their working capital and dampened consumer demand. Consumers could, at one time, borrow up to 90% of the cost of a vehicle. Now they are fortunate to get even 65%. Auto loans, incidentally, account for barely 2.5% of banks' nonperforming assets (NPAs). The tightening of safety norms or the fast forwarding of the Bharat Stage 6 emission norms have raised the cost structure and, consequently, prices.

All of these decisions might make sense on a standalone basis. But when

considered through the prism of their collective impact, they acquire some rough edges. This is because the auto industry sits at the nub of the manufacturing sector. It accounts for 49% of manufacturing GDP and, according to the Society of Indian Automobile Manufacturers (SIAM), it supports directly and indirectly 37 million jobs. The decline in demand for its products has rippled, therefore, across the macroeconomy. SIAM has estimated that 5-7% of those employed along the automotive value chain (OEMs' suppliers, vendors) have lost their jobs and that all contract hiring has stopped. It has also estimated that GST collections from the auto sector during the first six months of 2019 are Rs

6,000 crore less than what was received

by the finance ministry during the first half of 2018.

I cite these figures not to make a case for relief for the automobile industry—I am a director at Mahindra and Mahindra and doing so might attract the criticism of conflict of interest—but to substantiate the consequences of lack of cohesion in economic management and to make the point that sectoral initiatives must be viewed through the prism of the broader

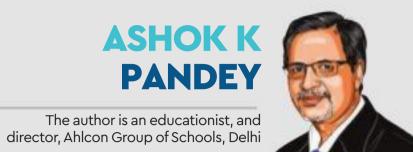
In November 2008, at the height of the global financial crisis, Queen Elizabeth asked an assemblage of economists gathered to celebrate the opening of an extension of the London School of Economics, why none of them had anticipated the crisis. The academics responded by letter in July 2009. They catalogued the macroeconomic, regulatory and behavioural reasons for the crisis, but they also wrote that whilst "everyone seemed to be doing their own job properly" and on its own merit, "there was no one who understood the risks (of what they were doing) to the system as a whole." There was no one that saw the whole picture and who appreciated that "whilst individual risks may rightly have been small," the collective impact of these risks could "well trigger a systemic collapse."

Our administrative apparatus is vertically structured within siloed compartments. Bureaucrats have a narrow remit and few, if any, have the mandate to take a broad view and evaluate the consequences of their decisions on the system as a whole. There is no fora to enable and facilitate interdisciplinary, interdepartmental and collaborative economic decision-making. We do, of course, have the NITI Aayog and the Economic Advisory Council to The Prime Minister (although I must admit, I am not clear of the latter's mandate or role), but the recent exchanges suggest they do not have the executive authority to contextualise sectoral initiatives within the broader sweep of the macroeconomy. There is a need to fill this lacuna.

This is certainly not the first call for an administrative overhaul. Many reports have been written on the subject and this article is treading a well-trodden path. But against the backdrop of the current economic downturn, I am reminded of Rahm Emanuel's (Chief of Staff to US President Barack Obama in 2009) exhortation to not waste a "serious crisis" and to grab the "opportunity to do what (one) could not do before." The opportunity now exists to dust off and implement the recommendations that call for a cohesive and integrated platform for economic management.

### TRANSFORMING CLASSROOM

# Saluting the changemakers



Innovations and dedication mark this year's list of National Awards for teachers

**UESS WHAT? A STAGGERING** 1.5 million schools, 10 million teachers and 300 million children describe the vital statistics of India's schools. We hear about poor learning outcomes and scary levels of dropouts; inaccessibility and lack of accountability. There is a lot of inspiring initiatives that do not get enough public attention.

The central and state governments have endeavoured to set up schools located at high altitudes, in the cyclone-prone coastal areas. Children are walking to schools situated in the harsh terrains of Ladakh, and to the ones in security-challenged forests covering several states. There are schools with less than 10 students. In one school, the first child admitted in Grade 1 waited for two years to get her first classmate.

There is a school in West Bengal for the children of Hindispeaking migrant workers. Jharkhand has a school for Odiaspeaking population. To preserve the tribal culture and tradition of the Toto community, the West Bengal government provides schooling even in remote tribal areas. The Rajasthan government has set up CBSE affiliated schools of excellence. There are schools that educate the children, as also save them from abduction and trafficking. There is a reason to believe that governments have shown conviction and the community has supported the cause of education. Funds have been made available by the government and through donations. What lacks attention and coverage are the stories of highly committed men and women taking the entire mantle upon themselves. Their stories are courageous in the face of adversities.

What have these classroom icons accomplished? They are

using school buildings as learning aids and making sure of the provision for clean drinking water. Energy-saving, sanitation, herbal gardening, erecting a wall for creativity, computerisation, video presentation and community involvement come across as shining examples of their pioneering efforts. It is heartening to note that without any inhibition, these teachers approach the potential donors to invite help. Many of

The central & state govts have also endeavoured to set up schools located at high altitudes and in the cycloneprone coastal areas

these teachers chip in their savings, too. One headteacher confessed, "I can beganyone for anything that helps my students learn more—I am a beggar, not a boss."

Another young teacher turns a driver in the morning and afternoon to drive the cab donated by an alumnus. In between, he teaches the students maths and science. Enrolment in schools has gone up. A unique story comes from a former constable of the Karnataka police turned teacher who is teaching plumbing and painting skills. A teacher from Nagaland is transferring his talent in art. A bright young man from Uttarakhand quit his professorship in a Scandinavian country to take up a teaching position in a village school. That could serve as an inspiration for college graduates shying away from taking school teaching as a preferred career.

These teachers are creating sustainable learning spaces and nurturing a million aspirations. It comes out unequivocally that "giving" and "giving generously" is the first principle of making a difference. One teacher narrated her story of how the "blackboard" exposure is saving children from falling prey to "red board," alluding to possible radicalisation of children. The second principle is self-learning. No wonder, all of them are using technology to learn and teach. The third principle is fostering innovation, improvising resources drawn from the local context. To reduce the load of the school bag, one school has prepared a single book for all subjects in each quarter.

On September 5, the grateful nation and the President will accord the National Award to Teachers to 50 of these change-makers. These stories are reminders of the challenges we face and, at the same time, give us solace that it is humanly possible to make a change.

## **ADLERIAN THERAPY**

### **LFRED ADLER CREATED** the 'personality theory' that he called 'individual psychology' because he believed that people are unique and each one requires a different treatment. Adler initially followed Sigmund Freud's teachings, but he disconnected after a disagreement. Freud's theory says that human behaviour is driven by sex. Adler's 'personality theory' says that the base of human behaviour is to overcome the feelings of inferiority. This is the fundamental difference between Freud's and Adler's theories.

Adlerian therapy is a short-term, goaloriented and positive psychodynamic therapy based on the theories of Adler, who focused a good deal of his research on feelings of inferiority versus superiority in people; besides the amount of obstacles one faces in life. He also observed that each one craves for a sense of belonging in one's own community and society. According to Adler, feelings of inferiority can result in irrational behaviour. But, in the right setting, an individual can be motivated to strive for greater success. Adlerian therapy focuses on how individual personality is interconnected with the society at large.

**Usefulness of the theory:** Adlerian therapy is useful in any type of psychological disorder or mental illness. This therapy may be used in combination with other therapeutic approaches such as insightful counselling, music therapy or art therapy, as it best suits the needs of the individuals involved. An Adlerian approach can be employed with children,



A therapy that can help overcome inferiority complex



adolescents, adults, individuals, couples, families and business organisations.

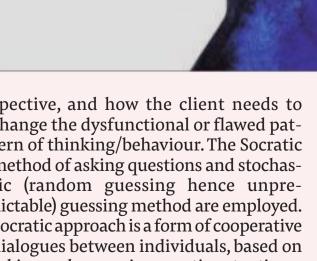
The therapy applies in four stages: engagement, assessment, insight and

reorientation. **Engagement:** The therapist must be empathic towards the client; he/she must make the client comfortable so that the client feels secured and is able to open up or vent his/her problems. The client and the therapist begin to establish a therapeutic relationship. The relationship should consist of a teamwork towards addressing the client's problems. The therapist should offer support. Adler laid emphasis on knowing birth order of the client among his/her siblings and the client's early childhood memories. Birth order refers to the order a child is born in

his/her family; for example, first-born, second-born or youngest. Birth order is often believed to have a profound and lasting effect on psychological development.

**Assessment:** A common approach to assessment in this therapy is to assess the client's lifestyle. At this stage, the therapist works to learn more about the client's background, including early memories and family structure and family dynamics. In this part of therapy, the therapist tries to understand how the client may have developed certain styles of beliefs that no longer are helpful to him/her.

**Insight:** The therapist helps the client to view the situation from a different perspective. The therapist makes the client understand his/her lifestyle meanings, morals and goals that need a fresh per-



apist suggests his/her client to take steps to reinforce newly-developed insights. Often, the client learns more about his/her unknown capabilities and strengths. It happens quite often that we learn about our capabilities from others. In fact, occasionally, we find a good counsellor in a

friend, sibling, parent, neighbour, teacher, etc. In this stage, the therapist encourages the client to make changes, to develop courage, alter some habits to overcome the flawed thinking/habit.

Where does Adlerian therapy help? It focuses overall to reframe the attitudes, beliefs and lifestyle choices that block success of people. The therapist focuses on the late critical thinking and to draw out ideas approach in which the client effectively reaches the desired goals. One of the core tenets of Adlerian therapy is that individual behaviour must be explored within the context of a client's sense of 'fitting in' with his/her community, and society at large. In some cases, this extends to birth order and how one's role within the family affects the development of one's personality and future relationships. This therapy works

well in schools, clinics, corporations and other community settings, which helps in providing a sense of belonging and respect for all. This therapy works especially well with positive orientation.

What qualifications does an Adlerian therapist require? He/she is a licensed psychotherapist with a Master's degree or doctorate, and specialised training or experience in an Adlerian approach. If you are seeking this therapy, you must speak to the potential therapist; ask if he or she takes an Adlerian approach to treatment Once it is established that a therapist has the credentials and experience you are looking for, it is important to make sure you are comfortable working with that therapist. It is possible that other professionals, such as doctors, nurses, teachers or counsellors, may also incorporate Adlerian principles into their work.

The base of Adlerian therapy: Inferiority is a feeling that humans have since they are born. They grow up being depen dent on their parents and to a great extent they are influenced the way they are treated by their caregivers. Children shape up as what their parents think of them Later, they get influenced by teachers, siblings, neighbours, etc. When they take up a career, their peers, bosses, colleagues influence them. Each individual tries to 'fit in'in societal norms. We feel motivated if a majority of people in our life think positively about us. If we get negative feedback our inferiority complex gets more cemented. It is a human drive to overcome inferiority and become superior.



and underlying suppositions. **Reorientation:** In this stage, the ther-





#ExpressExplained

If there are questions of current or contemporary relevance that you would like explained, please write to explained@indianexpress.com

### THIS WORD MEANS

### **FOETUS IN FOETU**

When a 'twin' forms inside a human body. What causes it, and how frequently does it happen?

WHEN A 17-year-old girl Indian girl recently went to get a "lump" in her abdomen treated, it was found to be her twin growing inside her. This is a condition called *foetus in foetu* (FIF), or foetus within a foetus. Doctors say this is the first reported case of FIF in an adult woman worldwide, and the eighth such case in an adult in India (the previous cases were in adult men).

In this condition, a malformed parasitic foetus is usually found in the abdominal cavity of the living twin (host). Fewer than 200 cases of this condition have been reported in medical literature and it occurs in about 1 in 5,00,000 live births. While FIF can occur in various age groups, it is most commonly diagnosed in patients younger than 18 months.

In the case of the Indian 17-year-old, her abdomen would often hurt and she would feel full. However, no history of weight loss or altered bowel movements and urinary symptoms were recorded. Her "menstrual habits" too were within the normal limits, according to *BMJ Journals* where her case has been published. When the lump was microscopically examined, it measured 30×16×10 cm and was found to be composed of a "hairy cheesy material, multiple teeth and structures resembling limb buds."

According to *BMJ Journals*, there are two theories about the origins of FIF. The first is where a parasitic twin's malformed foetus is formed inside the body of the host twin and both share the blood supply.

The other is that FIF is a "highly differentiated" form of teratoma - tumours made from tissues foreign to the area or part of the body in which they are found.

# FIF CASES AMONG ADULTS IN INDIA

YEAR	AGE	SEX
1999	27	Male
2000	16	Male
2001	30	Male
2001	27	Male
2005	39	Male
2007	36	Male
2009	20	Male
2019	17	Female
Source: BMJ Journa		

What differentiates a FIF from a tumour is that the lumps in the case of FIF are benign (do not spread to other organs and tissues) in nature, and are of embryological origin.

When was the expression "foetus in foetu" first used? According to the BMC Journal of Medical Case Reports, it was first used by Johann Friedrich Meckel the Younger in the late 18th century. In a paper titled "Fetus in Fetu and the Retroperitoneal Teratoma" and published in 1960, R H Lewis credits Meckel with the use of the term around the 1800s.

One of the early cases of the condition surfaced in a patient called John Hare, born on May 18, 1807. The abnormality in the baby's abdomen led him to lose weight rapidly, "until at length he was nearly 36 inch in circumference", and he eventually died.

MEHR GILL

### TIP FOR READING LIST

A REIGH BUIDE TO

HE END OF THE WORLD

SEYAN WALSH

### How to Brace for End of the World

WHEN THE human species eventually goes extinct, what kind of event will have caused it? US-based science reporter Bryan Walsh looks at a number of possible catastrophic scenarios — volcanic super-eruptions, asteroids, artificial intelligence, climate change, nuclear

wars — as well as possible solutions to prevent eventualities.

End Times: A Brief Guide to the End of the World is a study of these possible catastrophes, including interviews of those trying to stop them from happening, such as NASA's asteroid destroyers and disease prevention agencies around the world. The book also estimates the probability of these disasters occurring, along with the impact they

could have. In its review of the book, *Scientific Inquirer* acknowledges Walsh's "attempt to root out the source of humanity's denial and ignorance" towards existential risks. "When discussing manmade climate change, *End Times* delves into how economic models such as the 'social discount rate' can explain why we 'privilege the present over the future'. The interdisciplinary approach Walsh uses to

capture the pervasive effects and influences behind existential risks never attempts to leave his readers behind; rather, Walsh's accessible language attempts to inform the general reader of the multitiered nature of the issues he discusses," the review says.

Colonisation of other planets has long been the dream of businessmen and science-fiction writers. In his book, Walsh dedicates a chapter to space and details the faith that billionaires Jeff Bezos of Amazon and Elon Musk of Tesla seem to have in space exploration and colonisation as a means for human survival. Both have invested billions in manned

spaceflight, an endeavour that even NASA is not contemplating. Walsh himself calls this a "distraction", and writes, "Space colonization may be our destiny, but it won't keep us safe — not for the foreseeable future. The energy and money that might be spent on nascent efforts to move off planet would be better used combating existential threats that could end that future — and readying our survival, should the worst occur."

### SIMPLY PUT QUESTION & ANSWER

# What bank mergers can mean

The plan is to merge 10 state-owned banks into four larger ones. What led to the move, how is it intended to help the banks and the government, and what are the potential downsides?

Finance Minister Nirmala Sitharaman during a press conference in Delhi to

### SHAJIVIKRAMAN

CHENNAI, SEPTEMBER 1

ON FRIDAY, Finance Minister Nirmala Sitharaman announced the government's decision to merge 10 state-owned banks to create four large entities or lenders. Under the plan, Oriental Bank of Commerce and United Bank of India will be merged with Punjab National Bank; Canara Bank with Syndicate Bank; Andhra Bank and Corporation Bank with Mumbai-based Union Bank of India; and Allahabad Bank with Indian Bank. That will mean a consolidation of banks in India from 27 before 2017, to 12 after the merger goes through. What are the upside and downside of this move?

### How does consolidation help?

For years, expert committees starting from the M Narasimham Committee have recommended that India should have fewer but bigger and better-managed banks to ensure optimal use of capital, efficiency of operations, wider reach and greater profitability. The logic is that rather than having several of its own banks competing for the same pie (in terms of deposits or loans) in the same narrow geographies, leading to each one incurring costs, it would make sense to have large-sized banks. This may be true especially in India's bigger cities and towns. It has also been argued that such an entity will then be able to respond better to emerging market trends or shifts and compete more with private banks. The Finance Minister has said that the proposed big banks would be able to compete globally and improve their operational efficiency once they lower their cost of lending and improve lending. But none of India's banks including the largest, SBI, figures in the list of the top 50 global banks. So that may be a long way away.

### How does it help the government? For over decades starting from 199

For over decades starting from 1992, the government as the biggest shareholder of over 25 banks had to provide capital for them. To grow and lend more, the banks often need a higher amount of capital to set aside also for loans that could go bad. With the government not willing to lower its equity holdings and with a large slice of the cap-

ital being set aside to cover for bad loans, which have swelled over the last few years, the burden of infusing capital rests on the majority shareholder. This means marking a large amount of money almost every year during the last few years in the Budget for many banks at a time when there is a huge demand for funds for education, health and other programmes. By reducing the number of banks to a manageable count, the government must be hoping that the demands for such capital infusion will be lower progressively with increased efficiencies and with more well capitalised banks. It will also help that the government can focus now on fewer banks than in the past.

**announce the merger plans.** Amit Mehra

### On what rationale were the banks for the new mergers chosen?

The Finance Minister has said the government chose these banks on the basis of ensuring that there is no disruption in banking services and that these banks benefited from higher current and savings accounts (CASA) and greater reach. In the past, the government and the RBI had discussed potential mergers taking into account banks that operated in a particular geographical region or had strengths in such regions. During

one proposal discussed was to merge all PSU banks headquartered in the East which were inherently weak. In the currently proposed mergers, this argument may apply mainly to the Bengalaru-based Canara Bank and Syndicate Bank. In the PNB-led merger, Oriental Bank is also a Delhi-based lender, while the strengths of midsized banks such as Andhra Bank and Corporation Bank in the South may complement Union Bank that has a stronger presence in the West and elsewhere. For Indian Bank, a conservative bank and one of the few to have reported profits earlier when many other banks were hurting, the high CASA of Allahabad Bank is bound to help. That will imply cheaper source of funds. What are the potential downsides of

Raghuram Rajan's tenure as RBI Governor

### such a merger?

Smooth integration of operations always poses a risk, especially with the prospect of resistance from staff and unions in the entities being merged. There are issues like cultural fit, redeployment of staff, and fewer career opportunities for many in a merged entity. Another concern could be deterioration of services and disruption in the near term as

the merger process gets under way. It could also reflect in fewer options for customers; an easing of the personal touch which many of the midsize and smaller banks have. The swelling of combined bad loans with some of these mergers is also an issue.

Yet another worry is the possible creation of what is known as systematically important institutions, or those too big to fail, leading to the prospect of bailouts in the future, which could hurt the government and financial stability. But a bigger challenge will be in ensuring that there is no disruption in activity, especially lending, because of the proposed mergers at a time when banks have been loath to lend. Whether this will lead to a further slowdown in lending for a while is another concern.

### What do these mergers signal for the Reserve Bank of India?

The RBI keeps monitoring large institutions whose potential failure can impact other institutions or banks and the financial sector, and which could have a contagion effect and erode confidence in other banks. A case in point is the recent instance of IL&FS Group, which defaulted on repayments hitting many lenders and investors. The creation of more large-sized banks will mean the RBI will have to improve its supervisory and monitoring processes to address increased risks.

## What has the global experience on bank mergers been?

It seems mixed with some studies indicating that only 50 per cent have succeeded. Integration and cultural fit have been issues.

### Can consolidation alone make a difference to the state of Indian banks?

No. Governance of these banks has been an major issue, which has dragged down many. The government has spelt out some measures to address that while indicating that more steps could be in the offing. Former RBI Governor Y V Reddy, in his D T Lakdawala memorial lecture, had said the idea that consolidation of banks will solve the problem of public sector banks is not correct. According to him, if the problem is structural and of governance, it does not matter whether the banks are large or small.

# 3 decades ago, report that set merger template

#### SHAJI VIKRAMAN CHENNAI, SEPTEMBER 1

POLITICS, IT is said, is the art of the impossible. In the early phase of the UPA government's first term between 2004 and 2009, the Finance Ministry headed by P Chidambaram was pushing hard for consolidation of state-owned banks. The first such proposed merger was of two Mumbai-based banks — Bank of India and Union Bank of India. The boards of both were to approve the proposal after being nudged by the government. But at the last hour, it was called off after a political call by the Manmohan Singh government, presumably taking into account the fallout of such a move in a coalition that had the support of the Left parties.

### The recommendations

When on Friday, Finance Minister Nirmala Sitharaman announced the mega merger of 10 public sector banks into four, she was in effect implementing a plan whose outline was contained in the report of an expert committee submitted nearly three decades ago. It was that report, whose main author, Maidavolu Narasimhan, is a 92-year-old former Governor of RBI, that talked about merging banks.

Various governments and the Reserve Bank of India have all been guided by the report and recommendations. The committee, appointed by Manmohan Singh when he was Finance Minister and at the peak of the balance-of-payment and economic crisis in 1991-92, had suggested a new banking structure in India besides several other important measures in its two reports. What it envisaged then was a banking system with three or four large banks at the top with a global presence and size, eight to ten national banks which would cater to the needs of local industry and infrastructure, and a bottom tier consisting of a large number of regional or local banks.

The committee also favoured mergers to build the size and strength of operations for each bank. Since then, almost every major committee for financial sector reforms has suggested consolidation of banks or reducing the number of banks owned predominantly by the government. These include the committee appointed by the Planning Commission during the UPA government's term and headed by Raghuram Rajan, the committee on fuller capital convertibility headed by former RBI Deputy Governor S S Tarapore, the one headed by Percy Mistry, apart from the RBI which laid out a blueprint in a discussion paper

on the way forward for Indian banking.

The rationale of experts for pruning the

number of government-owned banks, which was over two dozen, was that with economies of scale, they would be more efficient and profitable. Besides, with pressure on government resources and growing demands to fund social sector programmes, infusing capital for a large number of banks would be a drag for the government, especially with many banks unable to raise the required capital from the markets directly. In May 2013, when Chidambaram returned to the Finance Ministry after a stint in the Home Ministry, said in his annual day address at the Competition Commission of India: "Some PSU banks among the 26 we have may be better off merging. The need for two or three world -size banks in an economy that is poised to become one of the five largest in the world is rather obvious." In short, it is something on which the government (the largest shareholder in many of these banks), the RBI and experts have been on common ground.

### The mergers that followed

There were mergers and amalgamations during that period which involved private banks such as HDFC and ICICI and also Punjab National Bank. But the first big merger subse-

quently was when some of the associate banks of the State Bank of India were merged with the parent bank during the first term of the Modi-led NDA government. Technically, or on paper, that was a decision approved by the boards of SBI and the respective associate banks. It was rather an acquisition. But the last of the relatively bigger mergers like this time around (featuring four new entities and the folding of some banks into a bigger lender) that saw Dena Bank and Vijaya Bank being merged into Bank of Baroda — all publicly listed entities — was announced first by the government.

In its report, the Narasimham committee had made it clear that large banks should merge only with banks of equivalent size and not with weaker banks, which should rather be closed down. That may not be the script being followed in the last few cases, especially when the accompanying steps announced by the government indicated that boards of state-owned banks would be strengthened.

Former RBI Governor Y V Reddy had said in a lecture last year that the origin of PSU banking in India was political through an ordinance, its evolution has been political and its future will perhaps be determined by political and economic considerations. Last weekend's big move by the government reflects that.

# The legacy of Firoz Shah, 14th-century ruler who built Kotla in Delhi

**SOMYA LAKHANI** 

NEW DELHI, SEPTEMBER 1

DELHI'S FEROZ Shah Kotla stadium is set to be renamed Arun Jaitley Stadium after the former Finance Minister, who passed away last month. The stadium takes its name from a 14th century fortress. What is the legacy of Firoz Shah, who built the fortress?

In his autobiography *Futuhat-i-Firozshahi*, Firoz Shah described himself: "Among the many gifts which God bestowed upon me, his humble servant, was a desire to erect public buildings. So, I built many mosques and colleges and monasteries... I was led to repair and rebuild the edifices and structures of former kings and ancient nobles which had fallen into decay with the passage of time."

with the passage of time."
And so, he built Feroz Shah Kotla (kotla means fortress), peppered Delhi with gardens, constructed canals, hunting lodges, and repaired Qutub Minar, Hauz Khas (royal tank) and Surajkund (lake of the Sun). In the 21st century, however, Surajkund is mostly known for its annual crafts mela, Hauz Khas for its bars and restaurants, and an auto ride

to Feroz Shah Kotla on Bahadur Shah Zafar Marg usually ends at the stadium next to it.

Shama Mitra Chenoy, associate professor at Delhi Uinversity's Shivaji College said, "Firoz Shah was the first ruler to build a fortress next to river Yamuna. It was quite an urban sprawl." In Percival Spear's 1943 book *Delhi: Its Monuments and History*, which has been updated and annotated by historian Narayani Gupta and author Laura Sykes, the latter calls Firoz Shah "a medieval version of a management guru".

Born to a Hindu princess, Firoz Shah came to power in 1351, and died in 1388. He built Feroz Shah Kotla, the fortress, on the banks of the Yamuna and called it Firozabad. Sykes writes, "According to an old proverb, three things were necessary: daria, badal, badshah (river, rainclouds and ruler). The ruler stood ready, the rainclouds could be hoped for, and of course the river was waiting in the shape of the Yamuna: he built the first of the river-based Delhis."

In fact, Emperor Ashoka's pillar, erected near Ambala in 250 BC, was transported to Delhi and placed in Firozabad. Spear writes, "He found it when hunting and as he liked old monuments, he transported it to Delhi



The Feroz Shah Kotla fortress. Only the stadium is being renamed. Express Archive

on a great carriage with 42 wheels."

At the Ridge in north Delhi stands another Ashokan pillar, smaller in size, near Hindu Rao Hospital. It was moved from Meerut to Delhi by Firoz Shah.

Professor Farhat Hasan of Delhi University said that during his reign, Firoz Shah did public construction activity on a massive scale. "Welfare projects — gardens, serai (inn), water supply — were his priority.

By improving sources of water supply and irrigation facilities in Delhi and surrounding areas, he helped bring down the price of food grains too. It's a known fact that Haryana's irrigation systems go back to his era," said Hasan.

Professor Chenoy said that Firoz Shah also built Dargah Qadam Sharif, which is located in Delhi's Sadar Bazar. She said, "Story is that during his reign there was a saint

who went to Medina. People there loved him so much that they gave him a stone with the footprint of the Prophet. That stone is on the grave of the saint's grandson. His other great contribution is a number of beautiful *shikargah* (hunting lodges) and hydraulic structures."

In Spear's book, Sykes writes that Firoz Shah is regarded as the honorary founding president of The Conservation Society of Delhi and that the British called him the 'father of the irrigation department' because of the many gardens and canals that he built.

Professor Gupta said that during Firoz Shah's reign at least 1,200 gardens existed between Mehrauli and Firozabad. "He built hunting lodges in north Delhi's Ridge area, one in Palam, and a third which came to be called Kushak Mahal, located within the Teen Murti Complex."

Teen Murti Complex."

Apart from indulging in building his own structures, Firoz Shah "felt a sense of responsibility" towards old structures that needed repair, among which Qutub Minar, Huaz Khas and Surajkund stand out. Spear writes, "In his reign, an earthquake damaged the two top storeys of Qutub Minar. He repaired the Minar and added a little

pavilion at the top." In the late 18th century, however, during another round of repair, an engineer called Major Smith replaced it with his own pavilion. Spear writes, "You can see the two storeys which [Firoz Shah] Tughlaq built because they are built of white marble and are quite smooth. The lower three storeys are the ones which Qutbuddin and Iltutmish built. of red sandstone."

Firoz Shah also repaired Hauz Khas, the royal tank built during Alauddin Khalji's reign in the late 13th century. Spear notes that Firoz Shah built a madrasa on its banks, and his own tomb is located at the corner of where the college stood. "The college was ruined by Timur's invasion," writes Spear. Similar repair work was done at Surajkund.

Professor Hasan said that apart from building new structures and restoring old ones, Firoz Shah was also able to create a "multi-lingual, multi-cultural space by providing patronage to poets, musicians, and various linguistic communities". He said, "Under his patronage, *premakhyan* which is Sufi poetry written in Awadhi grew. It was a new genre of literature. He built many institutes for musicians and poets too."

### WORDLY WISE

WE KNOW WHAT WE ARE, BUT NOT WHAT WE MAY BE.

— WILLIAM SHAKESPEARE

# The Indian EXPRESS

∽ FOUNDED BY ∽ RAMNATH GOENKA

BECAUSE THE TRUTH INVOLVES US ALL

# NATION'S ORPHANS

NRC fails to bring closure in Assam. Flaw may lie in the idea, not just the process

HE FINAL NATIONAL Register of Citizens (NRC) for Assam was released on Saturday, but a closure to the citizenship issue in the state remains distant. In fact, the initial response of political parties and civil society groups in Guwahati indicates that the NRC may have opened up new fault-lines. The government has done well to promise legal help to the over 19 lakh people who have been excluded. They have a window of 120 days to appeal before the Foreigners Tribunals, which have been provided additional staff and facilities. The government has also indicated that deportation of the people rendered "stateless" is not on the cards — Minister of Foreign Affairs S Jaishankar recently said in Dhaka that the NRC was India's internal matter. However, political parties, including and especially the BJP, have alleged that the NRC is flawed and threatened to challenge it in court. For the large number of people who have been living on the edge since the process began in 2015, there is no end in sight to the uncertainty, it seems.

Citizenship and identity have been fraught issues in Assam for decades. The NRC was introduced in 1951 in response to a political demand that arose from the fear of migration, in the backdrop of Partition, causing demographic and cultural upheaval. The subnationalist politics that privileged Assamese identity over other categories, including class, caste and religion, has since shaped the social imaginary in the region, with devastating consequences. It has produced a narrative that plays on the fear of the "outsider" and a politics that borders on xenophobia. It is telling, however, that no party seems to be happy with the outcome of the current exercise. For the All Assam Students Union and the BJP, the exclusions are fewer than expected — the projected number of illegal immigrants in Assam, which has formed the basis of contrived political spectres, has varied from one million to two crore. The BIP also suspects that a substantial number of the affected are Bengali-speaking Hindus, whom it wants recognised as refugees and accorded citizenship. With its proposal to amend the Citizenship Act pending, the party has demanded re-verification of the list in districts bordering Bangladesh, suggesting a communal reading of the NRC.

Instead of blaming the process, political parties need to recognise, perhaps, the flaw that lies in the imagination that produced the NRC. Modern societies are shaped by migration and it may be futile to engage in costly exercises to identify "outsiders". Despite the fiasco in Assam, BJP leaders are demanding NRCs elsewhere too — for instance, Manoj Tiwari wants one in Delhi. During the 2019 election campaign, BJP President Amit Shah spoke about "ghuspaithiye" and compared illegal migrants to termites. The time has come to steer the conversation away from excluding people, and towards accepting the reality of migration and exploring ways to make it work better for the economy. The idea of citizenship can't be imprisoned within the framework of blood and soil or religion; it needs a broader, more inclusive definition rooted in the liberal spirit of the Constitution. For now, however, at the end of an elaborate NRC process monitored by the Supreme Court, which has shown unusual alacrity in doing so, the onus is on the court to ensure that human rights are not undermined by short-term political interests.

# People vs Boris Johnson

British Prime Minister, by trying to circumvent parliament on Brexit, shows disdain for democratic institutions

AST WEEK, BRITISH Prime Minister Boris Johnson sought to justify the proroguing of the UK Parliament for over a month by claiming it is "normal procedure". It is not. The most that Johnson — a prime minister who was selected by a section of the Conservative Party and who hasn't faced a general election — can claim is that he has not technically broken the law. In fact, by asking the Queen to suspend the House of Commons till just 10-12 days before the October 31 Brexit deadline, Johnson has shown complete disdain for the British people, the forum in which their representatives make their voice heard, and for Westminster-style democracy itself. Ironically, among the issues that Johnson and other "leavers" had cited as reasons for Britain leaving the European Union three years ago was that the EU curtailed the powers of the country's parliament and the will of the British people.

Since June 2016, when the people of Britain voted by a slender majority to leave the EU, the country's political class has been unable to form a consensus on the modalities of the exit. Johnson's predecessor, Theresa May, resigned after she was unable to convince parliament of her Brexit plan. By all accounts, a no-deal Brexit will be an economic disaster for the UK. Johnson claims he will negotiate a new deal at the EU council in September and secure a parliamentary majority for a withdrawal bill before October 31. Either PM Johnson can magically forge agreement in eight weeks on an issue that vexed his predecessor for two years or, as is far more likely, he is doing his best to circumvent a muchneeded debate and the messy compromises it would entail.

Britain does not have a formal, written constitution. But its laws and parliamentary customs have served it well because they are respected across political and ideological divides. In the Westminster model, parliament is not just a procedural necessity. It frames the will of the people, the source of political legitimacy. If Johnson wishes to suggest that the mandate for his version of Brexit is greater than the voice of all the MPs that oppose it, he must call a general election. The Opposition must ask for a vote of confidence in the government. Meanwhile, across the globe, as strongmen claiming a direct understanding of the will of the people undermine institutions that act as a check on executive power. how the first parliamentary system holds its own against this assault will be closely watched.

## Freeze Frame

**EPUNNY** 



# Bits and economic pieces

A forum that facilitates cohesive thinking on economy, also has ears of political leadership, is urgently needed

Vikram Singh Mehta

OVER THE PAST few weeks, there has been much commentary on the economic slowdown. Whether the cause is structural or cyclical; whether the government should inject liquidity or allow the private corporate sector to stew in its woes. This division of views is unsurprising. After all, it is a commonplace barb that three economists in a room will eventually present four different views. What is worrisome is that this division appears to cut across the political and administrative apparatus of the government. The vice chairman of the Niti Aayog has stated that the economy faces an unprecedented liquidity situation: "Not in the past 70 years has the financial sector been in such a churn (where) nobody trusts anybody else." The Chief Economic Adviser appears somewhat more sanguine: "Some sectors are doing well — the government does not need a fiscal stimulus". The Minister of Transport and Highways, Nitin Gadkari, has criticised the Niti Aayog for announcing a ban on petrol and diesel vehicles. He said that the Aayog was but a think tank with no executive authority, and that such decisions were for him to take.

This apparent lack of cohesion in economic thinking is worrisome because it makes one wonder whether there is any economic body in the government that has the mandate to look at the big picture — that is, evaluate the consequences of the macro impact of seemingly unrelated sectoral economic decisions — and also has the ear of the political leadership. It is also worrisome because the consequences of lack of cohesion can, in our connected economy, lead to avoidable systemic damage. Let me illustrate this point by drawing on the plight of the auto industry.

Demand for transport vehicles (passenger cars, heavy commercial vehicles, threewheelers and two-wheelers) has dropped by 12.3 per cent in the first quarter of FY 19/20 over the comparable quarter of the previous year. This is the sharpest decline since 2001. No one can make the claim that this is entirely the result of government policy. There are deeper reasons particular to the structure and dynamics of the industry and every auto company will need to intro-

Our administrative apparatus is vertically structured within siloed compartments. Bureaucrats have a narrow remit and few, if any, have the mandate to take a broad view in order to evaluate the consequences of their decisions on the system as a whole. There is no forum to enable and facilitate interdisciplinary, interdepartmental and collaborative economic decision-making. We do, of course, have the Niti Aayog and the PM's Economic Advisory Council (although I must admit, I am not clear on the latter's mandate or role). But the recent exchanges suggest they do not have the executive authority to contextualise sectoral initiatives within the

broader sweep of the macro

economy.

spect hard on the specifics of the internal changes it must implement to tide over its current market problems. But, equally, no one can argue that the industry has not been impacted by government policy. The decision last year to increase the maximum load carrying capacity of trucks knocked the bottom out of the market for Heavy Commercial Vehicles. Demand for this category has, since that decision, fallen by around 20 per cent. The generalised constriction on retail financing by banks has squeezed dealers out of their working capital and dampened consumer demand. Consumers could, at one time, borrow upto 90 per cent of the cost of a vehicle. Now, they are fortunate to get even 65 per cent. Auto loans, incidentally, account for barely 2.5 per cent of banks' NPAs. The tightening of safety norms or the fast forwarding of the BSVI emission norms have raised the cost structure and, consequently,

All of these decisions might make sense on a standalone basis. But when considered through the prism of their collective impact, they acquire some rough edges. This is because the auto industry sits at the nub of the manufacturing sector. It accounts for 49 per cent of manufacturing GDP and, according to the Society of Indian Automobile Manufacturers (SIAM), it supports, directly and indirectly, 37 million jobs. The decline in demand for its products has sent ripples, therefore, across the macro economy. SIAM has estimated that 5-7 per cent of those employed along the Auto Value Chain (original equipment manufacturers, suppliers, vendors) have lost their jobs and that all contract hiring has stopped. It has also estimated that GST collections from the auto sector during the first six months of 2019 are Rs 6,000 crore less than what was received by the finance ministry during the first half of 2018.

I cite these figures not to make a case for relief for the automobile industry — I am a director of Mahindra and Mahindra and doing so might attract the criticism of conflict of interest — but to substantiate the consequences of lack of cohesion in economic management. It is also to make the point that sectoral initiatives must be viewed through the prism of the broader economy.

In November 2008, at the height of the global financial crisis, Queen Elizabeth asked an assemblage of economists gathered to celebrate the opening of an extension of the London School of Economics, why none of them had anticipated the crisis. The academics responded by letter in July 2009. They catalogued the macroeconomic, regulatory and behavioural reasons for the crisis but they also wrote that whilst "everyone seemed to be doing their own job properly" and "on its own merit", there was no one who understood the risks (of what they were doing) to the system as a whole. There was no one who saw the whole picture and who appreciated that "whilst individual risks may rightly have been small", the collective impact of these risks could well trigger a systemic collapse.

Our administrative apparatus is vertically structured within silo-ed compartments. Bureaucrats have a narrow remit and few, if any, have the mandate to take a broad view in order to evaluate the consequences of their decisions on the system as a whole. There is no forum to enable and facilitate interdisciplinary, interdepartmental and collaborative economic decision-making. We do, of course, have the Niti Aayog and the PM's Economic Advisory Council (although I must admit, I am not clear on the latter's mandate or role). But the recent exchanges suggest they do not have the executive authority to contextualise sectoral initiatives within the broader sweep of the macro economy. There is a need to fill this lacuna.

ministrative overhaul. Many reports have been written on the subject and this article is treading a well-trodden path. But, against the backdrop of the current economic downturn, I am reminded of Rahm Emanuel's (chief of staff to President Obama in 2009) exhortation to not waste a "serious crisis' and to grab the "opportunity to do what (one) could not do before". The opportunity now exists to dust off and implement the recommendations that call for a cohesive and integrated platform for economic manage-

This is certainly not the first call for an ad-

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EKTAA MALIK

"BAAT BIGDI HAI iss qadar/ Dil hai toota, toote hain hum/ Tere bin ab na lenge ek bhi dum/Tujhe kitna chaahein aur hum," hums Arijit Singh in Kabir Singh (2019), as the eponymous character played by Shahid Kapoor comes to terms with his heartbreak — and the end of his "happily-ever-after" dreams with his college girlfriend, Preeti (Kiara Advani).

The film, a huge commercial success, was panned by critics and a section of filmgoers alike for its blatant misogyny. In the 172minute-long film, heartbreak is used as an excuse for self-sabotaging behaviour, including a suicide attempt. But Hindi film and heartbreak have had a long, symbiotic relationship: Bollywood wields heartbreak as a tool to justify toxic masculinity and generates yet another poster child — whoever is the reigning A-list male star. But where are the women and their heartbreak stories? Aren't they the other half who suffer when a loving relationship comes apart at the seams? So why don't we see women crying their hearts out on screen with abandon, or beating up people or drinking themselves silly? Or having a streak of lovers, as their male counterparts in films do?

Women, more often than not, are the perpetrators in a heartbreak. The song in Kabir Singh uses the phrase "toote hain hum" broken — and also evokes the fatality of the that emotion, with "Tere bin ab na lenge



Hindi films and heartbreaks have had a long, symbiotic relationship: Bollywood wields heartbreak as a tool to justify toxic masculinity and generates yet another poster child — whoever is the reigning A-list male star. But where are the women and their heartbreak stories?

# DEVDAS ISN'T A WOMAN

A man's heartbreak is celebrated on celluloid, a woman's loss is hardly depicted

ek bhi dum/Tujhe kitna chaahein aur hum". In the 1975 film Amanush, Kishore Kumar sings "Dil aisa kissi ne mera toda/ barbadi ki taraf aisa mora". The next line blames the heartbreak, and in turn the heartbreaker, for turning a man into beast: "Ek bhale manush ko amaanush banaa ke chora." In Munna Bhai M.B.B.S (2003), there is a scene which shows a young adult male explain his second suicide attempt: "Kyunki ladki chhod ke gayi". It results in a song and dance routine with Sanjay Dutt flexing his

Devdas – novelist Sarat Chandra Chattopadhyay's iconic character, and the films that it has spawned — is a pop-culture phenomenon. He is the patron saint of Bollywood's heartbroken. Actors K L Saigal, Dilip Kumar, Shah Rukh Khan and Abhay Deol have all seen considerable success in their rendition of the alcoholic-heartbroken lover. We never experience the agony of Paro, separated from her childhood sweetheart: We only see her later as the dutiful daughter-in-law of the household that she married

There are some exceptions. Kajol cries in the rain to "Tujhe yaad na meri aayi" in Kuch Kuch Hota Hai (1998). Karisma Kapoor dances in an envy-fuelled rage when she sees Madhuri Dixit dancing on "her" stage with "her" man (Shah Rukh Khan) in Dil To Pagal Hai (1997). A salwar-kurta wearing Kareena Kapoor, sans makeup, eats a breadand-jam sandwich in Jab We Met, as she navigates a boyfriend-less life in Shimla. The other template features the scorned and spurned women, who are then relegated to the scheming vamp trope — the woman who will do anything to get "her man" back. For example, films like Aaina (1993), Khal-*Naaikaa* (1993) and *Pukar* (2000).

But all these instances are reduced to one song and one film, at best. We never hear the gut-wrenching sobs that are a definitive byproduct of heartbreak for women, as much as they are for men. So I wonder why we haven't had a female version of *Devdas*? Because crying women look "unattractive" on screen? Or the thought of women, unkempt, polishing off tubs of ice-cream and vodka seems unpalatable to the male population at large?

Heartbreak can be debilitating Personally, I have had my share, and it took an intense phase of what is popularly known as TLC to get me back on my feet — in addition to an extreme hair-cut and a foreign trip. I know many women with similar stories.

So, let's just enjoy the idea that one day, an A-list female actor can get drunk senseless and rage against the world at large and men in particular, for the entire length of a movie. Now that's a film I would watch.

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## SEPTEMBER 2, 1979, FORTY YEARS AGO



JAMSHEDPUR RIOTS THE JANATA PARTY blamed "vested interests," including some political organisations, for the recurrence of communal trouble in parts of the country. The national executive of the party passed a resolution deploring the outbreak of communal violence in Jamshedpur and elsewhere. The executive felt that "in these disturbances there is the hand of vested interests, including some political organisations, which would like to create a fear psychosis among the minorities with a view to securing their political support". The party apprehended that as the general elections approach "such forces may become increasingly active."

PAYMENT AGREEMENT LEADERS OF VARIOUS workers' organisations were reported to have agreed to the postponement of the interest payable on compulsory deposits in cash for another year. A finance ministry announcement said that the was meeting convened by the finance minister, H N Bahuguna, with representatives of nine trade union organisations "to contain inflation by restricting money supply in the market". Leaders of central workers' organisations were stated to have agreed voluntarily to advise the workers to opt for retention, for one more year, of the amount of interest payable to them in cash as a part of the instalment of compulsory deposits.

## No Free Pass

THE GOLDEN PASS controversy involving the railway minister, T A Pai, and the chief election commissioner, has come at an unfortunate time for the Janata (S) chairman, Raj Narain. Narain will now not get the free travel pass he is reported to have sought from Pai. It is learnt that Narain wrote to the railway minister eeking countrywide free travel facilities for himself. Having already granted Narain's request for a pass for the Janata (S) leader's tantrik astrologer, there was little likelihood of Pai refusing Narain a pass. But in view of the considerable embarrassment caused to the involved parties, Pai is unlikely to bestow a similar favour on Narain.

# THE IDEAS PAGE



"President Bolsonaro should assure world leaders he'll use aid to protect the ecological wonder (the Amazon) from fires." - THE WASHINGTON POST

The farmers'

finance minister

Arun Jaitley hoped to transform agri-markets,

subsidy structures. Implementing these ideas

# Pakistan's UN fantasy

Global community favours bilateral framework for India-Pak. But Pakistan refuses to see writing on wall



SUJAN R CHINOY

AFTER FAILING TO get the UN Security Council (UNSC) to take formal notice of its antics over Article 370 and the situation in Jammu and Kashmir (J&K), Pakistan has yet again attempted to internationalise J&K by writing to the president of the UNSC. It has asked for "doubling the strength of the United Nations Military Observer Group in India and Pakistan (UNMOGIP) Observers and to persuade India to allow them to patrol on its side of the Line of Control (LoC) as well". In the letter, Pakistan Foreign Minister Shah Mahmood Qureshi further requested the UNSC to consider "all possible avenues available under the UN Charter to fulfil its responsibility of maintaining peace in the

Pakistan knows that India totally rejects third-party involvement. Barring a few aberrant acolytes of Pakistan, the global community, including the US, has openly favoured the bilateral framework to address all the issues between India and Pakistan. Yet, Pakistan clings on to the idea of third-party mediation or a UN role in order to create a false alibi for continuing with the use of terrorism as an instrument to wage a low-intensity war against India. Pakistan has sought UN mediation despite being bound by the principle of bilateralism under the 1972 Simla Agreement.

UN resolutions have proved ineffective in the past in getting Pakistan to withdraw its occupying forces from Jammu and Kashmir, as was required under the UN Resolutions of April 21 and August 13, 1948, which have since been overtaken by the bilateral Simla Agreement and the Lahore Declaration

This has not prevented a desperate

Pakistan from turning its attention to UN-MOGIP, another redundant vestige of the past, long overtaken by the bilateral process agreed to under the Simla Agreement. Its genesis can be traced to the UN Commission for India & Pakistan (UNCIP), which was set up through UNSCR 39 on January 20, 1948.

By way of background, UNSCR 47 of April 21, 1948 and the UNCIP Resolution of August 13, 1948, provided the basis for the UNMOGIP's establishment. The ceasefire was bilaterally agreed to by India and Pakistan on January 1, 1949, one day before the UNCIP Military Adviser reached the mission area. The first of the UN military observers arrived there only on January 24, 1949.

As outlined in para 3 of the UNSG's Report S/6651 of September 3, 1965, UNMOGIP's role was very limited, confined to observation of the Cease Fire Line (CFL) and monitoring of violations, if any. The limited mandate was related to the CFL and the Karachi Ceasefire Agreement of July 27, 1949, from which it flowed, both of which ceased to be operative when Pakistan committed aggression against India on December 3, 1971 and declared a state of war against India the following day. The UNMOGIP's mandate lapsed as a result, and did not legally extend to the LoC, a materially different line which came into being on December 17, 1971, following India's unilateral declaration of a ceasefire, later accepted by Pakistan. The Simla Agreement, which superceded all previous agreements and committed both sides to a bilateral framework, delivered the coup de grâce with regard to UNMOGIP's

The UNMOGIP's limited mandate renders it incapable of monitoring the terrorist havens on the Pakistani side of the LoC or preventing cross-border infiltration. Nor is it capable of preventing the frequent ceasefire violations.

The Indian side has not lodged any complaint over the ceasefire violations by Pakistan since January 1972, which further buttresses India's standpoint on the UN-MOGIP and denies it any role. Pakistan continues to lodge "complaints about ceasefire violations by India" with the UNMOGIP, which issues reports containing the unilateral "complaints" made by Pakistan. This is yet another example of obfuscation by Pakistan of facts relating to Jammu and Kashmir.

In recent years, the Government of India (GoI) has taken the right steps vis-à-vis the UNMOGIP. In response to a question in Parliament on August 13, 2014, the then Minister of State for External Affairs, V K Singh, stated that the UNMOGIP was mandated to supervise the CFL established in July 1949 under the agreement between military representatives of India and Pakistan, and that with the signing of the Simla Agreement and the establishment of the LoC, its role had become redundant, and further, that it had "outlived its relevance". The GoI has taken various steps asking the UNMOGIP to vacate government properties in India, which had been provided free of charge until then. Action has also been taken to monetise various other facilities that were earlier being provided free of cost to the UNMOGIP.

Given President Donald Trump's strong criticism of the performance of the UN and his lamenting the fact that the US provides one-fourth of its budget, it is worth noting that the US alone contributes \$4.3 million, the lion's share, of the UNMOGIP's annual

budget of \$19.7 million. These funds could be better utilised to achieve Sustainable Development Goals in developing countries, including for the longsuffering people of Pakistan, who have yet to realise their true potential as a result of the appalling policies and abysmally poor track record of successive Pakistani governments and military rulers. Prime Minister Narendra Modi has, on many occasions, driven home the point that eradication of poverty and economic development are the primary and common challenges confronting both countries and that both countries should work together for the welfare of their peoples.

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Arun Jaitley. Most focus on his contribution to the BJP as a political strategist, or to the nation through GST-type reforms, or as personal friend, including by those occupying the opposition benches in Parliament. But I have not read anything about how he contributed to agriculture policies. And that's what I want to focus on. Before I venture into this less-known

THERE HAVE been several obituaries of

FROM PLATE TO PLOUGH

BY ASHOK GULATI

aspect of Jaitley's contribution, let me say that we both studied together at the Shri Ram College of Commerce (SRCC), in the same batch (1970-73), with Arun in commerce and me in economics honours. After SRCC, he went on to do a degree in law and I pursued economics in Delhi School of Economics. But I did watch his rise in politics and public affairs from his Delhi University Student Union (DUSU) president days to being imprisoned during Emergency, and then later being the crowd-puller for Atal Bihari Vajpayee during his election campaigns. Like Arun, I too had the privilege to work with Vajpayee ji when he became prime minister in 1998. But my interaction with Arun on issues related to agriculture started more when he became finance minister in the Narendra Modi government in 2014.

In 2015, at Rashtrapati Bhavan, I happened to be one of those Padma awardees. Immediately after the ceremony, Jaitley, who was sitting in the front row, came to congratulate me and then said, "Ashok, I read your piece 'Lead from the Centre' today in *The Indian Express*, and what you are saying, that we need to invest much more in irrigation, makes a lot of sense to me, especially when India is facing occasional droughts. I think we can do it." I thought his words were a normal gesture on such an occasion. But I was pleasantly surprised when I found him announcing a special scheme for a "Long Term Irrigation Fund" of Rs 40,000 crore through NABARD in his next budget speech. The scheme helped many languishing major and medium irrigation projects to move somewhat faster towards completion. He was a silent doer with regard to many such schemes.

On another occasion, I was called to give a presentation to him and his key advisors in the Ministry of Finance on revamping the crop insurance scheme in the wake of the back-to-back droughts of 2014 and 2015. He listened attentively and then asked how much extra it will cost. And my curt reply was that the central government was already giving away to states about Rs 6,000-7,000 crore per annum through the PM's Disaster Relief Fund. The modalities adopted in compensation were not very scientific. But if you go for a proper crop in-

would be a fitting tribute to him surance system (I suggested it be weatherbased with high-tech automatic weather stations installed all over the country), it may cost the Centre a bit more — say another Rs 5,000-7,000 crore, but it can be made more science based. His immediate response was, "This is doable". After that presentation, what I heard was an announcement by the prime minister about the revamped PM's Fasal Bima Yojana on Baisakhi day as a gift to Indian farmers. It is still going through teething problems as, instead of being weather based, it was rolled out on crop cutting experiments, which can be manipulated through the

> patwari system. But the biggest agri-idea that came from Jaitley, and many heard it during the last year or so on various occasions, was when he said that the highest pay-off from economic reforms, after the GST reform, is to come from agriculture. He knew that agriculture is a state subject, and if one has to reform agri-markets by amending Essential Commodities Act and APMC Act, engaging states in "cooperative federalism" would be essential. He spoke about this idea, loud and clear, at one of the foundation day functions of NABARD. He was also clear that the push for such a reform has to come from the Centre. In fact, he even asked NABARD to initiate some spade work in this direction.

Similarly, if one has to undertake any tenancy reforms with a view to open up land lease markets, the blueprint has to be of something like the GST council, involving both the states and the Centre.

The other big agri-idea with which Jaitley concurred was to gradually transform various subsidies in the agri-food space to cash transfers directly into the accounts of beneficiaries. He said this while releasing one of my books, Supporting *Indian Farms the Smart way*, in 2018. The book was based on two years of in-depth research on how different agri-policies impact Indian farmers, agriculture, food security, natural resources, especially water and soil, etc. The central message was that Indian agricultural policies have an inherent consumer bias, and that input subsidies related to fertilisers, power, irrigation, interest subvention, etc do not promote efficiency in their use. Instead, they are creating several environmental problems like groundwater depletion. The best way forward would be to give these subsidies directly to beneficiaries in cash and free up the highly subsidised prices of fertilisers, power etc. He echoed this in his speech and said that this is surely a "smarter" way to help our farmers.

It is sad that Arun Jaitley's health deteriorated so quickly and he is no longer with us. The best tribute to such a personality is to implement his ideas fully, in good faith. Can the Modi government create a GSTtype council for agriculture reforms and realise his wishes by implementing agri-marketing reforms and transferring agri-input subsidies directly to beneficiaries' accounts through Aadhaar? That would be the most meaningful tribute to Arun Jaitley.

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### VIEW FROM THE Neighbourhood



A weekly look at the public conversations shaping ideas beyond borders — in the Subcontinent. Curated by Aakash Joshi

Pakistan knows that India

involvement. Barring a few

community, including the

bilateral framework to

address all the issues

US, has openly favoured the

between India and Pakistan.

Yet, Pakistan clings on to the

idea of third-party mediation

or a UN role in order to

continuing with the use of

terrorism as an instrument

to wage a low-intensity war

create a false alibi for

against India.

totally rejects third-party

aberrant acolytes of

Pakistan, the global

### THE KASHMIR CATALYST

WHILE DAWN THIS week has brought into focus a variety of issues beyond Kashmir from Pakistan's political scenario to the economy and climate change challenges — *The* Express Tribune has maintained a somewhat jingoistic stance. Some of its contributors have invoked Nazi Germany in polemical attacks on India, while others have called for a muscular, military response to the change in Iammu and Kashmir's status.

Dr Moonis Ahmar, in his column in *The* Express Tribune on August 30, has taken an alarmist position on "India's ethnic cleansing" in Kashmir. After talking of rape, murder and other heinous crimes to make a polemical point, Ahmar "warns" India on not learning the lessons of history: "The Indian state has failed to learn lessons from the policy of genocide and ethnic cleansing which was pursued in the past by militaries in different parts of the world. India must understand the lesson of the history that despite its 800,000-strong armed force, it will not be able to crush the nine million Kashmiri Muslims who are facing the worst humanitarian crisis in the form of curfews, communication lockdown and shortage of essential commodities, including medicines."

For Ahmar, the Indian policy has three aspects. First, "to humiliate and degrade

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Kashmiri Muslims". To substantiate this point, he uses as fodder the ill-informed statements by leaders of the BIP and Sangh Parivar claiming that Indian men can marry Kashmiri women, assault them, etc. Second, he acknowledges that there are people in India who are standing up against the government's moves in Kashmir and as such, the jailing of leaders in Kashmir, stifling of dissent within the Indian heartland is an extension of the government's ideological position. Third, Ahmar calls for Pakistan to intervene: "in a situation when the Kashmiri Muslims under the Indian occupation are facing the worst kind of human rights' violations, it is high time for Pakistan to practically support them."

The editorial in *The Express Tribune* on August 31 expresses its admiration for the Pakistanis who showed up on the streets in "solidarity" with the people of Kashmir: "Tens of thousands of Pakistanis yesterday poured onto the streets in almost all big and small cities and towns of the country in a government-led demonstration of solidarity with the Kashmiris who have refused to accept New Delhi's illegal annexation of their abode on August 5."

The editorial asks citizens of Pakistan "to keep the Kashmir issue burning".

The implication to be drawn from both the article and editorial is obvious. Kashmir

is becoming a way to whip up nationalists sentiments in Pakistan, too.

### ISLAND'S DILEMMA

Jayanath Colombage, a former Navy chief of Sri Lanka and strategic analyst has an article in The Daily Mirror taking off from a seminar on the Indian Ocean littoral and its strategic, environmental and economic potential. He cites the speeches from analysts across the region.

According to Colombage, Sri Lanka can "shape the Indian Ocean environment". But the strategic dilemma comes from being a small economy which can only leverage its strategic position and geography to meet its development goals: "World Bank Group released a report in 2018 stating that 50% of world infrastructure needs are in Asia. The same report indicated that Asia needs USD 460 Billion from 2016-2030 to develop infrastructure. Where can this many come from? Can it be from traditional donors, self-financing, own banks or multi-lateral lending? The answer is no. It has to be FDI. But it is not coming. FDI to Sri Lanka is 1.2% of GDP in 2018... We are unable to make decisions based on economics. We have or we are compelled to undertake strategic balancing."

For India, which is in competition with China in Sri Lanka as well as vying to be a

power in Indian Ocean, the concerns of its island neighbour are worth paying attention to.

### ARUNDHATI'S MISTAKE

The August 28 editorial in *The Dhaka Tribune* attacks Arundhati Roy for defending Pakistan with falsehoods. However, the editorial made an error (which it later corrected): The statement it said was "recent" was actually made by Roy in 2011. Nonetheless, her defence of Pakistan has many in Bangladesh upset. The editorial reads: "The Indian author said: "The State of Pakistan has not deployed the army against its own people in the way that the democratic Indian state has." We cannot agree with this statement, which at best is incorrect and at worst looks like an attempt to whitewash the sins of the

Pakistan army." The editorial further responds: "To this day, Pakistan refuses to acknowledge the atrocities committed against our people in 1971 — crimes which included murder, torture, rape, and looting. That is why it is all the more inexcusable that a writer and activist of the stature and reputation of Arundhati Roy would make a blatantly false statement that aligns perfectly with Pakistan's own denials of its crimes."

The editorial has asked that Roy not diminish the Bangladesh freedom struggle.

# LETTER TO THE EDITOR

### VERDICT REVISITED

THIS REFERS TO the article, 'The darkest hour' (IE, August 29). Along with Justice Chandrachud and Justice Beg, Justice Bhagwati was one of the judges involved in the ADM Jabalpur judgment. Thirty four year after that verdict, Justice Bhagwati confessed that he had made a mistake in concurring with the majority view. The lone dissenter Justice Khanna was not elevated to the post of CII. However, he was made chairman of

the Eighth Law Commission. **Ashwinkumar N Karia** via e-mail

### TIGERS AND HUMANS

THIS REFERS TO the article, 'Fewer human sightings' (IE, August 30). It's heartening to know that India's wild tiger population has increased by more than 30 per cent in four years. But the figures should be treated with some caution as the rise may indicate better counting procedures because this comprehensive survey is based on information collected by wildlife officials across 380,000 sq km of land and on the basis of data collected from almost 350.000 images taken by 26,000 camera traps in known tiger habitats. The census may suggest more tigers are breeding in protected areas but there were worrying signs of tigers not able to safely disperse. If we want our numbers to be stable tigers need to disperse.

Sanjay Chopra, Mohali

### LETTER OF THE WEEK AWARD

To encourage quality reader intervention, The Indian **Express offers the Letter of** the Week award. The letter adjudged the best for the week is published every Saturday. Letters may be e-mailed to editpage@expressindia.com or sent to The Indian

Express, B-1/B, Sector 10, Noida-UP 201301. Letter writers should mention their postal address and phone number.

THE WINNER RECEIVES **SELECT EXPRESS PUBLICATIONS** 

THIS REFERS TO the article, 'Fewer human sightings' (IE, August 30). Merely talking about an increase in the tiger population is not just enough. There are many ecological disturbances the world over. The Amazon rainforest fire is one such. Humans should stop encroaching into the world of wildlife and learn to give spaces to species to survive.

**Gracy Singh,** Delhi

### बिज़नेस स्टैंडर्ड वर्ष 12 अंक 168

### धड़ाम हुई तेजी

वृद्धि में गिरावट की मात्रा ने अधिकतर विश्लेषकों को अचंभित कर दिया है। चालू वित्त वर्ष की पहली तिमाही में भारतीय अर्थव्यवस्था की वृद्धि दर पांच फीसदी ही रह गई जबकि पिछली तिमाही में यह 5.8 फीसदी और पिछले साल की पहली तिमाही में आठ

दिशा को लेकर लगभग सहमित थी लेकिन फीसदी के निराशाजनक स्तर पर रही, वहीं कृषि क्षेत्र दो फीसदी की ही दर से बढा जबिक पिछले साल यह दर 5.1 फीसदी रही थी।

आर्थिक वृद्धि के नवीनतम आंकड़ों से नीति-निर्माताओं को चिंतित हो जाना चाहिए क्योंकि अब यह परी तरह साफ है कि अर्थव्यवस्था में समस्याएं उससे काफी गहरी फीसदी रही थी। विनिर्माण क्षेत्र की वृद्धि 0.6 हैं जिसे वे मानना चाहते थे। इस तिमाही में

नॉमिनल वृद्धि भी लुढ़कते हुए 17 वर्षों के छुपाने के लिए उनका इस्तेमाल नहीं किया निचले स्तर आठ पर आ चुकी है। इससे न केवल कंपनी क्षेत्र का राजस्व और कर्ज भुगतान की उसकी क्षमता प्रभावित होगी बल्कि सरकार की वित्तीय स्थिति भी गंभीर परेशानी में पड जाएगी। केंद्रीय बजट में नॉमिनल वृद्धि के 11 फीसदी और राजस्व वृद्धि के 15 फीसदी से अधिक रहने का अनुमान लगाया गया है।

वृद्धि में यह सुस्ती तमाम कारणों से आई है। सरकार की दलील है कि वैश्विक अर्थव्यवस्था सस्त पडती जा रही है और अमेरिका-चीन व्यापार चिंताओं के चलते अनिश्चितता का भी माहौल है। हालांकि यह दलील दिखावटी है क्योंकि वैश्विक कारण सुस्ती के प्रसार को पूरी तरह स्पष्ट नहीं करते हैं और भारत की आंतरिक कमजोरियों को

जाना चाहिए। मसलन, व्यापार युद्ध में उलझे चीन की जून तिमाही में वृद्धि दर 6.2 फीसदी रही है। यह कहना मुश्किल है कि चीन की तुलना में भारत पर व्यापार युद्ध का ज्यादा असर पंड रहा है। अंतरराष्ट्रीय मुद्राकोष के मृताबिक वर्ष 2018 में ही वियतनाम ने 10 वर्षों की उच्च वृद्धि दर 7.1 फीसदी हासिल की। अब वहां श्रमिकों की कमी भी होने लगी है। दरअसल चीन से बाहर निकलने वाली कंपनियां वियतनाम में संयंत्र लगाने की संभावनाएं तलाश रही हैं। बांग्लादेश भी गत वित्त वर्ष में आठ फीसदी की दर से आगे बढ़ने के बाद इस समय सात फीसदी वृद्धि की उम्मीद कर रहा है। वैश्विक वित्तीय परिदश्य अनकल हैं और कच्चा तेल भी भारत के सुविधाजनक दायरे में ही है।

आंकडे बताते हैं कि आर्थिक वृद्धि जल्द दुरुस्त नहीं होने वाली है। सरकार ने इस समस्या को स्वीकार करने में हिचकिचाहट दिखाकर हालात को बिगाड़ दिया है। कारोबारी सुगमता बढ़ाने के बजाय जुलाई में पेश बजट ने कारोबारी एवं निवेशकों के भरोसे पर चोट पहुंचाने का काम किया। हालांकि सरकार ने पिछले हफ्तों में कुछ सकारात्मक कदम उठाए हैं लेकिन ये आर्थिक गतिविधियों को वांछनीय स्तर तक बहाल करने के लिए काफी नहीं होंगे। ऐसे में अब राजकोषीय राहत का शोर बढ़ेगा। साफ है कि सरकार के पास व्यय बढ़ाने की गुंजाइश नहीं बची है। इसके उलट आर्थिक सुस्ती के कारण सरकारी वित्त पर ही असर पड़ेगा। वैसे मद्रास्फीति के नीचे ही बने रहने की संभावनाओं को देखते हुए मौद्रिक समायोजन की गुंजाइश

है। लेकिन यह स्थानांतरण एक मुद्दा रहा है और भारत में मौद्रिक कदम उठाने में दो-तीन तिमाहियां लग जाती हैं।

नीति-निर्माताओं को हालात सुधारने के लिए अकेले मौद्रिक नीति पर ही निर्भर नहीं रहना चाहिए। इस सुस्ती की प्रकृति बताती है कि समस्याएं महज चक्रीय नहीं हैं। वित्तीय क्षेत्र की समस्याएं दूर होने पर आर्थिक वृद्धि स्थिर होने की संभावना है लेकिन इतना काफी नहीं होगा। भारत को तेजी से बदलते वैश्विक परिदश्य में प्रतिस्पर्द्धा करने के लिए कारोबार करने के हरेक पहलू में व्यापक संरचनात्मक सुधार करने की जरूरत है। इतिहास भी बताता हैं कि संरचनात्मक सधारों के बगैर भारत अपेक्षाकृत उच्च वृद्धि के कुछ झोंके ही देख पाएगा, उसे कायम नहीं रख पाएगा।



# प्रतिशोध की राजनीति का गहराता दुष्वक

भारतीय जनता पार्टी ने सरकारी एजेंसियों, टेलीविजन चैनलों और सोशूल मीडिया की मदद से प्रतिशोध को नया मुकाम दिया है

कुछ सप्ताह नितांत अस्वाभाविक गुजरे जब कश्मीर, नरेंद्र मोदी और इमरान खान की चर्चाओं के बीच केंद्रीय जांच ब्यूरो (सीबीआई), प्रवर्तन निदेशालय (ईडी) और आयकर विभाग (आईटी) ने सुर्खियों में जगह बनाई। ऐसा इसलिए क्योंकि हाल के दिनों में हमने देखा कि कैसे रसखदार और ताकतवर लोगों के यहां छापे पड़े, आरोपपत्र दाखिल किए गए, सवाल-जवाब हुए और वे अदालतों के चक्कर काटते देखे गए।

सीबीआई के अधेड़ अधिकारियों की पूर्व वित्त मंत्री पी चिदंबरम के घर की दीवार फांदने की तस्वीरें इस समय कश्मीर की तमाम घटनाओं, इमरान की बयानबाजी या टंप के साथ मोदी के दोस्ताना धौलधप्पे पर भारी पड़ रही हैं।

यह बात मुझे एक वरिष्ठ राजनेता के साथ देर शाम हुई एक बातचीत की याद दिलाती है। मैं यहां साफ कर दूं कि यह बातचीत रात्रिभोज के दौरान हुई थी और कोई भी शराब के असर में नहीं था। यह बताना इसलिए जरूरी है क्योंकि कोई यह न समझे कि यह बातचीत अतिरेकी माहौल में हुई थी। नेताजी ने पूछा था कि लोग राजनीति में अपना जीवन क्यों खपाते हैं ? हम धूल क्यों फांकते हैं, गर्मियों में क्यों घूमते हैं, धक्का-मुक्की क्यों झेलते हैं, अंदालतों के चक्कर काटते हैं, जेल भी जाते हैं ? क्या सत्ता पाने के लिए ? इसमें ऐसा क्या है ? उन्होंने कहा कि यह सब पैसे के लिए नहीं किया जाता क्योंकि तमाम पैसा कमाने के बाद भी आप उसका लुत्फ नहीं उठा सकते। हमारी राजनीति में आपकी कार, घर और कर्ते का साधारण दिखना जरूरी है। मैंने उनसे पलटकर पूछा कि फिर आप राजनीति क्यों करते हैं ? अगर आप सत्ता और संपत्ति का सुख नहीं ले सकते तो आप इसमें क्यों हैं?

'यही आप नहीं समझोगे शेखर गुप्ता जी', उन्होंने जवाब दिया। फिर वह बताने लगे कि सत्ता मिलती है तो क्या होता है। आपने जिसे हराया है उसके साथ आप वही करते हो जो उसने आपके साथ किया। न केवल उसके साथ बल्कि उसके करीबी लोगों के साथ भी आप वही करते हो। उन्होंने कहा, 'हम जानते हैं कि हर जिले, हर गांव में उसके लोग कौन हैं ? हम पुलिस और सतर्कता विभाग के लोगों को उनके पीछे लगा देते हैं। हम वाकई में जिन्हें निशाना बनाना चाहते हैं उनके घर तो एक किलो

अफीम भी रखवा सकते हैं या फिर हत्या का आरोप लगवा सकते हैं।' इसके बाद क्या होता है ? मैंने कहा कि इस तरह आपको अपना प्रतिशोध मिल जाता है।

उन्होंने कहा. 'आपको राजनीति की समझ नहीं है। जब हम ऐसे लोगों को परेशान करते हैं तो वे भागकर अपने आकाओं के पास जाते हैं और बचाने की गुहार लगाते हैं। तब उनके नेता कहते हैं कि वे उनकी सहायता नहीं कर सकते क्योंकि अब उनके पास सत्ता नहीं है। जब वह तड़पता है, तब दिल में जो ठंडक पड़ती है, उसी के लिए हम पांच साल तक

कृपया इस नतीजे पर न पहुंचें कि कि यह कोई अनाम किस्सा है। मैं आपको इस नेता का नाम बताने का वादा करता हूं। इसके लिए आपको यह आलेख पुरा पढना होगा क्योंकि आगे इसमें एक दिलचस्प मोड है। यह बातचीत करीब दो दशक पुरानी है। तब से अब तक इस बात के अनेक प्रमाण हैं कि वह कितने सही थे।

इस समय चिदंबरम हिरासत में हैं। उन पर और उनके बेटे कार्ति पर आईएनएक्स मीडिया मामले में आरोप पत्र दाखिल किया गया है। भूपेंद्र सिंह हुड्डा और कांग्रेस के कोषाध्यक्ष मोतीलाल वोरा (उम्र 90 वर्ष) को एसोसिएटेड जर्नल्स लिमिटेड के भूमि आवंटन मामले में आरोप पत्र दिया गया है. कमलनाथ आयकर जांच के दायरे में हैं,



राष्ट्र की बात

शेखर गुप्ता

सन 2015 में, भाजपा के सत्ता में आने के कुछ ही दिन बाद हिमाचल प्रदेश के तत्कालीन मुख्यमंत्री और कांग्रेस नेता वीरभद्र सिंह के खिलाफ भ्रष्टाचार का मामला दर्ज किया गया और उनकी दूसरी बेटी के विवाह के ही दिन उनके घर पर छापा मारा गया। उन्हें विवाह स्थल से घर की ओर भागना पड़ा और इस उपलक्ष्य में आयोजित दोपहर भोज को निरस्त भी करना पड़ा था। प्रफुल्ल पटेल भी कई मामलों में ईडी का सामना कर रहे हैं। ममता बनर्जी के कई पार्टी सहयोगियों एवं निष्ठावान पलिस अधिकारियों को भी सीबीआई के साथ

के दायरे में हैं।

उनके भांजे पर अगस्ता

वेस्टलैंड हेलीकॉप्टर खरीद

आरोप है और वह बैंक

धोखाधड़ी मामले में पकड़ा जा

चुका है, सोनिया-राहुल और

नैशनल हेरल्ड मामले में फंसे

हुए हैं, कर्नाटक कांग्रेस के बड़े

नेता डीके शिवकुमार भी जांच

फिर से अतीत की ओर लौट सकते हैं। वर्ष 2001 की गर्मियों में सत्ता में वापसी के दो हफ्ते बाद ही जयलिलता ने पूर्ववर्ती मुख्यमंत्री एम करुणानिधि को 12 करोड़ रुपये के फ्लाईओवर घोटाले में आरोपी बनाने के साथ आधी रात को उनके घर पर छापा भी डलवाया था। बुजुर्ग करुणानिधि को टांगकर सीढियों से उतारे जाने के नाटकीय दृश्यों को देखकर आप अब भी कांप उठेंगे।

अनचाही मुलाकातें करनी पड रही हैं।

समय-समय पर लालू, मुलायम और मायावती के खिलाफ भी सीबीआई, ईडी या आयकर विभाग मामले दर्ज करते हैं चाहे सत्ता में राजग रहा हो या संप्रग। इन मामलों को कमजोर करना या सख्त करना इस पर निर्भर करता था कि वे लोग केंद्र के साथ संपर्क में हैं या नहीं। संप्रग सरकार के दौरान परमाणु सौदे के खिलाफ लाए गए अविश्वास प्रस्ताव के पहले की घटनाओं को देखें। इन नेताओं की सूची में शामिल होने वाले नए नेता राज ठाकरे हैं। ईडी ने ठाकरे पर आईएलऐंडएफएस से 20 करोड रुपये की धांधली करने का आरोप लगाया है।

इन सभी मामलों को अगर गौर से देखें तो आपको एक पैटर्न दिखाई देगा। इन मामलों में अभी मुश्किल में फंसे दल ने मौजूदा हुक्मरानों के साथ कभी यही सब किया था जब वह सत्ता में था। अमित शाह और नरेंद्र मोदी को एक दशक तक काननी एवं आपराधिक आरोपों का सामना करना पडा। शाह को तो फर्जी मुठभेड़ एवं हत्या के एक मामले में तीन महीने जेल में भी बिताने पड़े थे जिनसे बाद में वह बरी हो गए। शाह को भी उस समय हिरासत में लिया गया था जब वह एक शादी समारोह में गए थे।

शाह के खिलाफ सीबीआई जांच का आदेश देने वाले न्यायाधीश ने सेवानिवृत्ति के महज दो दिन पहले यह आदेश दिया था। न्यायाधीश गाजियाबाद के भविष्य निधि घोटाले में खुद सीबीआई जांच का सामना कर रहे थे। लेकिन सीबीआई ने जल्द ही उन्हें आरोपमुक्त कर दिया और फिर अखिलेश यादव की 'सेक्युलर' सरकार ने उस न्यायाधीश को उत्तर प्रदेश राज्य मानवाधिकार आयोग का अध्यक्ष भी बना दिया था। विवाह समारोह के दौरान कार्रवाई, सेवानिवृत्ति के दो दिन पहले आदेश जारी करना और फिर उसके लिए इनाम की घोषणा। यह सब सुनने में काफी जाना-पहचाना लगता है ना।

इस बहस का कोई मतलब नहीं है कि किसने पहला वार किया था ? क्योंकि अब हम एक दुष्चक्र में फंस गए हैं। दो दशक पहले तक जो चीज राज्यों तक सीमित थी, अब वह केंद्र में भी पहुंच चुकी है। बस भाजपा ने इसे नए मुकाम तक पहुंचाने का काम किया है। पहला तरीका, सरकारी एजेंसियों, कुछ टीवी चैनलों और सोशल मीडिया का त्रिशुल के तौर पर इस्तेमाल है। और दुसरा तरीका है अपने पिछले दरवाजे को खुला रखकर दलबदल के लिए तैयार किसी भी नेता को मौका देना।

उस शाम के मेरे मेजबान ने मुझसे यही कहा था। राज्यों में यह पुराना पैटर्न था। बादल बनाम अमरिंदर, मुलायम बनाम मायावती, जयललिता बनाम करुणानिधि, देवीलाल बनाम बंसीलाल बनाम भजनलाल। अब यह रवायत नई दिल्ली तक आ पहुंची है।

मैंने उस वरिष्ठ नेता का नाम बताने का वादा नहीं तोड़ने वाला हूं जिन्होंने प्रतिशोध एवं परपीड़ा आनंद वाली राजनीति के बारे में मुझे गहरी जानकारी दी थी। वह नेता थे ओम प्रकाश चौटाला। उस समय वह हरियाणा के मुख्यमंत्री थे और हमारी बातचीत हरियाणा भवन में हुई थी। आज चौटाला कहां पर हैं ? तिहाड जेल में। आज चौटाला और उनके एक बेटे भ्रष्टाचार के मामले में 10 साल के कारावास की सजा भुगत रहे हैं। बदले की राजनीति ने उन्हें भी शिकार बना लिया। हालत यह है कि कभी हरियाणा में बहुमत हासिल करने वाली उनकी पार्टी को हालिया लोकसभा चुनाव में महज 1.8 फीसदी वोट मिले। उनके बाहर आने पर मैं जानना चाहूंगा कि वह राजनीति को किस दिशा में आगे बढ़ता देख रहे हैं ?

# कंपनी निदेशक की जवाबदेही पर एक और अदालती व्यवस्था

सर्वोच्च न्यायालय ने अपने एक और निर्णय में नई दिल्ली में होटल चलाने वाली एक कंपनी के प्रबंध निदेशक के खिलाफ फौजदारी प्रक्रिया चलाने की बात को खारिज कर दिया है। उसने कहा है कि केवल प्रबंध निदेशक होने भर से उसकी इतनी जवाबदेही नहीं बनती कि उसके खिलाफ फौजदारी प्रक्रिया शुरू की जाए। इसके बावजूद अभी यह कहना मुश्किल है कि इससे प्रवर्तन एजेंसियों के व्यवहार में कुछ सुधार आएगा अथवा नहीं।

इससे अक्टबर फिल्म का एक दृश्य याद आता है। एक आगंतुक होटल की छठी मंजिल से चौथी मंजिल पर गिर जाता है। पाया जाता है कि छठे माले पर स्थित क्लब लाउंज के पास वाले टैरेस का उपयोग अक्सर लोग धूम्रपान के लिए करते थे। होटल पर आरोप लगता है कि उसने सुरक्षा व्यवस्था कायम करने के लिए पर्याप्त उपाय नहीं अपनाए।

प्रबंध निदेशक पर आरोप इस आधार पर लगाया गया था कि वह कंपनी का इकलौता कार्यकारी निदेशक था। वह सभी बोर्ड बैठकों की अध्यक्षता करता था और इसलिए अधिकारियों द्वारा किए गए तमाम सही-गलत कामों की जवाबदेही उसकी बनती थी। होटल में काम करने वाले

कर्मचारियों को भी आरोपित किया गया लेकिन प्रबंध निदेशक पर केवल इसलिए अभियोग लगा क्योंकि वह वहां का शीर्ष कार्यकारी था। दिल्ली उच्च न्यायालय ने भी प्रबंध निदेशक के इस अभियोजन को खारिज करने के अनुरोध को ठुकरा दिया लेकिन सर्वोच्च न्यायालय इससे सहमत नहीं हुआ।

सर्वोच्च न्यायालय द्वारा निर्धारित विधि के अनुसार किसी व्यक्ति को आरोपित कर समन करने के पहले आपराधिक न्यायालय को प्रस्तृत प्रमाणों से इस बात के लिए संतुष्ट होना चाहिए कि व्यक्ति के खिलाफ मामला बनता है। अगर न्यायालय को किसी व्यक्ति को अभियुक्त बनाने के पर्याप्त प्रमाण या साक्ष्य नहीं मिलते हैं लेकिन बाद में परीक्षण के दौरान किसी नए व्यक्ति के बारे में ऐसे प्रमाण प्राप्त होते हैं तो उस स्थिति में दंड प्रक्रिया संहिता की धारा 319 के तहत उसके खिलाफ भी मामला चलाया जा सकता है। परंतु इसके



सोमशेखर सुंदरेशन

जब तक प्रवर्तन विभागों में अनुपालन की संस्कृति नहीं आएगी तब तक कई फैसले केवल निबंध बनकर रह जाएंगे और अमल में नहीं आएंगे। न्याय व्यवस्था पर पहले ही प्रवर्तन की

गलतियों को सुधारने

का बोझ है

बावजूद अक्सर ऐसे मामले सामने आते हैं जहां प्रथम दृष्ट्या ही समन जारी कर दिया जाता है।

समन उस वक्त भी जारी

किया जा सकता है न्यायाधीश यह निर्णय कर ले कि आरोपित व्यक्ति पर आपराधिक मामला चलना चाहिए। हम जिस मामले की बात कर रहे हैं उसमें दिल्ली उच्च न्यायालय इस बात पर सहमत था कि उक्त व्यक्ति पर सही आरोप लगे हैं। आरोप पत्र में प्रबंध निदेशक के खिलाफ केवल यही कहा गया था कि वह कंपनी के समस्त परिचालन के लिए उत्तरदायी था और इकलौता कार्यकारी निदेशक होने के नाते वही आरोपित होगा। यह भी कहा गया कि यदि कंपनी में अन्य कार्यकारी निदेशक होते तो उन्हें भी मामले में आरोपित किया जाता।

अर्द्ध दीवानी प्रक्रियाओं के चलते मामला और जटिल हो जाता है। इन्हें वे नियामक अंजाम देते हैं जिनके पास विधायी. कार्यकारी और न्यायिक तमाम भूमिकाएं एक साथ समाहित होती हैं। हाल ही में प्रतिभूति अपील पंचाट के सामने एक ऐसी अपील

आई जहां पूंजी बाजार नियामक नियमित रूप से सभी निदेशकों को कहता था कि वे बिना प्रारूप के जुटाई धनराशि निजी तौर पर वापस करें। पंचाट ने कानून को स्पष्ट करते हुए कहा कि कानून के तहत जवाबदेही केवल पद से उत्पन्न नहीं होती बल्कि उसका संबंध दिए गए समय में किसी व्यक्ति द्वारा निभाई जा रही भूमिका और जवाबदेहियों से भी है। जाहिर है यह बात सर्वोच्च न्यायालय की राय पर ही आधारित थी जिसमें उसने कहा था कि जब तक कि किसी व्यक्ति के जिम्मेदार होने के प्रमाण सामने न हों, जवाबदेही स्वतः लागु नहीं होती।

कंपनी अधिनियम, 2013 में भी सत्यम मामले के बाद कानून के अधीन धोखाधडी के मामलों में जमानत के लिए आपराधिकता का स्तर माद्रक द्रव्य तस्करी कानून के स्तर तक उठा दिया गया। इस दौरान भी इस बात का ध्यान रखा गया कि किसी निदेशक को आरोपित करते वक्त बोर्ड प्रक्रिया में सहभागिता और संबंधित जानकारी का इस्तेमाल किया जाए। पूंजी बाजार नियामक द्वारा सूचीबद्ध कंपनियों के दायित्वों के मामले में भी ऐसे मानक तय किए गए जिनमें बोर्ड प्रक्रिया की जानकारी की बात शामिल थी।

जब कोई निदेशक कंपनी के बोर्ड में शामिल होता है तो उसे उन प्रक्रियाओं पर भरोसा करना होता है जो प्रबंधन द्वारा निदेशकों को बताई जाती हैं। अगर तमाम जानकारियां प्राप्त करने की तमाम कोशिशों के बावजुद निदेशक अनिभज्ञ रहता है तो कान्न उसके खिलाफ प्रक्रिया चलाने की इजाजत नहीं देगा। इसके बावजूद इसका व्यवहार में अमल नहीं हो पाता और मानक शिथिल हो जाते हैं। प्रवर्तन एजेंसियां इस बात को

प्राथमिकता देती हैं कि वे जिस पर भी हाथ डाल सकें, उन सभी लोगों को आरोपित कर दिया जाए। इसके बाद गलती सुधारने का काम न्याय व्यवस्था के हवाले रह जाता है। इस विषय पर और निर्णय आ सकते हैं लेकिन जब तक अनुपालन की संस्कृति प्रवर्तन विभागों में नहीं आएगी तब तक ये फैसले केवल निबंध बनकर रह जाएंगे और अमल में नहीं आएंगे। न्याय व्यवस्था पर पहले ही प्रवर्तन की गलतियों को सुधारने का बोझ है।

जाएगी। बैंकों के विलय का असर

इन बैंकों के ग्राहकों पर पड़ेगा। छह

छोटे सरकारी बैंकों का भारतीय स्टेट

बैंक में और विजया बैंक, देना बैंक

का बैंक ऑफ बड़ौदा में पहले ही

विलय हो चुका है। इस तरह,

एसबीआई और बैंक ऑफ बडौदा

विलय के बाद 10 सरकारी बैंकों

में पहले ही शीर्ष दो बड़े बैंकों में

### कानाफूसी

### दक्षिण के सफर पर भाजपा

तेलंगाना राज्य में लोकसभा चुनाव के दौरान अच्छे प्रदर्शन से प्रेरित भारतीय जनता पार्टी दक्षिण के राज्यों में जीत दर्ज कराने की योजना बना रही है। इसकी शुरुआत भी तेलंगाना से ही हुई। अगस्त माह की शुरुआत में हैदराबाद में आयोजित 'नमों भारत-नव तेलंगाना' कार्यक्रम में कांग्रेस, तेलुगुदेशम पार्टी और यहां तक कि तेलंगाना राष्ट्र परिषद के दर्जनों नेता भाजपा में शामिल हुए। समारोह में उपस्थित भाजपा के कार्यकारी अध्यक्ष जेपी नड्डा ने घोषणा की कि तेलंगाना में भाजपा सत्ताधारी पार्टी टीआरएस की जगह हासिल करने से कम पर रुकने वाली नहीं है। नड्डा ने स्पष्ट किया कि भाजपा नेतृत्व का टीआरएस प्रमुख और राज्य के मुख्यमंत्री के चंद्रशेखर राव (केसीआर) के साथ किसी तरह का गुप्त समझौता नहीं है। दरअसल हालिया संसद सत्र में केसीआर द्वारा अनुच्छेद 370 के साथ विभिन्न संवेदनशील

> मुद्दों पर मोदी सरकार को समर्थन देने के चलते पार्टी के कुछ वरिष्ठ नेताओं में संदेह के भाव उमड़ रहे थे। नड्डा ने पार्टी के वरिष्ठ नेताओं से कहा कि मोदी सरकार को कैसीआर का सहयोग संसदीय आवश्यकता के लिए भाजपा द्वारा किए गए सदन प्रबंधन का हिस्सा था। इसका दक्षिणी राज्य में सत्ता शीर्ष पर पहुंचने की पार्टी की महत्त्वाकांक्षाओं से कोई लेना देना नहीं है। केसीआर पर तीखा हमला बोलते हुए नड्डा ने टीआरएस को सत्ता से हटाने का आह्वान किया।

### आपका पक्ष

### फिट इंडिया मूवमेंट बहुत जरूरी कदम

प्रधानमंत्री नरेंद्र मोदी ने 29 अगस्त को मेजर ध्यानचंद की 114 वी वर्षगांठ और राष्टीय खेल दिवस को 'फिट इंडिया मुवमेंट' की घोषणा की। मेजर ध्यानचंद ब्रिटिश शासन काल में सेना के अधिकारी तथा हॉकी के खिलाड़ी थे। उन्होंने तीन ओलिंपिक स्वर्ण पदक अपने नाम किए थे। ऐसा कहा जाता है कि जर्मनी के चांसलर हिटलर ने स्वयं उन्हें भारत छोडकर जर्मनी की टीम में शामिल होने और सेना में उच्च अधिकारी का पद देने का भी वादा किया था लेकिन उन्होंने यह प्रस्ताव ठुकरा दिया। ध्यानचंद के जन्म दिवस 29 अगस्त को राष्ट्रीय खेल दिवस पूरे देश में मनाया जाता है। पिछले वर्ष ही प्रधानमंत्री ने 'फिटनेस चैलेंज' देकर संपूर्ण देश को स्वास्थ्य के प्रति चेताया। देश के युवाओं को प्रेरित करने वाले फिट इंडिया कार्यक्रम में खेल मंत्री और कई फिल्मी सितारों की भागीदारी रही। 'खेलो इंडिया'

पहल खिलाड़ियों को स्वास्थ्य के



यदि हमारा शरीर स्वस्थ रहेगा तभी हम अच्छे से खेल सकते हैं। खेल में शारीरिक क्षमता का उतना ही महत्त्व है जितना बौद्धिक क्षमता का। क्योंकि बिना रणनीति के खेल 🗄 जीतना मुश्किल हो जाता है। फिट इंडिया पहल खेल मंत्रालय द्वारा

शुरू किया गया एक अभियान है

प्रति जागरूक करने में सक्षम है। : फिट इंडिया मुवमेंट से देश के युवा समेत सभी नागरिक स्वास्थ्य के प्रति जागरुक होंगे

रिजिजू कर रहे हैं। देश को आज फिट इंडिया मूवमेंट जैसे अभियानों की सख्त जरूरत है। हमारे राष्ट्रीय बजट का एक बहुत बड़ा हिस्सा जिसका नेतृत्व खेल मंत्री किरण ! देश में बीमारियों और स्वास्थ्य

पाठक अपनी राय हमें इस पते पर भेज सकते हैं : संपादक, बिजनेस स्टैंडर्ड लिमिटेड, 4, बहादुर

शाह जफर मार्ग, नई दिल्ली - 110002. आप हमें ईमेल भी कर सकते हैं : lettershindi@bsmail.in

उस जगह का उल्लेख अवश्य करें, जहां से आप ईमेल कर रहे हैं।

सेवाओं में खर्च हो रहा है। यदि 🗄 आम नागरिक अपने स्वास्थ्य के प्रति सचेत हो जाए तो यह खर्च कम हो जाएगा। जिसका उपयोग हम अपनी मूलभूत आवश्यकताएं और अन्य स्वास्थ्य सुविधाओं में खर्च कर सकेंगे। फिट इंडिया मूवमेंट का उद्देश्य पूरा करने के लिए इसमें प्रत्येक देशवासी की भागीदारी जरूरी है। अगर हम सच में अपने देश को प्यार करते हैं तो हमें अपने आप को स्वस्थ बनाना होगा।

अमर साहू, कानपुर

#### बैंक विलय का आम आदमी पर असर

वित्त मंत्री निर्मला सीतारमण ने शुक्रवार को 10 सरकारी बैंकों के विलय की घोषणा की, जिसके बाद देश में सरकारी बैंकों की संख्या मौजूदा 27 से घटकर 12 रह तब्दील हो चुके हैं। विलय होने वाले बैंकों के खाताधारकों को नई खाता संख्या या कस्टमर आईडी दी जा सकती है। इसके साथ ही बैंक की चेकबुक में भी बदलाव होगा। ग्राहकों को बैंक में हालिया मोबाइल नंबर और ई-मेल आईडी अद्यतन करा लेना चाहिए, जिससे बैंकों द्वारा किए जा रहे किसी भी तरह के बदलाव की जानकारी पहुंच सके। नया बैंक खाता मिलने पर इसे आयकर विभाग, बीमा कंपनियां और दूसरी थर्ड पार्टी सेवाओं के लिए अद्यतन कराना होगा। सरकार ने बैंकिंग क्षेत्र में सुधार के लिए यह कदम उठाया है जो तात्कालिक कौर पर आम आदमी को भी काफी प्रभावित करेगा।

संदेश तिवारी, नोएडा



बुरे वक्त की एक अच्छी बात यह होती है कि वह भी गुजर जाता है

# मंदी का मुकाबला

वित्त मंत्री निर्मला सीतारमण भले ही सीधे तौर पर यह मानने से इन्कार कर रही हों कि अर्थव्यवस्था सुस्ती की चपेट में आ गई है, लेकिन यथार्थ यही है कि मंदी ने दस्तक दे दी है। जब आर्थिक विकास दर के आंकड़ों के साथ अर्थव्यवस्था को गित देने में सहायक बनने वाले कई प्रमुख सेक्टर निराशाजनक तस्वीर पेश कर रहे हों तब मंदी की हकीकत को स्वीकार करना ही समझदारी है। अगर मंदी का माहौल नहीं है तो फिर क्या कारण है कि एक साथ कई सेक्टर गिरावट से ग्रस्त हैं? वित्त मंत्री मंदी के पीछे के उन कारणों से असहमत हो सकती हैं जो पूर्व प्रधानमंत्री मनमोहन सिंह ने गिनाए, लेकिन वह इसकी अनदेखी नहीं कर सकतीं कि अर्थव्यवस्था की रफ्तार धीमी पड़ गई है और उसका असर भी दिखने लगा है। इस असर को वह महसूस कर रही हैं, इसका प्रमाण उनका यह कथन है कि वह उद्योग जगत के प्रतिनिधियों से मिल रही हैं और उनकी समस्याएं सुन रही हैं। फिलहाल यह स्पष्ट नहीं कि उद्योग जगत सरकार से क्या चाहता है, लेकिन जरूरी केवल यह नहीं कि उसकी समस्याओं का समाधान हो, बल्कि यह भी है कि सरकार मौजूदा हालात से निपटने के लिए हर संभव उपाय करती हुई दिखे। इससे ही उद्योग जगत के साथ आम आदमी को भरोसा पैदा होगा।

सरकार को इससे परिचित होना चाहिए कि आर्थिक माहौल के निर्माण में भरोसे की एक बड़ी भूमिका होती है। स्पष्ट है कि सरकार को मंदी के कारणों का निवारण करने के साथ ही सकारात्मक माहौल का निर्माण करने के लिए भी सिक्रय होना होगा। यह इसलिए आवश्यक है, क्योंकि आसार इसी के अधिक हैं कि चालू वित्त वर्ष की दूसरी तिमाही के आंकड़े भी जीडीपी में गिरावट के रुख को दर्शाएं। इस गिरावट के सिलसिले से जल्द उबरने के लिए जो भी कदम उठाए जा रहे हैं उनका जमीन पर क्या असर हो रहा है, इसकी सतत निगरानी भी आवश्यक है। वित्त मंत्री की ओर से आर्थिक माहौल को मजबूती देने के लिए हाल में कई कदम उठाए गए हैं और उनकी ओर से यह संकेत दिए गए कि ऐसे ही कदम आगे भी उठाए जाएंगे। बेहतर हो कि ये कदम ऐसे हों जिससे उद्योग जगत कहीं अधिक सक्षम और प्रतिस्पर्धी बन सके। निःसंदेह इसके लिए उद्योग जगत को खुद भी सिक्रय होना होगा। जहां उसे अपने बलबूते आगे बढ़ने की क्षमता अर्जित करनी होगी वहीं सरकार को यह देखना होगा कि इसके लिए अनुकूल माहौल कैसे निर्मित हो? इस क्रम में यह समझना ही होगा कि श्रम कानूनों में बदलाव के साथ अन्य लंबित सुधारों को आगे बढ़ाने और देरी नहीं होनी चाहिए।

### स्वस्थ और स्वच्छ बिहार

शराबबंदी के बाद बिहार सरकार ने अब नशा मुक्त बिहार की ओर एक और कदम बढ़ाया है। प्रदेश में 12 तरह के पान मसालों पर रोक लगा दी गई है। यह रोक फिलहाल साल भर के लिए लगाई गई है। शराबबंदी के फैसले का जिस तरह समाज के हर वर्ग ने स्वागत किया था, उसी तरह पान मसाला पर रोक से भी प्रदेश के लोग खुश हैं। दरअसल जिन पान मसालों के नमूने लिए गए थे उनमें मैग्नीशियम कार्बोनेट पाया गया है। इससे एक्यूट हाइपर मैग्नेशिया, कार्डिएक अरेस्ट जैसी कई तरह की गंभीर बीमारियों के होने का खतरा बना रहता है। इसके साथ ही इन पान मसालों के साथ जो तंबाकू मिलाया जाता है उससे मुंह के कैंसर का खतरा भी काफी बढ़ जाता है। देखा गया है कि हाल के वर्षों में इस तरह के मामले काफी बढ़ गए हैं। दरअसल बिहार पान के लिए प्रसिद्ध रहा है। पान यहां की संस्कृति से सीधे जुड़ा हुआ है। मुखशुद्धि के रूप में लोग इसका इस्तेमाल करते रहे थे। इसी प्रवृत्ति को देखते हुए कुछ दशक पहले पान मसाला का प्रचलन शुरू हुआ। बाद में गुटखा के रूप में यह युवाओं को लती बनाने लगा। कम उम्र के कारण किशोर इससे होने वाले नुकसान को नहीं समझ सके और समय के साथ वह आदी होते चले गए। बाद में इसे छोड़ना उनके लिए मुश्किल साबित होने लगा। कई बार मुंह के कैंसर के रूप इसका दुष्परिणाम सामने आया। कम उम्र में कार्डिएक अरेस्ट के मामले सामने आने लगे। स्वास्थ्य संबंधी कई समस्याएं पैदा होने लगीं जिससे सीधे तौर पर वे अंजान रहते हैं। इसका असर उनके घर-परिवार पर पड़ता है। इलाज के रूप में एक भारी-भरकम राशि खर्च करनी पड़ती है। पीड़ित व्यक्ति को जब तक इसका अहसास होता है तब तक बहुत देर हो चुकी होती है। ऐसी स्थिति में सरकार का यह कदम समाज को नई दिशा दे सकता है। हालांकि सरकार की यह कोशिश तभी सफल होगी जब इसे सख्ती से लागू किया जाएगा। चेक प्वाइंट पर पूरी सख्ती बरतनी होगी। संभव है, रोक के बाद आस पास के राज्यों से तस्करी बढ़ जाए। लिहाजा सरकार को हर कदम पर नजर रखने की जरूरत है। इसके साथ ही इस फैसले का दुसरा असर स्वच्छता से भी जुड़ा हुआ है। जगह-जगह पान मसाला खाकर थूकने से गंदगी फैलती है। सरकारी दफ्तरों की दीवारों की बदरंग तस्वीरें अक्सर सामने आती रहती हैं। इसके अलावा ट्रेन, बस और अन्य सार्वजनिक जगहों पर इस तरह की गंदगी दिख जाती है। मुमकिन है, अब यह दृश्य नहीं देखने को मिले।

# रचनात्मक आलोचना की आवश्यकता



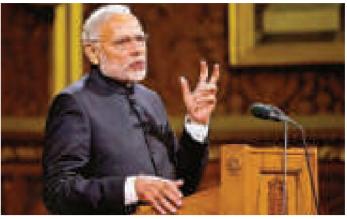
हृदयनारायण दीक्षित

आलोचना सुधार की सूत्रधार है।आलोचना और असहमति के अभाव में लोकतंत्र का कोई अर्थ नहीं।मगर रचनात्मकता से रहित आलोचना भी निरर्थक है

नुष्य प्रकृति का चिंतनशील प्राणी है। वह प्रतिपल सोचता है। सोच-विचार के नए क्षेत्रों में प्रवेश करता है। चिंतन विवेचन से अंत में प्राप्त निष्कर्ष को सिद्धांत कहा जाता है, लेकिन सिद्धांत निरपेक्ष नहीं होते। सिद्धांत या वाद के प्रतिवाद भी होते हैं। इनकी आलोचना भी होती है। आलोचना निंदा नहीं है। भारतीय चिंतन में आलोचना रचनात्मक गतिविधि है। लोकमंगल की साधना में आलोचना का भी सदुपयोग है। सोचने की भारतीय दृष्टि में कटु आलोचना का भी स्वागत रहा है। कबीर ने निंदक को भी अपने आंगन में आश्रय देने का उपदेश दिया है। आलोचना परक और वैकल्पिक विचार भी होती है, लेकिन भारतीय राजनीति में रचनात्मक आलोचना नहीं है। यहां आलोचना का अर्थ व्यक्तिगत आरोप हैं। विपरीत विचार के प्रति आदरभाव नहीं है। प्रधानमंत्री नरेंद्र मोदी ने एक कार्यक्रम में 'रचनात्मक आलोचना के स्वागत व आदर' की बात कही है। भारतीय विवेक में विपरीत विचार का आदर रहा है। मोदी ने ठीक कहा है कि 'सार्वजनिक जीवन में विभिन्न विचारधाराओं वाले व्यक्ति व संगठनों के बीच संवाद होना चाहिए। विपरीत विचारधाराओं को सुनने की सभ्यता शालीनता भी होनी चाहिए।'

सत्य सार्वभौम और सर्वकालिक होता है। भारतीय चिंतन के अनुसार सत्य पर देशकाल का प्रभाव नहीं पड़ता इसलिए सबके अपने निजी सत्य नहीं हो सकते। सत्य लोकमंगल का अधिष्ठान भी है। वाद, प्रतिवाद, संदेह और संशय सत्य के अंग हैं। इसलिए प्रत्येक विचार आदर योग्य है। संसदीय राजनीति में अनेक मत होते हैं। उनके मध्य सतत संवाद होते रहना चाहिए, लेकिन भारत में प्रेमपूर्ण संवाद का अभाव है। बहस कम है, टकराव ज्यादा है। टकराव भी विचार पर कम है, व्यक्तिगत टकराव का अराजक माहौल है। ऋग्वेद के ऋषि संवाद विज्ञान के प्रथम संस्थापक हैं। कुछेक जल को आदि तत्व मानते थे और कुछ अग्नि को, लेकिन भिन्न विचार के बावजूद वे प्रकृति में विरोधी तत्वों का सहअस्तित्व देखते थे। प्रकाश के साथ अंधकार का सहअस्तित्व आश्चर्यजनक है, लेकिन सत्य यही है कि प्रकाश का घटते जाना अंततः अंधकार है और अंधकार का घटते जाना अंततः प्रकाश है। प्रकृति में विरोधी गुणों का सहअस्तित्व है तो लोकतंत्र में भिन्न विचार वाले सत्तापक्ष और विपक्ष का सहअस्तित्व क्यों नहीं हो सकता?

सहमित और असहमित भारतीय लोकतंत्र के मन की उड़ान के दो पंख हैं। दोनों स्थाई भाव नहीं हैं। दोनों परिवर्तनशील हैं। सहमित को असहमित और असहमित को सहमित बनते देर नहीं लगती। सहमना संवाद जरूरी है। ऋग्वेद के अंतिम सूक्त में साथ-साथ चलने और प्रेमपूर्ण संवाद करने की स्तुति है। इसमें उल्लेख है, 'पूर्वजों ने भी परस्पर संवाद करते हुए सत्कर्म किए थे।' संवादरत रहना भारतीय संस्कृति का मुख्य तत्व है। विचारधाराओं का



भिन्न रहना कोई अवगुण नहीं है। मोदी ने ठीक ही कहा कि बहुत लोगों की सोचने की शैली मुझसे भिन्न हो सकती है, लेकिन चिंतनशील लोगों की रचनात्मक आलोचना की मुझे प्रतीक्षा रहती है।' रचनात्मक आलोचना ही राष्ट्र की सिद्धि और समृद्धि में सहायक हो सकती है। रचनात्मक आलोचना राष्ट्र और समाज का ही आत्मोद्घाटन होती है। वह सुस्थापित तथ्यों को और मजबूत करने के नए तथ्य देती है। संदेहों का निवारण करती है और गलती सुधारने का अवसर भी देती है। ऐसी आलोचना वाली असहमति भी सौंदर्यपूर्ण होती है। लोकतंत्र में ऐसी असहमति की महत्वपूर्ण भूमिका है।

भारत में वाद-विवाद और संवाद की परंपरा बहुत पुरानी है। कौटिल्य के अर्थशास्त्र में 'आन्वीक्षिकी त्रयी, वार्ता व दंडनीति का उल्लेख किया है। दर्शन आन्वीक्षिकी है। आन्वीक्षिकी लोक उपकार की विद्या है। त्रयी वेद है। वार्ता का विषय कृषि-पशुपालन है।' बृहस्पित कौटिल्य से बहुत प्राचीन हैं। उनके अनुसार वार्ता और दंडनीति दो विद्याएं प्रमुख थीं। वार्ता का महत्व बताते हैं 'यह विद्या धान्य, पशु, सोना, ताम्र आदि देने वाली उपकारिणी है।

इस विद्या से उपार्जित कोष व सेना के बल पर राजा स्वपक्ष व विपक्ष को वश में करता है।' आन्वीक्षिकी की तरह चरक संहिता में 'युक्ति' है। ज्ञान के आधार पर अज्ञात को जानने का प्रयत्न 'युक्ति' है। न्याय सूत्र में संशय संदेह आदि संवाद विषयों का विवेचन है। 'प्रमाण' पर जोर है। फिर विवाद के विषय का ज्ञान व 'संशय' हैं। प्रयोजन, उदाहरण, सिद्धांत और अनुमान के घटक मिलाकर संवाद और आलोचना के मुख्य आठ तत्व हैं। दंडात्मक आलोचना, असत्य भाषण, विषयांतर और आक्षेप आदि की कोई जगह नहीं है। न्याय दर्शन के साथ ही वैशेषिक, सांख्य, योग, मीमांसा और वेदांत में संवाद के सूत्र हैं। सबका उद्देश्य सत्य और आनंद की प्राप्ति है।

रचनात्मक आलोचना किसी विचार का वैकल्पिक पक्ष होती है। ऐसे आलोचक के मानस का निर्माण आधारभूत सत्यों से होता है। गांधी जी का उदाहरण पर्याप्त है। उन्होंने अंग्रेजी राज की कटु आलोचना की, लेकिन आलोचना में भी सत्यनिष्ठा थी। गांधी जी ने अंग्रेजों के विरुद्ध अपशब्द नहीं प्रयोग किए। उन्होंने भारतीय संस्कृति की श्रेष्ठता सिद्ध करने के लिए विलियम हंटर की पुस्तक 'इंडियन एंपायर', मैक्समूलर, एचएस मेन, सर टॉमस और पिनकाट आदि यूरोपीय विद्वानों के उद्धरण दिए। सिद्ध किया कि ऐसे महान भारत पर अंग्रेजी राज का कोई औचित्य नहीं। यह अंग्रेजी राज की रचनात्मक आलोचना थी। गांधी जी ने आलोचना और सत्याग्रही आंदोलनों को भी रचनात्मक बनाया था। आलोचना के ऐसे प्रतिमान दुनिया के अन्य देशों में नहीं हैं। आलोचना आक्रमण नहीं होती। आक्रमण में हिंसा होती है, लेकिन आलोचना में सुधार की मांग। निंदा और आलोचना एक नहीं हैं। रचनात्मकता का विकल्प रचनात्मकता ही है।

'आलोचना की भारतीय दृष्टि' रचनाधर्मी है। इसमें वाक् संयम का मधुरस है। बेशक दलतंत्र में सबकी विचारधारा है। असहमति भी स्वाभाविक है, लेकिन यहां विचारधाराओं में संवाद का अभाव है। व्यक्तिगत आरोपों की लत से रचनात्मकता आहत है। संसद औ विधानमंडलों की बहस भी प्रायः रचनात्मव नहीं हैं। यहां विधायी कामकाज के निस्तारण की प्रशंसा को उत्पादक कहते हैं, लेकिन इस उत्पादकता में रचनात्मकता के सृजनरस का अभाव है। दुनिया की सबसे प्राचीन संस्कृति वाले भारत में भिन्न विचारों को आदरपूर्वक सुनने की परंपरा घटी है। प्रधानमंत्री ने इसी ओर सबका ध्यान आकर्षित किया है। उन्होंने अपनी रचनात्मक आलोचना की प्रतीक्षा का भी उल्लेख किया है। आलोचना और असहमति के अभाव में लोकतंत्र का कोई अर्थ नहीं रचनात्मकता से रहित आलोचना कोरा आरोप ही होती है। क्या सभी दल नेता, कार्यकर्ता और सार्वजनिक जीवन के अन्य महानुभाव रचनात्मक आलोचना को बढावा दे सकते हैं: (लेखक उत्तर प्रदेश विधानसभ

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के अध्यक्ष हैं।

# लोक संस्कृति से जुड़े शिक्षा

केंद्रीय मानव संसाधन विकास मंत्री रमेश पोखरियाल निशंक ने हाल में भारत में शिक्षा को संस्कृति से जोड़ने का आह्वान किया। इस पर लोगों ने तुरंत ही सहमति और असहमति व्यक्त करनी शुरू कर दी। मानव संसाधन विकास मंत्री के इस आह्वान पर हमारी असहमित हो सकती है, किंतु अगर गहराई में जाकर देखा जाए तो शिक्षा एवं संस्कृति के बीच गहरे अंतरसंबंध का हमें भान होगा। शिक्षा को अगर हम ज्ञान, कल्पना शक्ति एवं रचनाशीलता के विकास का माध्यम मानें तो इनके विकास में हर समाज की अपनी संस्कृतियों के प्रगतिशील तत्वों की बड़ी भूमिका होती है। इन संस्कृतियों में कल्पना शक्ति, ज्ञान एवं रचनाशीलता के विकास एवं विस्तार के तत्व छुपे होते हैं। वे समाज जहां उपनिवेशवाद के हमले के बाद भी संस्कृतियां मरी नहीं हैं, वहां संस्कृतियां शिक्षा व्यवस्था में पूरक तत्व का काम तो कर ही सकती हैं। पश्चिमी समाज जिनमें अधिकांश का विकास उपनिवेशवाद से प्राप्त ज्ञान शक्ति, अर्थ शक्ति एवं धर्म शक्ति के कारण हुआ है, उन्होंने पहले अपनी संस्कृतियों को मारा, फिर उन्हें संग्रहालयों में सजाकर रख दिया।

दार्शनिक आनंद कुमार स्वामी का यह अवलोकन मौजूदा बहसों के लिए भी मुफीद है। वहीं दुनिया में ऐसे अनेक समाज हैं जो उपनिवेशवाद से बच गए और ऐसे अनेक समाज हैं जिन्हें उपनिवेशवाद लील गया। वहीं तीसरे प्रकार के समाज हैं जहां उपनिवेशवाद के प्रभाव से उनकी राष्ट्रीय आत्मा में विखंडन तो पैदा हुआ, किंत् अपनी विशिष्टताओं के कारण वहां की संस्कृतियां जीवित रहीं। भारत ऐसा ही समाज है। जहां उपनिवेशवाद ने अंतरिवरोध तो सृजित किया, किंतु उसे ग्रस नहीं पाया। प्रसिद्ध समाजशास्त्री एके शरण ठीक ही मानते हैं कि ब्रिटिश उपनिवेशवाद ने हमारी आत्मा में विखंडन पैदा किया, किंतु उपनिवेशवाद 'भारतीय आत्मा' को निगल नहीं पाया। हालांकि उसने हमारे भीतर एक प्रकार के विस्मरण का भाव पैदा कर दिया। इस विस्मरण के कारण हम अपने समाज की बहुल एवं विविध संस्कृतियों की आंतरिक शक्ति को समझ नहीं पाए। उनमें निहित रचनाशीलता, कल्पनाशीलता एवं ज्ञानकोश हमारे चिंतन एवं चिंता से दूर ही रहे। हमने अपनी संस्कृतियों को पिछड़ेपन का प्रतीक माना एवं उनमें निहित 'देशज आधनिकता' के तत्वों को समझने से इन्कार किया। उपनिवेशवाद ने हमारी मानसिकता को इस कदर बदल दिया कि हम अपने प्रति ही हीनभावना से भर गए हैं।





भारतीय आधुनिकता की जो परिकल्पना हमने की वह बहुत कुछ औपनिवेशिक आधुनिकता के मानकों पर आधारित थी। हमने यह सोचा भी नहीं कि अंग्रेजों के आने के पहले तक भारतीय समाज कैसे चला, क्या उसमें आधुनिकता के तत्व नहीं थे, क्या उसमें प्रगतिशील, ऊर्जावान एवं भविष्य को रचने वाले कुछ भी तत्व नहीं थे? हमने अपने औपनिवेशिक पूर्व के अतीत को नकारा ही नहीं, कई बार उसे अंधकार का युग माना। हमने यह नहीं सोचा कि उसी समाज ने शंकराचार्य, वैदिक, बौद्ध ज्ञानियों से लेकर कबीर, रैदास, नानक, बुल्लेशाह जैसे ज्ञानियों को पैदा किया। वे वैचारिक वाद-विवाद, संवाद करते हुए भारतीय ज्ञान लोक को रचते रहे। उसी युग ने एक बेहतर भू-व्यवस्था एवं पर्यावरणीय सहअस्तित्व को स्थापित कर रखा था। उसी समाज ने एक 'समग्र जीवन' की परिकल्पना हमें दी। उसी ने हममें संतोष, परित्याग, लालच से मुक्ति के भाव पैदा किए।

जाहिर हैं कि हम उपनिवेशवाद द्वारा पैदा किए हुए विस्मृतिकरण का शिकार तो हुए ही, साथ ही उसी की देन आत्मग्लानि, आत्मधिक्कार के बोध से भी भरे रहे। फलतः हम अपने समाजों की लोक संस्कृतियों से भी कटे रहे, जो रचनात्मक ऊर्जा की अक्षुण्ण स्रोत रही हैं। हालांकि उनके कुछ रूपों को हमने अपने मनोरंजन के लिए इस्तेमाल तो किया, किंतु उन्हें अपने पारंपरिक ज्ञानकोश के रूप में नहीं देखा। अफ्रीकी साहित्यकारों एवं चिंतकों

ने औपनिवेशिक दमनग्रस्तता की पड़ताल करते हुए ऐसा ही कुछ अपने समाजों में भी पाया। केन्या के साहित्यकार अंगुमी वाश्योगों ने अपनी पुस्तक 'डिकॉलोनाइजिंग माईड' में अपनी संस्कृति, चिंतन एवं साहित्य के संदर्भ में औपनिवेशिक संकटग्रस्तता की चर्चा करते हुए आत्म भाषा एवं अपने समाज की संस्कृति को उपनिवेशवादी मानसिकता से निजात पाने के लिए 'हथियार' के रूप में इस्तेमाल करने की कोशिश की है। भारतीय संदर्भ में राहुल सांकृत्यायन, एके सरन और वासुदेव शरण जैसे ज्ञानी ऐसे ही प्रयास करते रहे हैं। हमारी शिक्षा को भी क्या उपनिवेशी प्रभाव से मुक्त करने की जरूरत नहीं है? निश्चित रूप से आज इसकी आवश्यकता है। इसे औपनिवेशिक छाया से बाहर निकालने में हमारे समाज की बहुल संस्कृतियां एवं उनमें निहित लोक विवेक एक 'हथियार' का काम कर सकते हैं। भारत में आधुनिक शिक्षा सबकी जरूरत है। किंतु सांस्कृतिक विवेक से आधुनिक शिक्षा को जोड़ने के दो लाभ हो सकते हैं। एक तो आधुनिकता से लाभ हम उठा ही पाएंगे, साथ ही आधुनिकता से पैदा होने वाली संकटग्रस्तता को भी हम इसके माध्यम से कम कर सकते हैं। दूसरे, सांस्कृतिक ज्ञानकोश हमारे लिए आधुनिक ज्ञान के पूरक का काम भी कर सकता है।

सांस्कृतिक ज्ञानकोश मूल्यबोध, विवेक दृष्टि का कोश होता है। आधुनिकता हमारी शक्ति है, परंतु इसकी अनेक सीमाएं भी होती हैं। पारंपरिक ज्ञान और सांस्कृतिक ज्ञान इसकी सीमाओं को कम करने में हमारी मदद कर सकते हैं। अनेक भारतीय संस्थाएं जैसे जे कृष्णामूर्ति से जुड़े शिक्षा संस्थान, श्री अरबिंदो से जुड़े संस्थान, विवेकानंद केंद्र इत्यादि भारतीय संस्कृति की सृजनात्मकता को अपनी शिक्षा पद्धति से बहुत अच्छी तरह से जोड़ रहे हैं। कबीर, रविदास, स्वामी शिवनारायण जैसे पंथों से जुड़े शिक्षा संस्थान भी संस्कृति एवं शिक्षा को जोड़ने का काम कर रहे हैं। जरूरत है वैकल्पिक शिक्षा पद्धति एवं मुख्य शिक्षा पद्धति भी समाज के विविध सामाजिक समुदायों में संचित लोकज्ञान को अपनी शिक्षा पद्धति में महत्व दे और शिक्षा लोक में सामाजिक समुदायों की सांस्कृतिक मुखरता को जगह दे। तभी हम अपने लिए ऐसी शिक्षा व्यवस्था विकसित कर सकते हैं जो आधुनिकता से उपजी संकटग्रस्तता से हमें मुक्त कर सकती है।

> (लेखक प्रयागराज स्थित गोविंद बल्लभ पंत सामाजिक विज्ञान संस्थान के निदेशक हैं) response@jagran.com



### प्रार्थना

सभी लोग किसी-न-किसी रूप में प्रार्थना करते हैं, परंतु बहुत कम लोग प्रार्थना के प्रभाव या महत्व को जानते हैं। प्रार्थना क्या है? जब हम अपने आप कुछ करने में असमर्थ होते हैं तो किसी परम शक्ति का आह्वान करते हैं और इसके लिए प्रार्थना ही माध्यम है। प्रार्थना के पांच आवश्यक कदम हैं- नमन, स्मरण, कीर्तन याचन और अर्पण। जब हम अपने आप को सर्वज्ञानी सर्वशक्तिमान एवं सर्वकृपालु को पूर्ण भक्ति से समर्पित कर अपने तुच्छ अहंकार को नष्ट करते हैं और तब परम शक्ति की ताकत हमारे माध्यम से बहने लगती है। तब हम वह प्राप्त कर सकते हैं जिसे अपनी शक्ति से प्राप्त करना कठिन या असंभव था। किसी ने कहा है-'ईश्व प्रार्थनाओं का तीन रूपों में जवाब देता है-वह 'तथास्तु कहता है और आपको आपकी इच्छित वस्तु देता है, वह आपको इन्कार करता है और आपको कुछ बेहतर देता है, वह आपको इंतजार करने के लिए कहता है और आपको ठीक समय पर सर्वश्रेष्ठ देता है।'

लोगों को 'धर्म' और 'ईश्वर' में विश्वास हो या न हो, वे इतना अवश्य अनुभव करते हैं कि कोई परम शक्ति है जो इस ब्रह्मांड में धड़क रही है। हम इस शक्ति से किसी भी तरीके से जुड़ें और इसका दर्शन करें जिससे शांति मिले, ईश्वरीय तत्व का अनुभव हो और प्रोत्साहन मिले। प्रार्थना केवल याचना का माध्यम नहीं है। जो कुछ हमारे पास है। उसमें नई शक्ति को ही लाभ की संज्ञा दी जा सकती है। कृतज्ञता प्रकट करने एवं प्रशंसा के भाव से प्रार्थना की जाती है। प्रार्थना हमारी परिस्थितियाँ बदलें या न बदले, हमें अवश्य बदल देगी। जीवन मे विपरीत परिस्थितियां आना नियम है। यह प्रकृति की देन है। यदि दुख नहीं देखा गया तो सुख का मूल्य भी नही जानेंगे। जिसने गरीबी नहीं देखी वह धन का मुल्य नहीं समझता। धूप में नहीं चला वह छाया का महत्व क्या जाने ? जीवन चुनौती है। विपरीत परिस्थिति हमें अवसर देती है। हम अपना विश्वास एवं आत्मबल जागृत करके उनसे लाभ उठाने का हरसंभव प्रयास करें। उसमें प्रार्थना एक सशक्त माध्यम होती है।

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## भ्रष्टाचार के खिलाफ निर्णायक जंग

फिर से

आज हमारे सामने सबसे बडा

सवाल यही है कि क्या इस देश

कर लेते हैं तब हम शक्कर से ही भागने लगते

हैं, ऐसे ही पैसे का खेल है। अत्यधिक पैसा

एकत्र करो और फिर पैसे से ही भागो! अपनी

मुझे इतिहास को टटोलने का थोड़ा-सा शौक

में ईमानदारी स्थापित होगी?

बेईमानी दूरहोगी?

गत दिनों पुराने मित्र घर आए, ताज्जुब भी हुआ कि इतने दिनों बाद! कहने लगे कि फलां व्यक्ति पर मुझे तरस आता है। मैंने पूछा कि क्या हुआ? वे कहने लगे कि अभी दो दिन पहले उनसे बात हुई है, कह रहे थे कि इतना पैसा कमा लिया है कि इस पैसे को कहां रखें, समझ नहीं आता! सारे घर भर गए हैं, जगह नहीं है, लेकिन पैसा तो आ ही रहा है। उनके लिए पैसा समस्या बन चुका है, लेकिन स्रोत बंद नहीं किए जाते। जितना जनता से ले सको ले लो, जितना सरकार से बचा सको बचा लो, बस यही बात हर पैसे वाले के दिमाग में रहती है। पैसा काला होता रहता है, काले पैसे को छिपाने के लिए राजनीति का सहारा लिया जाता है। फिर उस पैसे को शादी समारोह में फूंकने की कोशिश की जाती है, लेकिन जनता से खींचना और सरकार से बचाना बंद नहीं होता। यह हमारे स्वभाव में आ जाता है। किसी दिन पाप की गठरी भर जाती है और फिर ऐसे लोग विजय माल्या बन जाते हैं। सुबह मित्र इस गंभीर समस्या को बता रहे थे और शाम को यह समस्या एक पूर्व वित्त मंत्री की गिरफ्तारी की खबर से और बड़ी होकर सामने आ गई। शरीर में हम जब बहुत ज्यादा शर्करा एकत्र

काले पैसे जान बचाने को भागो! पैसे से क्या खरीदना इरा लिया चाहते हो-सम्मान, प्रतिष्ठा, सत्ता? लेकिन ये मारोह में क्या मिल पाते हैं? कुछ दिन भले ही मिल जाते कन जनता हैं, लेकिन फिर सारा सम्मान, सारी प्रतिष्ठा और बंद नहीं सारी सत्ता धूल में मिल जाती है। पैसा किसी है। किसी काम नहीं आता। आज भ्रष्टाचारी भाग रहे हैं।

> है, एक पुस्तक हाथ लगी, लेखक का नाम तो याद नहीं है, लेकिन था बड़ा नाम। वे लिखते हैं कि जब गांधी जी राजेंद्र बाबू से मिले तब राजेंद्र बाबू वकालत करते थे और उस समय उनकी एक पेशी की फीस दस हजार रुपये थी,

लेकिन बाद में राजेंद्र बाबू ने सबकुछ त्याग दिया। सरदार पटेल की भी यही स्थिति थी, उन्होंने भी सबकुछ त्याग दिया। उस काल में न जाने कितने लोगों ने संपूर्ण समर्पण किया था। वह काल ईमानदारी को अपनाने का था, लेकिन आजादी के बाद बेईमानी को अपनाने का काल प्रारंभ हुआ। बेईमानी बिना जीवन की कल्पना ही नहीं हो सकती, यह सिद्धांत गढ़ लिया गया। हम सब बेईमानी से धन एकत्र करने में जुट गए। राजनीति तो मानो खदान थी, जितना चाहो धन निकाल लो और अपने खाते में डाल लो।

धन ानकाल ला आर अपन खात म डाल ला। लेकिन हाल के दिनों में इसमें बदलाव देखने को मिल रहा है। बेईमानी की जगह ईमानदारी को स्थापित करने की फिर से कोशिश हो रही है। आज बेईमानी सरदर्द बन गई है, बेईमानी से कमाया पैसा संकट बन गया है। ऐसे लोग भाग रहे हैं। पैसे को कहां छिपाएं, स्थान खोज रहे हैं! अब ईमानदारी की रोटी की इज्जत होने की उम्मीद जगी है। बेईमानी की रोटी जहर बनती जा रही है। जिस दिन लोग पैसे और सुख में अंतर कर लेंगे उस दिन शायद देश सुखी हो जाएगा और फिर हम सुख के इंडेक्स में भी ऊपर आ जाएंगे।

(अजित गुप्ता का कोना ब्लॉग से साभार)

### जैविक खेती ज्यादा लाभदायक

रासायनिक खेती कृषि की वह प्रक्रिया है, जिसमें फसल के समचित विकास और ज्यादा उत्पादन के लिए रासायनिक खाद एवं रासायनिक कीटनाशकों का उपयोग किया जाता है। भारत में रासायनिक खेती की शुरुआत 1965 के करीब आई हरित क्रांति से हुई। किसानों के बीच इसका प्रचार-प्रसार जोर शोर से किया गया, किसानों ने रासायनिक खाद और कीटनाशकों का इस्तेमाल नियमित रूप से किया और इसका फायदा भी किसानों को मिला, परंतु इसके दूरगामी परिणाम मानव जीवन एवं पर्यावरण के लिए घातक सिद्ध हो रहे हैं। एक शोध से पता चला है कि इस्तेमाल में लाए गए रासायनिक खाद और कीटनाशकों का केवल 10 प्रतिशत हिस्सा ही पौधों द्वारा उपयोग में लाया जाता है, बाकी अलग-अलग माध्यमों से नदी, तालाब या झील में मिल कर जलीय जीवों को प्रभावित करता है। कीटनाशकों के रूप में इस्तेमाल होने वाले कई खतरनाक रसायन खाद्य पदार्थ के जरिये शरीर में पहुंच जाते हैं। इसका परिणाम कई बार बहुत घातक सिद्ध होता है। जैविक खेती कई दृष्टि से किसानों के लिए तथा पर्यावरण के लिए लाभदायक है। इसमें देसी खाद एवं कीटनाशकों का उपयोग किया जाता है। इससे भूमि की उपजाऊ क्षमता में वृद्धि हो जाती है। रासायनिक खाद पर निर्भरता कम होने से कृषि लागत में कमी आती है। फसलों में उत्पादकता ज्यादा होती है। भूमि की गुणवत्ता में सुधार आता है। पर्यावरण की दृष्टि से भूमि के जलस्तर में वृद्धि होती है, मिट्टी, खाद पदार्थ और जमीन में पानी के माध्यम से होने वाले प्रदूषण में कमी आती है। हर दृष्टि से जैविक खेती उपयोगी है।

दीपक मिश्रा, दिल्ली विवि

### मेलबाक्स

### जीएसटी में जेटली की अहम भूमिका

'जीएसटी को साकार करने वाले अरुण जेटली' शीर्षक लेख में सुशील मोदी ने जीएसटी लागू कराने में अरुण जेटली के महत्व को सही दर्शाया है। आजादी के बाद देश का सबसे बड़ा कर सुधार जीएसटी देश के सभी राज्यों की आम सहमति से यदि लागू हो सका तो इसका श्रेय दिवंगत वित्त मंत्री अरुण जेटली को ही जाता है। उन्होंने उस समय गैर भाजपा शासित राज्यों में भी इस कर प्रणाली के प्रति भरोसा जगाया। जीएसटी लागू होने के उपरांत देश के व्यापार और उद्योग जगत को 17 प्रकार के कर और अनेक मासिक रिटर्नों से छुटकारा मिला। वर्षों से लंबित जीएसटी पर संप्रग सरकार न तो आम सहमित ही बना पाई और न ही इसे लागू करने का साहस दिखा पाई थी। मोदी सरकार द्वारा जीएसटी लागू किए जाने पर कांग्रेस ने इस बात के लिए दबाव बनाया कि जीएसटी एक्ट में कोई भी परिवर्तन संविधान संशोधन के जरिये ही हो, किंतु दूरदर्शी जेटली को मालूम था कि इस नई कर प्रणाली में देश के व्यापारियों की सहूलियत के लिए कुछ परिवर्तन आवश्यक होंगे। इसलिए वे इस एक्ट में संशोधन की व्यवस्था जीएसटी परिषद, जिसमें देश के सभी राज्यों का प्रतिनिधित्व है, के जरिये होने की बात पर अडिंग रहे। जीएसटी लागू होने के बाद आई समस्याओं के निराकरण के लिए परिषद ने कई संशोधन किए जिससे देश के व्यापारियों की समस्याएं समय पर दूर हुईं। हालांकि अभी भी जीएसटी में कुछ सुधार अपेक्षित हैं। उम्मीद है कि

जीएसटी परिषद जल्द ही उन पर फैसला लेगा। राजीव वार्ष्णेय. चंदौसी

### अनावश्यक दखल

भारतीय संसद में जब जम्मू-कश्मीर से अनुच्छेद 370 एवं 35ए को हटाने के लिए विधेयक प्रस्तुत किया गया तब से पाकिस्तान इस विषय को अंतरग्रष्ट्रीय स्तर पर उठाने के लिए प्रयत्नशील है। खबरों के मुताबिक पाकिस्तान की माली हालत बहुत खग़ब है। वह इसे सुधारने के बजाये दूसरे देश में अनावश्यक दखल देने की कोशिश कर रहा है। पाकिस्तान ने कश्मीर के बड़े भूभाग पर कब्जा कर रखा है। वह इसे छोड़ने के बजाय रोज धमकी दे रहा है। उसकी बदमिजाजी को दुनिया के देश देख रहे हैं।

भा दुानया क दश दख रह ह। dharmendranath.rastogi@gmail.com

### बाढ़ की चुनौती

बाढ़ की विनाश लीला से लगभग आधे भारत में त्राहि-त्राहि मची हुई है। इससे भी अधिक चुनौती बाढ़ के पानी के उतर जाने के बाद बीमारी, ध्वस्त हुई निर्माण व मरे हुए जीव-जंतुओं के प्रकोप से निपटने की होगी। सरकार को उसके लिए तैयार रहना चाहिए।

देवदास सिंगल, फरीदाबाद

इस स्तंभ में किसी भी विषय पर राय व्यक्त करने अथवा दैनिक जागरण के राष्ट्रीय संस्करण पर प्रतिक्रिया व्यक्त करने के लिए पाठकगण सादर आमंत्रित हैं। आप हमें पत्र भेजने के साथ ई–मेल भी कर सकते हैं।

अपने पत्र इस पते पर भेजें : दैनिक जागरण, राष्ट्रीय संस्करण, डी–210–211, सेक्टर–63, नोएडा ई–मेल: mailbox@jagran.com

# कालधन का सच

**अ**खिरकार स्विस बैंक में जमा भारतीय नागरिकों के कालेधन की जानकारी साझा करने की प्रक्रिया शुरू हो गई है। विदेशी बैंकों में खाता खोल कर गैरकानूनी तरीके से धन जमा कराने वालों के नामों का पता लगाने और वह धन वापस भारत लाने की मांग उठती रही है। इसे लेकर बाबा रामदेव ने व्यापक आंदोलन भी चलाया था। भाजपा ने भी पिछले लोकसभा चुनाव में विदेशी बैंकों में जमा काले धन को वापस लाने का मुद्दा उठाया था। मगर अभी तक इस दिशा में कोई बड़ी कामयाबी नहीं मिल पाई थी। अब स्विट्जरलैंड और भारत के बीच हुए समझौतों के तहत दोनों देशों के बीच बैंक सूचनाओं के आदान-प्रदान की प्रक्रिया इस महीने से शुरू हो गई है। केंद्रीय प्रत्यक्ष कर बोर्ड यानी सीबीडीटी ने इसे अहम कामयाबी बताया है। हालांकि स्विस बैंक में भारतीय नागरिकों के खातों की जानकारी हासिल करने के लिए लंबे समय से प्रयास किया जा रहा था, पर इस बैंक के नियमों के मुताबिक इसके खाताधारकों के बारे में जानकारी साझा नहीं की जा सकती। यहां तक कि वहां की सरकार भी उस पर ऐसा करने का दबाव नहीं डाल सकती थी। पर स्विट्जरलैंड सरकार ने कालेधन के मुद्दे को गंभीर मानते हुए नियमों में बदलाव कर बैंक सूचनाओं के आदान-प्रदान की प्रक्रिया का रास्ता खोल दिया।

दरअसल, स्विट्जरलैंड सहित कई देशों के बैंकों में खाता खोलना बहुत आसान है। किसी भी देश का कोई भी नागरिक आनलाइन अपना खाता खोल सकता है। ये बैंक अपने ग्राहकों के नाम-पते वगैरह को गोपनीय रखते हैं। वहां की सरकारों ने ही इन बैंकों को यह स्वायत्तता दी है। इसलिए दुनिया के तमाम देशों के ऐसे लोगों के लिए ये बैंक अपना कालाधान छिपाने के सबसे मुफीद ठिकाने बनते गए। इन बैंकों का कारोबार भी इसी तरह के धन से चलता है। भारत के भ्रष्ट अधिकारियों, राजनेताओं और कारोबारियों आदि के लिए भी ये बैंक एक प्रकार से सुरक्षित तिजोरी साबित होते रहे हैं। यह छिपी बात नहीं है कि भारत अन्य मामलों में भले निचले पायदान पर रहता आया हो, पर भ्रष्टाचार के मामले में कुछ अव्वल देशों में शुमार है। रिश्वत और कर चोरी करके जमा काले धन को लोग स्विस बैंक जैसे विदेशी बैंकों में जमा कराते रहे हैं। स्विस बैंक में जमा कुल धन का 0.07 फीसद पैसा अकेले भारतीय नागरिकों का है। इसी से अंदाजा लगाया जा सकता है कि दूसरे विदेशी बैंकों में कितना भारतीय काला धन जमा होगा।

हालांकि स्विस बैंक इससे पहले भी सौ भारतीय नागरिकों की पहचान साझा कर चुका है, जिनके स्विस बैंक में खाते हैं। अब इस बैंक के सभी भारतीय खाता धारकों के बारे में जानकारी मिल सकेगी। जिन लोगों ने पिछले साल अपने बैंक खाते बंद करा दिए, उनके बारे में भी जानकारी मिल सकेगी। लंबे समय से इस पर परदा पड़ा हुआ था, अब वह उठ जाएगा। मगर अभी सरकार के सामने बड़ी चुनौती यह है कि स्विस बैंक में जमा काले धन को वापस कैसे लाया जाए। स्विट्जरलैंड सरकार बैंकों पर शायद ही दबाव बनाए कि वे भारतीय नागरिकों के पैसे भारत सरकार को सौंप दें। फिर भी केंद्रीय प्रत्यक्ष कर बोर्ड को स्विस बैंक से प्राप्त सूचनाओं के आधार पर उन लोगों के खिलाफ कार्रवाई का आधार तो बनेगा। वर्तमान सरकार भ्रष्टाचार पर पूरी तरह रोक लगाने को प्रतिबद्ध है, इसलिए कर चोरी और रिश्वत आदि से जमा धन विदेश भेजने वालों पर कड़े कदम उठाने की उम्मीद स्वाभाविक है।

# नागरिकता पर सवाल

**अ**सम में राष्ट्रीय नागरिकता रजिस्टर (एनआरसी) की आखिरी सूची भले जारी हो गई हो, लेकिन नागरिकता संबंधी विवादों का मूल वहीं का वहीं है। अब भी लाखों लोगों के सामने यह सवाल है कि वे भारत के नागरिक हैं या नहीं। इसलिए बुनियादी सवाल यही बना हुआ है कि इस अंतिम सूची में जो उन्नीस लाख लोग अब छूट गए हैं, क्या वे विदेशी हैं, घुसपैठिए हैं या भारतीय नागरिक नहीं हैं ? जब तक वे विदेशी पंचाट के समक्ष अपने भारतीय नागरिक होने के दस्तावेजी सबूत पेश नहीं कर देते तब तक उनकी स्थिति क्या होगी ? पिछले साल जुलाई में जब एनआरसी का अंतिम मसौदा जारी हुआ था तो उसमें से चालीस लाख से ज्यादा लोगों के नाम गायब थे। यानी साल भर में करीब बीस लाख और लोगों को एनआरसी में शामिल कर उन पर से विदेशी होने का कलंक मिटाया गया। दरअसल, जिस तरह से एनआरसी बनाने और उसे अद्यतन करने का काम हुआ है उसमें व्यावहारिक तौर पर यह संभव ही नहीं है कि सही मायने में किसी घुसपैठिए की पहचान की जा सके। इसीलिए अंतिम सूची के जारी होते ही इसकी आलोचना शुरू हो गई। आसू से लेकर सारे दल और कई संगठनों ने इसकी प्रक्रिया को लेकर सवाल उठाए हैं।

असम के लिए यह मुद्दा काफी संवेदनशील है। यह राज्य भारत की आजादी के बाद से ही घुसपैठियों की समस्या से जूझ रहा है। इसीलिए 1951 में पहली बार राज्य में एनआरसी की शुरुआत की गई थी, ताकि बांग्लादेश (तब पूर्वी पाकिस्तान) से आने वाले घुसपैठियों का पता लगा कर वापस उनके देश के हवाले किया जा सके। हालात तब बिगड़े जब बांग्लादेशियों को खदेड़ने के लिए सातवें दशक के आखिर में असम में हिंसक आंदोलन शुरू हुआ और असम समझौते के बाद बंद हुआ। तभी यह तय हुआ था कि 1971 के बाद असम में आने वाले को बाहरी, विदेशी माना जाएगा। लेकिन एनआरसी की लंबी-चौड़ी कवायद बता रही है कि ऐसी सूचियों से यह फैसला हो पाना मुमिकन नहीं है कि कौन घुसपैठिया है और कौन नहीं। हालांकि सरकार और केंद्रीय गृह मंत्रालय ने यह स्पष्ट कर दिया है कि जिन उन्नीस लाख लोगों के नाम इस सूची में नहीं हैं वे विदेशी नहीं माने जाएंगे, उन्हें एक सौ बीस दिन के भीतर विदेशी पंचाट के समक्ष पक्ष रखने का मौका मिलेगा।

एनआरसी पर जैसी त्रुटियां आई हैं, उससे साफ है कि इसे बनाने में भारी लापरवाही तो हुई ही है, साथ ही राजनीतिक स्तर पर भी इसे प्रभावित करने की कोशिशें होती रही हैं। एक ही परिवार के कुछ सदस्यों के नाम सूची में हैं तो कुछ के नहीं। इनमें ज्यादातर लोग तो वे हैं जो आर्थिक रूप से बेहद कमजोर और वंचित तबके से हैं और इन्हें नागरिकता के दस्तावेजों की जानकारी तक नहीं है। इन्हें ही हिरासत केंद्रों में रखा गया है। इसलिए ऐसे लोगों में खौफ पैदा होना स्वाभाविक है। सवाल है कि अगर घुसपैठियों का पता लग भी जाता है तो उन्हें कैसे उनके देश भेजा जाएगा। ऐसे में एनआरसी जैसी कवायद पर सवाल क्यों नहीं खडे होंगे!

## कल्पमेधा

जो शक्ति के बल पर विजय प्राप्त करता है, वह अपने शत्रु पर अपूर्ण विजय ही प्राप्त कर पाता है। -मिल्टन

# श्रम सुधारों की दशा और दिशा

जयंतीलाल भंडारी

अब श्रम कानूनों में लचीलापन लाने और इंस्पेक्टर राज को समाप्त करने के लिए श्रम नियमों को सरलतापूर्वक लागू करना होगा, नए कानूनों की भरमार कम करनी होगी, ऐसी नीतियां और कार्यक्रम लागू करने होंगे जिनसे उत्पादन बढ़े और उपयुक्त सुरक्षा ढांचे के साथ श्रमिकों का भी भला हो।

उचारकार ने वेतन संहिता 2019 को अधिसूचित कर दिया है। इससे राष्ट्रीय स्तर पर पचास करोड़ श्रमिकों को अनिवार्य रूप से न्यूनतम वेतन मिलने का रास्ता साफ हो गया है। यह विधेयक सरकार को श्रमिकों के लिए न्यूनतम वेतन लागू करने में मदद करेगा। साथ ही, इससे कर्मचारियों को वेतन भगतान में मदद मिलेगी। वेतन संहिता में चार श्रम कानुनों, न्यूनतम वेतन कानून, वेतन भूगतान कानून, बोनस भुगतान कानून और समान भत्ता कानून को समाहित किया है। सरकार ने न्यूनतम वेतन का विस्तार देश के पूरे श्रमबल तक किया है और नियोक्ताओं को ठेके पर श्रमिक रखने के लिए कई कई के लाइसेंस लेने की जरूरत भी खत्म कर दी है। इस समय राज्यों को न्यूनतम वेतन तय करने का अधिकार है और देश में दो हजार से ज्यादा तरीके के वेतन-स्तर हैं, इसलिए नए कानून से देशभर में न्यूनतम वेतन का नया तरीका लाभकारी होगा।

नए कानून में यह भी प्रावधान है कि नौकरी छोड़ने या नौकरी से हटाए जाने या कंपनी के बंद होने की स्थिति में कंपनी को दो दिन के अंदर बकाया वेतन का भुगतान करना होगा। नए कानून में एक सौ अठहत्तर रुपए न्यूनतम दैनिक वेतन सुनिश्चित किया गया है। जिन राज्यों में इससे ज्यादा की व्यवस्था है, वहां श्रमिकों को ज्यादा वेतन देने की व्यवस्था जारी रहेगी। इस प्रावधान से मजदूरों का शोषण रुकेगा, क्योंकि अभी भी कुछ राज्यों में दैनिक मजदूरी पचास, साठ और सौ रुपए पर ही अटकी पड़ी है।

इन दिनों न सिर्फ देश, बल्कि पूरी दुनिया की निगाहें भारतीय अर्थव्यवस्था को गति देने के उपायों और अगले पांच वर्षों में उसे पांच लाख करोड़ डॉलर का आकार देने के मद्देनजर भारत की नई श्रम संहिता पर टिकी हैं। इस बार बजट पेश करते हुए वित्त मंत्री ने कहा था कि सरकार चवालीस श्रम कानूनों को मिला कर चार श्रम संहिताएं बनाएगी। ये

संहिताएं न्यूनतम वेतन और कार्यगत सुरक्षा, स्वास्थ्य एवं कार्यदशा, सामाजिक सुरक्षा और औद्योगिक संबंधों पर केंद्रित होंगी।

श्रम और औद्योगिक कानूनों की संख्या के मामले में हमारा देश दुनिया के दूसरे देशों की तुलना में चुनौतीपूर्ण स्थिति में है। देश में ढेरों श्रम कानून लागू हैं। केंद्र सरकार के पास श्रम से संबंधित चवालीस और राज्य सरकारों के पास सौ से अधिक कानून हैं। देश में कारोबार के रास्ते में कई कानून ऐसे भी लागू हैं जो ब्रिटिश शासनकाल के दौरान डेढ़-दो सौ साल पहले बनाए गए थे। कई वर्षों से यह अनुभव किया जा रहा है कि श्रम कानून भी उत्पादकता वृद्धि में बाधक बने हुए हैं। उच्चतम न्यायालय भी कई बार अप्रासंगिक हो चुके ऐसे कानूनों की कमियां गिनाता रहा है जो काम को कठिन

और लंबी अवधि का बनाते हैं। दुनिया के आर्थिक और श्रम संगठन बार-बार यह कहते रहे हैं कि श्रम सुधारों से ही नए भारत का निर्माण हो सकता है।

अंतरराष्ट्रीय मुद्रा कोष (आइएमएफ) ने अपनी रिपोर्ट में कहा कि भारत के तेज आर्थिक विकास के लिए श्रम सुधार करना काफी जरूरी है। देश के श्रम कानून लंबे समय से लाइसेंस राज की विरासत को ढो रहे हैं। वस्तुतः जो श्रम सुधार नए दौर में आर्थिक व औद्योगिक विकास की मांग है, उसके लिए देश की नई चार श्रम संहिताओं से नई राह बनी है। ऐसे सुधारों से आर्थिक विकास और रोजगार के नए रास्ते खोले जा सकते हैं। निसंदेह श्रमिक हितों का संरक्षण जितना महत्त्वपूर्ण है, उससे ज्यादा जरूरी निवेश के लिए

अनुकूल परिस्थितियों का निर्माण करना है। भारत में विदेशी निवेश और कारोबार संबंधी अनुकूल ठोस कदमों की कमी बनी हुई है। विश्व व्यापार के संदर्भ में आई इकॉनोमिस्ट इंटेलीजेंस यूनिट (ईआइयू) की रिपोर्ट में विकासशील और विकसित देशों में व्यापार करने या उद्योग लगाने के परिप्रेक्ष्य में अनुकूल माहौल की चर्चा की गई है। इस रिपोर्ट में भारत को छियालीसवां स्थान दिया गया है। जबकि चीन, दक्षिण कोरिया, मेक्सिको और थाईलैंड की रैकिंग भारत से काफी ऊपर है। रिपोर्ट में यह भी कहा गया कि भारत में उदारीकरण की प्रक्रिया काफी धीमी और जटिल है और श्रम सुधारों की गति मंद है।

अर्थविशेषज्ञों का कहना है कि वैश्विक आर्थिक सुस्ती के कारण भारत में भी पिछले एक साल से आर्थिक सुस्ती का जो दौर चल रहा है, उसमें श्रम सुधारों से तेजी लाई जा सकती है और इसका देश की



पड़ेगा। स्थिति यह है कि रिजर्व बैंक ऑफ इंडिया ( आरबीआइ) ने वर्ष 2019-20 के लिए विकास दर का अनुमान घटा कर 6.9 फीसद कर दिया है। रेंटिंग एजंसी क्रिसिल ने चालू वित्त वर्ष 2019-20 के लिए आर्थिक विकास दर का अनुमान 7.2 फीसद से घटा कर सात फीसद कर दिया है। अर्थविशेषज्ञों का कहना है कि श्रम सुधारों से निर्यात को गति दी जा सकती है। भारत के मुकाबले कई छोटे-छोटे देश मसलन बांग्लादेश, वियतनाम, थाईलैंड जैसे देशों ने अपने यहां निर्यातकों को एक ओर श्रम सुधारों का उपहार दिया, तो दूसरी ओर ढेरों सुविधाएं भी हैं। इससे इन देशों ने भारतीय निर्यातकों के सामने कड़ी प्रतिस्पर्धा खड़ी कर

दी है। छोटे-छोटे देश श्रम सुधार करके तेजी से निर्यात बढ़ा रहे हैं। ऐसे में सरकार का नया श्रम सुधार अभियान निर्यात वृद्धि में सहायक साबित होगा।

अब श्रम कानूनों में लचीलापन लाने और इंस्पेक्टर राज को समाप्त करने के लिए श्रम नियमों को सरलतापूर्वक लागू करना होगा, नए कानूनों की भरमार कम करनी होगी और ऐसी नीतियां और कार्यक्रम लागू करने होंगे जिनसे उत्पादन बढ़े और उपयुक्त सुरक्षा ढांचे के साथ श्रमिकों का भी भला हो। श्रम कानूनों में नए बदलाव का मतलब श्रमिकों का संरक्षण समाप्त करना नहीं है, वरन इससे उद्योग-कारोबार में तेजी आएगी और उद्योगों में नए श्रम अवसर निर्मित होंगे। उद्योग जगत को भी यह समझना होगा कि वह श्रमिकों को खुश रख कर ही आगे बढ़ सकते हैं। सरकार को अधिकतम प्रयास करना होगा कि श्रम संगठन और उद्योग संगठन श्रम और पूंजी

के हितों में तालमेल बनाने के लिए खुले मन से संवाद करें। ऐसा होने पर ही सरकार श्रम एवं पूंजी के बीच संतुलन बनाने की कठिन चुनौती का समाधान निकल सकेगा।

इस समय जब देश श्रम सुधारों के रास्ते पर बढ़ रहा है, तब औद्योगिक एवं श्रम संगठनों के विचार मंथन को ध्यान में रखा जाना होगा। यह संतोषप्रद है कि सरकार ने न्यूनतम मजदूरी निर्धारित करने वाली कमेटी में मजदूर संगठनों के प्रतिनिधियों को भी शामिल किया जाना सुनिश्चित किया है। देश के प्रमुख श्रम संगठनों ने जहां वेतन और सामाजिक सुरक्षा संबंधी श्रम संहिता को लाभप्रद बताया है, वहीं इन संगठनों ने औद्योगिक संबंधों से जुड़ी संहिता पर आपत्ति भी है। कहा गया है कि श्रम संगठनों के पदाधिकारियों के लिए पात्रता सरकार द्वारा तय किए जाने, हड़ताल करने का

अधिकार सीमित करने, कर्मचारियों को एकतरफा तौर पर निकालने और एप्रेंटिस श्रमिकों को अलग करने जैसे प्रावधानों से श्रमिकों के हितों पर प्रतिकल प्रभाव पड़ेगा। ऐसे में श्रमिकों की संतुष्टि के मद्देनजर सरकार को सभी संहिताओं में यथासंभव सधार करके ही उन्हें कानून की शक्ल देनी चाहिए।

उम्मीद की जानी चाहिए कि देश में तेजी से आर्थिक व औद्योगिक विकास के लिए चार श्रम संहिताएं देश के श्रम क्षेत्र को नया रूप देंगी। इससे देश उत्पादन वृद्धि, निर्यात वृद्धि, रोजगार वृद्धि और विकास दर के ऊंचे लक्ष्यों को प्राप्त करने की दिशा में बढ़ेगा और भारत वैश्विक उद्योग-कारोबार के क्षितिज पर भी अपनी नई पहचान बनाने में कामयाब हो सकेगा।

# ऐसी बानी बोलिए

घनश्याम कुमार देवांश

🅦 क्त कवि कबीर ने एक दोहे में लिखा था-'ऐसी बानी बोलिए, मन का आपा खोय/ औरन को शीतल करे, आपहु शीतल होय'। इसका अर्थ यह है कि हमें एक दूसरे से बातचीत करने के लिए हमेशा ऐसी भाषा का प्रयोग करना चाहिए, जो हमें भी अच्छी लगे और दूसरों को भी। लेकिन आज हम अपने आसपास जितने भी लोगों से मिलते-जुलते हैं, उनसे बातें करते हैं, उसमें क्या हमें इस दोहे के करीब का भी आशय महसूस होता है? सच यह है कि आजकल हम अपने चारों तरफ जो इतनी अशांति, उत्तेजना, तनाव और मारपीट देखते हैं, उसके पीछे प्रमुख कारण है लोगों में धैर्य का न होना। यह अधैर्य सबसे ज्यादा उनकी जुबान में साफ झलकता है।

यह किसी से छिपा नहीं है कि मामूली-सी बात पर लोग कई बार अपना आपा खो देते हैं और गुस्सा होकर दूसरे पक्ष के प्रति अपशब्दों का इस्तेमाल करने लगते हैं। अक्सर ऐसा भी देखने में आता है कि लोग आपस में मारपीट पर भी उतारू हो जाते हैं। अनेक बार ऐसे मामलों में लोग गंभीर चोटों के शिकार हो

जाते हैं और कुछ मामलों में तो लोगों की जान तक चली गई। कुछ समय पहले मैं अपने एक सज्जन मित्र के साथ मोटरसाइकिल पर सफर कर रहा था। सड़क पर बहुत भीड़ थी। मित्र की गलती से मोटरसाइकिल हमसे आगे चल रही एक कार में छू गई, जो आगे चलते हुए अचानक ही धीमी हो गई थी।

इसके बाद कार में सवार व्यक्ति ने गाड़ी रोक दी, फिर गुस्से में बाहर निकला और हमारी तरफ

बढ़ा। मित्र ने धीरज नहीं खोया दुनिया मेरे आगे और बेहद शालीनता से मुस्कराते हुए कहा- 'मैं माफी चाहता हूं।' कार में से गुस्से में उतर कर हमारे पास तैश में आया वह व्यक्ति मित्र के इस व्यवहार से अचानक ही एकदम शांत हो गया और वापस चला गया। उसके जाने के बाद मैंने मित्र से पूछा कि गलती तुम्हारी तो नहीं थी, उसने गलत ढंग से ब्रेक का इस्तेमाल अचानक किया था... फिर तुमने उससे माफी क्यों मांगी? मित्र ने कहा कि वह समय लड़ने-झगड़ने का नहीं... परिस्थिति को समझदारी और ठंडे दिमाग से सुलझा लेने का था। मुझे मित्र की बात अच्छी लगी। अगर कोई और उस जगह होता और उस व्यक्ति से सही या गलत होने पर

सकता था, शायद मारपीट भी हो सकती थी।

दरअसल, आजकल हमारी बोलचाल की भाषा इतनी सुखी हो गई है कि उसमें एक दूसरे के लिए न तो प्यार बचा है और न ही सम्मान। हम लगातार एक बिना सहानुभूति वाली भाषा का इस्तेमाल करने लगे हैं और ऐसा करते हुए हमारा बर्ताव कब संवेदनहीन हो जाता है, हमें ख़ुद भी पता नहीं लगता। इस रवैए की वजह से अब हमें एक दूसरे को समझने और एक दूसरे से जुड़ पाने में अच्छी-

खासी दिक्कत होने लगी है।

कई बार ऐसा भी देखने में

आता है कि एक ही जगह पर काम करने वाले लोग एक दूसरे का अभिवादन करना तो दूर की बात है, एक दूसरे की तरफ मुस्कराकर देखते भी नहीं है। अगर कोई अपने सहयोगी का अभिवादन करता भी है तो उसे उचित उत्तर नहीं मिलता। आसपास बैठने और काम करने के बावजूद एक दूसरे के बीच इस तरह की दूरी कैसे पलने लगती है?

जाहिर है, लोगों के बीच मानवीय रिश्ते सुखते जा रहे हैं। हमारे भीतर सहानुभूति का पानी सूख चुका है। आज लोगों को एक दूसरे के दुख-दर्द और तकलीफों से कोई लेना देना नहीं है। सड़क पर घायल पड़े किसी जीव-जंतु की तो बात ही क्या,

किसी हादसे में जख्मी इंसान को भी छोड़ कर हम आगे निकल जाते हैं। हमारे समाज में आज जितनी गरीबी और शोषण दिखाई दे रहा है, उसे देख कर कोई भी संवेदनशील व्यक्ति बेचैन हो जाए। अलग-अलग जातियां, धर्म, संप्रदाय आदि में लोग न केवल बंटे हुए हैं, बल्कि एक दूसरे के लिए बहुत नफरत भी रखते नजर आते हैं। वे एक दूसरे को लेकर हमेशा डरे रहते हैं।

इस सबसे हमारा समाज टूट कर बिखरता जा रहा है। राजनीति ने इस माहौल को और खराब कर दिया है। अलग-अलग राजनीतिक दल इस सामाजिक बिखराव का फायदा उठा रहे हैं। कोई राजनीतिक दल किसी अल्पसंख्यक समुदाय का भला करने का दावा करता है तो कोई दूसरा आकर किसी अन्य धर्म के उद्धार का ठेका उठाने की घोषणा करता है। कोई दल किसी खास समुदाय का हितैषी बनता नजर आता है तो कोई अन्य समुदायों के लोगों का भला करने के नाम पर राजनीति कर रहा है। लेकिन इन सब मुद्दों के बीच इंसानियत कहीं खो गई लगती है। ऐसा लगता है कि सब अपने अपने हितों को बचाने में लगे हैं। दूसरे पीड़ित वर्गों का किसी को कोई ध्यान नहीं है। इस स्वकेंद्रित जीवन की राह का मंजिल क्या होगा?

# अमेजन की आग

चिनया की प्राणवायु माने जाने वाले अमेजन के **उ**जंगल आज जल रहे हैं। दुनिया की करीब बीस फीसद कार्बन डाई आक्साइड को सोखने के कारण पर्यावरणविदों ने इन्हें पृथ्वी के फेफड़े, गुर्दे और एक 'कार्बन सिंक' की संज्ञा दी है। ये दुनिया के सबसे बड़े वर्षा वन हैं। यहां पेड़ जमीन से पानी खींचते हैं जो भाप बन कर ऊपर जाता है और बाद में बारिश के रूप में बरस जाता है। इस कारण यहां मौसम हमेशा नम रहता है। दुनिया की सबसे बड़ी नदी अमेजन नदी यहीं से निकलती है। भारत के कुल क्षेत्रफल के करीब दोगुने में ये जंगल फैला हुआ है जो पचपन लाख वर्ग किलोमीटर है। ये दक्षिण अमेरिका के कई देशों पेरू, कोलंबिया, बोलीविया, इक्वाडोर और गुयाना तक फैले हुए हैं। लेकिन इनका सबसे ज्यादा साठ प्रतिशत हिस्सा ब्राजील में है। अगर ये जंगल जल गए तो कार्बन डाई ऑक्साइड को सोखने का चक्र बंद हो जाएगा। जितनी जैव विविधता अमेजन में है, उतनी दुनिया में कहीं नहीं है जो आज तबाह हो रही है। जब ये जंगल जल जाएंगे तो आक्सीजन की जगह हमें और अधिक कार्बन डाई ऑक्साइड मिलेगी और दुनियाभर में प्रदूषण बढ़ेगा। पहले ही दुनिया जलवायु संकट से जूझ रही है, तापमान बढ़ रहा है, सुखा और बाढ़ बढ़ रहे हैं। आग से अमेजन के पारिस्थकीय तंत्र को हो रहा नुकसान पूरी दुनिया की जलवायु पर बुरा असर डाल सकता है। अमेजन की आग से निपटने के लिए जी-7 समृह ने भी ब्राजील को वित्तीय मदद देने का एलान किया। लेकिन ब्राजील ने इसके लिए मना कर दिया। इसके पहले फ्रांस, फिनलैंड और आयरलैंड ने यूरोपीय संघ से ब्राजील पर सख्ती करने को कहा। इस मुद्दे पर

अमेरिका, भारत और चीन जैसे बड़े देशों की ओर से

अभी तक कोई बयान नहीं आया है। हालांकि, भारत है और प्रशासन की शिथिलता के कारण इनका और चीन दोनों ही ब्राजील के साथ ब्रिक्स के सदस्य अमेजन के जंगलों में आग सिर्फ ब्राजील की ही समस्या नहीं है बल्कि पूरी दुनिया की समस्या है। अगर समय रहते पूरे विश्व ने एकजूट होकर अमेजन की आग को बढ़ने से नहीं रोका तो धुआं गहराता ही जाएगा और इस काले धुएं में दुनिया के तंदरुस्त फेफड़े कमजोर और बीमार होकर काल के गाल में समा जाएंगे।

बहस करता तो अच्छा-खासा झगडा सडक पर हो

• *डा. कुलदीप बालियान, कोटा,* है। शिक्षा का अधिकार कानून

खिमयाजा बच्चों को उठाना पड़ा रहा है। कमरों की हैं। इनकी ओर से भी कुछ दबाव पड़ना चाहिए। कमी के चलते बच्चे खुले आसमान के नीचे पढ़ने को मजबूर हैं। प्रारंभिक शिक्षा की इन्हीं कमजोरियों और शासन तंत्र की लापरवाही के कारण हम शिक्षा की दौड़ में पिछड़े हैं और गुणवत्तायुक्त शिक्षा प्राप्त करने के अभाव के कारण शिक्षा की बदहाली का रोना रो रहे हैं। प्राथमिक शिक्षा की बदहाली के लिए अध्यापकों की पठन-पाठन के काम में उदासीनता और लापरवाही भी एक बड़ा कारण रही

किसी भी मुद्दे या लेख पर अपनी राय हमें भेजें। हमारा पता है : ए-८, सेक्टर-7, नोएडा २०१३०१, जिला : गौतमबुद्धनगर, उत्तर प्रदेश

आप चाहें तो अपनी बात ईमेल के जरिए भी हम तक पहुंचा सकते हैं। आइडी है : chaupal.jansatta@expressindia.com

### बुनियादी शिक्षा का सच

भारत में प्रारंभिक शिक्षा पर हर साल अरबों रुपए खर्च करने के बावजूद बच्चों में पढ़ने-लिखने का कौशल क्यों नहीं आ पा रहा हैं, इस पर गंभीरता से मंथन करने की जरुरत है। अनेक संस्थाओं ने अपनी रिपोर्टों में बुनियादी शिक्षा को लेकर सवाल उठाए हैं और बताया है कि आजादी के सात दशक बाद भी हम इसमें बहुत पिछड़े हुए हैं। ग्रामीण क्षेत्रों में तो प्रारंभिक शिक्षा एकदम चौपट हाल में है जहां आठवीं का छात्र गुणा-भाग तक सही तरीके से नहीं कर सकता और पांचवीं का छात्र किताब नहीं पढ़ सकता। देश में लाखों ऐसे स्कूल हैं जिनके कमरों में कबाड़ भरा पड़ा

होने के नौ साल बाद भी बड़ी संख्या में ऐसे बच्चे हैं जो स्कूल न जाकर घरों पर सफाई, पंक्चर की दुकानों, सब्जियों के ठेलों, होटलो-ढाबों, साड़ी-कालीन बिनाई, ईट भट्टों और निर्माण कार्यों में काम कर रहे हैं। इन बच्चों के मां-बाप का कहना है कि पहले पेट भरेंगे फिर स्कूल भेजेंगे। यह है हमारी वास्तविकता जिस पर मंथन की जरूरत है।

### • बाल मुकुंद ओझा, जयपुर कैसे बचेंगे तालाब

हमारे देश में विभिन्न तरह के अभियान चलाए जा रहे हैं, जैसे- पेड़ बचाओ, स्वच्छता अभियान, जनसंख्या नियंत्रण, निदयों को बचाने का अभियान आदि। इन अभियानों के चलने से कुछ हद तक लोगों

का नजरिया बदला है और इन समस्याओं को लेकर जागरूकता भी पैदा हुई है। इन अभियानों के साथ एक अभियान तालाब बचाने का भी चलना चाहिए, क्योंकि जिस तरह से देश में तालाब समाप्त हो रहे हैं उससे बरसात में गिरने वाले पानी को बचाने की समस्या गंभीर होती जा रही है। देश की आजादी के समय जितने तालाब थे, आज उसके आधे भी नहीं बचे हैं। गांव-देहात में जिस तरह से तालाबों पर अवैध कब्जे कर उनको घेरा जा रहा है, उससे बरसात के पानी को जमा करना और तालाब के आसपास के घरों को डूबने से बचाना एक चुनौती बनता जा रहा है। तालाबों को बचाने के लिए हर प्रदेश की सरकार को जिले के जिलाधिकारी और संबंधित ग्राम प्रधानों को इस बारे में सख्त निर्देश जारी कर तालाबों, नालों की जांच करा कर उन्हें कब्जा मुक्त करना चाहिए।

### 🎐 दीपक शर्मा, मवाना (मेरठ) जरूरी है शुद्ध हवा-पानी

राष्ट्रीय खेल दिवस पर प्रधानमंत्री ने देश तो दिए फिटनेस संदेश में बताया है कि बिना शारीरिक श्रम, व्यायाम, योग और खेलकृद के हम तंदुरुस्त नहीं रह सकते। यह कहावत भी है कि एक स्वस्थ शरीर में ही अच्छा मस्तिष्क होता है। अच्छे स्वास्थ्य के लिए शुद्ध हवा, पानी, अन्न, सब्जी और फल बहुत जरूरी है। इसलिए पेड़-पौधे और पानी ही सभी प्राणियों के प्राण हैं जिसे हम भूले हुए हैं। पानी बिन पेड़-पौधे नहीं, इनके बिना पानी नहीं। आज अच्छी आबोहवा के कारण ही जम्मू -कश्मीर में अनेकों वृद्ध सौ या इससे भी अधिक आयु के हैं जो बिल्कुल फिट हैं। इसलिए शुद्ध हवा, पानी और अन्न के लिए व्यापक स्तर पर पेड़-पौधों का संवर्धन, संरक्षण और जल प्रबंधन जरूरी है, तभी हम स्वस्थ रह पाएंगे।

• वेद मामूरपुर, नरेला

नई दिल्ली

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