The long and the short of judgments

The Supreme Court is set to deliver crucial decisions but it should avoid past pitfalls



OUT OF COURT

M J ANTONY

he question whether the mills of justice must grind slowly and exceedingly well, as the saying goes, or aim at swift decisions, is a matter of interminable debate. When the British Supreme Court gave a 20-page decision against their Prime Minister last month after a three-day hearing. some held it out as a model for our courts which grate petitioners for decades. The issue before that court

was comparatively simple though of whose judges have sufficient time to high political consequence. Our Supreme Court has before it a batch of appeals and writ petitions which involve history, archaeology, religion, politics, and 20,000 pages of documents in eight languages apart from the high court judgment that ran into 8,000 pages. But for the deadline set by the Chief Justice, the Ayodhya case would not close this week.

In the normal course, judges do not set a deadline to finish arguments. Hearing normally grinds along for weeks in ordinary cases. Speeding up hearing is rare and carries a judicial hazard when one of the judges is about to retire. In the Ayodhya case, this was one of the factors which weighed with the CJ who heads a five-judge bench. He is retiring on November 17 and this is seen as the main factor for hastening the hearings.

There is a section of lawyers that thinks judges who are about to retire should not take up heavy cases. Such matters should be heard by a bench hear all parties, hold conferences, exchange notes and give a final view. Past instances have amply shown that the impending retirement of one judge on the bench disrupts the comity of the brethren. It happened manifestly in the celebrated Kesavananda Bharati case. The then CJ, who was about to retire. and 12 brethren delivered 11 separate judgments running into 800 printed pages a day before his retirement. One member on the bench complained of lack of time to discuss the points among themselves because of the impending retirement of the CJ. Late Justice Y V Chandrachud wrote in his separate judgment that there was no full discussion by the judges because of that factor.

This unpleasant scenario repeated in several other cases. In the historical judgment, again involving the basic structure of the Constitution, called the Minerva Mills case, late Justice P N Bhagwati wrote a long passage about the paucity of time to consider all issues before the Constitution bench as one of the judges was retiring shortly. He emphasised the need for "judicial collectivity". In another famous case involving personal liberty, named after a former chief minister Nandini Satpathy, part of the judgment was hurriedly delivered on a Saturday, a court holiday. The full judgement was available only next Tuesday. One judge wrote that he received a draft from his fellow judge only the afternoon before the date of delivery of the judgment. The then Chief Justice had only hours to retire. "I have no time to write a detailed judgment," the judge wrote. The same judge wrote a similar observation in another important case involving another chief minister, Jagannath Misra.

If judges have enough time to confer with each other and write shorter judgments these pitfalls could be avoided. Late jurist N A Palkhivala once famously said that judges should keep in mind the shortness of human life. The CJ recently stressed the need for people to read and understand judgments while launching a project to translate them in national languages. Since communication of correct idea is all the more important in these days of disinformation and politicisation, long-winded judgments should be accompanied by an authoritative summary by the judges themselves. It had been done in the Kesavananda and the Minerva Mills cases. The three Allahabad high court judges also gave summaries of their judgments in the Ayodhya case.

In the coming months, the importance of understanding the true meaning of the judgments cannot be overemphasised. The Ayodhya judgment must be understood by the public. So also the decision on the abrogation of Article 370 of the Constitution. Long hearings followed by unwieldy judgments will prolong uncertainties as in the cases of reservations, land acquisition and Sabarimala, which are yet to be settled despite hundreds of pages of judicial wisdom. There would be clarification applications, review petitions, curative petitions and then perhaps turmoil in the streets. Finally, the judges will have to confess like a US Supreme Court counterpart that "we are not final because we are infallible, but we are infallible only because

CHINESE WHISPERS

Picture of honour



India (and Bengal) is celebrating the fact that a second Indian economist has won a Nobel Prize but in another corner of a foreign field another wellknown economist, who

played a significant role in the economic reform programme, is being honoured in a unique way. Shankar Acharya, who served as Chief Economic Advisor to the government of India from 1993 to 2001, is part of a select group of 30 "inspirational" members of faculty, students and general staff at Keble College, Oxford, whose photos are on display in the Main Hall of the college as part of its 150th anniversary celebrations. The photo exhibition will be on display for 15 months – that is, till the end of 2020. The photograph, which portrays Dr Acharya, a Business Standard columnist, in one of his favourite maroon sweaters, was taken by the wife of another economist, Tim Harford, author of the popular book and website *The* Undercover Economist. Dr Acharya, whose penchant for jotting in pocket diaries and on the margins of Business Standard, exemplifies Keble College's Victorian motto, "Plain Living and High Thinking," graduated from Oxford in 1967.

Problem of plenty

The proverbial problem of plenty applies to the Bharatiya Janata Party (BJP) these days. While the Opposition in Uttar Pradesh looks to be struggling, the unending influx of members from other parties to the BJP has raised the party's political quotient no doubt. But it has also created much uncertainty among local leaders. While the state leadership prominently plays up highprofile inductees in press conferences and public meetings, committed party workers fear losing out on lucrative assignments and during ticket distribution for the forthcoming byelections. Although no one would speak publicly on the contentious issue, second- and third-rung leaders can be found venting their "genuine concerns" to the media whenever they get a chance.

BJP's Kerala woes

Electoral success continues to elude the Bharatiya Janata Party (BJP) in Kerala. The party's electoral prospects are slim in the five Assembly constituencies going to the polls later this month owing to factors such as infighting and weak candidate selection. The BJP had come second in two of these five constituencies in the last Assembly polls. However, this time, the party has decided to experiment with new candidates. Moreover, the party has failed to turn the Sabarimala temple agitation to good account. Some voters are upset with it for not bringing in an Ordinance to overturn the Supreme Court judgment, which allowed women of all age groups to enter the temple premises.

M&M gears up for another partnership

work, said Goenka.

The deal with Ford is designed to boost exports but the additional capacity it will add appears counter-intuitive in a slowing market

SHALLY SETH MOHILE

eing a global player in passenger vehicles is a dream Mahindra & Mahindra has harboured for long. Esarlier this month the homegrown maker of sports utility vehicles and tractors decided to give its ambitions wings by stitching up a deal with a foreign partner once again.

After two years of intense deliberations, which started in September 2017, M&M and Michigan-based Ford Motor have announced a joint ven-

ture in which Mahindra will control the majority 51 per cent stake, whereas Ford will transfer its entire India business, excluding the engine vertical, to the new entity. This will be M&M's third deal with a foreign partner. The nuts and bolts of the

TWO deal are quite straightforward. ANALYSIS BEHIND Both companies expect to THE HEADLINES achieve cost synergies, pare product development time and cost and leverage each other's distribution reach to boost exports.

The big benefit that comes to Ford and Mahindra is on the exports front. It opens up a lot of possibilities," M&M Managing Director Pawan Goenka told Business Standard, Given that Ford has a huge network in many emerging markets and M&M in South Asia, the combined distribution can cast a much wider net than each can alone.

Ford's India business is also more geared towards exports, with six out of

every 10 vehicles currently being made in the country exported. For M&M, exports account for only 6.3 per cent of total volumes, and it expects the JV to give this number a boost.

Ford's struggles are more on the domestic front, where the venture with M&M could come in handy. High cost structure, stiff competition from Japanese and Korean brands, frequent policy changes and cyclical swings have kept its domestic share at 2.8 per cent in 2018-19. A lot is riding for both entities on the

> new models, including a Csegment SUV based on M&M's platform, a B-segment SUV based on Ford's platform, and a new MPV, being planned by the JV. The companies are also working on the new generation Aspire electric vehicle. M&M has made an equity investment of ₹657 crore into the JV, which is half the amount required to develop these products.

The real test for the co-developed vehicles, though, will be when they begin exporting their new models in about three years. For the Indian market, the JV will stay clear from badge engineering - where an existing model is changed by adding a new bade and subsequently marketed as a new variant. The platforms co-developed by the new entity will have distinctive top hats and even body types bearing the DNA, feature, and styling of each brand.

For the overseas markets, though, the

companies may resort to badge engineering. This will give the JV a larger bucket of products to export. Some of Mahindra models may be sold through Ford's international distribution net-

Earlier this year, Ford Motor carved out China as an independent market from the Asia-Pacific region and formed an International Marketing Group (IMG) consisting of a hundred emerging markets as a separate cluster. The cluster includes Africa, ASEAN, Australia, India, Mexico, the Middle East, New Zealand and South Korea among other countries and is expected to be operational by January 2020. Ford expects this region to account for one in three vehicle sales in the future.

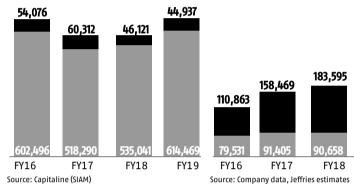
But exports of passenger vehicles out of India haven't had much success, and the challenges faced by others remain for the JV as well.

"Exports are a complex exercise," says Mahantesh Sabarad, head of equity research at SBICAP Securities. Automobiles go through frequent changes and every time there is a minor or major modification to a model, it has to go through homologation, or the process of certifying a product to indicate it meets the regulatory requirement in its destination country all over again. This is a huge logistical challenge. Having a large basket of products alone doesn't guarantee success, exports have to be supported by after sales network, he added.

To be sure. Ford has been restructuring operations in weak markets globally, and the JV with M&M is a risk mitigation

CROSS-BORDER SALES

M&M ■Domestic ■Exports



strategy. As much as it would like to stay invested in India, given its demographic dividend, it could no longer afford to remain a marginal player amid high operating costs and intensifying competition. Therefore, unlike General Motor, which exited India lock stock and barrel last year, Ford has decided on a middle path.

The deal helps the company hedge its bets in a market where it has failed to make deeper inroads despite a presence of over two decades. "The only logic we see to this deal is that M&M needed to help Ford in its global strategy to reduce investments in non-core markets to ensure its commitment to a long-term strategic alliance which can benefit M&M through technology access and product development in the future," wrote Arva Sen and Ankur Pant analysts at Jefferies Equity Research in a recent research report.

One of the immediate concerns relate to the cumulative capacity the deal creates. "We failed to understand why M&M is adding more capacity when its own plants' capacity utilisation is at less than 70 per cent, while Ford is at 60 per cent. We believe investors will be concerned about M&M's capital allocation strategy. wrote Hitesh Goel and Rishi Vora, analysts at Kotak Institutional Equities.

Ford ■Domestic ■Exports

The two companies will have a combined capacity of 1.2 million units. Given Ford's limited success in India so far, analysts fear the entity would be saddled with excess capacity.

The other big question is that M&M's track record with alliances has also been patchy and analysts are sceptical of the longevity of the deal. Its earlier partnership with Renault ended prematurely after five years following differences over the design of Logan, and its JV with with Navistar for commercial vehicles too didn't last long.

"I don't see this lasting beyond five years," said an analyst at a consult-

INSIGHT

Why India lags behind China



ANITA INDER SINGH

resident Xi Jinping's weekend visit to India and his call for "new glory for Asian civilisations" remind us that China and India shed the yoke of Western imperialism in the 1940s. Since then, China's progress has made it the world's second economic and military power and earned it widespread recognition as the main challenger to America's global primacy. From Chennai Xi flew to Kathmandu. Laden with investment offers to Nepal, his move symbolised China's economic advance on India's Himalayan doorstep.

China's per capita GDP is \$10,841 and its rank on the Human Development Index (HDI) is 86. India ranks 130. Its nominal per capita income is \$2,309. The latest Global Competitiveness Index (GCI) ranks China 28th among world economies. India has fallen to rank 68 largely because some other countries have improved their investment conditions.

Why is India lagging so far behind China? Many Indians are quick to say that dictatorships make progress faster than democracies because they can avoid time-consuming democratic procedures. They are wrong. Most of the world's top 20 states on the HDI are democracies. Economically, India is the democracy that disappoints.

Dictatorship is no guarantee of eco-

nomic success. Economic failures accounted in large measure for the collapse of the authoritarian multicultural states of the USSR and Yugoslavia in 1991. In contrast, India's ability to hold itself together showed that its multicultural, multireligious diversity could be accommodated through democratic consensus. Economic liberalisation, started by Congress Prime Minister Narasimha Rao in 1991, advanced progress. The world saw "India rising" in the 1990s.

But with China so far ahead, it can be asked whether India is still rising. After 40 years of progress at breakneck speed, China's growth is slowing down. But India was already straggling behind. The last five years have seen economic decline, foreign investors nulling their money out of India, falling manufacturing output and exports. India's record as a business-unfriendly country is a sticking point in its ties with many countries.

Education ranks as one of India's biggest failures. India is the only country which aims to become a global economic power without creating a reasonable level of universal education. More than a quarter of its population remains illiterate. Good education has helped Japan, the US, China and Southeast Asian countries improve the skills of their huge labour forces, to craft their vibrant, export-led economies and increase their economic influence. Indian labour is an unfortunate contrast to the proficient workers of a once war-ravaged but rising Vietnam, and also of a prospering Indonesia, which sees itself as the global maritime fulcrum of Southeast Asia.

The high levels of scientific and technological education also explain the global ascendancy of the US since the 20th century, and why the US and China can use their technological advancement to build up their world



A file photo of Chinese President Xi Jinping and Indian Prime Minister Narendra Modi at the Hubei Provincial Museum in Wuhan, Hubei Province

power in the 21st century. (In contrast, India's multifaceted economic decline over the last five years has made it hard to upgrade its armed forces.) China is well-placed in many contemporary areas like artificial intelligence and robotics. It can challenge the West economically and in scientific research. Neither can be done by India.

India's deficiencies weaken its position in international financial negotiations and thwart its hopes of becoming a global player. China's prowess enables it to stake a claim to world influence. China's \$15 trillion economy supports its economically and geopolitically motivated Belt and Road Initiative which touches 62 per cent of the world's population. India hasn't advanced enough to have comparable economic reach.

China's economic clout has enabled it to retaliate against President Trump's trade war, defy the decade-long international sanctions on Iran (2005-16) and Trump's recent sanctions on that country. China has therefore emerged

as the leading investor and foreign influence in Iran. It is strengthening its position in West Asia. By bowing to Trump's oil-import ban, India could lose the position it had gained in Iran since 2015.

China has even enhanced its influence as the largest trading partner of India's friendly neighbours like Myanmar. It is the largest arms seller to Myanmar, Bangladesh and unfriendlv Pakistan.

China claims to be reshaping and complementing the existing norms of governance. Its Asian Infrastructure Investment Bank has attracted developing countries in Asia and Africa and also some of the European Union's prosperous West European members — which are simultaneously America's allies in the NATO. India is a founding member of the Beijing-led AIIB — but it is China which is the first among supposed equals.

India's rich resources — combined with sound economic policies — should have helped it to achieve much higher HDI and GCI rankings by now. Both indices show that India's health conditions and workers' skills rank below those of China. On skills, the GCI ranks China at 54, India at 107. On health, China's rank is 40; India's 110.

Economically sluggish India should boldly reform its economic policies and poor governance in order to incentivise the honest hard work of its citizens that is necessary for progress. Indian agriculture, manufacturing and industry must be made more competitive internationally. To create markets that function better than those of authoritarian China, New Delhi must strengthen the rule of law and improve the quality of democratic governance. Only then will the people of India increase their life chances; only then will democratic India narrow its gap with authoritarian China and play a larger world role.

The author is a founding professor of the Centre for Peace and Conflict Resolution in New Delhi. www.anitaindersingh.com

LETTERS

Stem the rot

Co-operative banks were formed and encouraged to facilitate financial inclusion. While they fulfil this role partially, they are governed by elected members of borrowers who may have limited vision of furthering their own business interest. The Reserve Bank of India's (RBI) role as a regulator comes in with the intention of safeguarding public deposits as cooperative banks are allowed to mobilise public deposit. Its supervision lends credibility to co-operative banks and its absence brings a dent in the safety image.

Co-operative banks thrive in the ecosystem of small business, traders, petty service providers. They have also carved themselves a niche of local stronghold and knowledge, personalised customer-friendly services, face-to-face banking in an increasingly fin-tech world. So how can one mitigate the pain of loss of public deposits in the face of practical realities? One, restrict the size. The larger a co-operative bank, the larger the risk of public loss. The RBI may decide a threshold business after crossing which the co-operative bank has to mandatorily convert itself to a commercial bank or small finance bank. Alternatively, it may be given the option of receding back to nonscheduled status that will attract limited RBI supervision and also restrict it from accepting public deposits.

Two, restrict senior citizens deposits. Senior citizens are a vulnerable section who have no means of recouping lost capital and therefore, they should be prevented from placing deposits over ₹1 lakh with cooperative banks. Three, have representation of depositors in the board of directors. Co-operative banks, by their founding principles, are largely borrower's banks. The borrowers hold membership and are hence represented in the board by elected

members. To ensure depositors representation on the board, depositors holding fixed term deposit over ₹1 lakh should be made regular members thereby giving them an opportunity for representation on the board. Four, co-operative banks approaching the threshold limit of business mix must compulsorily adopt core banking solutions that cannot be manipulated. It will also prepare them for stepping into a larger role of a commercial bank.

Madhuri Argade via email Leave media alone



The statement by Ajit Doval (pictured) on media policy raises evebrows. The question is whether media should have a policy at all. Media is

a watchdog of

political democracy that protects public interest against malpractice and creates public awareness. Suggestions from a person within the government asking media to frame media policy is like creating barriers and asking media to see and report what is happening from the glasses provided by the government and not to report on ground realities. Rather than working on media policy, media should report what they see and leave it to their audience to apply their mind and judge.

Siddharth Duge Mumbai

Letters can be mailed, faxed or e-mailed to: The Editor, Business Standard Nehru House, 4 Bahadur Shah Zafar Marg New Delhi 110 002 Fax: (011) 23720201

E-mail: letters@bsmail.in All letters must have a postal address and

telephone number

Perils of loan waivers

Waiving farm loans has led to higher NPA in agriculture

olitical parties are once again busy wooing farmers ahead of the apcoming Assembly elections. The Congress, for instance, has promised farm loan waivers in both Haryana and Maharashtra. The incumbent Bharatiya Janata Party (BJP) has not gone that far in Haryana but has promised interest-free loans. It has already implemented a loan waiver in Maharashtra.

Loan waivers do have a clear political motive, and it could even be argued that they also reduce the debt burden and enable farmers to invest, which may increase productivity over time. However, things don't work that way. Loan waivers create moral hazard and encourage borrowers to default. As reported by this newspaper on Monday, gross non-performing assets (GNPAs) in the agriculture sector have crossed the ₹1-trillion mark. As a proportion of credit to the sector, GNPAs now stand at over 11 per cent and have gone up by about 30 per

At a time when the banking system is dealing with higher NPAs in the industrial sector, the rise in bad farm loans would only add to the overall problem in the financial sector. It is possible that some borrowers in the agriculture sector may have defaulted because of a variety of factors, such as low output prices, but there is evidence that loan waivers play a role in adversely influencing credit culture. A recent report by the Internal Working Group to Review Agricultural Credit of the Reserve Bank of India (RBI), for instance, showed that the level of NPAs increased in all states that announced loan waivers in 2017-18 and 2018-19. Most other states either showed no significant change or even registered a decline in the level of NPAs. In this context, the report noted: "...this could be indicative of the presence of moral hazard, with borrowers defaulting strategically in anticipation of loan waiver."

Loan waivers not only create problems for banks but also for borrowers and the government. They affect the flow of credit because banks are reluctant to lend to farmers in states that have announced a loan waiver in the past. The reduction in the flow of credit can affect farmers and force them to borrow from informal sources at much higher rates of interest. Further, even though a loan waiver is implemented over a period of time, it dents government finances. According to the RBI's estimate, about a third of the overall slippage in the states' revenue expenditure during 2017-18 can be attributed to loan waivers. They were partly responsible for the states' fiscal slippage in 2018-19 too. Since governments have limited fiscal space, a loan waiver restricts the state capacity to make investment, including in agriculture, which can affect productivity in

At the aggregate level, since the system does not benefit from loan waivers, the idea itself should be avoided. Also, it doesn't address the core problems of the farm sector, which needs wider reforms. However, this is not to suggest that the government should not support the sector. A better way to support farmers is direct cash transfer, which the Union and some state governments have adopted. An added advantage of this idea is that such schemes bring more farmers within the banking net and will, over time, help them get credit on more favourable terms.

Weak policy fabric

India's textile sector needs wider reforms

he Union government's proposal to make the use of a range of Indianmade "technical textiles" — textiles used in industrial applications mandatory for ministries and public agencies offers another example of the paucity of fresh ideas for reviving the economy. In seeking to artificially create a market for a category of textiles, the plan is reminiscent of successive Jute Control Orders, which made it compulsory for industry to use jute packaging for sugar, cement, fertiliser, and some other commodities. Under the current proposal, seven ministries involved in major infrastructure projects, such as the railways and road transport, will lead the initiative in the use of these textiles.

The intention behind this proposal is praiseworthy — to encourage a fastgrowing segment of the textile industry under the Make in India rubric and create jobs. The questions are whether such market creation by fiat is an efficient policy choice and is it necessary at all. The experience with the Jute Control Order offers some pointers. It was introduced with the laudable objective of reviving the perennially ailing jute industry. But other structural problems — not least absurd procurement prices, inadequate investment, outdated technology, and inflexible labour laws — ensured that jute mills remained in the sick bay, jute workers in dire straits and jute farmers in abject poverty. It is worth noting that the same problems prevent the industry from reviving despite a marked resurgence in the popularity of jute in the environmentally conscious West.

The Indian textile and garments industry does not suffer from the lack of a market but a weak ability to compete in terms of price and quality with producers from, say, Bangladesh and Vietnam, for roughly similar reasons. It would have been more constructive for the ministry to have focused on enforcing as well as expanding the coverage of an imaginative package for labour created in the first Modi government. That would have enabled flexible hire and fire without impinging on benefits, encouraging the kind of economies of scale that the textile industry sorely needs. Equally, an urgent programme to streamline the processes of the goods and service tax, one critical reason for weak exports, would have been more helpful than mandating demand. Working with the ports and shipping authorities to improve turnaround time in India's ports would have been no less useful. At a more granular level, technical textile exports have been among the faster-growing segments of the business. The ministry has, in fact, gone some way towards facilitating this sub-sector by notifying HSN codes for a chunk of technical textiles, enabling manufacturers to claim central and state government incentives. Useful enabling interventions of this nature would go far longer towards helping manufacturers compete meaningfully on a global scale.

Experience from the bad old days of the licence raj has shown that a protected and guaranteed domestic market is likely to accentuate inefficiencies and encourage the kind of corruption that inevitably attaches itself to the tendering process. The fact is that Indian textile exports have long been misaligned with demand being predominantly in cotton when the market preference is shifting towards synthetics. This inability to anticipate global market trends is symptomatic of a key weakness of Indian business in general. Protecting markets is unlikely to encourage them to improve.

FIG. 1: WORKLOAD INDICATORS **OF ASSESSING OFFICERS**

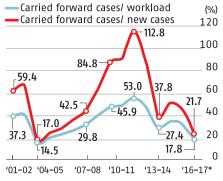


FIG. 2: COST OF COLLECTION OF DIRECT TAXES1/

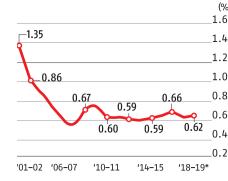


TABLE 1: NUMBER OF TAXPAYERS

Assessment Year	2013 -14	2014 -15	2015 -16	2016 -17	2017 -18	2018 -19
Major Category 2/						
Total	52.64	57.04	61.39	69.23	74.25	84.52
Of which,						
Company	0.70	0.75	0.77	0.81	0.84	0.89
Firm	1.04	1.08	1.16	1.25	1.31	1.43
Hindu Undivided Family (HUF)	0.96	1.00	1.06	1.12	1.14	1.19
Individual	49.58	53.81	57.97	65.56	70.45	80.45
Growth in Taxpayers	11.37	8.34	7.63	12.77	7.26	13.84
2/ Smaller categories such	h ac Accoci	ation of D	orcone Po	dy of Indiv	iduale	

21 Smaller categories such as Association of Persons, Body of Individuals, Government, Artificial Juridical Person and Local Authority have been excluded for

Analysing revenue information-II

Tax administration advances, though continuing improvement remains paramount

PARTHASARATHI SHOME

his month we focus on income tax administration. We begin with how the officers' workload has changed. First the derivation. Officers' workload in year t is the sum of undisposed assessment cases in year t-1 plus new cases of current year t. ITD's

Table 1.8 (not reproduced here, last published in 2017 and this table was discontinued in 2018) reports data on: (1) year-beginning workload or "total" cases; and (2) year-end disposed cases. We converted this to: (3) undisposed cases; and (4) year-beginning "new" cases, as follows. For 2013-14, (1) is 30,456,681 and (2) is 19,924,496. Thus, the difference, (3) 10,532,185, is undisposed cases which are carried forward to 2014-15. Therefore, new cases for 2014-15 must be (4) 21,254,217, which is the difference between carried for-

ward cases (3) for 2013-14 and total cases (1) for 2014-15 (reported in ITD Table 1.8 as 31,786,402). We repeated the exercise for all years.

These calculations enabled the configuration of Figure 1 which plots: (i) carried forward cases over total workload, and (ii) carried forward cases over new cases. From 2011-12, both trends have declined i.e. indicators have improved, revealing relatively less cases remain incomplete. Further, from ITD's Table 1.8, it is obvious that workload had increased in 2008-09 to 2010-11 but disposal had also shown improvement. This was possible through the new Computerised Processing Centre (CPC) in Bengaluru. The positive trend has continued in recent years as carried forward cases dropped

sharply in terms of both overall workload as well as new cases. In fact, the difference between the two indicators has consistently narrowed; in 2016-17 the difference was almost as small as that achieved in 2003-04. If the data are correct, all this implies that pendency or carryover of assessment cases from one vear to the next has been impressively compressed.

We next move on to the cost of income tax collection. Is it fair to expect too much improvement giv-

en the cutback in resources given to ITD, declining from 1.35 per cent in proportion of tax collection in 2001-02 to 0.62 per cent in 2018-19, among the —or probably—the lowest in the world? A ramification of this rapidly declining indicator could be surmised to be a lowering of staff morale or remaining totally above board in the face of pressure to collect revenue. Nevertheless it also must be conceded that the installation of massive information technology infrastruc-

ture in processing the bulk of tax returns may have mitigated operational costs on a running basis. However, the impact of information technology in bringing down operational staff costs is not estimated or reported. In any event, it would be helpful for the department to undertake an in-depth study of the trends in operational costs, analyse them, and undertake consequent reforms in this area.

A related policy analysis that is needed is the manner and rationalisation of selection of assessments and their calculations. Stipulating final allowable dates for concluding various types of assessment is a good forward step but it does not necessarily yield the desired result since further query on assessment or scrutiny can be raised just before a closure date. This averts the intention of policymakers to step up assessments and limit their time.

ITD's "taxpayer" or "effective assessee" is a person who either has filed a return of income for the relevant assessment year or in whose case tax has been deducted at source in the relevant financial year but the taxpayer has not filed the return of income. It is a useful indicator, but it does not necessarily mean all of them actually paid tax. Table 1 reveals that the number of taxpayers has grown by approximately 61 per cent from 2013-14 to 2018-19. This is a rapid increase and reflects an important recommendation of the 2014 Tax Administration Reform Commission (TARC).

Recently, the finance minister slashed the corporate income tax rate to 22 per cent (25 per cent including cesses and surcharges) and gave the option to taxpayers to opt for this low rate without incentives or avail of incentives together with their old rates. This is an innovation and unique. But there are two caveats. First, the authorities' resilience will be tested in adhering to the two options, for incentive seekers will lobby for incentives plus the new low rate. This is to be denied. Second, no amount of tax rate reduction could produce results without buttress from tax administration. This is the area where attention should be dedicated and progress closely monitored.

The first part was published on September 17

Can synchronised stagnation be stopped?

he global economic slowdown is turning into a synchronised stagnation, with some major economies growing only weakly and others barely at all — or even contracting slightly. For now at least, fears of an imminent global recession seem premature. But policymakers have little appetite for fundamental reforms and limited room for effective macroeconomic stimulus, and thus seem at a loss for ways to revive growth.

The roots of the slowdown are not difficult to discern. Persistent trade tensions, political instability, geopolitical risks, and concerns about the limited efficacy of monetary stimulus continue to erode business and consumer sentiment, thus holding back investment and productivity growth. International trade flows have been directly affected

as well. The World Trade Organization recently slashed its forecast for global trade growth in 2019 from 2.6 per cent to just 1.2 per cent. Furthermore, the Baltic Dry Index, a widely watched trade metric based on shipping rates for dry bulk commodities, nearly doubled in the first eight months of this year, but has since fallen by about 30 per cent, erasing hopes of a trade rebound.

ESWAR PRASAD & ETHAN WU Meanwhile, global uncertainty has kept the US dollar strong relative to most other major currencies. Although dollar appreciation has taken some pressure off non-US economies that depend on exports or foreign capital. it has increased the risk of an open currency war.

At the same time, not all indicators are grim. Labour markets remain largely healthy, even in otherwise anemic economies such as Germany, and household consumption remains strong in most major economies. In addition, the September surge in oil prices, which had raised concerns of another negative shock to growth, has since receded.

The US economy reflects this dichotomy. Labourmarket performance and household consumption are still relatively robust, but both the manufacturing and services sectors are slowing. Tensions with major trading partners, including China and the European Union, and uncertainty regarding the United States-Mexico-Canada Agreement, have hit business confidence, profits, and investment.

Although Germany continues to flirt with recession while its government eschews fiscal stimulus. other European economies have picked up some of the slack. France, the Netherlands, and Spain are experiencing modest growth and robust employment, despite weakening trade. Italy's economy, however, seems to have flatlined, and the country remains wracked by political uncertainty.

Japan is facing multiple headwinds, including weak global demand, the contractionary effects of a sales-tax hike, and stubbornly low inflation. Financial conditions remain weak, as does the real economy. Business and consumer sentiment have plunged, which, together with the country's structural, demographic, and fiscal challenges, augur fur-

ther prolonged economic weakness

Brexit-related uncertainties continue to dominate in the United Kingdom. Fears of a disorderly exit from the EU, and ongoing domestic political turmoil, leave little room for optimism about the country's short-term economic prospects. Most indicators of UK economic activity are either flat or showing minimal growth.

To be sure, low interest rates in advanced economies, coupled with the recent fall in oil prices, have helped some large emerging-market economies.

Even so, weak global demand and trade-related uncertainties, in addition to domestic policy constraints, continue to weigh on their growth.

For example, China's economy is clearly slowing, although not as much as some had feared given the ongoing trade war with the US. But there is no clear prospect of a durable resolution to the conflict, which continues to dampen Chinese business sentiment and private investment growth. The renminbi's gradual depreciation against the dollar has been orderly so far, but it has had only a modest impact on growth. And while China's government has room for more fiscal and monetary stimulus, policymakers seem willing to let growth decelerate gradually to a more sustainable level, rather than boosting spending and easing access to credit, which could raise longer-term financial and other risks.

India, meanwhile, is experiencing a sharp economic slowdown, driven in part by tight credit conditions and weak household consumption. The government recently lowered corporate taxes and eased restrictions on foreign direct investment, while the Reserve Bank of India has injected significant monetary stimulus through interest-rate cuts. But without a clear vision for economic reforms from the government, these measures are unlikely to revive private investment.

In fact, economic malaise has taken hold in many key emerging-market economies. Brazil has teetered on the brink of recession in recent months, as trade, employment, and confidence levels remain stagnant. Likewise, Russia's economy is experiencing zero or near-zero growth, according to most measures of activity Mexico, too, recorded zero GDP growth in the second quarter of 2019. The one positive economic note in all three countries is the continued growth of private-sector credit.

Given the growing risk of stagnation, governments may soon have little choice but to provide further macroeconomic stimulus. For this to be effective, policymakers will need to coordinate fiscal and monetary measures and undertake them in tandem with broader structural reforms aimed at improving long-term growth prospects. But with many governments seemingly lacking the political will to take such an approach, monetary policy will likely continue to shoulder the heavy and increasingly unsustainable burden of supporting growth.

Persistent reliance on ultra-low or negative policy interest rates leaves financial systems ever more vulnerable and has little positive impact on growth. And this unfavourable trade-off will continue unless governments make a broader commitment to structural reforms and prudent fiscal stimulus. Should policymakers fail to do so, synchronised economic stagnation will continue — and could give way to much worse outcomes.

Prasad, Professor of Trade Policy at the Dyson School of Applied Economics and Management at Cornell University and a senior fellow at the Brookings Institution, is the author of Gaining Currency: The Rise of the Renminbi. Ethan Wu is a student at Cornell University. ©Project Syndicate, 2019.

India in the Cold War



BOOK REVIEW

SHYAM SARAN

anu Bhagavan proved his credentials as an accomplished political historian with his earlier work. The Peacemakers, on India's active and influential diplomatic role in the early years after its independence. His considerable and pioneering research pointed to a hitherto unacknowledged role that India played in the negotiation of international norms on a number of key issues despite being outside the league of major powers. India's non-

go-between in the emerging polarisation of the Cold War. Its much-derided moralist "pretensions" enabled it to carve out a favourable niche for itself in the post-Second World War international order. The current volume, India and the Cold War, takes that story further, providing greater detail and more nuanced perspectives, putting together contributions from several well-known analysts, who have drawn on more recently available archival material. It is commendable that the authors of various chapters represent a younger but nevertheless promising generation of scholars, whose rigorous scholarship and attention to historical detail stand out.

It is inevitable that when you have a number of contributing scholars covering a wide spectrum of issues, adhering to a broad but consistent theme is difficult. Bhagavan makes a valiant effort to pull the various threads together in his fine alignment gave it the credentials to play the Introduction, but the disconnect between

the chapters remain. There is no clear story line except in the broadly defined title. Mr Bhagavan refers to Odd Arne Westad's work. which attempted to put the binary nature of the Cold War in a broader global context, with impacts on other regions and relationships not directly implicated. The latter, in turn, did influence the manner in which Cold War equations played out. This is the backdrop to examining India's role during the Cold War and contesting the perception that it was a marginal, though sometimes an irritating player.

The contributions themselves are of variable quality. Srinath Raghavan's piece titled "A Missed Opportunity? The Nehru-Zhou Enlai Summit of 1960", provides fresh archival confirmation of what has been fairly well established in various studies on the India-China boundary issue, that there was a possibility of reaching agreement on a boundary roughly aligned to the McMahon Line in the East in exchange for accepting Chinese claims in the West in Ladakh. This might have prevented the slide into the India-China war in 1962. Though not cited by Raghavan, this so-called "package proposal" continued to be on offer at least till 1985 when the Chinese side began insisting that India had to make "meaningful concessions" in the east in exchange for which the Chinese side may make appropriate concessions in the West. This was accompanied by a new demand that Tawang had to be conceded by India in any boundary settlement, a claim that continues to be politically unacceptable. It would be interesting to explore through further research whether Cold War dynamics as it prevailed in the 1980s had anything to do with this change or whether it was mostly a reflection of the altered balance of economic and military capabilities between the two countries.

Waheguru Pal Singh Sidhu's chapter titled "The Accidental Global Peacekeeper" traces India's role as the chief provider of peacekeeping forces for UN missions in various conflict zones. He has highlighted the role of General Indar Jit Rikhye, who as military advisor to the UN Secretary General was instrumental in working out the basic norms and institutional processes in mounting peacekeeping operations. This is another example of India taking active part in

international rule-making despite its relative lack of substantive power.

Rohan Mukherjee analyses India's nuclear posture during the period 1962-69 and correctly describes it as maintaining nuclear ambiguity, pressing for nuclear disarmament while developing the nuclear capabilities which would enable a nuclear deterrent should that become necessary for safeguarding India's security. In my view he over-emphasises the prestige factor as driving India's nuclear policies, downplaying the security aspect. Every nuclear weapon state has, to an extent, been driven by notions of prestige and belonging to a select club and India is no exception. However, once China became a nuclear weapon state and Pakistan's relentless drive to develop nuclear weapons became well known, the security driver in India's case

became compelling. Two other contributions are worthy of mention. Rahul Sagar's chapter on Hindu nationalists and the Cold War provides a useful narrative on the mutually contradictory foreign policy prescriptions of the RSS and the BJP. There is a greater affinity with

the West but at the same time a preoccupation with its corrupting influences on India's cultural ethos. There is an emphasis on economic and military muscle but unwillingness to accept economic strategies that go bevond self-reliance.

Lastly, Syed Akbar Hyder's chapter on the Pakistani poet Faiz Ahmed Faiz, may seem an incongruous inclusion in the book but was interesting as a counterpoint to the Cold War binaries that were dividing countries and people into opposing categories. Faiz's poetry refused to acquiesce in these binaries and sought to evoke sensibilities that transcended boundaries and ideologies: A reminder that there is a common humanity and innate empathy that the politics of division are sometimes unable to suppress.

The writer is a former foreign secretary and a senior fellow, CPR

INDIA AND THE COLD WAR Manu Bhagavan (ed) Penguin, 280 pages, ₹599





TROUBLED WATERS

Prime minister Narendra Modi

For 70 years, the water which belongs to India and the farmers of Haryana flowed to Pakistan. Modi will stop this water (from flowing into Pakistan) and bring to your houses

Rational Expectations



Poor Economics vs Good Governance

Banerjee-Duflo's models don't always work, but the Nobel is an affirmation of the need for evidence-based policies

NLIKE MANY NOBEL prizes where the practical applications of the winning theory is not immediately clear, it is easy to understand why Abhijit Banerjee, Esther Duflo, and Michael Kremer won the economics award this year. Tackling poverty is a global goal, and governments such as those in India spend upwards of ₹300,000 crore—that is 2% of GDP by the Centre alone, the states spend a similar amount—every year on some form of welfare activity. So, it is important to make sure the country gets the biggest bang for its buck.

Over time, the trio's research—through the Abdul Latif Jameel Poverty Action Lab (J-PAL) in the case of Banerjee-Duflo—has pointed to what solutions work and what don't; on how to tweak delivery systems to make them better. Over time, the trio set up two groups of people in what is called a Randomised Control Trial (RCT)—one that get the benefits, and one that don't—to see just how well the action/intervention works. In the case of schools in Vadodara and Mumbai, in association with the NGO Pratham, Banerjee-Duflo's RCT established that providing tuitions for individual students improved overall test scores for the entire school dramatically. The reason, it turns out, is that most government schools have classrooms with children of different abilities—some have Class 2-level Maths skills, some class 3, and some class 6 so the class teacher doesn't know quite where to pitch the lesson; the remedial intervention solves for this by bringing all the kids to the same level. The Nobel citation talks of how "more than five million Indian children have benefited from effective programmes of remedial tutoring in schools".

In the case of Punjab, *The Indian Express* reports the *Pani Bachao Paisa Kamao* scheme is based on a J-PAL recommendation where farmers are paid a fixed amount for buying electricity, which is used to pump out water; if farmers use less electricity which means they use less water—they get to keep the money they save. One farmer, Karamjit Singh Rai, earned ₹12,904 through this scheme. If such solutions were to be used across the board, the Nobel committee must have felt, the impact could be quite dramatic.

While it is heartening to see governments listening to the advice of economists like Banerjee-Duflo-Kremer, it is not as if RCTs don't have their fair share of critics. While RCTs try and eliminate regional and other biases by selecting two groups within the same area, solutions that work in one geography do not necessarilywork in others; nor is it clear why a particular solution works. In Udaipur, when it was found that not enough women were getting their children in for immunisation even though it was free, Banerjee-Duflo's team gave those who came in some free daal; this seemed to work, and immunisation levels in the area rose fairly quickly. So, the obvious question is, would giving cash have worked just as well, and didn't the mothers think that free immunisation in itself was worth it? Indeed, if it is not, why is Swachh Bharat working as well as it is?

Interventions to improve education or raise levels of immunisation good, but policymakers need to see if a GDPor jobs-focus is better. And, is it better to substitute most govt schemes with cash payouts like NYAY? Some of this is also intuitive. Agriculture economist

Ashok Gulati, without the benefit of RCTs, has been recommending that the government give farmers a fixed amount of money each year to spend on fertilisers; once farmers know they will get the subsidy regardless of how much fertiliser they buy, Gulati argues, they will consume less fertiliser, and use the rest of the money for something else. As a result, the damage to the soil will also reduce. That is also why, more than five years ago, Gulati recommended the government scrap most of its agriculture schemes, like MSP-based procurement, and opt, instead, for a flat annual payment to farmers.

Nor do RCT-type of experiments always give a clear answer on the preferable policy option. Banerjee, for instance, helped the Congress design its NYAY election promise, where the poorwere to get ₹2,500 per month as dole—the party raised this to ₹6,000 when announcing the scheme. So, is NYAY a better option than individual government schemes in various fields like education or health, or are the poor not smart enough to use the money well? For whatever reason, Banerjee never explicitly recommended using NYAY in place of other welfare-spend, or at least not publicly.

Yet, SEWA's pilot studies in Madhya Pradesh in 2012-13 found that villages that got untied cash transfers tended to open more bank accounts, build toilets (this was before Swacch Bharat began), use more modern fuel for cooking/lighting, send more children to school, etc. And, Gulati's study with Shenggen Fan and Sukhadeo Thorat found that, while every million rupees spent on fertiliser subsidies reduced the number of poor by 24, the reduction was 335 if the same money was invested in building roads, and 323 if it was spent on agricultural R&D.

While the policy lesson from the Nobel prize is that all government actions must be based on evidence—and must be junked if there is no proof of their impact after a reasonable period of time—it is important that policymakers also keep in mind the limitations of micro-actions of the Banerjee-Duflo-Kremer kind. Certainly, they will help alleviate poverty or suffering in the short-run, and they will make health and education spending more efficient—this is a very big positive—but they have to be used in conjunction with other policies to enhance growth. That is why, for instance, Banerjee opposed demonetisation since it reduced economic growth, and the biggest sufferers from it were the poor; no amount of welfare intervention can make up for the loss of livelihood. Also, larger government spending on building roads or creating Aadhaar-like solutions create their own virtuous cycles that help the poor. Eventually, good governance creates good economics for the poor; given how little economic thought has gone into most pro-poor schemes in India, Banerjee-Duflo's defining work on fighting poverty is called *Poor Economics*.

BandAID

Giving away FCI grains as aid is a temporary solution; price support and PDS reforms are key in the long-term

ITH FCI'S GRAINS stock hitting unmanageable levels, the food ministry has asked the external affairs ministry to explore the possibility of giving away some of the stock to "deserving countries" as aid. India has done this before, but at a much smaller scale than what is probably envisaged now. Giving away the grains—for a country ranked very low on the Global Hunger Index, this may not be great optics—is still a better option than allowing it to rot. Rather, the government should be thinking of reforming its procurement/price support policy. Against stocking norms requiring just 307.7 lakh metric tonnes (mt) to be held in the central pool on October 1, the total was 669.15 lakh mt on September 1. Worse, thanks to bad policy, FCI's outstanding debt in FY19 stood at ₹2.2 lakh crore.

Procurement policy has meant that existing storage remains perpetually inadequate. One solution is to liquidate the huge surplus, but FCI's open market sales scheme failed to take off as prices of wheat and rice in the open market don't cover the economic costs of FCI procurement and storage. Worse, exports also can't be an option—even when the grain-quality issue is overlooked—because the price support policy means exports won't meet WTO norms. Unless the Centre considers reforming its MPS and PDS policies, replacing them with, say, DBT for food and cost-support to farmers, respectively, India will keep facing this problem.

AILING GROWTH

WITH CREDIT MULTIPLIER STAYING WEAK, IT IS TIME TO WORRY IF CONTAGION FROM THE FINANCIAL SECTOR TO THE REAL SECTOR IS SPREADING

Economic growth in a critical phase

RENU

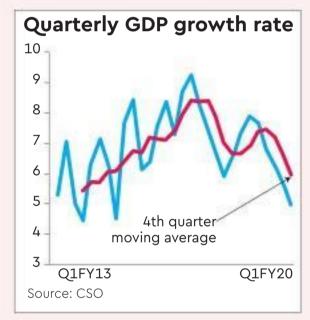
KOHL

New Delhi based macroeconomist

EWS ON WEAK domestic economic activities continues. Judging by leading real and financial indicators, it seems cer $tain\, that\, Q2FY20\, growth would\, be worse$ than last quarter's 5%. Currently, most forecasts hope for a quick turnaround in H2FY20 from a supposedly cyclical slowdown, a popular first line of explanation that economists dish out. RBI's sharp cut in FY20 growth projection to 6.1% will not hold for long; another downgrade will most likely follow in December, after the release of second-quarter GDP estimates. Even as the forecast error relative to over-optimistic initial growth projection (above 7%) magnifies, the underlying narratives haven't changed much the slowdown is still cyclical, but with a much larger output gap!

What if the slowdown is more structural? If so, potential growth should be declining, i.e., weakening trend. The accompanying graphic clearly supports such a view—the Q1FY19 peak, at 7.4%, was 100 bps lower from the preceding peak, Q1FY17 (8.4%). One can quibble about the statistical finesse of this simplistic assessment, but the trend slowdown is unmistakable. The real question is if it has fallen further after the recent growth shock. There was always a question mark on the claim of higher potential growth rate amidst weak private investment, and consistently lower capacity utilisation; its sudden collapse supports the contention that it was pushed by higher government spending, and credit by NBFCs. For quite some time, RBI has been

careful not to make its potential output estimates public, speaking in terms of the output gap. But, its projection of a



Views are personal sharp recovery to 7% in FY21 indicates RBI believes the economy's potential remains intact! This recalls a recent phase in which most analysts, including us, went horribly wrong on inflation forecasts! RBI, too, kept projecting higher inflation, anticipating a rebound in food inflation that was long dead. Consequently, monetary policy remained overtly tight for too long, lasting several quarters. In hindsight, one

could argue that those policy errors pos-

sibly contributed significantly to the

subsequent slowdown!

This makes one speculate if RBI, and others, are making similar errors in H2FY20, and FY21 growth forecasts. With inflation projections, the gap in actual and forecast errors kept increasing, but MPC was unwilling to amend, sticking to its structural model built around the ghost of food inflation bounce-back. Now, error between actual and forecast GDP growth keeps amplifying each quarter, but policy makers stick to'predominantly cyclical'description of the slowdown. A widening output gap creates ample space for countercyclical responses; it prompts MPC to ease more, and government to seek fiscal stimulus opportunities, largely off-budget.

Ordinarily, any countercyclical response to structural slowing would invite higher inflation, and related uncertainties. But, many believe there is an extraordinary phase of weak inflation; this could absorb any potential fallout of countercyclical policy error. The risk is worth taking, they reason; bigger policy rate cut, and some on-budget fiscal expansion could quickly close the output gap. Such thinking would appeal to a government looking for a quick turnaround, but underlying risks could multiply manifold and blow-up in the medium term. Inflation may have been tamed, but inflationary expectations are still very high! One shouldn't forget the post-2008 experience, when UPA-II fired many countercyclical measures, raising

demand through unflinching credit expansion and fiscal boost, which created a mirage of higher trend growth while real potential remained well below. What followed was an inflation spiral, growth crash, and external account pressures. Adherence to cyclical accounts could be laying the ground for repeating historical mistakes. Some argue that even if this is a struc-

tural slowdown, the real rate remains too high; there is enough space for further easing. We, alongside this newspaper, consistently advocated such a view for several years. But, that time has now passed: Monetary policy has lost its mojo. Even with MPC further lowering the repo rate and RBI forcing banks to immediately transmit through external benchmarking, little is going to change on the ground. Just see the recent policy rate cycle: the MPC eased 160 bps from June 2018 to August 2019, when the credit channel remained completely blocked. The "Flow of Financial Resources to the Commercial Sector" graphic in Monetary *Policy Report*, October 2019 that has invited much attention shows how RBI's obsession with inflation targeting (IT), another structural reform in Modi 1.0, has gone haywire.

IT advocates constantly assured that once macroeconomic stability is durable, growth dividend would follow via lower cost of capital, and stable bond market. What happened? One can understand bank lending rates not falling much because of high NPAs and their slow redressal, but why did treasury yield not crash in line with falling inflation?

Focus has now shifted to the Centre's off-budget spending, and quasi-sovereign borrowings by public sector undertakings, viz. public sector borrowing requirement (PSBR). Eagerness to play by letter, not spirit of the Fiscal Responsibility and Budget Management (FRBM) Act is at the centre of the blame game. If governments, Centre and states (about whose off-budget borrowings, little is

known), were to capture most financial savings, crowding-out is no more "psychological". It is real, and embedded in high bond yields. Rising debt, and falling tax revenues have virtually shifted the economy's lever to the bond market! More OMOs, liquidity management tweaks through additional tools (e.g. forex swap) are only temporary reprieves.

Opinion that the current fiscal logjam can be navigated by scaling up divestment is not a great strategy either With financial savings dwindling, where is the scope for further raising PSBR? More asset sales will only squeeze private corporate savings directly for public capex; this is currently happening through PSBR, but indirectly, through bank borrowings and bonds. This may please fiscal hawks, but macroeconomic gains would be marginal. The government may have the satisfaction of building more roads and railways, flaunt more statistics, but the economy's potential will not raise much unless private investment is back in the game!

This should make it abundantly clear to votaries of the cyclical prognosis that fiscal space is more or less closed. Policymakers must accept that the FY16-FY18 growth acceleration increasing PSBRs and fuelling credit through NBFCs was never sustainable. That the NBFC credit cycle busted even before public banks balance sheets were adequately repaired shouldn't have surprised anyone. With credit multiplier staying weak, they should worry if financial contagion is spreading to the real sector. Forcing credit through "Loan Melas"

is not the way forward. This will further erode credibility of PSBs. The focus must shift to structural reforms. To the government's credit, it implemented several key reforms, small and big. Unfortunately, textbook reforms like inflation targeting, IBC, RERA, and GST have not yielded expected growth dividend. More structural reforms are welcome, but we must know why current ones underper formed? Likewise, more roads and railways have been built, yet these haven't added to the potential; at least, not so far. It is a mystery why consumer and business sentiments nosedived after reelecting a popular government; one bad budget couldn't have pulled down confidence so much. It is time to introspect if we are misdiagnosing the problem over and over again!

In need of a new development index

If we want leaders to consider how badly their policies are damaging the environment, we need a new development index

AT INTERNATIONAL MONETARY Fund and World Bank meetings in Washington this week, there will be much debate about slowing global growth, the impact of the US-China trade war, the role of central banks in preventing a global recession, the risk of disruption to oil markets, and much more. What you won't hear, beyond a few platitudes, is a detailed plan for combating climate change and slowing the depletion of the earth's resources.

This pattern of neglect won't change unless we do a much better job of linking the climate to economic progress. That in turn will require changing the way we measure development.

The world still looks at human progress in almost exclusively economic terms. Countries view growth in their stock markets and their GDP per capita with chest-thumping pride. Almost three decades ago, the United Nations Development Programme tried to produce a more nuanced measure of progress by including life expectancy and education along with income in its Human Development Index (HDI). While a welcome innovation, the original HDI is still relatively crude, failing to account for such things as sustainability and inequality.

How much those omissions can matter became clear recently, after the UN added an inequality-adjusted index (IHDI) to its 2018 Human Development *Report.* Including inequality as a factor dramatically altered countries' rankings. The US, for instance, fell from 13th on the original index to 25th on the adjusted one. By contrast, Finland rose from 15th to fifth place.

Accounting for climate damage would likely have an even bigger impact. Countries that rank high on the human

development index also use more carbon and deplete more natural resources than those below them. In other words, our metrics favour unsustainable, environmentally damaging growth. (Using more energy also produces a higher ranking, but only up to roughly 100 gigajoules per person; beyond that, countries are wasting energy in inefficient systems, not improving human development.)

The same applies to the relationship between the HDI rankings and a measure known as an "ecological footprint." Up to the middle of the list, where around 140 mostly low- and middleincome countries sit, the footprint is relatively small, less than 2 global hectares per capita (a measure of the world's global ecological capacity per person). That number rises sharply among countries with higher development levels, however, increasing to as much as 8-10 global hectares.

If we want leaders to consider how badly their policies are damaging the environment, we need a new development index, one that takes account of various environmental variables such as CO2 emissions per capita, SO2 emissions (a measure of air quality), groundwater extraction and share of renewable energy. Doing so would drop the rankings of countries from the US to Kuwait, Saudi Arabia and Australia by over 15 spots apiece. If the ecological footprints of countries were considered, the rankings of Canada, Estonia and, surprisingly, Finland in addition to those countries would drop by over 20 places.

Other attempts to produce a more sophisticated measure of development haven't gotten traction. While the UN agreed to pursue its Sustainable Development Goals in 2015, the system which includes 17 goals and 169 indica-

AJAY CHHIBBER

tors—is too complicated to measure succinctly. The Happy Planet Index hasn't gained wide acceptability because it mixes observed data on things like life expectancy and inequality with survey results measuring well-being. (Its rankings show Costa Rica and Vietnam in the top two positions, with New Zealand the only fully industrialised country among the top 20; the US ranks 105th.)

A Social Progress Index, inspired by the writings of Nobel-winning economists such as Amartya Sen, Joseph Stiglitz and Douglas North, produces rankings that don't differ all that much from the HDI. The World Bank has introduced the concept of adjusted net savings to measure changes to wealth (a stock) rather than GDP (a flow), while accounting for additions or depletion of natural capital. But, the measure doesn't adequately address the huge stock of accumulating CO2, SO2 or methane in the atmosphere, the country-sized swarms of plastic now floating in the oceans or the melting of glaciers—all things that show we may be at an environmental tipping point.

Over the last 30 years, the shift from looking just at GDP to judging countries on health and education outcomes has produced real progress, as the world has improved its human development index by over 20% since 1990 and, more meaningfully, in the least developed countries by over 50%. If we want real action on climate, we now need to include damage to the environment and depletion of natural resources as factors in measuring development. Otherwise all these fine-sounding speeches are just more hot air.

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THE EDITOR

LETTERS TO

Economics Nobel

Awarding this year's Nobel Prize for Economics to Abhijit Banerjee, Esther Duflo and Michael Kremer for their 'experimental approach to alleviating global poverty' came as an uplifting piece of news. Their researches and experiments guide governments and NGOs on how large-scale poverty can best be combated. The very subject of their work—improving human development indices—lends their seminal contributions a humanitarian touch. Their work goes beyond 'analysis' of poverty (theoretical economics) to 'mitigation' of poverty (applied economics), if one may put it so, and raises the hope of a povertyfree life. The recipients of the award have specialised in 'development economics' as well as 'behavioural economics', of which 'randomised control trials' (RCT) are a key component, to find out the 'incentives' that did and didn't work. RCT is not the panacea for poverty eradication; it is a tool to carry out test studies and assess the possible outcomes in a given situation to aid framing of policies, and facilitate the process of poverty eradication. Banerjee was highly critical of demonetisation, following which the economy went into a tailspin. He also took objection to the revision and suppression of 'inconvenient' data. In his view, the Indian economy is on a shaky ground with all-time low investment, job creation, and consumption, and is unlikely to revive despite the piecemeal measures to pull the country out of the crisis. — G David Milton, Maruthancode

Write to us at feletters@expressindia.com

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FINANCIAL EXPRESS

N SEPTEMBER 5, 2019, India launched fixed broadband fibre-to-thehome (FTTH) services by wireless operators. Let us examine the future of fixed broadband services in India over the next six years.

In the last four years, mobile operators upgraded India's wireless internet access services with an investment of over ₹6 lakh crore, attracting nearly 600 million mobile broadband consumers. As a result, the country's overall internet traffic volume has crossed 200 petabytes per day, second only to China.

This fast-paced adoption of the digital lifestyle boosted the digital entertainment and media market, with over 30 OTT players having mushroomed in this period. Today, at 10 gigabytes per subscriber per month, India boasts of the highest data usage on the small screen globally.

Yet investments in wireline business have hardly even approached full potential. India has only 18 million of the >1 billion global wired broadband subscribers. Of these, 10 million access internet on lower speed co-axial copper cables. As for FTTH penetration, India's presence is even weaker, with only 1.3 million FTTH households against over 350 million in China.

While telecom consultants, broadband experts, and many financial analysts estimate India's fixed broadband market to expand to 50 million by 2022, and 100 million by 2025, we see a clear gap between the visible consumer demand and fragile supply of fixed broadband FTTH services.

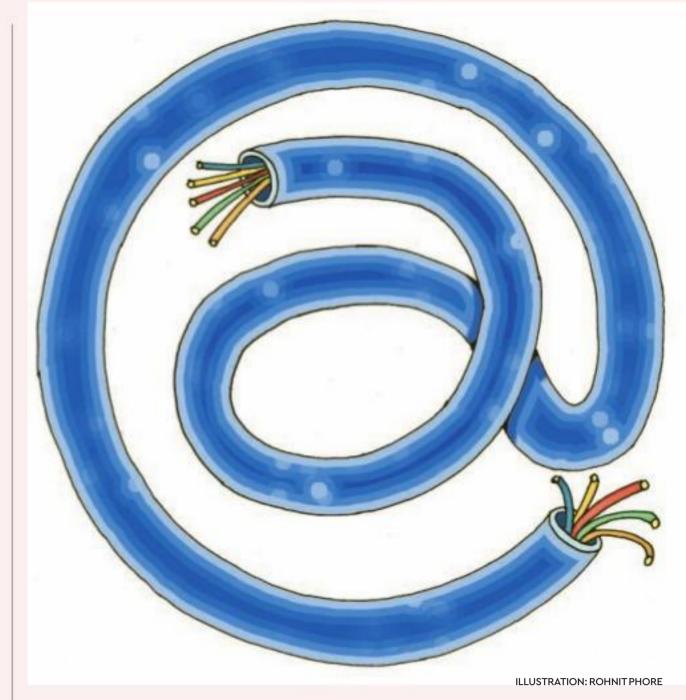
Indian digital consumers want access to whole gamut of video content anytime, anywhere, and seamlessly across devices at 50-100 Mbps or even higher speeds.

OTT players have forced traditional media and broadcasting companies to revisit some of their core business assumptions; cable and DTH Pay TV service providers are also trying to convert normal TV sets to smart TVs. This cordcutting phenomenon, a rage in the western world, is expected to trend in highincome urban Indian households.

KPMG's India Digital Future Report 2018, Mass of Niches expects the native digital segment to shift from passive consumption to deeper engagement. Of the projection of 820 million digital users by 2025, they estimate 425 million to be wireless broadband customers, and over 100 million households to be highly engaged digital users. These 'Digital Enthusiasts', primarily millennials and Gen Z individuals, with >₹5 lakh pa incomes are more likely to pay for wired and wireless broadband services and OTT content.

The wired broadband revenue market size is projected to grow at a CAGR of 23%, expanding from ₹11,000 crore in FY18 to ₹50,000 crore in FY25. These projections appear plausible as the large screen device experience becomes even more exhilarating with UHD 4K content combined with enhanced multiplayer gaming experience. Households will transition from paying ₹500 per TV set to their Cable/DTH operator, to a home broadband service at ₹700-₹1,000 monthly ARPU for the entire household, with an additional ₹200-300 for OTT services. This will increase the average Indian consumer's monthly data consumption from 10-12 Gigabytes on a 4-6-inch wireless smartphone to 150-200 Gigabytes of usage at home. Globally, as per Cisco's 13th Annual Visual Networking Index (VNI) report, 69% of data traffic of 123 Exabyte per month is generated from fixed broadband services —India's trend in the long run can be no different.

Two or three integrated telecom operators are indicating early interest to tap the Indians' unmet demand for FTTH. In the past, Indian home broadband market remained underdeveloped due to absence of organised cable industry, which still remains fragmented and undercapitalised. With FTTH, globally fixed broadband services have evolved to become fast and reliable, with speeds ranging from 100 Mbps-1Gbps, leading China, Indonesia, Malaysia, Korea, and Japan, among others, to adopt it. For example, in China, 81%





FIBRE-TO-THE-HOME

Shared fibre infrastructure is key

The govt should ease the creation of independent, fibre infrastructure company (-ies) to be used by service providers. This will make the business a low-cost proposition and encourage telecom players to participate

home broadband users are on FTTH, and even developing nations, like Indonesia, Brazil, Thailand, Mexico, South Africa, Turkey, Vietnam, etc, are adding over 1 million fixed broadband FTTH subscribers per quarter consistently since last year.

What, then, is holding back Indian FTTH market growth? While demand for enhanced home broadband network and OTT services is not in doubt, the business case for next-generation Indian FTTH services remain unconvincing. As per an E&Y study, India's construction cost to reach a FTTH household is among the highest in the world at \$1,580, i.e., ₹1,10,000, against \$200 in China, \$307 in Thailand, \$334 in Indonesia, and \$432 in Malaysia. The reasons for high FTTH rollout cost in India include exorbitant cost of RoW, high lead time for approval, uncooperative building societies, unorganised/expensive fibre construction

services, high fibre maintenance cost, etc. While private FTTH operators need support from the municipality, state government, the Centre, and the telecom regulator, fixed broadband operators can take advantage of the significant overlap between the coverage and footprint requirement of 4G today and 5G wireless broadband providers in future.

Studies across many markets show that wireless broadband access and fixed broadband access, both at home and the enterprise, are complementary services, not substitutes. Consumers will continue to use mobiles to access internet for shortburst data requirement, but will prefer home broadband services with OTT content for two-three hours per day of television viewing. However, India's wired broadband revenue opportunity will remain a pipedream unless service providers converge multiple fibre-based networks onto a unified footprint.

There are only one or two serious players trying to address the fibre supply challenge. However, the need for FTTH

broadband services is being felt throughout the country. It is not possible for one or two players to allocate scarce financial capital to address this large demand while meeting capex requirements for India's future 5G technology rollout. The existing high-cost business model for fixed broadband services supply will not yield the desired 100 million FTTH households anytime soon.

Key to home broadband market success is availability of fibre infrastructure that can encourage multiple players to serve this large FTTH market. There are two possible models:

1. The FTTH provider itself does it, making end-to-end fibre available across 1,000+ towns in each residential and commercial complex. This model is expensive, with payback period of over eight years even at an annual ARPU of ₹12,000, and involves duplication of resources in large markets.

2. Replicating the mobility infrastructure model of pooled common resources instead of a fragmented oneprivate sector managing pooled fibre resources on long-term MSA contracts for dark fibre or leased fibre circuits.

Until the birth of telecom infrastructure providers in the form of independent tower companies like Indus and ATC, India's mobility voice presence was limited. This reduced the entry barrier for telecom players like Jio, Airtel, Idea, etc, enabling quick expansion of coverage through shared infrastructure without individual operators having to bear the capex burden of setting up their own towers. As a result, the telecom market expanded at an exponential pace between 2008 and 2015.

By converging multiple fibre-based networks onto a single- or two-network footprint, independently financed by private investors, this 'National Fibre Infrastructure' can ensure fibre availability across the country. Indian telecom operators have already built over 22 lakh km of fibre. As the country enters into the next phase of mobility growth, early interests in monetisation of non-core assets by telecom operators is being reported.

Passive Optical Network architecture already provides fibre sharing between many service providers through either Time Division Multiplexing or Wavelength Division Multiplexing. The current 22 lakh km of fibre, once transferred to a common pool managed by independent fibre infrastructure providers, will help support 1,500 petabytes of India's daily data needs, i.e., 7.5 times the current traffic.

Unless the DoT and Trai formulate regulatory policies to support growth of an independent fibre infrastructure company, this vision will not be realised. The challenge is to get multiple tenancies so that the infrastructure cost can be spread over a large number of operators. Fibre-MSA-cost to FTTH providers has to be a reasonable 60-70% of end consumer pricing. The DoT and Trai need to push central, state and municipal legislation to equate fibre deployment with infrastructure utility status. Policy could accord telecom optic fibre cable the status of public utility, offer a 10-year tax holiday to independent fibre companies, and encourage banks to leverage such companies to enable fibre-isation of at least 60% towers to reach 100 million households with FTTH. The National Building Code of India could be amended to make telecom installations and associated cabling mandatory for all commercial and residential buildings.A National Fibre Regulatory Authority overseeing setting up of common service ducts and utility corridors in all cities, apart from collaboration between states, the Centre and ULBs, will also need to be created.

Indian consumers are anxious to become part of the global FTTH revolution. With India's current fixed broadband business operating model, the gap between FTTH demand and supply will only widen unless a new collaborative, partnership-driven, low-cost business model and market structure become a reality. The government and regulator following the 'National Digital Communication Policy' vision will encourage FTTH services.

Pricing problem

AMIT BANSAL &SHRUTI GUPTA

Bansal is Partner and Gupta an Associate Director with Deloitte India.

The idea is to sift efficiency-enhancing pricing strategies from predatory pricing strategies

sumers plan big purchases, consumer goods companies are in a quandary over pricing. Consumers have exhibited strong preference towards online marketplaces for reasons attributable to discounted pricing, wider-choice set, and convenience among others. Discounts nowadays are ubiquitous and no longer characteristic of just promotional or introductory pricing. Industry bodies have exhibited dissonance alleging that dis-

S INDIA STEPS into the festive season and con-

counted pricing is 'destroying' and not merely 'disrupting' the market(s). The last few years have seen an erosion of margins in the consumer goods industry that traditionally priced its products relative to manufacturing costs. It is becoming increasingly difficult for traditional players to match the discounted offerings offered by their online counterparts. The source, the sustainability, and the distortionary impact of the discounting practices is questionable. Consequently, traditional market players have implored the Competition Commission of India (CCI) to rationalise discounts.

CCI has found it challenging to respond to these allegations because in most cases the accused are not dominant market players, and the Indian competition law in its current form is only applicable to dominant players (as also for anti-trust laws in more mature jurisdictions) that indulge in anti-competitive behaviour. Therefore, practices such as below cost pricing when practiced by non-dominant players, fall outside the radar of the current competition law.

Existing literature shows that predation may not be a rational strategy for dominant firms. A firm, when identified as dominant, is supposed to have pricing power and as such may never really be required to resort to predatory pricing.

Industry developments over the past few years demonstrates prevalence of deep discounting across sectors. In more mature sectors such as telecom, we are seeing the change in competitive landscape in the form of exit of few players, strain

The timing of regulatory intervention is critical as it should not stifle market growth while at the same time not propagate creation of

dominant players

on financials of incumbent players and increase in consolidation. This phenomenon will make the market more prone to abuse by players that remain. Likewise, in the new age e-

commerce space, we are observing that while the new businesses are struggling to make profits due to continued deep discounting, the traditional players are losing in the run-up to match competition and unable to keep pace to survive. This acquired market power will enable charging of high prices and in turn recoupment of lost profits in the future.

We have seen several instances of the CCI dismissing predatory pricing allegations at the prima facie stage due to lack of dominance by the alleged infringer. There is a need for ex-ante regulatory intervention in such cases.

Altering the competition law framework to encompass non-dominant firms may not be the ideal solution as it will unduly strain the time and resources available with the competition regulator. Allegations of new entrants or non-dominant firms indulging in predatory pricing may alternatively be evaluated in a manner similar to merger control.

The assessment criteria can be designed based on factors such as the financial position of the company (turnover thresholds), its antecedents, and its business model among other things. Like in the case of merger control, ex-ante effects based analysis can be performed. This will allow for the assessment of likelihood of exclusion of competitors and of possible recoupment of losses by the alleged predator. It will allow the alleged predator to put forth an efficiency defense.

We recognise that discounting prices often have competition and welfare enhancing effects. Price competition can force market players to innovate and bring about operational efficiencies, and therefore may not always reduce competition. Due caution will need to be exercised as excessive regulation may curb investment (and innovation), and hinder newer markets from coming into existence. The timing of regulatory intervention is critical as it should not stifle market growth while at the same time not propagate creation of dominant player. The idea is to sift efficiency-enhancing pricing strategies from predatory pricing strategies that have the intent of elimination of competitors per se and resultantly overcome the obstacle of 'under-enforcement' posed by the current competition law architecture.

NOBEL PRIZE

HE NOBEL PRIZE for economics this year goes for work on poverty which is probably the most serious challenge for the world. Therefore, there is a move away from behavioural economics, which has been popular with the jury and extensions of markets which has dominated the core work of other winners. In fact, there was some talk outside that the award would go to someone like Prof AK Sen. In an age when people are less enchanted with free markets and capitalism and economists like Thomas Piketty have occupied centre stage it is quite appropriate that Abhijit Banerjee, Esther Duflo and Michael Kremer have been accorded this award.

On the face of it, their work is quite simple. There are four parts to their story. First, there is need to identify the causes of poverty, second have the necessary interventions in place which can address the issue and third, carry out field experiments which work so that those which don't can be abandoned. The last is the cost-benefit analysis to evaluate efficacy. Accordingly,

those which work can be persevered. Poverty is a major issue for a large part of the human geography with over 700 mn people being afflicted in countries in Asia, Africa and Latin America. Over time several measures have been used to counter this problem with different modbased policy approach Chief economist, CARE Ratings. Views are personal icums of success. The recipients work is

based on carrying out experiments with

solutions once the problem has been iden-

India should take

pride in the evidence-

The right experiments

tified so that the policies become effective. India can take pride in such an approach because over the years successive governments have been fighting poverty through different measures. In fact, while the awardees talk of identifying the problem first, in India we have the entire menu on the table: health, family planning, education, credit, agriculture, social security and so on. These have been on the agenda from the time of independence and in all our Planning documents.

Banerjee, Duflo and Kramertalk of interventions being identified and here too India has been fairly successful in formulating in different kinds of policies. Therefore, there are specific programmes for enhancing agriculture and various schemes are brought in to address health, education etc. New innovations have come through the NREGA programme or the PM-health scheme (Ayushman Bharat). One can even go back to the employment guarantee programme, minimum needs programme, Green revolution, etc. which were used in the seventies and eighties as the problems were well understood and were common to all states.



The third part of their thesis is that we need to carry out experiments to see how they work and integrate to make them effective. This is significant in India because we have the tendency to set monetary or financial targets which are achieved without being too effective. Hence, it is not uncommon to come across schools being constructed without having teachers and books and furniture. Teacher absenteeism is common. Policies, thus, fail to deliver. On the other hand several states like TN, AP, MP etc. have implemented the mid-day meal scheme which work well ensuring children attend schools.

India can be a good example, to show how poverty has been tackled. It tells policy makers what should be done and the safeguards that have to be built. While there is still reason for us to be dissatisfied on the state of poverty—300 mn are still deprived—credit has to be given for lowering the proportion given the level of leakages in the system which lead to wastages. In fact, the measures taken by the present government since 2014-15 to improve the distribution of fiscal benefits through better delivery mechanisms is commendable and can be a useful template to be followed across the country for all programmes.

Clearly, the road ahead is long for us and the Niti Aayog can take the thesis of these awardees as a template for evaluating all the programmes of the government and create a report card on the achievements and misses so as to improve the effectiveness of policy. Such an evaluation will help to sieve out those programmes that have not worked because efficiency parameters have not been met. The same funds can be routed to others which have worked or alternatively new programmes can be constructed. It is important to make every rupee of expenditure work with a definite cost-benefit analysis being in place.

The awardees have not added the will power to get things done which is what is missing in most of the countries which have high poverty. In fact, in most of the countries in Africa and Latin America where the rulers are dictatorial, there is less incentive to bring about change which makes this goal a distant dream. In democracies like India a major challenge has been corruption which is what should also be addressed by countries to make their poli cies effective. Curiously most of the poorer nations have low scores in the World Bank Governance Index of the Corruption Index of Transparency International. Hence there is a fifth dimension which is a practical issue that has to be appended to make such policies work in poorer countries.

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WORDLY WISE

ON THE OFFSIDE, FIRST THERE IS GOD, THEN SOURAV GANGULY.

— RAHUL DRAVID

The Indian EXPRESS

∽ FOUNDED BY ∽ RAMNATH GOENKA

BECAUSE THE TRUTH INVOLVES US ALL

ERASING THE SLATE

J&K needs full democracy, noisy and chaotic as it may be. Not a bonsai pruned and stunted in North Block and/or Raj Bhavan

HE COMEBACK OF mobile phones in the Valley, with the restoration of postpaid connections, more than two months after a communication blockade was imposed, is welcome. But listen closely to the murmurs of officialdom in J&K and there is reason to worry. As this paper has reported, plans are being drawn up of a political engagement even as the top brass of all major and minor parties remains in detention — Home Minister Amit Shah has now said that the Public Safety Act has been invoked against even Omar Abdullah and Mehbooba Mufti, not just Faroog Abdullah, setting any possibilities of their early release to rest. So, the question is: Who will be part of this political initiative, choreographed by Delhi? Will it skip the top rung of parties altogether and go straight to mid-level leaders, some of whom have been released over the past few weeks? Who will be in, who out? Much more troubling, however, than even the glib talk of bridging the trust deficit amid continuing lockdown and detentions, is the suggestion of the emergence of a new political class in the Valley, which will presumably fill the political void that has been created by Delhi, and be part of its new solution for Kashmir.

The Centre's belief that to script a "naya Kashmir", it needs to erase the slate and start with a blank page goes against the story of India's politics so far — of a country that has subsumed so many of its rebellions, by turning rebels into stakeholders, and where areas of insurgency have seen the politics of anger and grievance give way to one of aspiration and hope. Of course, this is not a rosy or neat trajectory, there have been spectacular missteps and incomplete transitions. In some trouble spots, the insurgencies have simply been tired out, or have been bent to excessive force applied by the Centre. Yet, it has mostly been a narrative, tortuous and turbulent, of negotiation and bargaining, between the Centre and the protagonists on ground zero, such as they are. In the current moment, however, the Centre's will to clear the political board in Kashmir, to wipe it clean, all the better, presumably, to repopulate it in its own image, stands out for its staggering ambition — and hubris.

The only way out is for politics, democratic politics, and not just mobile services, to resume in the Valley. This can only happen if the leaders of Kashmir, with all their strengths but also their flaws and inadequacies, are given the space and freedom that is their right. To mobilise for and against, to make criticisms and offer alternatives, on the teeming issues — abrogation of Article 370, the sense of humiliation of a people who have not been involved in a critical decision that affects them, demilitarisation, development. Kashmir, even with its troubled past and present, and especially because of it, deserves full democracy, noisy and chaotic as it may be. Not a bonsai democracy, choreographed in North Block and/or Raj Bhavan — constrained, stunted and pruned.

RUNNING THE GAME

Sourav Ganguly takes charge of BCCI when its functioning needs to be streamlined. He will have his hands full

OURAV GANGULY BECOMING the BCCI president presents an arresting image for Indian cricket. It's in sync with the Lodha committee reforms that called for cricketers in cricket administration. With Ganguly set to assume top office, Indian cricket will have one of its finest captains to helm the affairs of the game. He became captain in a time of upheaval, when match-fixing rattled Indian cricket at the turn of the century. Ganguly's first priority was to end regionalism, which he did successfully. He also introduced professionalism by bringing in a foreign coach, John Wright, and initiated a fitness culture. Ganguly is taking charge of the BCCI at a time when the cricket board's functioning needs to be similarly streamlined.

Over the past few years, India has significantly lost clout at the ICC. A cricket board that contributes over 70 per cent of the global body's revenue, its money has been taken away on the pretext of creating a more equitable revenue distribution system. The ICC also browbeat India to change the scheduled 2021 Champions Trophy to a World T20. Indian cricket, at this moment, needs someone of stature as its representative to the ICC. As a captain, Ganguly always put emphasis on winning overseas. His team came close to winning a Test series against Steve Waugh's all-conquering Australia in their lair. Fans would expect that the Indian team will shed the "poor travellers" tag under his presidentship.

According to the BCCI constitution, Ganguly has just 10 months to implement his vision before he goes to a three-year cooling-off period. There will be challenges. There is speculation that the BCCI under its new dispensation will carry more of a political undertone. But as a player, Ganguly knew how to get his way. As a captain, he dealt with formidable personalities like Sachin Tendulkar, Anil Kumble and Rahul Dravid. He persuaded Dravid to keep wickets in the ODIs despite the latter's reluctance. Man-management has always been Ganguly's forte. He managed to get his way even with a heavyweight administrator like Jagmohan Dalmiya. Also, he is a survivor, who played 113 Tests. As the BCCI president, however, he will have to learn to be more guarded. As a Cricket Association of Bengal office-bearer, he faced conflict-of-interest issues. But the BCCI office won't allow him to wear many hats.

BENGAL'S PRIDE

The state has scored two smash hits in one day. But there's a lot more going on in that corner of our meaningless universe

NCE MORE, A son of Bengal has won a Nobel prize in economics, while another has cleared the field of competition for the post of chairman of the Board of Control for Cricket in India. This is broad-spectrum world dominance — brain, brawn, prefrontal cortex, motor cortex, limbic system, gluteus maximus, everything that makes us human. Bengal is celebrating, and the City of Joy is having a ball. After a span of years, there is a good reason for Bengali exceptionalism to come out and take the air of the "dying city" that just goes on living, regardless of Sharada, Narada and Dilip Ghosh-da. It is an uplifting moment.

The Didis and Dadas of West Bengal are frequently accused of being cultural supremacists. This is excessive, because they are only exceptionalists. And who can deny that the state that gave India Marx, Mao and machher jhol is exceptional? Whether it is the prevalence of hyperreality or hypochondria, no other state comes even close to the one that invented mutton rolls and permanent revolution. West Bengal leaves the competition far behind in indices as diverse as the population density of amiable lunatics and the number of streets named after poets and scientists who lived or worked in the neighbourhood. Plotting the consumption of kosha mangsho against antacid sales could reveal something of the soul of the state. Who knows, a Kuznets curve might emerge, signifying a reckless lust for life, even after Gelusil falters under the gastric onslaught.

While we admire West Bengal for mass-producing Nobel laureates (the Bengalis lay claim to Sir Roland Ross, CV Raman and Mother Teresa, too), we are only looking at a sliver of life. There's a lot more going on over there. Look beyond the cultural supremacists, and exceptional things shall be in your midst.

Govt calling the SC shots?

Collegium's actions show that the NJAC which was struck down four years ago is back, with a vengeance MADAN B LOKUR

FOUR YEARS AGO, on October 16, 2015, the Supreme Court (SC) struck down as unconstitutional an amendment to the Constitution establishing the National Judicial Appointments Commission (NJAC). The amendment and the corresponding law were challenged by the Supreme Court Advocateson-Record Association (SCAORA) believing, rightly, that the amendment would violate the basic structure of the Constitution by depriving the judiciary of its independence. SCAORA engaged Fali S Nariman, a doyen of the Bar, to argue the case on its behalf. The SC agreed with his submissions and struck down the amendment. At law, the independence of the judiciary was preserved. But is it, in fact? Judge for yourself.

Try and remember, for instance, that barely a few months after the NJAC decision, a sobbing Chief Justice of India (CJI) sought outside help to resolve the institutional problem of getting the government to move on increasing the judge strength. Nothing happened. A few months later, the same CJI complained, in open court, that the government was not implementing the recommendations of the collegium for the transfer of some judges. Nothing happened, except a response given in November the same year by the Attorney General reminding the SC of its Lakshman Rekha and by the law minister of its historic failure during the Emergency. The seeds of the NJAC striking back were sown around that time and the judiciary is today reaping the harvest.

What was the proposed composition of the NJAC? The CJI was the chair, ex officio, and along with him were the next two senior judges. The Union Minister of Law and Justice was an ex officio member along with two eminent persons. They were to recommend persons for appointment as judges of the SC and high courts and the transfer of judges of the high vourts (including chief justices). Notwithstanding the declaration of unconstitutionality of the NJAC, I believe its core functions are now being performed by a body minus the two eminent persons. So, the recommendation and appointment of judges has been taken over by a "new NJAC" and without any apparent protest. Why do I say this?

The collegium cut off its hands when it reversed a signed and sealed (but not delivered) resolution on January 11. To an outsider, it appeared that a resolution of the collegium lacked sanctity — and this seems to have been exploited by the "new NJAC". Let me cite a few glaring instances. As recently as in late August,

Justice Akil Kureshi, the senior-most judge of the Gujarat High Court, was recommended on May 10 to be the Chief Justice of the Madhya Pradesh High Court after considering all relevant factors and being found suitable in all respects. Guess what? The government sent two communications to the CJI on August 23 and 27 along with some material. On reconsideration of the communications and the material, the collegium modified its recommendation on September 5 and recommended his appointment as the Chief Justice of the Tripura High Court. Again, the contents of the communications and the accompanying material are not known. Is there something so terribly secret about them that it would not be in the interest of the institution to make a

disclosure?

the Economic Times reported that the CJI had written to the law minister that 43 recommendations made by the collegium were pending with the government and the vacancies in the high courts were to the extent of about 37 per cent. Also, the collegium could not consider the appointment of 10 persons since some information was awaited from the government for varying periods. Who is calling the shots — the government? Some more questions. On April 8, the col-

legium recommended the appointment of Justice Vikram Nath, the senior-most judge of the Allahabad High Court as the chief justice of the Andhra Pradesh High Court. Sometime later, the government referred back the recommendation for reconsideration. On August 22, the collegium reconsidered the recommendation "for the reasons indicated in the file" and recommended his appointment as the chief justice of the Gujarat High Court. The reasons indicated in the file are not known and it would certainly be in the interest of the institution if they are disclosed. If the judge was unfit or unsuitable for appointment as the chief justice of Andhra Pradesh, how did he become suitable for Gujarat?

On September 5, the collegium recommended that Justice Irshad Ali be made a permanent judge of the Allahabad High Court. The recommendation was made after considering (i) the opinion of judges of the SC conversant with the affairs of the Allahabad High Court, (ii) report of the committee of judges to evaluate his judgments, (iii) possible complaints against one of the judges under consideration (could also be Justice Ali), (iv) additional information received from the chief justice of the Allahabad High Court and (v) observations of the Department of Justice and (vi) an overall assessment. What did the government do? It rejected the recommendation (without furnishing any reason or justification) and on September 20 extended his term as an additional judge by six months. Did anybody protest?

Justice Akil Kureshi, the senior-most judge of the Gujarat High Court, was recommended on May 10 to be the Chief Justice of the Madhya Pradesh High Court after considering all relevant factors and being found suitable in all respects. Guess what? The government sent two communications to the CJI on August 23 and 27 along with some material On reconsideration of the communications and the material, the collegium modified its recommendation on September 5 and rec-

ommended his appointment as the Chief Justice of the Tripura High Court. Again, the contents of the communications and the accompanying material are not known. Is there something so terribly secret about them that it would not be in the interest of the institution to make a disclosure? As in the case of Justice Vikram Nath, it would be worth asking how Justice Kureshi is fit or suitable for appointment as the Chief Justice of the Tripura High Court and not of the Andhra Pradesh High Court. Have we not often heard the SC say that sunlight is the best disinfectant? And then, electric light the most efficient policeman? More than a month has gone by and even this recommendation has not been acted upon by the government. Any

Finally, the transfer of the Chief Justice from Madras High Court to the Meghalaya High Court — whether it should have taken place or not is not the question. It could have been achieved more gracefully, like the manner in which a former CJI dealt with a delinquent judge of the Delhi High Court. After a brief discussion with the CJI, the judge quietly resigned. But some other more important questions arise in the context of the independence of the judiciary. Was she spied upon by the Intelligence Bureau (IB)? The Times of India reported on September 30 that the CJI had asked the Central Bureau of Investigation to "take further action in accordance with law" on a five-page report of the IB on financial and other irregularities alleged against her. Should the IB be blindly believed — there is a well-known incident of a teetotaller being called a "boozer" by the IB? Was the CJI kept in the dark about her being kept under surveillance? How many other judges are being spied on? Isn't it somewhat unusual and frightening that judges, expected to render judgment without fear or favour, are subject to surveillance by the IB? Can their independence be guaranteed under these circumstances?

It seems to me that the unconstitutional NIAC is rearing its head and is now Frankenstein's monster. The advice of the two eminent persons postulated by the NJAC is no longer required. Actually, there is now no need to amend the Constitution to bring back the NJAC — it is already in existence with a vengeance. At the present moment, silence on crunch issues is not golden.

The writer is a retired justice of the Supreme Court of India



THE PEOPLE'S ECONOMISTS

This year's Nobel laureates shone the light on ways to address poverty

SHOBHINI MUKERJI

AS A YOUNG research associate, I stopped at a dhaba with my boss, me armed with handsanitiser and a spoon, while my boss dug in to a plate of fish with her hands. My boss was Esther Duflo, director and co-founder of J-PAL, and we were on a field visit in a village in Odisha in 2008. J-PAL was in its early years then, set up globally at MIT in 2003 and in India by 2007. Despite the expansion and recognition of its work worldwide, Esther remains the same person, down to earth, no frills or fuss, who says exactly what she means in a precise five words or less. And much can be written about Abhijit's Banerjee's fantastic cooking skills.

Working with Esther and Abhijit for more than a decade has given me immense appreciation for these brilliant yet unpretentious people. They have always been open to hearing the ideas of research associates and field staff. They devise elegant solutions to complex development challenges, turn unwieldy ideas into actionable plans, engage with colleagues and bureaucrats, and return home to review a 250-page journal submission — all as part of a day's work.

For them to join the ranks of Jan

Working with Esther and Abhijit for more than a decade has given me immense appreciation for these brilliant yet unpretentious people. They have always been open to hearing the ideas of research

Sen is one thing, but to attract global attention to the powerful methodology in which they, along with their co-laureate Michael Kremer, have been pioneers is another thing entirely. They have led the charge to mainstream the application of a rigorous and scientific lab methodology — the randomised evaluation — outside the laboratory, amidst the complexities of the real world, in order to derive precise measures of the impact of poverty alleviation programmes. In their own words, back in the late '90s and early 2000s, Abhijit and Esther, together with their early partners, took a leap of faith and used randomised evaluations in the field — at the time not a widely-used practice in development economics. Their intention was to do research which was hands-on, solve real problems, and also learn, with greater precision, how the world works.

Tinbergen, Milton Friedman and Amartya

Under their leadership, and with the efforts of J-PAL's network of 181 affiliated researchers, we have moved the frontiers in the fight against poverty and inequality in cost-effective and measurable ways. Whether we are thinking about innovative ways to bring women out of extreme poverty, improve educational attainment or increase immunisation rates for children under the age of five, our work fills critical evidence gaps. This research is then brought to policymakers in a manner that is globally informed, by pooling the best insights from randomised evaluations in 83 countries, as well as grounded by local conditions and implementation feasibility, to enable contextspecific policy decisions. J-PAL's scientific evaluations have debunked commonly held beliefs, and have resulted in evidence-based policy decisions.

As the news broke, my 79-year-old grandmother called to congratulate me, and to ask me specifically what it is that we at J-PAL do. Therein lies the significance of this moment. Not only have these Nobel laureates spent their careers bringing rigorous research to play in important policy decisions, but their work, and this recognition, have brought a powerful approach for fighting global poverty into our everyday conversations.

> Mukerji is the executive director of J-PAL South Asia



OCTOBER 16, 1979, FORTY YEARS AGO

FUEL FOR TARAPUR THE JIMMY CARTER administration does not seem to have taken any firm stand yet on the pending Indian applications for fuel for Tarapur. The scenario sketched by observers is as follows: Very soon the state department will reply to the nuclear regulatory commission. In the context of the general friendliness of the US administration to India and the desire of the Carter administration to utilise the two-year grace period for diplomacy, it is almost certain that the state department will recommend further supply. What the Nuclear Regulatory Commission will do is anybody's guess. The chances are dissolution of the Assembly was not disprobably slightly against continued supplies. cussed, he added.

associates and field staff.

CONG-CPM TALKS THE CONGRESS AGREED to join hands with the Marxists during the Lok Sabha poll as the latter only too readily resiled from the firm postures they had adopted earlier. This was the net outcome of the 90-minute long meeting of the leaders of the Congress, the CPM and the CPI held in New Delhi. The Congress general secretary, Yunus Saleem, emphasised that his party will continue to support the Koya Ministry in Kerala and vote for the controversial land gift bill even when they reach an understanding with the CPM for the Lok Sabha election. The question of

PAK NOBEL WIN

THE 1979 NOBEL prize in physics was awarded to two Americans and a Pakistani and the chemistry prize to an American and a West German. A total of four of seven laureates selected for the three 1979 science prize are Americans, the same number as last year. The physics prize was awarded to professors Sheldon L Glashow and Steven Weinberg, both 46, of Harvard, and Abdus Salam, 53, a Pakistani physicist working in London and Trieste, Italy — for studies aimed at unlocking the mystery of forces that hold matter together. They believe their work may eventually find a single force underlying the universe.

THE INDIAN EXPRESS, WEDNESDAY, OCTOBER 16, 2019

THE IDEAS PAGE

WHAT THE OTHERS SAY

"The decision by the Trump administration to quit Syria stands apart because the status quo was entirely sustainable. American forces were not taking high numbers of casualties. The region under control of the Kurds was largely quiet.

— THE NEW YORK TIMES

The return of al Qaeda The outfit's recent activities point to dangers closer home. India must exercise caution ANJU GUPTA On October 8, the Afghan Intelligence, the

C R Sasikumar

A need to democratise science

Research in elite institutions must focus on the problems of their surrounding environment



IT IS GOOD to hear that the Department of Science and Technology (DST) of the Government of India has engaged in a review of its State Science and Technology Councils (SSTC) Programme. The SSTCs were formed to spearhead the use of science and technology (S&T) for regional problems and to foster "scientific temper" within states, and the DST programme was mandated "to provide core support". Sadly, this was neglected and most SSTCs are now intellectually adrift. The second review meeting is being held this week in New Delhi, and is led by notable bureaucrats, scientists and educationists. This provides an opportunity to reform our scientific institutions and align them with the interests of the people.

As a developing country, India faces many challenges. Managing floods and droughts, designing better timetables for city buses or developing biodegradable paints for Ganapati idol makers, are all extremely challenging tasks. The systematic study of such problems and their solutions will lead not only to better development outcomes, but also new science, enterprises and jobs. The primary responsibility of solving them lies with our scientists and bureaucrats, not politicians. Unfortunately, this is not fully appreciated by our society or accepted by our elite institutions as their mandate.

The result is that our industry imports much of its sophisticated machinery. Our state agencies call on expensive international consultants even in traditional areas such as irrigation. International companies fill our pot-holes with cement, and foreign universities prepare our smart city plans and assess our drinking water systems. These universities know that solving hard real-life problems is the road to "world-class" research and international rankings.

Many of the development problems, for instance, water or public health, are on the State List. Most state departments do not make any provision for research in their budget simply because it may be too disruptive, or that they do not find viable partner institutions. The SSTCs are well-placed to enable problem discovery, identify higher ed-

ucation institutions to work on these prob-

lems and engage with state agencies.

However, there are three hurdles. The first is funding. From the DST kitty of Rs 3,000-4,000 crore, barely Rs 100 crore makes it to the SSTCs put together. State funding is scarce. For example, the Maharastra SSTC has an annual budget of about Rs 60 crore. Compare this with the Rs 200 crore research grants that IIT Bombay alone receives from central agencies, with little to show. Second, much of the SSTC budget is disbursed in the same patronising "project proposal and approval" method of the DST, rather than in sectoral engagement and people-driven problem identification. Chronic issues in rural electricity or public health or disasters such as the recent Sangli floods are never analysed since they are not seen as scientific problems but social, political or implementation problems to be undertaken by NGOs or the concerned state agency. Finally, there is the imagination, peculiar

to us, of a "world-class" science, of gifted scientists working on new discoveries at the frontiers of science. However, the more informed paradigm is that science is about empowering people, and not merely about few fashionable research areas. It is about the practice of observation, analysis, reporting and argumentation, which may happen within a laboratory or outside it, and which speaks not only to scientists, but to administrators, people, their representatives and the civil society at large. Thus, "why is my bus late" is as much a question for science to address as "why does a solar eclipse happen". Only such an approach will enable us to fix our public transport, analyse the droughts of Marathwada or manage the sea of solid waste which drowns us all. The above hurdles primarily arise from

the largely unaccountable "babu science" of the DST, and other central agencies, the venerable sarkari science of nuclear, space and defence scientists — a science of "national priorities" rather than social comprehension, and the fiction of global "cutting edge" science of our elite MHRD institutions.

So what is to be done? The DST should disburse about Rs 2,000-2,500 crore directly to SSTCs with precise guidelines on problem area selection, publicly available reports as research outcomes, identification of regional institutions, strengthening of universities, and working with regional agencies. The DST should be a clearing house for data from central agencies such as the National Remote Sensing Agency (NRSA).

The SSTC should become the nodal center for research in and for state agencies and administrative units such as forests lands, watersheds, districts or cities. This will enable

sectoral research, funds, logistical support and access to state-level data. There should be innovative funding mechanisms, for example, providing Rs 10 per capita or Rs 1 crore per district per year as research funding for work on regional problems. This will enable rolling out a citizen's right to science, for a community to seek scientific analysis of the problems it faces. For example, Nasik city may choose to develop a public transport plan, or a village may want a study of its disappearing groundwater and advice on installing an RO plant.

The SSTC should work with the state higher education department to evolve curricula and research frameworks for the state's development requirements and provide academic space for SSTC projects, and evolve a network of regional institutions to work with district-level agencies.

There should be better alignment of research and development with existing programmes at the national and state level. For example, the SSTC may offer a programme for institutions or enterprises to prepare air quality action plans for cities as required by the National Clean Air Programme or district irrigation plans as a part of the national PMKSY programme. The elite MHRD institutions can play an important role since they are largely above the hurly-burly of statelevel politics. They must anchor research on regional problems, develop suitable curricula and mentor and collaborate with regional institutions. A beginning would be for each Indian Institute of Technology (IIT) and Indian Institutes of Science Education and Research (IISER) to identify a thrust area of regional interest. The SSTC should help in ensuring this. Finally, there should be a Model State Science and Technology Council Act to ensure the above agenda to prevent capture by venerable scientists or elite institutions, and to allow people and their representatives to initiate studies on problems which

bother them. This is, of course a decentralisation of the agenda of science and democratisation of access to science and its methods, which is long overdue. This will bring real science closer to schools and colleges and allow the community to participate in its own development. This approach is certainly in line with the spirit of science, and certainly what was intended by Bharat Ratna C Subramaniam, who initiated the SSTC programme and was a key figure in both the Green Revolution and the White revolution.

The writer is with Centre for Technology Alternatives for Rural Areas, IIT Bombay. He is currently on deputation to IIT Goa

Taliban compound in Helmand on September 23. Till date, the AQIS official media or their known social media accounts have neither confirmed nor accepted this claim. Taliban termed the report as "fabricated propaganda" making no comment on AQIS or Umar. It is highly likely that Umar, India born, has been killed. However, his death is not going to halt concerted efforts by AQ/AQIS network to recalibrate its activities in South Asia, especially in India. Åfter the killing of Osama Bin Laden in Pakistan in 2011 and with the rise of AQ In

Iraq (which morphed into ISIL) around early 2013, most experts believed that the AQ network had lost its capability to mount a global jihad. ISIL became the principal challenge to international security worldwide. The AQ top leadership, which included chief Ayman al Zawahiri, continued to operate from the Af-Pak region. However, AQ media also started churning out audios, videos and online magazines on South Asia. The key faces of such propaganda were Umar, then an unknown cleric, and Ustad Ahmed Farooq, a Pakistani of solid standing amongst jihadis of the region.

National Directorate of Security (NDS), de-

clared that the chief of Al-Qaeda in the

Indian Subcontinent (AQIS), Asim Umar,

had been killed in a US-Afghan raid on a

Their sermons targeted India, Bangladesh, Myanmar, US and, to some extent, Pakistan. This group had already started identifying themselves as AQ in "Barre Sagir" (South Asia), suggesting a South Asia-focused AQ branch, which was exhorting Muslims of these countries to wage jihad in their own countries against pro-West governments.

The AQIS was formally declared on September 3, 2014, through a video in which Zawahiri declared Umar as the chief, offering him bayat (allegiance) which had never been offered in the past by any AQ leader to any of its regional branches. Further, a senior al Qaeda in the Indian Subcontinent, Usama Mehmood, was also declared the spokesperson of the group.

Soon, the group started claiming the killing of prominent intellectuals in Bangladesh and participating in Afghan jihad along with the Taliban. In a US-Afghan raid in Shorabak in Helmand province in October 2015, many AQIS operatives were reported killed or arrested, including many Punjabi Pakistanis.

The arrests of a Sambal resident, Mohd Asif, and Cuttack-based Maulana Abdul Reham, by the Delhi Police special cell in late 2015, established that Umar was originally from Sambhal and his name was Sanaul Haq. He studied at Deoband for sometime with Rehman and later fled to Pakistan where he joined Harkat ul Mujahideen. The arrests pointed out that

AQIS was trying to recruit cadres in India for training in Pakistan and Rehman was aiding the process.

The Delhi police chargesheet stated that Rehman disclosed how, after his training in an LeT camp in Muzaffarabad (Pakistanoccupied Kashmir), he was taken by LeT operative Farhatullah Ghori to Rawalpindi Jail. There he met LeT operational chief Zaki-ur-Rehman Lakhvi. The LeT link of Rehman made it very clear that AQ- LeT-Pak ISI link was intact. AQIS was a new name for the same set of jihadis focussed on targeting Indian interests apart from that of West, Bangladesh, Myanmar and Afghanistan.

The AQ media network has been churning out substantial propaganda for the past many months, including bringing out ISILstyle updates of its daily actions against its enemies. Their channels are now reporting activities of all branches together, including the old and new propaganda by AQIS, under the brand name, As Sahab media And the recent additions on these channels is Kashmir: AQ chief Zawahiri posted a video on Kashmir in July this year calling for jihad in Kashmir, and asserting that Pakistan had prevented Arab Mujahideen from coming to Kashmir after the withdrawal of Russia from Afghanistan. And just two days prior, in an AQIS video, Usama Mehmood did some Pakistan bashing for them betraying Kashmiris, but called for attacks on Indian interests. Portraying killed-Kashmiri commanders, such as Zakir Musa and Safdar Ahmed Bhatt, as heroes the video clearly aimed at radicalising and recruiting cadres not just within Kashmir but also in mainland India and South Asia. Through a clip of Pakistan PM Imran Khan preventing Pakistanis from joining jihad in Kashmir, it tried to show him as a traitor of the Muslim cause.

The principal challenger to security in South Asia has always been the AQ network which includes the Afghan Taliban, factions of the TTP, LeT, JeM, HUJI. On the one hand, the Taliban was posturing to give counterterror assurance to the US with regards to severing its ties with the AQ. On the other hand, the AQ network has become more aggressive with its propaganda, and is calling for attacks across South Asia, including in Afghanistan. The group has reposted a lot of old propaganda, including those showing the Pakistani army in poor light. This seems to be a design to mask the connections of the group with the deep state in Pakistan.

especially those focussed on Kashmir, suggest that the group is making all-out efforts to recruit cadres from not just within Kashmir but, using the issue of Kashmir from across South Asia. The call for a tehreek from Kashmir unifying the jihadis of South Asia may be an over-reaching construct, but it does have the potential to exploit an emotive issue. It has called for attacks on Indian interests, not just in India, but also beyond India. The intensity of its propaganda and the current strength of the group across many parts of the world, makes it a potent network — with a long history of patient planning of spectacular attacks.

All recent activities of the AQ and AQIS,

The writer is an IPS Officer. Views expressed are personal.

As a developing country, India faces many challenges.

Managing floods and droughts, designing better timetables for city buses or developing biodegradable paints for ganapati idol makers, are all extremely challenging tasks. The systematic study of such problems and their solutions will lead not only to better development outcomes, but also new science, enterprises and jobs. The primary responsibility of solving them lies with our scientists and bureaucrats and not

VIEW FROM THE RIGHT

EXPLAINING BHAGWAT

BOTH PANCHJANYA AND Organiser have reported on RSS supremo Mohan Bhagwat's Vijay Dashami speech in their cover stories. The Organiser editorial also discusses Bhagwat's address to the RSS cadre. It notes that "most of the narratives build against Bharat. Especially in English language, create intellectual confusions with the divisive approach, are the direct outcome of not settling our terms right with the cultural context" and adds that Bhagwat's speech "did exactly" that.

The speech, it says, "generally outlines the challenges before the nation and contextualises the role of the organisation to mitigate the same" and "underscores the need for organising the Hindu society for national rejuvenation". It mentions "a set of people" who are "hell-bent on proving Bharat as a 'Lynchistan'". It says that many researchers find the "roots" of the lynching "phenomenon" in Christian Evangelism and Racial War in the US". The US-based media, it says, "applied their experience to the Bharatiya context and some intellectual picked up the narrative for their political agenda".

epaper indianexpress.com

The editorial also explains Bhagwat's ideas of Swadeshi and the Hindu Rashtra, mentioned in his speech. About the latter, Organiser says Bhagwat "provided the most inclusive and clear understanding" of it. It adds that "Hindu is the national identity of Bharat with the essential characteristic of acceptance and respect for all the religious ways, that goes beyond tolerance and everyone should protect and promote the same".

Organiser has also listed out 20 takeaways from Bhagwat's speech. Some of these are: Nullification of Article 370 will come to fruition only when justice denied under the influence of Article 370 is restored; success of Chandrayaan 2 in its first attempt; surveillance along maritime border and islands has to be increased for national security; "the effort to create disaffection towards civil discipline and law of the land has to be countered": "lynching is alien to Bharat" and RSS stands against social violence; "Bharat is Hindustan, Hindu Rashtra" and "media shall come out of sensationalism, focus on creating a constructive atmosphere".

GANDHI AND RSS

IN THE BACKDROP of the 150th birth anniversary of Mahatma Gandhi's birth, an article in *Organiser* speaks about "Gandhi's tryst with RSS" trying to counter the idea that the two were against each other. The article states that "despite concerted malicious attempts to mislead him against the RSS, Mahatma Gandhi firmly reiterated his strong belief in the organisation's vision and ideals,

politicians

notwithstanding his differences". It says that the "available archival sources reveal that the crusader of anti-colonial struggle Mahatma Gandhi was never a stranger" to the RSS and that the organisation "had been well-aligned with some of the constructive programmes of the Indian National Congress under the leadership of Gandhiji". The article mentions that KB Hedgewar, who founded the RSS "commended that Gandhiji was a man who was always willing to sacrifice everything for his ideals".

There were some misgivings between some members of the Congress and RSS though, the article states, but adds that Gandhi "expressed that he was well impressed by their discipline, complete absence of untouchability and rigorous simplicity".

The piece later adds that "shockingly, Gandhiji revealed that all the misgivings in the recent past had come to him from Congressmen like Dhebar Bhai" and he "understood that the Hindus were not happy as Dhebar Bhai was (trying to) protect the Muslims and their properties". Also, it says that the "repeated allegations by the Congress, and the Muslim League about the RSS shunted Mahatma Gandhi into a state of utter confusion and bewilderment".

LAWLESS BENGAL

THE "BARBARIC KILLING" of RSS volunteer Bandhuprakash Pal along with his eightyear-old son and his pregnant wife in the

Kashiganj area of the Jiaganj thana of Murshidabad district reveals that the "law and administration in West Bengal are out of control," Panchajanya writes in its latest editorial. It says that it is not yet clear why the family was murdered, but the attitude of the police shows that even such "heinous incidents" cannot break the laziness of the administration.

A series of such incidents, the editorial says, are witness to the violent intolerance thriving under Mamata Banerjee's government, which starts sharpening its knives at the mention of "Bharat-Bharat Mata, Ram-Durga, Sangh-BJP". It asks if it is a mere coincidence that the state whose chief minister challenges kids who are taking Ram's name, is the same state a 24-year old was killed for shouting "Jai Shree Ram". The editorial then mentions several other incidents in which it alleges that people have been killed for openly wearing Hindu symbols. It says that the local media reports on such incidents with some apprehension, but those "who call themselves the mainstream media" are hesitant to question the deteriorating situation

The editorial asks that while there are nation-wide protests on mob-lynchings, but when such an incident happens in West Bengal then "why are the lips of the secular community sealed? Why is only that community questioning mob lynching that is continuously victimised by it?"

Compiled by Krishn Kaushik

LETTERS TO THE EDITOR

BEIJING'S CHALLENGE

THIS REFERS TO the editorial, 'No zero sum' (IE, October 15). China is trying to ring fence India by reaching out to our neighbours. Its avowed support to Pakistan despite India's displeasure and now its new-found love for Nepal is aimed to hit India on economic front. China has not taken India's spurning of the Belt and Road Initiative well.

Deepak Singhal, Chennai

PRIVACY FIRST

THIS REFERS TO the editorial, 'Privacy rights and wrongs' (IE, October 11). The government's move to intercept people's activities and conversations on social media violates the Right to Privacy that was guaranteed by the Supreme Court in 2017. It could make India a surveillance state. The government should not pressure companies to hand over consumer data to them. This measure will impact the freedom of expression of the people who use social media to air their views. Free speech cannot be sacrificed.

Sauro Dasgupta, Kolkata

VIEWS ON QUOTA

THIS REFERS TO the editorial, 'In his company' (IE, October 14). I recall a scene from the British television series, Yes Minister, in which a quota for women was put forward to bring gender parity in bureaucracy. The secretary advised the minister to make quotas at

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

lower levels of the hierarchy so that it doesn't affect the gender ratio at the upper level. The woman secretary, in con-

trast, advised quotas in the higher

Express, B-1/B, Sector 10,

Noida-UP 201301.

H Upadhyay via e-mail

STALEMATE

bureaucracy.

THIS REFERS TO the editorial, 'After Mamallapuram' (IE, October 14). China is known to protect its interests. That is why there has not been much progress in Sino-Indian ties for decades in the problem areas of defence, security and terrorism. China's share in trade between the two countries is almost 75 per cent. This enormous difference should be narrowed.

Subhash Vaid, Noida

#ExpressExplained

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

TELLING NUMBERS

Blindness and visual impairment in India, district by district

THE NATIONAL Blindness & Visual PREVALENCE OF BLINDNESS, Impairment Survey India 2015-2019, released last week, looks at districtwise prevalence of blindness and visual impairment. The survey randomly identified 31 districts with a sample size of about 93,000, among whom 18,000 were less than 50 years of age. Among those aged 50 and above, the focus of the study, prevalence of blindness is lowest in Thrissur district of Kerala (1.08%) while that of visual impairment is lowest in Thoubal in Manipur (7.3%). Bijnor in Uttar Pradesh has the highest prevalence in both categories, at 3.67% and 21.82%, respectively. In low prevalence of blindness, Thrissur is followed by North Goa, Khera (Punjab) and Virudhunagar (Tamil Nadu).

The report found that the prevalence of blindness is highest among those who are at least 80 years old (11.6%). Untreated cataract is the main cause of blindness, at 66.2%. and also the foremost cause of severe visual impairment, at 80.7% of all cases. Corneal opacity, cataract surgical complications and some posterior segment disorders are some of the other causes of blindness. As per the survey, prevalence of blindness has reduced by 47.1% compared to the baseline levels of 2010.

The survey, planned by the Union Ministry of Health and Family Welfare, was released by Health Minister Harsh Vardhan. The Dr Rajendra Prasad Centre for Ophthalmic Sciences, AI-IMS, New Delhi, planned and executed the field work, analysis and report writing.

AGE 50 OR MORE

LOWEST 5

Thrissur (Kerala)	1.08
North Goa	1.13
Khera (Punjab)	1.15
Virudhunagar (TN)	1.18
Thoubal (Manipur)	1.23
HIGHEST 5	
Bijnor (UP)	3.67
Warangal (Telangana)	3.47
Nalbari (Assam)	3.03
Guna (MP)	2.98

PREVALENCE OF VISUAL IMPAIRMENT, AGE 50 OR MORE LOWEST 5

2.81

Sikar (Rajasthan)

Thoubal (Manipur)	7.30
North Goa	8.91
Thrissur (Kerala)	9.88
Chikmagalur (Karnataka)	10.19
Bilaspur (Chhattisgarh)	10.36
HIGHEST 5	
Bijnor(UP)	21.82
Warangal (Kerala)	20.31
Nayagarh (Odisha)	17.88
Birbhum (W Bengal)	17.39
Janjgir-Champa (Chhattisgarh	17.05

All figures in per cent. Source: National Blindness & Visual Impairment Survey India 2015-2019

THIS WORD MEANS

MICROBIAL FUEL CELLS

The technology that enabled a fern at London Zoo to take its own selfies. How does it work?

AT THE London Zoo, a fern has started taking its own selfies, the Zoological Society of London (ZSL) announced on Tuesday. ZSL scientists had laid the groundwork for the feat earlier this year, with the ultimate aim of using plants to power camera traps and sensors in the wild. This they achieved by installing microbial fuel cells in Pete, a maidenhair fern.

Microbial fuel cells are devices that use bacteria as the catalysts to oxidise organic and inorganic matter and generate current. A research paper from the Massachusetts Institute of Technology earlier this year explained that electrons produced by the bacteria are transferred to the negative terminal and flow to the positive terminal.

In a statement on the ZSL website, Conservation Technology Specialist Al Davies explained: "Plants naturally deposit biomatter as they grow, which in turn feeds the natural bacteria present in the soil, creating energy that can be harnessed by fuel cells and used to power a wide range of vital conservation tools remotely, including sensors, monitoring platforms and camera traps."

Among conventional power sources, batteries must be replaced while solar panels rely on a source of sunlight. On the



Pete the fern with equipment installed.

Source: Zoological Society of London

other hand, plants can survive in the shade, naturally moving into position to maximise the potential of absorbing sunlight.

The ground-breaking solution was enabled by ultra low-powered technology created by US AI company Xnor.ai. It works around the clock on any device while consuming such low energy that it can be powered by a small plant.

Pete's delicate leaves and shiny stalks are clearly visible in the images. "Pete has surpassed our expectations and is currently taking a photo every 20 seconds he's been working so well we've even accidentally photobombed him a few times!" Davies said.

SIMPLY PUT

In Syria, the Kurdish question

Who are the Kurds, and why is Turkey attacking them in northern Syria? What role did Kurdish fighters play in the complex war in Syria, and what are the ramifications of US troops' withdrawal from the conflict?

MAIN KURDISH AREAS IN MIDDLE EAST

EXPRESS NEWS SERVICE

NEW DELHI, OCTOBER 15

ON SUNDAY, Kurdish forces who had until recently been America's allies against both the Islamic State and President Bashar al-Assad of Syria, announced an agreement with the Damascus regime, which is backed by Moscow and Tehran, the United States' two great rivals in the region. This happened after President Donald Trump abruptly pulled US forces out of Syria, leaving Turkey's President Recep Tayyip Erdogan to simply cross the border into Syria, pummel Kurdish positions, and take over Kurdish-held territory.

The developments mark a remarkable turn in the long-running conflict in Syria. Trump's action, seemingly an effort to end America's overseas wars ahead of his 2020 re-election bid, greatly helps Turkey, Assad, Russia and Iran — and possibly, the battered but still-potent Islamic State. With the US out of the picture, the Kremlin is now seen to be the major player in negotiations between the Kurds, Assad, and Erdogan.

Why is Turkey attacking the Syrian Kurds? Who are the Kurds to begin with, and why are the crucial to this complex war?

An old culture, stateless people

The Kurds are the world's largest stateless ethnic group. There are an estimated 25 million to 35 million of them – numbers that are broadly comparable to those of Assam, Jharkhand, Kerala, and Telangana, as well as of Canada and Australia. They live in the highlands of southern and eastern Turkey, northern Iraq, the northeastern Syria, northwestern Iran, and parts of south Armenia, and are a minority in each of these countries. Small communities live in Georgia, Kazakhstan, Lebanon, and eastern Iran as well.

Kurdish nationalists claim a history going back 2,500 years, but they became identifiable as a distinct community only in the 7th century, when most tribes in the area adopted Islam. The majority among the Kurdish people today are Sunni Muslim, but there are adherents of other faiths too, including Sufism and other mystical practices.

They speak a language that is related to Persian and Pashto, although local dialects differ. Kurmanji, which most Kurds in Turkey speak, uses the Latin script; the other widely spoken Kurdish dialect, Sorani, is written in the Arabic script. Kurds have long had a reputation for being fearless fighters, and they

ARMENIA AZERBAIJAN TURKEY Diyarbakir Caspian Sea **PKK headquarters Qandil Mountains** Qamishli **IRAN SYRIA IRAQ** Damascus Syrian



Democratic Forces fighters stand guard in Qamishli, Syria. Turkish forces having pushing into northeastern **Syria.** AP

have served as mercenaries in many armies over the centuries. The mediaeval warrior Saladin, founder of the Ayyubid dynasty that replaced the Fatimids in Egypt and ruled over large parts of the Middle East in the 12th and 13th centuries, was of Kurdish ethnicity.

Quest for a elusive homeland

Their numbers, and distinct cultural and ethnic identity notwithstanding, the Kurdish people have never had their independent national homeland. At the Versailles peace conference after World War I, the Kurdish Ottoman diplomat Mehmet Sherif Pasha proposed borders of a new Kurdistan that covered parts of modern Turkey, Iraq, and Iran; however, the Treaty of Sèvres (1920), which partitioned the old Ottoman dominions, marked out a much smaller territory, entirely in what is now Turkey. Turkey negotiated with the Allied powers and, in 1923, the Treaty of Lausanne overtook Sèvres and ended the idea of a self-governing Kurdistan Over the decades that followed, the Kurds

made repeated attempts at establishing a de facto Kurdistan with defined national borders — and in the process attracted massive Turkish repression, including bans on the Kurdish language, names, songs, and dress. In Saddam Hussein's Iraq, Chemical Ali attacked them with chemical weapons, and in Iran, their uprisings of the 1980s and 1990s were crushed.

In 1978, the Marxist revolutionary Abdullah Öcalan formed the Kurdistan Workers' Party (Partiya Karkerên Kurdistanê or PKK in Kurdish) with the aim of setting up an

independent Kurdistan. PKK guerrillas fought the Turkish army from 1984 until Öcalan's capture in 1999, during which some 40,000 Kurdish civilians were killed. Sporadic terrorist attacks continued until 2013, when the PKK declared a ceasefire. This collapsed when Turkey joined the war against the Islamic State in 2015 and started to bomb PKK targets in Iraq.

Islamic State, Assad, the US

As the Islamic State swept across Syria and Iraq, the only fighters who were able to resist the onslaught were the Syrian Kurdish militias, the most powerful of which was the People's Protection Units, known by its Kurdish initials, YPG. The Kurds, who lived mostly along Syria's border with Turkey, had begun an armed defence of their areas after the civil war started in 2011-12. In 2014, as the US joined the war against Da'esh, it found in the YPG a helpful regional ally. From the US perspective, the Kurds also served as a military counterpoint against the Iranians and Russians, and provided some leverage in a future deal to end the war.

Once the Kurds, backed by the Americans, had forced Daesh out of northern Syria, they took over the re-captured land along the Syria-Turkey border, home mainly to ethnic Kurds, Arabs, and some other groups. The YPG has close links with the PKK, and for Erdogan's regime, this seemed like a serious security threat. For the US, the problem was of balancing decades-old hostilities and suspicion between its two allies — Turkey was part of NATO and an ally against Assad; the Kurds had just helped defeat the Islamic State at the cost of losing over 11,000 fighters.

On the nudging of the Obama administration, the Syrian Kurdish militia sought to cover its links with the Turkish guerrillas, changed its name to Syrian Democratic Forces (SDF), and started to enlist larger numbers of non-Kurdish fighters. By 2016, the Americans were guessing that some 40% of SDF fighters belonged to non-Kurd ethnicities. The US also worked to keep the peace on the Turkish border, carrying out patrols both on its own, and jointly with the Turkish army.

withdraw forces from Syria — an idea he had had in 2018 as well, but had been thwarted. He informed Erdogan on October 6, and within three days, on October 9, Turkey and its Syrian Araballies launched an assault on Kurdish-held territory in Syria. Americans troops are now on the way out, and even though Trump has issued dramatic warnings to Erdogan, the Turkish attacks on the Kurds continue.

But earlier this month, Trump decided to

The link ED alleges between Praful Patel, Mirchi

KHUSHBOO NARAYAN

MUMBAL OCTOBER 15

THE ENFORCEMENT Directorate (ED) has alleged financial links between the family of Dawood Ibrahim aide Iqbal Mohammed Memon (popularly known as Igbal Mirchi) and NCP leader Praful Patel.

What is the link alleged by the ED?

Patel's firm Millennium Developers Pvt Ltd developed Ceejay House in Worli, Mumbai, in 2006-07. The ED has alleged that the third and fourth floors, about 14,000 sq ft, were transferred to Igbal Mirchi's wife Hazra Igbal Memon in 2007 "towards beneficial interest of Mirchi in the land". It has alleged that the sale of the land to Millennium was "through dubious means" and the proceeds were "laundered" by Mirchi through "fake" bank accounts. Praful Patel and his wife Varsha Patel are shareholders in Millennium. On Tuesday, Praful Patel denied any deal with Mirchi.

How did Hazra Igbal Memon come to own the property?

In the early 1970s, a person named M K



Ceejay House in Mumbai. Nirmal Harindran

Mohammed had illegally occupied about 1,799.36 sq yards (1,504 sq m) out of the 1,823.53 sq m land — Ceejay House was earlier known as Shriniketan — and built a restaurant called Gurukripa, records show. In 1980,

the co-owners of the land filed a case against Mohammed in the Bombay High Court, which appointed D B Khade as the court receiver to institute a suit against Mohammed, seeking the title and possession of the land. In 1988, Mohammed and the receiver reached a settlement. Mohammed was ordered to pay Rs 7 lakh to the co-owners as full and final payment for the property. In return he was to be declared sole owner of the disputed portion of 1,504 sq m. Interestingly, even as the case was on, Mohammed in 1986 sold the rights to the land to Hazra Iqbal for Rs 9 lakh.

While the ED suspects that Mohammed had links to Mirchi, it has not been established yet, The ED is investigating this and officers said they are in the process of obtaining documents and witness statements.

What happened after the settlement?

In 1999, one of the co-owners of the land Lalben M Patel, filed a case against Hazra Igbal Memon, challenging the High Court order that had made Mohammed the owner of the disputed portion. Subsequently, a settlement was reached between Lalben M Patel and Hazra Igbal Memon, who paid Rs 7 lakh to the court receiver as per the High Court order of 1988 and gave an undertaking to vacate the property. In return, the co-owners agreed to create a tenancy in favour of Hazra Iqbal Memon for 14,000 sq ft carpet area on the third and fourth floors, at a monthly rent of Rs 10,000. The co-owners also agreed before the court that if the building was ever converted to ownership after the formation of a co-operative society, Hazra Iqbal Memon's tenancy would be converted into ownership

too, as applicable with other existing tenants.

In 2006, the co-owners of Shriniketan Building entered into a development agreement with Millennium Developers. Millennium accepted the liability of the coowners to give 14,000 sq ft carpet area including parking spaces in Ceejay House to Hazra Iqbal Memon. In February 2007, Millennium executed a registered deed of confirmation with Hazra Igbal Memon and her sons. For payment of stamp duty and registration charges, the valuation of the 14,000 sq ft, which was transferred to Hazra Igbal Memon, was shown as Rs 1.13 crore.

Currently, while Hazra Iqbal Memon owns 60 per cent rights in this area, she has given 20 per cent each to her sons Asif Igbal Memon and Junaid Igbal Memon. All of them live abroad.

Why is there no mathematics Nobel? The theories, the facts, the myths

KABIR FIRAQUE

NEW DELHI, OCTOBER 15

EVERY NOBEL season, which has just ended with the award of the Prize in Economic Sciences in Memory of Alfred Nobel, one question keeps popping up. Why is there no Nobel Prize for mathematics?

Researchers have looked for answers, and the generally accepted theory is that the idea of such a prize never occurred to Alfred Nobel. One popular myth they discount is that Nobel disliked mathematicians because one of them had an affair with his wife — for. Nobel never married. Others claim that Nobel kept mathematics away from his list for fear that it would be awarded to the Swedish mathematician Gösta Mittag-Leffler, who allegedly had an affair with Sophie Hess, a Viennese with whom Nobel himself had a relationship. Scholars dismiss

this too; the evidence does not add up.

How he chose the five fields

In 1888, a French obituary described Alfred Nobel, the inventor of dynamite, him as the "Merchant of Death". The newspaper had made a mistake: the man who had died was Ludvig Nobel, brother of Alfred (1833-1896). It upset Alfred Nobel, who hoped his real obituary would not include the words "Merchant of Death" — and thus the idea of setting up the Prizes, University of Michigan mathematician Lizhen Ji wrote in the journal *Notices of the International* Congress of Chinese Mathematicians in 2013.

Nobel chose Physics and Chemistry because he was a scientist himself. Physiology or Medicine, because he was a healthy man and valued progress in medicine, Ji wrote. Literature, because he himself had written plays and poems in his youth. And Peace, because, according to Ji, he hoped the Prize

would one day be awarded to the Baroness Bertha von Suttner, another woman with whom Nobel once had a relationship. Eventually, she did win the Peace Nobel for her novel *Lay Down Your Arms* — in 1905, some years after Nobel's death.

Awards for maths

"For natural reasons, the thought of a prize in mathematics never entered Nobel's mind," wrote the mathematicians Lars Gording and

Lars Hörmander in one of the definitive research works on the subject, published in Mathematical Intelligencer in 1985. Ji referred to their findings that Nobel did not use much mathematics in his work or business, and did not enjoy mathematics either.



Alfred Nobel

There are other prizes that honour achievements in mathematics. The Fields Medal, named after a Canadian mathematician, is awarded by the International Mathematical Union to mathematicians under age 40. The Abel Prize, named after the genius Neils Henrik Abel, is awarded by the Norwegian government. Other awards, such as the Shaw Prize, King Faisal International Prize. and Wolf Prize, include mathematics alongside other fields.

The Nobel Prize in various fields has recognised mathematicians and mathematics-related work on some occasions. Bertrand Russell won it for Literature in 1950, Max Born and Walter Bothe won the Physics Prize in 1954 for statistical work in quantum mechanics, and the legendary mathematician John Nash shared the 1994 Economics Prize for his work on game theory.

Busting the myth

Ian Stewart, Emeritus Professor of Mathematics at the University of Warwick, writing of theories about the absence of a mathematics Nobel in Professor Stewart's *Cabinet of Mathematical Curiosities*, noted that there is no evidence to connect the mathematician Mittag-Leffler with Sophie Hess.

"Other suggested reasons for enmity between the two men (Nobel and Mittag-Leffler) also fall apart when confronted with reality," Stewart told The Indian Express, by email. In his book, he referred to the work of Gording and Hörmander, who had noted that in 1965, when Nobel left Sweden to live in Paris, Mittag-Leffler was a young student, which would mean that there was little opportunity for the two men to interact. "The truth is that although Mittag-

Leffler was a competent mathematician, he wasn't good enough to have a chance of winning such a prize. He would have been competing against a star-studded field. Nobel might not have known that, but his advisors would surely have told him," Stewart told The Indian Express.

"In any case, it's a silly question. Nobel didn't set up a prize for geology, archaeology, engineering, painting, sculpture, music — or football, for that matter. Not to mention hundreds of other areas of human activity. It would have bankrupted even him to cover everything," he said.

Stockholm has an institute for mathematical research named after Mittag-Leffler. One of its first employees was the Russian Sonya Kowalevski who, according to Ji's paper, had many admirers, including Alfred Nobel. She happened to be a mathematician.

बिज़नेस स्टैंडर्ड वर्ष 12 अंक 206

ऋण माफी का संकट

राजनीतिक दल कुछ राज्यों के विधानसभा चुनाव से पहले एक बार फिर किसानों को कांग्रेस ने हरियाणा और महाराष्ट्र में किसानों का कर्ज माफ करने का वादा किया है। वहीं

कर्ज माफी के पीछे सीधे तौर पर ल्भाने में जुट गए हैं। उदाहरण के लिए राजनीतिक कारण होते हैं और कहा जा सकता है कि इनसे कर्ज का बोझ कम होता है और किसान निवेश करने में सक्षम होते सत्ताधारी भारतीय जनता पार्टी ने हरियाणा हैं जो भविष्य में उत्पादकता बढाने वाला में ब्याज रहित ऋण देने की घोषणा की है। साबित होता है। लेकिन कर्ज माफी एक महाराष्ट्र में पार्टी पहले ही ऋण माफी कर किस्म का नैतिक संकट पैदा करती है और

कर्ज लेने वालों में डिफॉल्ट की प्रवृत्ति को बढावा देती है। समाचार पत्र की रिपोर्ट के मुताबिक कृषि क्षेत्र की सकल गैर निष्पादित परिसंपत्ति (जीएनपीए) एक लाख करोड रुपये का आंकड़ा पार कर चुकी है। इस क्षेत्र को दिए गए कुल ऋण के अनुपात के रूप में जीएनपीए की हिस्सेदारी अब 11 फीसदी है और बीते दो वर्ष में यह 30 फीसदी बढा है।

ऐसे समय में जब औद्योगिक क्षेत्र में बैंकिंग व्यवस्था बढ़े हुए एनपीए से जूझ रही है तब किसानों के फंसे कर्ज में इजाफा वित्तीय क्षेत्र की दिक्कतों को बढाने का काम ही करेगी। संभव है कि कृषि क्षेत्र के कुछ कर्जदारों ने विभिन्न वजहों से डिफॉल्ट किया हो, मसलन कम उत्पादन मूल्य आदि लेकिन

ऋण संस्कृति को प्रभावित किया है। भारतीय रिजर्व बैंक के कृषि ऋण की समीक्षा करने वाले आंतरिक कार्य समूह ने दर्शाया है कि 2017-18 और 2018-19 में ऋण माफी की घोषणा करने वाले सभी राज्यों में एनपीए का स्तर बढ़ा है। अन्य राज्यों में या तो कोई खास अंतर नहीं आया या फिर एनपीए गिरा है। इस संदर्भ में रिपोर्ट कहती है इससे नैतिक संकट की मौजूदगी का संकेत मिलता है क्योंकि लोग कर्ज माफी की उम्मीद में जानबूझकर डिफॉल्ट कर रहे हैं।

कर्ज माफी न केवल बैंकों के लिए संकट खडा कर रही है बल्कि यह कर्जदारों और सरकार के लिए भी दिक्कतदेह है। यह ऋण प्रवाह को बाधित करती है क्योंकि बैंक उन

इस बात के भी प्रमाण हैं कि कर्ज माफी ने राज्यों में किसानों को कर्ज देने के अनिच्छुक हैं जहां अतीत में कर्ज माफी की घोषणा की जा चुकी है। ऋण प्रवाह में कमी किसानों को प्रभावित कर सकती है और उन्हें कहीं अधिक ऊंची दर पर अन्य स्रोतों से ऋण लेना पड सकता है। इसके अलावा हालांकि ऋण माफी का क्रियान्वयन एक अंतराल में होता है लेकिन यह सरकार की वित्तीय स्थिति को प्रभावित करती है। आरबीआई के अनुमान के अनुसार 2017-18 में राज्यों के राजस्व व्यय में आए विचलन में करीब एक तिहाई के लिए भी ऋण माफी को उत्तरदायी माना जा सकता है। चूंकि सरकार के पास सीमित राजकोषीय गुंजाइश है, ऋण माफी से राज्य की निवेश क्षमता प्रभावित होती है। इसमें कृषि क्षेत्र का निवेश भी

शामिल है। इसका असर उत्पादकता पर पड सकता है।

समेकित स्तर पर देखें तो चूंकि ऋण माफी से व्यवस्थागत रूप से कोई लाभ नहीं मिलता है इसलिए इससे बचा जाना चाहिए। इतना ही नहीं यह कृषि क्षेत्र की बुनियादी समस्या को भी नहीं हल करती। उसके लिए व्यापक सुधारों की आवश्यकता है। बहरहाल, कहने की आवश्यकता नहीं कि किसानों की सहायता का अधिक बेहतर तरीका प्रत्यक्ष नकदी हस्तांतरण है जिसे केंद्र सरकार तथा कुछ राज्यों ने अपनाया भी है। इसका एक लाभ यह भी है कि ऐसी योजनाएं अधिक से अधिक किसानों को बैंकिंग के दायरे में लाती हैं और उन्हें अधिक अनुकूल शर्तों पर ऋण पाने का पात्र बनाती हैं।



चीन का उत्थान और उसकी चुनौतियां

राजनीतिक वैधता के लिए उच्च आर्थिक वृद्धि दर पर निर्भर शासन व्यवस्था के लिए मौजूदा आर्थिक सुस्ती बड़ी समस्या बनकर उभरी है। इस संबंध में विस्तार से जानकारी दे रहे हैं **हर्ष वी पंत**

के 70 वर्ष परे होने का जश्न पुरे शानो-शौंकत से मनाया गया। इस मौके पर सैन्य टुकड़ियों एवं हिथयारों की परेड के साथ चीन ने अपनी बढ़ती ताकत का प्रदर्शन किया। हाइपरसोनिक ड्रोन एवं अंतर-महाद्वीपीय बैलिस्टिक मिसाइलें भी प्रदर्शित की गईं। चीन के रक्षा मंत्रालय के मुताबिक, इस परेड में 15,000 सैन्य जवानों के साथ 580 सैन्य उपकरणों एवं 160 विमानों ने हिस्सा लिया। चीन में साम्यवादी शासन के संस्थापक माओत्से तुंग की तरह ताकतवर एवं प्रभावी स्थान हासिल कर चुके चीन के राष्ट्रपति शी चिनिफंग ने इस मौके पर ऐसा भाषण दिया जो आंतरिक के साथ-साथ विश्व समुदाय को भी संबोधित था। माओ ने 1 अक्टबर. 1949 को जहां से चीनी जनवादी गणराज्य की स्थापना की घोषणा की थी. वहीं पर खडे होकर शी ने कहा, 'इस महान राष्ट्र का रुतबा डिगाने की ताकत किसी के भी पास नहीं है। कोई भी ताकत चीनी अवाम एवं राष्ट को आगे बढने से नहीं रोक सकती है।'

वैसे माओ की विरासत अब भी विवाद का विषय है क्योंकि सत्ता पर कब्जा करने के उनके 'ग्रेट लीप फॉरवर्ड' अभियान के दौरान लाखों लोग मारे गए थे। इसके अलावा

में कम्युनिस्ट पार्टी के शासन समूचा चीन कई वर्षों तक चली सांस्कृतिक क्रांति के दौरान हिंसा की चपेट में रहा था। माओं के 1976 में निधन के बाद शासन की बागडोर संभालने वाले तंग श्याओ फिंग ने आर्थिक सुधारों का सिलसिला शुरू किया था जिसे आज के समय में वैश्विक आर्थिक महाशक्ति के रूप में चीन के नाटकीय उदय के लिए श्रेय दिया जाता है। गत चार दशकों में चीन ने व्यापक बाजार सुधार किए हैं जिसके फलस्वरूप उसकी अर्थव्यवस्था के दरवाजे बाकी दुनिया के लिए खुल गए और करोड़ों लोग गरीबी के दलदल से बाहर आ सके। बड़ी चुनौतियों के बीच एक राष्ट्र के उदय की यह उल्लेखनीय कहानी बताती है कि दुनिया के निर्धनतम देशों में शुमार देश आज वैश्विक आर्थिक एजेंडा तय करने की हैसियत में आ खडा हुआ है।

> चीन ने आज अपने वैश्विक आर्थिक विकास के अगले चरण पर ध्यान केंद्रित किया हुआ है। इसके लिए उसने 'बेल्ट एवं सड़क पहल' के रूप में वैश्विक ढांचा एवं संपर्क का महत्त्वाकांक्षी नजरिया दुनिया के समक्ष रखा है। इस पहल को लेकर गहरा विवाद बना हुआ है और इसे कई चुनौतियों का सामना करना पड रहा है लेकिन इस बात से इनकार नहीं किया जा सकता है कि इसने संपर्क के मुद्दे पर वैश्विक विमर्श को ही

बदलकर रख दिया है। इसके चलते बडी शक्तियों को भी अपना वैकल्पिक प्रस्ताव लाने के लिए मजबूर होना पड रहा है।

पिछले कुछ वर्षों में सत्ता पर अपना दबदबा कायम करने के बाद शी ने पुराने वैभव को बहाल करने के 'चीनी स्वप्न' को पुनर्जीवित करने की जरूरत पर लगातार जोर दिया है। शी के कार्यकाल में चीन ने अपने अभ्यदय की घोषणा से जुडा संकोच त्याग दिया है और अपनी वैश्विक हैसियत को लेकर उसका दावा साफ नजर आता है।

एक समृद्ध एवं सशक्त देश के तौर पर चीन के विकास में चीनी कम्युनिस्ट पार्टी की भूमिका रेखांकित करना भी जरूरी है। आखिर, यह दल ही चीन की मौजूदा सत्ता के वजूद का कारण है। और अभी तक चीनी कम्युनिस्ट पार्टी राष्ट्रीय मामलों को संभालने में काफी सफल रही है और साम्यवादी शासन के मामले में यह सोवियत संघ से अधिक पुरानी हो चुका है।

चीनी कम्युनिस्ट पार्टी यह उम्मीद कर रही होगी कि सत्ता की 70वीं वर्षगांठ के समारोह ऐसे समय में उसकी पकड मजबूत करेंगे, उसकी वैधता पुख्ता होगी और लोकप्रिय समर्थन बढ़ेगा जब चीन को आर्थिक एवं राजनीतिक दोनों मोर्चों पर तमाम चुनौतियों का सामना करना पड़ रहा

है। ट्रंप प्रशासन ने वैश्विक व्यवस्था में चीन को समाहित करने को लेकर वॉशिंगटन में बनी दशकों पुरानी राजनीतिक सहमति त्याग दी है। अब यह विभिन्न स्तरों पर चीन के साथ तनातनी की मुद्रा में है। सबसे बडी समस्या कारोबार के क्षेत्र में है जहां दुनिया के दो सर्वाधिक ताकतवर देशों के बीच व्यापार युद्ध जोर पकड़ता जा रहा है। इससे चीन की अर्थव्यवस्था को भी चोट पहुंची है और उसकी वृद्धि दर में गिरावट आई है। अपनी राजनीतिक वैधता के लिए जनता को उच्च आर्थिक वृद्धि देने पर लंबे समय से निर्भर राजनीतिक व्यवस्था के लिए यह एक बडी समस्या है।

रणनीतिक स्तर पर चीन को विस्तारित हिंद-प्रशांत क्षेत्र में अब तगड़े प्रतिरोध का सामना करना पड़ रहा है। इस क्षेत्र में क्षेत्रीय शक्तियां चीन के आक्रामक तेवरों का मुकाबला करने के लिए नए गठबंधन बना रही हैं। एक जैसी सोच रखने वाले देश हिंद-प्रशांत में चीन के उभार को काबू में रखने के लिए एक नया सुरक्षा ढांचा खड़ा करना जरूरी मान रहे हैं। भले ही एक औपचारिक व्यवस्था के आकार लेने में वक्त लगेगा लेकिन अनौपचारिक गठबंधन तेजी से बढ़ रहे हैं और आज मुद्दा-आधारित गठबंधन सामान्य हो चुके हैं। यह साफ है कि चीन के हठधर्मी रवैये को चुनौती का सामना करना होगा।

शायद चीन के लिए सबसे अहम अपने केंद्रीय हितों से जुड़ी वे समस्याएं हैं जिन्हें संभाल पाना भारी पड़ रहा है। शिनच्यांग क्षेत्र में उइगर अल्पसंख्यकों के साथ चीनी सत्ता का बरताव दुनिया भर में आलोचना का मुद्दा बन रहा है। पडोसी ताइवान में भी चीन की मंशा को लेकर अविश्वास बढ़ रहा है और वहां पर चीन-विरोधी राजनीतिक नेतृत्व को समर्थन बढ़ता जा रहा है। उधर हॉना कॉना में चीन को थ्येन आन मन संहार के बाद पहली बार ऐसे संकट का सामना करना पड रहा है।

शी ने अपने संबोधन में हॉन्ग कॉन्ग की दीर्घकालिक समृद्धि एवं स्थायित्व बनाए रखने का वादा करते हुए कहा कि इस व्यापारिक शहर को आंशिक स्वायत्तता देने वाला 'एक देश, दो व्यवस्था' का राजनीतिक ढांचा बना रहेगा। चीनी सत्ता को अब तक यह साफ हो चका होगा कि शी की यह प्रतिबद्धता अब हॉना कॉना में कारगर नहीं रह गई है। विवादास्पद प्रत्यर्पण विधेयक को लेकर हॉन्ग कॉन्ग में शुरू हुए सत्ता-विरोधी प्रदर्शन कहीं बड़ा दायरा बना चुके हैं। और चीन के साथ भावी प्रावधान तय करने में अब इस गुस्से की केंद्रीय भूमिका होगी। जब चीन अपनी साम्यवादी सत्ता की वर्षगांठ मना रहा था तो हॉना कॉना में पुलिस गोलीबारी में एक किशोर की मौत के बाद हालात बदतर हो गए।

चीन जहां अपने राजनीतिक विकास में हासिल बड़े मुकाम का जश्न मना रहा है वहीं उसके नेतृत्व को घरेलू एवं वैश्विक स्तर पर पिछले कुछ वर्षों में तेजी से बदले हालात का सामना करना पड़ रहा है। चीन के उदय की भावी राह इसी बात से तय होगी कि इन चुनौतियों का सामना कितनी बखूबी से किया जाएगा?

(लेखक किंग्स कॉलेज लंदन के रक्षा अध्ययन विभाग में प्रोफेसर हैं)

सार्वजनिक क्षेत्र के मामले में मोदी सरकार का तरीका समस्यापरक

नरेंद्र मोदी सरकार के अपने प्रशासकीय नियंत्रण वाली सार्वजनिक इकाइयों के साथ कार्य-व्यवहार के कई स्तर हैं। मसलन, भारतीय रेल समेत करीब 250 केंद्रीय सार्वजनिक संगठनों में इक्विटी डालने का इसका फैसला। मोदी सरकार ने अपने कार्यकाल के पहले पांच वर्षों में इन उपक्रमों में इक्विटी के तौर पर करीब 6.26 लाख करोड़ रुपये डाले। यह राशि मनमोहन सिंह सरकार के समय 2009-10 से लेकर 2013-14 के दौरान सार्वजनिक इकाइयों में डाली गई इक्विटी का करीब तिगुनी थी।

लेकिन सार्वजनिक क्षेत्र में डाली गई इक्विटी की संरचना पर करीबी नजर डालें तो थोड़ी अलग तस्वीर उभरकर सामने आती है। मोदी के पहले कार्यकाल में सार्वजनिक क्षेत्र के बैंकों की पूंजी कुल इक्विटी निवेश का करीब 40 फीसदी है। इसमें भारतीय रेल की हिस्सेदारी 33 फीसदी, भारतीय राष्ट्रीय राजमार्ग प्राधिकरण (एनएचएआई) की हिस्सेदारी 18 फीसदी और एयर इंडिया की हिस्सेदारी तीन फीसदी है। इस तरह सार्वजनिक क्षेत्र की चार इकाइयों का कुल हिस्सा पांच वर्षों में किए गए कुल इक्विटी निवेश का 94 फीसदी रहा है।

दूसरे शब्दों में, करीब 250 सार्वजनिक संगठनों में से केवल चार में ही इतनी इक्विटी डाल दी गई कि बाकी सार्वजनिक इकाइयों में पांच साल के भीतर केवल छह फीसदी राशि यानी 34,931 करोड रुपये ही डाले जा सके। लिहाजा अगर आप यह सोच रहे थे कि मोदी सरकार ने सार्वजनिक क्षेत्र के सभी संगठनों को इक्विटी आवंटन में सदाशयता दिखाई तो इस पर दोबारा गौर करें। उसने सार्वजनिक क्षेत्र की समची इक्विटी का 94 फीसदी हिस्सा केवल चार इकाइयों में ही बांट दिया। मनमोहन सरकार इक्विटी आवंटन के मामले थोडी अधिक लोकतांत्रिक थी। उसने 2009-14 के दौरान सार्वजनिक संगठनों के लिए जो 2.34 लाख करोड़ रुपये का इक्विटी आवंटन किया था उसमें से 45 फीसदी भारतीय रेलवे, 20 फीसदी एनएचएआई, 19 फीसदी सार्वजनिक बैंकों और छह फीसदी एयर इंडिया को दिया गया था। इस तरह इन चार संगठनों के खाते में कुल इक्विटी आवंटन का 90 फीसदी हिस्सा आया था और बाकी 10 फीसदी इक्विटी



ए के भट्टाचार्य

बीएसएनएल, एमटीएनएल और एफसीआई जैसे संगठनों की वित्तीय परेशानियां सार्वजनिक क्षेत्र के संगठनों के प्रति मोदी सरकार के रवैये को दर्शाती हैं

अन्य सार्वजनिक संगठनों के लिए

था। इस संदर्भ में पिछले हफ्ते घटित दो घटनाओं पर खास ध्यान देने की जरूरत है। पहला, सरकार दो खस्ताहाल संचार कंपनियों-बीएसएनएल एवं एमटीएनएल को मुश्किल से उबारने के लिए दुरसंचार मंत्रालय की तरफ से पेश प्रस्ताव पर फिर से सोचने की मद्रा में दिख रही है। राहत पैकेज पर पुनर्विचार का जाहिर कारण तो इसकी ऊंची लागत ही लग रही है जिस पर 74,000 करोड़ रुपये से अधिक खर्च आने का अनुमान है। इस तरह की समीक्षा समझी जा सकती है। दोनों उपक्रमों के कर्मचारियों को स्वैच्छिक सेवानिवृत्ति योजना (वीआरएस) के जरिये मुआवजा पैकेज देने के बाद उन्हें बंद करने के सुझाव पर गौर किया जा सकता है। और इन दोनों को बंद करने पर आने वाली लागत अपेक्षाकृत सस्ती पडेगी क्योंकि बहुतेरे कर्मचारी सीधी भर्तियों के जरिये इनका हिस्सा नहीं हैं। एक रिपोर्ट के मुताबिक, कुल कर्मचारियों के महज 10 फीसदी ही सीधी भर्ती के जरिये रखे गए हैं जिनमें बड़ी संख्या तकनीकी पदों की है। इन लोगों को वीआरएस देने पर बहुत लागत नहीं आएगी। बाकी कर्मचारी या तो भारतीय दूरसंचार सेवा

(आईटीएस) के हैं या अन्य सार्वजनिक उपक्रमों प्रतिनियुक्ति पर तैनात हैं।

लिहाजा जाहिर सवाल यह है

कि सरकार ने अपने दो संचार संगठनों को आईटीएस एवं अन्य सार्वजनिक उपक्रमों से ऐसे स्टाफ का बोझ बढ़ाने की अनुमति क्यों दी? इन दोनों संगठनों को आईटीएस संवर्ग या अन्य सरकारी उपक्रमों के अतिरिक्त स्टाफ के लिए पार्किंग स्थल नहीं बनाया जाना चाहिए। उनके कुल राजस्व तीन-चौथाई हिस्सा कर्मचारियों के वेतन पर ही खर्च हो जाता है। ऐसे में पहला कदम यही होगा कि इन संचार संगठनों को इस बोझ से कैसे आजादी दिलाई जाए और उन्हें न्यूनतम स्टाफ के साथ कारगर ढंग से चलाया जा सके। दोनों संगठनों का एक व्यवहार्य कारोबार एवं ग्राहक आधार है जो किसी भी विरोधी संचार कंपनी के लिए ईर्ष्या का विषय हो सकती है। आगे का रास्ता यही होगा कि इन कंपनियों को ऐसे भारी वेतन बिल के बोझ से निजात दिलाकर उनके कारोबार को एक नई इकाई को सौंप दिया जाए। इस नई इकाई को सार्वजनिक- निजी भागीदारी में गठित करना चाहिए और एक समयबद्ध योजना के तहत सरकार को इस कारोबार से पूरी तरह निकल जाना चाहिए।

पिछले हफ्ते की दसरी घटना सार्वजनिक क्षेत्र की कंपनी खाद्य (एफसीआई) से संबंधित है। सरकार की तरफ से खाद्यान्न की खरीद करने का जिम्मा एफसीआई के पास ही होता है। अपनी अक्षमता एवं जरूरत से ज्यादा कर्मचारी होने के साथ ही सरकार की तरफ से किए जाने वाले बिल भगतान में देरी भी इसकी समस्य की वजह है। एफसीआई पर भारी कर्ज का बोझ है, उसने बाजार के अलावा राष्ट्रीय लघु बचत कोष जैसी संस्थाओं से भी उधार लिया हुआ है। इसकी वित्तीय मुश्किलें कम होने का नाम नहीं ले रही हैं क्योंकि सरकार उसके बकाये का भी भुगतान नहीं कर रही है।

बीएसएनएल, एमटीएनएल और एफसीआई जैसे संगठनों की वित्तीय परेशानियां सार्वजनिक क्षेत्र के संगठनों के प्रति मोदी सरकार के रवैये को दर्शाती हैं। यह प्रवृत्ति इन संगठनों की वित्तीय सेहत के लिए समस्यापरक होने के साथ नुकसानदायक भी है।

महाराष्ट्र को-ऑपरेटिव बैंक

(पीएमसी बैंक) के बाद लोगों

का बैंकों पर से भरोसा उठ रहा

है। सार्वजनिक क्षेत्र के बैंकों के

सिमटने तथा घोटाले के कारण

लोग बैंकों में रुपये जमा करने से

कतरा रहे हैं। ऐसे में जब बैंकों में

लोग रुपये जमा नहीं करेंगे तो

नकदी की कमी होगी जो आने

वाले समय में अर्थव्यवस्था के

संजय दुबे, नई दिल्ली

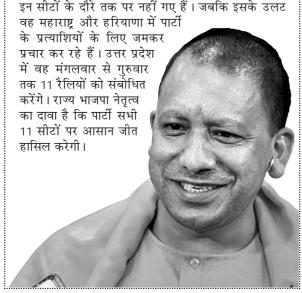
कानाफूसी

तत्काल ट्रेन

ऑनलाइन रेलवे टिकटिंग कंपनी आईआरसीटीसी के शेयर सोमवार को शेयर बाजार में दोगुने बिके। जो निवेशक कंपनी के प्रारंभिक निर्गम के दौरान हिस्सेदारी हासिल करने में नाकाम रहे थे, उन्होंने सोमवार को जमकर शेयर खरीदे। कंपनी के आईपीओ को 111 गुना अभिदान मिला। एक शेयर ब्रोकर ने कंपनी के शेयरों के लिए हुई मारा-मारी की तुलना तत्काल टिकट की बुकिंग से की। उन्होंने कहा कि चूंकि कंपनी को इस कारोबार में एकाधिकार और वर्चस्व हासिल है और इंटरनेट आधारित कंपनियों में बहुत अधिक संभावना है इसलिए निवेशकों को लगा कि आईआरसीटीसी की ट्रेन में सवार होना ही बेहतर है। भले ही उन्हें इस ट्रेन का टिकट तत्काल की प्रीमियम दर पर खरीदना पडा। गौरतलब है कि कुछ ट्रेनों के टिकट पर प्रीमियम भी लिया जाता है।

राहत की बात

उत्तर प्रदेश में विपक्षी दलों की आपसी तकरार ने उत्तर प्रदेश के मुख्यमंत्री योगी आदित्यनाथ को जरूरी राहत मुहैया कराई है। आदित्यनाथ उत्तर प्रदेश में भारतीय जनता पार्टी के सितारा प्रचारकों में शामिल हैं। उनकी सरकार को 11 विधानसभा सीटों पर होने जा रहे विधानसभा उपचुनाव में अपनी पार्टी की जीत का पूरा भरोसा है। यही कारण है कि वह अभी तक इन सीटों के दौरे तक पर नहीं गए हैं। जबकि इसके उलट



आपका पक्ष

भारत-चीन रिश्ते में भगवान बुद्ध का मार्ग

प्रधानमंत्री नरेंद्र मोदी और चीन के राष्ट्रपति शी चिनिफंग की दो दिन की अनौपचारिक बातचीत के परिप्रेक्ष्य में हम एक बात पर प्रमुखता से विचार कर सकते हैं कि भगवान बुद्ध दोनों तरफ है। शांति, अहिंसा, प्रेम इस संदेश को तार्किकता से जोड़ते हुए हम एक ऐसे व्यवहार की कल्पना कर सकते हैं जहां दोनों देश मानवता की कसौटी पर खरा उतरें। भारत की सीमाओं से जो तिब्बत की सीमा लगती है आज वहां प्रत्यक्ष तौर पर चीन की कम्युनिस्ट सरकार का शासन है। सैन्य अभ्यासों के बढ़ते दौर में दोनों देशों के आपसी संबंधों में संदेह तथा अविश्वास भी है। हम एक विश्व नागरिकता के दौर से गुजर रहे हैं जहां पंछी अपने बसेरों को जंजीरों में बंधे हुए नहीं देख सकता। विश्व के सभी समर्थ देश धन शक्ति, ताकत और अपने प्रभाव में निरंतर वृद्धि चाहते हैं। विस्तारवादी नीतियों पर रहकर



नारे को बुलंद कर सकते हैं। यहां पर दलाईलामा का एक कथन है कि हम ताकत क्यों चाहते हैं ताकि हम किसी को डरा सकें और यह बुद्ध का दर्शन नहीं है। दलाईलामा इस संदर्भ पर एक सहयोगी विचारधारा की कल्पना करते हुए कहते हैं कि अगर हम किसी की सहायता न कर पाएं तो कोई बात 🗄 है, विचारों की शुभता एक है, हमें

हम कैसे हिंदू चीनी भाई-भाई के 🗄 पिछले दिनों चीन के राष्ट्रपति शी चिनफिंग भारत की दो दिवसीय यात्रा पर आए थे

> नहीं लेकिन कम से कम किसी के कार्य में बाधा तो बिल्कुल नहीं बनना चाहिए। भारत, तिब्बत और चीन तीनों में बुद्ध की एकता एक

आपसी मतभेदों को भुलाकर विचारों का साझा मंच तैयार करना चाहिए। अभी हम सबके लिए एक महत्त्वपूर्ण सवाल यह है कि हिमालय में पिघलते ग्लेशियरों को किस तरह रोका जाए। विकास की नीतियों में किस तरह से बुद्ध के मध्यमार्ग को शामिल किया जाए। जिस प्रकार तितली फूलों से रस भी लेता रहे और फूलों को नुकसान भी नहीं पहुंचे।

शेर सिंह मेरूपा, लाहौल-स्पीति

बैंकिंग क्षेत्र में सुधार की जरूरत

किसी देश की बैंकिंग व्यवस्था जब संकट से गुजरती है तो अर्थव्यवस्था पर भी प्रभाव पड़ता है। देश की अर्थव्यवस्था आज जिस स्थिति में है उसमें बैंकों की बड़ी भूमिका है। बैंकों में घोटाले जैसे पंजाब नैशनल बैंक, पंजाब

लिए चुनौती भरा होगा। दूसरी ओर अगर बैंकों के नजरिये से देखें तो गैर निष्पादित संपत्तियां (एनपीए) उनके लिए गंभीर समस्या बनी हुई है। सरकार भी इन बैंकों को मरहम लगाने के बजाय खुद इनपर निर्भर है। साथ ही बैंकों पर सरकारी योजनाओं को भी लेकर चलने का बोझ है। रीपो दर में लगातार कटौती रिजर्व बैंक की मजबूरी हो गई है लेकिन इससे कोई खास असर पड़ता नहीं दिख रहा है। इस स्थिति में सरकार को कोई ठोस और दूरदर्शी कदम उठाने होंगे जिससे बैंकों से लेकर इसके ग्राहकों तक को बल मिले और अर्थव्यवस्था को गति दी जा सके।

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।



जीवन में समस्याएं नहीं, सिर्फ चुनौतियां हैं

फिर से राफेल का राग

विधानसभा चुनावों के सिलसिले में महाराष्ट्र और हरियाणा में चुनावी सभाओं को संबोधित करने निकले राहुल गांधी राफेल सौदे में कथित दलाली की चर्चा जिस तरह फिर से कर रहे हैं उससे यही लगता है कि उन्होंने लोकसभा चुनावों में कांग्रेस की पराजय से कोई सबक नहीं सीखा। लोकसभा चुनावों के पहले उन्होंने इस मुद्दे को तूल देने के साथ ही चौकीदार चोर है का नारा भी उछाला था, लेकिन जनता ने उसे नकार दिया। आम धारणा यही है कि इस नारे ने उलटा असर किया, लेकिन शायद राहुल गांधी अभी भी यह मान रहे हैं कि राफेल सौदे में दलाली के आरोप को लगातार उछालने से वह सही साबित हो जाएगा। वह राफेल सौदे को संदिग्ध बताने के साथ ही अपने इस पुराने आरोप को भी नए सिरे से धार देते दिख रहे हैं कि मोदी सरकार केवल उद्योगपतियों के लिए काम कर रही है। मोदी सरकार की आर्थिक नीतियों से किसी की भी असहमति हो सकती है, लेकिन इसका कोई मतलब नहीं कि उद्योगपितयों को चोर साबित करने की कोशिश की जाए। दुर्भाग्य से राहल यही कर रहे हैं। महाराष्ट्र की एक रैली में उन्होंने प्रधानमंत्री नरेंद्र मोदी को अंबानी और अदानी का लाउडस्पीकर तो बताया ही, मोदी सरकार की तुलना जेब काटने वालों से भी कर दी। ऐसा करते हुए उन्होंने तू-तड़ाक वाली भाषा का भी इस्तेमाल किया। आखिर ऐसी भाषा के इस्तेमाल के बाद कांग्रेस के नेता विरोधी दलों को भाषा की मर्यादा में रहने की नसीहत

राहुल गांधी जीएसटी को भी फिर से गब्बर सिंह टैक्स बताने में जुट गए हैं। इससे कुछ पता चल रहा है तो यही कि वह ऐसे नेता नहीं जो अपनी गलतियों पर गौर करें। अभी हाल तक कांग्रेस के अध्यक्ष रहे राहुल गांधी अपने हिसाब से राजनीति करने के लिए स्वतंत्र हैं, लेकिन ऐसा करते हुए उन्हें यह भी देखना चाहिए कि पार्टी किस दिशा की ओर बढ़ रही है? यह अपेक्षा इसलिए, क्योंकि खुद कांग्रेस के ही कई नेता यह कह रहे हैं कि हरियाणा और महाराष्ट्र में पार्टी की जीत के आसार नहीं दिख रहे हैं। पता नहीं, चनाव नतीजे क्या बयान करेंगे, लेकिन इससे इन्कार नहीं कि कांग्रेस की दशा दयनीय दिख रही है। शायद ही कोई राज्य ऐसा हो जहां पार्टी गुटबाजी से ग्रस्त न हो। इससे भी खराब बात यह है कि यह जानना कठिन हो रहा है कि कांग्रेस अपने पक्ष में कैसा विमर्श खड़ा करना चाह रही है? राहुल गांधी कुछ भी दावा करें, इसमें संदेह है कि उनके चुनावी भाषण कांग्रेस को एक जिम्मेदार दल के तौर पर उभारने

औली में जगी उम्मीद

उत्तराखंड के विश्व प्रसिद्ध पर्यटन स्थल औली में शीतकालीन खेलों की मान्यता पर छाए संकट के बादल अब छंटने लगे हैं। प्रदेश सरकार के अनुरोध पर इंडियन ओलंपिक एसोसिएशन (आइओए) ने भी एफआइएस को औली की ढलानों (स्लोप) का निरीक्षण कर इसे अंतरराष्ट्रीय स्कीइंग के लिए स्वीकृति देने के लिए पत्र लिखा है। अब जल्द ही फेडरेशन ऑफ इंटरनेशनल स्कीइंग (फिस) औली का सर्वेक्षण करेगा। उम्मीद है कि नवंबर में खत्म होनी वाली मान्यता का नवीनीकरण तय समय तक हो जाएगा। इसके कोई दो राय नहीं कदरत ने औली को नेमतें बख्शी हैं। यही वजह है कि हर साल यहां हजारों पर्यटक पहुंचते हैं। इसके अलावा देश में शीतकालीन खेलों का प्रमुख केंद्र भी है। औली में 1300 मीटर लंबा व 45 मीटर चौड़ा स्लोप और स्लोप पर 1250 मीटर वर्टिकल ड्रॉप है। स्की स्लोप तक पहुंचने के लिए स्की लिफ्ट भी है। इसके अलावा खिलाड़ी, आयोजक, पर्यटक व दर्शकों के रहने के लिए भी पर्याप्त सुविधाएं मौजूद हैं। स्नो मेकिंग मशीन भी यहां लगी है और सड़क बंद होने की स्थिति में रोपवे से औली पहुंचा जा सकता है। वर्ष 2010 में औली की ढलानों को फिस ने शीतकालीन खेलों के लिए पूरी तरह फिट मानते हुए इसे 2019 तक मान्यता दी। जब यहां पहली बार वर्ष 2011 में इंटरनेशनल सैफ गेम्स आयोजित हुए तो औली देश-दुनिया के आकर्षण का केंद्र बन गया, लेकिन इसके बाद यहां इस स्तर की कोई प्रतियोगिता आयोजित नहीं की जा सकी। वजह यह कि औली से मानो कुदरत रूठ गई। कम बर्फबारी के कारण वर्ष 2012 में इंटरनेशनल फिस रेस और वर्ष 2014 में जूनियर नेशनल गेम्स दो बार रद करने पड़े। इसकी मुख्य वजह रही सीजन में औली में पर्याप्त मात्रा में बर्फबारी की कमी, लेकिन सवाल यह है कि क्या सिर्फ मामला इतना ही है। देखा जाए तो इसमें कुछ न कुछ लापरवाही आयोजकों की ओर से भी रही है। प्रतियोगिता के आयोजन का वक्त ज्यादातर फरवरी अथवा मार्च में तय किया गया। फरवरी व मार्च में ढलानों पर नाममात्र की बर्फ ही मिली। ऐसे में आयोजन संभव नहीं था। पहले भी यह सवाल उठता रहा है कि जब दिसंबर आखिर अथवा जनवरी में मौसम मेहरबान रहता है तो प्रतियोगिता का आयोजन तभी क्यों नहीं करा लिया जाता। सिक्के का एक और पहलू यह है कि तैयारियों के नाम पर आयोजक भी मुस्तैद नजर नहीं आते। स्नो मेकिंग मशीन खराब रहती है। मशीन की मरम्मत को लेकर अधिकारी शायद ही कभी गंभीर रहे हों।

भारत के खिलाफ उभरता नया गढजोड़



ब्रिगेडियर आरपी सिंह

तुर्की, मलेशिया जैसे देश पाकिस्तान का समर्थन कर जब दोस्ताना रिश्तों का गलत फायदा उढाने लगें तो हमें भी उन पर शिकंजा कसना चाहिए

• श्मीर पर अंतरराष्ट्रीय समर्थन जुटाने श्मार पर अंतरराष्ट्राय समयन जुटान में नाकाम रहे पाकिस्तानी प्रधानमंत्री इमरान खान को तुर्की, मलेशिया और चीन से जो समर्थन मिला वह डूबते को तिनके का सहारा जैसा है। मलेशियाई प्रधानमंत्री महातिर मोहम्मद ने कश्मीर को लेकर संयुक्त राष्ट्र में भारत को निशाना बनाया। बीते कई दशकों में यह किसी गैर-पाकिस्तानी नेता के इस मुद्दे पर सबसे तल्ख तेवर थे। उन्होंने जम्मू-कश्मीर को एक देश बताया जहां भारत ने घुसपैठ की। महातिर ने कहा, 'संयुक्त राष्ट्र के प्रस्तावों की अनदेखी उसके प्रति अनादर और कानून तोड़ने वाली है।' साफ है कि उन्हें यह पता ही नहीं कि जम्मू-कश्मीर कोई देश नहीं, बल्कि ब्रिटिश भारत में एक रियासत थी और उसके शासक ने भारत के साथ विलय की संधि की थी। वास्तव में पाकिस्तान ने आक्रमण करके कश्मीर के हिस्से अवैध रूप से कब्जा लिए। महातिर का भारत को आक्रांता और कश्मीर को देश बताना यही दर्शाता है कि या तो उन्हें गलत जानकारी दी गई या बढ़ती उम्र के साथ उनकी बुद्धि उनका साथ नहीं दे रही है।

अगर 1965 के भारत-पाक युद्ध को छोड़ दें तो घरेलू राजनीतिक-धार्मिक दबावों के चलते मलेशिया ने हमेशा पाकिस्तान का साथ दिया है। मलेशिया की 61.3 प्रतिशत जनसंख्या सुन्नी मुसलमानों की है और पाकिस्तान की तरह यहां की बहुसंख्यक आबादी इस्लाम की सलाफी और वहाँबी विचारधारा को मानती है। महातिर उस पख्तन हरप्पन (पीएच) गठबंधन के मुखिया हैं जिसने भ्रष्टाचार के आरोपों में घिरी नजीब रजाक सरकार को सत्ता से बेदखल कर जीत हासिल की। पीएच के अधिकांश घटक मुस्लिम बहुल दलों के हैं जो इस्लामिक शरीया कानूनों का समर्थन करते हैं। कश्मीर पर अपनी टिप्पणियों से महातिर ने रूढ़िवादी मलय मुसलमानों की खुशामद का प्रयास किया है।

संयुक्त राष्ट्र में महातिर के भाषण से पहले मोदी ने उनसे मुलाकात कर उन्हें अनुच्छेद 370 का मुद्दा समझाया। मोदी ने जाकिर नाइक के प्रत्यर्पण की मांग भी रखी जिस पर महातिर पहले ही अपनी टांग अड़ा चुके थे। मलेशिया की सिंगापुर और इंडोनेशिया के साथ क्षेत्रीय प्रतिद्वंद्विता रही है। भारत हिंद-प्रशांत क्षेत्र में सबसे बड़ा क्षेत्रीय खिलाड़ी है जो मलेशिया का संतुलन बिगाड़ सकता है। 2018-19 में भारत ने मलेशिया से 10.8 अरब डॉलर का आयात और मलेशिया को 6.4 अरब डॉलर का निर्यात किया। इसकी तुलना में मलेशिया-पाकिस्तान द्विपक्षीय व्यापार तकरीबन 1.3 अरब डॉलर है। भारत मलेशिया से हर साल 2.5 अरब डॉलर का पाम ऑयल आयात करता है। यदि इसे वह इंडोनेशिया या अन्य देशों से आयात करना शुरू कर दे मलेशिया को बड़ा झटका लगेगा। सुखोई विमानों के खरखाव से लेकर मलेशिया के साथ कई रक्षा सहयोग परियोजनाएं चल रही हैं। कुआलालंपुर भारत को पुराने मिग-29 विमान बेचना चाहता है। यह सौदा भी खटाई में पड़



सकता है। हालांकि द्विपक्षीय रिश्तों के कुछ सकारात्मक पहलू भी हैं। मलेशिया की कुल आबादी में आठ प्रतिशत हिस्सेदारी भारतीय मूल के लोगों की है। उन्हें मलेशिया के तमाम क्षेत्रों में बराबरी का दर्जा हासिल है।

महातिर की तर्ज पर तुर्की के राष्ट्रपति रेसेप तैयप एर्दोगन ने संयुक्त राष्ट्र संबोधन में कहा था कि 'आठ लाख कश्मीरियों को एक तरह से कैद रखना बेहद दुर्भाग्यपूर्ण है।' इस मुद्दे को तवज्जो न देने के लिए उन्होंने अंतरराष्ट्रीय समुदाय को भी खूब खरीखोटी सुनाई। तुर्की पाकिस्तान का पुराना और वफादार दोस्त है। वह पाक के गठन के बाद उसे मान्यता देने वाले शुरुआती देशों में से एक था। पाक को संयुक्त राष्ट्र की सदस्यता दिलाने में भी तुर्की ने पूरा सहयोग किया। दोनों देश शीत युद्ध के समय सेंट्रल ट्रीटी ऑर्गेनाइजेशन यानी सेंटो वाले पश्चिमी गठजोड़ के सदस्य थे। 1955 में इसकी स्थापना ईरान, इराक, तुर्की, पाकिस्तान और ब्रिटेन द्वारा की गई थी और 1979 में इसे भंग कर दिया गया। तुर्की ने 1965 और 1971 के युद्ध में पाकिस्तान को अपने विमान और अन्य रक्षा साजोसामान की मदद मुहैया कराई

थी। उसने हमेशा पाकिस्तान के उस रुख का समर्थन किया है जिसमें पाक संयुक्त राष्ट्र की निगरानी में जनमत संग्रह कराने पर जोर देता आया है। नवंबर 2016 में पाकिस्तान दौरे में वहां की संसद को संबोधित करते हुए एर्दोगन ने यही दोहराया था। तुर्की एनएसजी में पाक को शामिल कराने का समर्थक रहा है।

कश्मीर पर एर्दोगन का बयान चीन में प्रताड़ना केंद्रों में रखे गए दस लाख से अधिक उइगर मुसलमानों पर साधी गई चुप्पी के एकदम उलट है। जबिक बीते एक साल तक वह इस मुद्दे को पूरी सहानुभूति के साथ उठाते थे। तुर्की इकलौता मुस्लिम-बहसंख्यक आबादी वाला देश है जिसका उइगर-तुर्किश नस्लीय समूह से सीधा ताल्लुक है। मानवाधिकारों के मसले पर तर्की का अपना रिकॉर्ड भी बेहद खराब है। तुर्की की 20 फीसद आबादी कुर्दी की है। जिनका बीती दो सदियों से दमन किया जा रहा है। कुर्दिश भाषा, संस्कृति, गाने, संगीत और यहां तक कि कुर्दिश नाम भी प्रतिबंधित हैं। उन्हें अल्पसंख्यकों का दर्जा तक नहीं मिला और उन्हें कुर्दिश पहाड़ी लोग कहा जाता है। कश्मीर को लेकर एर्दोगन की टिप्पणियों के बाद संयुक्त

जैसे तुर्की के प्रतिद्वंद्वी देशों के प्रमुखों के साथ बैठक की थी। ये बैठकें तुर्की को यह सख्त संदेश देने के लिए ही की गईं कि वैचारिक मद्दों के बजाय वास्तविक मसले ही कटनीतिक दिशा तय करते हैं।

महातिर मोहम्मद, एर्दोगन और इमरान खान मुस्लिम जगत के रहनुमा बनने की कोशिश कर रहे हैं। उन्होंने दुनिया में बढते इस्लामोफोबिया को दूर करने के लिए साझा पहल पर सहमति जताई है, लेकिन किसी ने भी चीन में उइगर मुसलमानों के उत्पीड़न पर कुछ नहीं कहा भारत जहां तीन ट्रिलियन डॉलर अर्थव्यवस्था वाला बड़ा देश है जबकि पाकिस्तान, मलेशिया और तुर्की की अर्थव्यवस्थाएं मिलाकर भी एक ट्रिलियन डॉलर की नहीं हैं। जब छोटे-मोटे देश दोस्ताना रिश्तों का गलत फायदा उठाने लग् तो नई दिल्ली को भी उन पर अपना शिकंजा निश्चित रूप से कसना चाहिए।

चीन के लिए अपने आर्थिक साम्राज्यवादी एजेंडे को सिरे चढ़ाने में पाकिस्तान बहुत उपयोगी है। इस कड़ी में शी चिनिफंग की महत्वाकांक्षी बीआरआइ परियोजना के लिए चीन-पाकिस्तान आर्थिक गलियारा किसी जीवनरेखा से कम नहीं। पाक की चीन पर हट से ज्यादा निर्भरता शी के सपने को साकार करने में सहायक बनी है। बीजिंग के लिए पाकिस्तानी आतंक भारत के खिलाफ एक बड़ा हथिया है। इमरान के हालिया बीजिंग दौरे में कश्मीर पर शी की आश्वस्ति से यह एक बार फिर पुष्ट हुआ। चीन को यह याद दिलाना होगा कि शीशे के घर में बैठकर वह भारत पर पत्थर नहीं फेंक सकता। भारत को इस पर भी ध्यान देना होगा कि चीन, तुर्की और मलेशिया जैसे परंपरागत दोस्तों की मेहरबानी से ही पाक एफएटीएफ की काली सूची में जाने से बच रहा है।

> (लेखक सेवानिवृत्त सैन्य अधिकारी हैं) response@jagran.com

कर्ज के नाम पर लुटते बैंक

रा कारोबार के नाम पर हेराफेरी करने वाला नीरव मोदी अपने मामा मेहुल चोकसी के साथ बीते साल की शुरुआत में देश से बाहर भाग गया था। इन दोनों की फरारी के कुछ समय बाद यह सामने आया कि उन्होंने किन बैंकों से कितना कर्ज ले रखा था। सबसे ज्यादा चूना लगा पंजाब नेशनल बैंक को। पहले बताया गया कि इन मामा-भांजे ने पंजाब नेशनल बैंक से करीब 10 हजार करोड़ रुपये की ठगी की है, लेकिन फिर जब कुछ और बैंकों ने ख़ुद को ठगे जाने की सूचना दी तो डूबी रकम बढ़कर 13 हजार करोड़ रुपये के आसपास पहुंच गई। इसके बाद रिजर्व बैंक भी सिक्रय हुआ और भारत सरकार भी। रिजर्व बैंक ने आनन-फानन सरकारी क्षेत्र के बैंकों के नियमन संबंधी नियम बदले और यह प्रतीति कराई कि अब सब कुछ नियंत्रण में आ गया है, लेकिन यह सच नहीं था और इसका प्रमाण मिला पंजाब एंड सिंध बैंक की ओर से दी गई इस सूचना से कि 44 करोड़ रुपये न चुकाने वाले मेहुल चोकसी को विल्फुल डिफॉल्टर घोषित किया जा रहा है। विल्फुल डिफॉल्टर यानी कर्ज चुकाने में मक्कारी करने वाला। सरकारी क्षेत्र के बैंक ऐसे मक्कार कर्जखोरों से त्रस्त हैं। इनमें से तमाम विदेश भाग गए हैं। इनकी संख्या बढ़ती ही जा रही है। इसी के साथ बढ़ रही है एनपीए की राशि। एनपीए यानी फंसा हुआ कर्ज। बैंक एक सीमा के बाद इस फंसे कर्ज को बट्टे खाते में डालने को मजबूर होते हैं।

कुछ समय से ऐसी खबरें आ रही हैं कि बैंकों का एनपीए कम हो रहा है, लेकिन इन खबरों का आधार फंसे कर्जों की वसूली कम, बल्कि उन्हें बट्टे खाते में डालना अधिक है। यह खबर पिछले हफ्ते ही आई है कि सरकारी क्षेत्र के बैंकों ने पिछले तीन वर्षों में 2.75 लाख करोड़ रुपये के कर्ज बट्टे खाते में डाल दिए। इन बैंकों में सबसे अव्वल रहा भारतीय स्टेट बैंक जिसने दो सौ से अधिक डिफॉल्टरों के 76,600 करोड़ रुपये के कर्ज बट्टे खाते में डाले। जिनके फंसे कर्ज बट्टे खाते में डाले गए उन पर सौ करोड़ रुपये या इससे अधिक लोन बाकी था। लगता नहीं कि यह सिलसिला थमने वाला है। रिजर्व बैंक की तमाम चौकसी और सरकार की सख्ती के बाद भी बैंकों की हालत सुधरने का नाम नहीं ले रही है। कभी-कभी तो ऐसा लगता है कि जैसे पहले कभी चाकू की नोक पर बैंक लूटे जाते थे वैसे ही अब लोन के नाम पर बैंक लटे जा रहे हैं। विडंबना यह है कि जो जितना बड़ा कर्जदार होता है उसके खिलाफ कार्रवाई उतनी ही मुश्किल होती है।



अच्छे–भले कारण हैं कि बैंक अभी भी रिजर्व बैंक से सूचनाएं छिपाने में लगे हुए हैं



यह मानने के अच्छे-भले कारण हैं कि बैंक अभी भी रिजर्व बैंक से सूचनाएं छिपाने में लगे हुए हैं। क्या यह संभव है कि पंजाब एंड सिंध बैंक को पिछले हफ्ते ही यह पता चला हो कि मेहुल चोकसी नामक कारोबारी 44 करोड़ का कर्ज चुकाने में आनाकानी कर रहा है? आखिर इस बैंक ने तभी इस बारे में क्यों नहीं बताया जब मेहुल के देश से भाग जाने की खबर आई थी? क्या बैंक अधिकारियों को यह भरोसा था कि मेहुल भाई समय पर

कर्ज चुका देंगे? ये वे सवाल हैं जिनके जवाब सरकार के साथ ही रिजर्व बैंक को भी देने होंगे। सरकार और रिजर्व बैंक को सहकारी बैंकों की कार्यप्रणाली को लेकर भी जवाब देने होंगे, क्योंकि पंजाब एंड महाराष्ट्र सहकारी बैंक के खाताधारक सड़क पर हैं। सब जानते हैं कि नोटबंदी के समय ही यह सामने आ गया था कि सहकारी बैंक नियम-कानूनों की अनदेखी करने में कहीं आगे हैं। कायदे से तभी इन बैंकों का नियमन दुरुस्त करने के कदम उठाए जाने चाहिए थे, लेकिन कोई नहीं जानता कि ऐसा क्यों नहीं किया गया? अब जब पंजाब एंड महाराष्ट्र सहकारी बैंक घपलेबाजी का शिकार हो गया तब सरकार के साथ रिजर्व बैंक की आंखें खुली हैं। वित्त मंत्री की ओर से कहा गया है कि सहकारी बैंकों के नियमन की खामियों पर रिजर्व बैंक और वित्त मंत्रालय के अधिकारी जल्द ही

आखिर यह चर्चा इसके पहले क्यों नहीं की गई? यह सवाल इसलिए, क्योंकि यह पहली बार नहीं जब किसी सहकारी बैंक में गड़बड़ी के चलते खाताधारक प्रभावित हुए हों। बीते दो सालों में अकेले महाराष्ट्र में कम से कम पांच सहकारी बैंकों की वित्तीय गड़बड़ियों के चलते रिजर्व बैंक उन पर पाबंदियां लगाने को मजबूर हुआ है। समझना कठिन है कि जब इन सहकारी बैंकों की गड़बड़ियां सामने आ रही थीं तब किसी को यह ख्याल क्यों नहीं आया कि उनके कामकाज को दुरुस्त करने के लिए कुछ करने की जरूरत है? निःसंदेह सवाल यह भी है कि सहकारी क्षेत्र के बैंक रिजर्व बैंक के वैसे ही अधिकार क्षेत्र में क्यों नहीं हैं जैसे सार्वजनिक क्षेत्र के बैंक हैं? क्या इसलिए, क्योंकि सहकारी बैंकों पर नेताओं और उनके रिश्तेदारों का कब्जा है? यह ठीक है कि सरकार ने यह समझा कि सार्वजनिक क्षेत्र में इतने अधिक बैंकों की जरूरत नहीं और उसने उनके विलय का फैसला किया, लेकिन क्या यह सही समय नहीं कि वह इस पर भी विचार करे कि क्या देश को इतने अधिक सहकारी बैंकों की जरूरत है?

आखिर उनकी संख्या घटाने की जरूरत क्यों नहीं समझी जा रही है? सहकारी बैंक कर्ज देने के नाम पर किस तरह खुद को खुशी-खुशी लुटवा रहे हैं, इसका ही उदाहरण पेश किया है कि पंजाब एंड महाराष्ट्र सहकारी बैंक ने। उसने एचडीआइएल नामक एक ऐसी कंपनी को कर्ज दे दिया जो अपना पिछला कर्ज नहीं चुका पाई थी। यह अंधेरगर्दी के साथ-साथ एक तरह की खुली लुट है। अगर इस तरह की लूट जारी रही तो बैंकों के साथ-साथ रिजर्व बैंक और सरकार के लिए अपनी साख बचाना मुश्किल होगा। इससे इन्कार नहीं कि बैंकों की खराब स्थिति का एक कारण मनमोहन सरकार के दौरान बरती गई ढिलाई है, लेकिन अगर मोदी शासन के पांच साल बाद भी बैंकिंग व्यवस्था दुरुस्त नहीं हो पा रही है तो यह चिंता की ही बात है।

> (लेखक दैनिक जागरण में एसोसिएट एडीटर हैं) response@jagran.com



हंसना-मुस्कुराना

हंसना एवं मुस्कुराना बहुत ही जरूरी है, क्योंकि इसका एकमात्र अधिकार मानव को ही प्राप्त है। विद्वानों का मानना है कि जब व्यक्ति हंसता-मुस्कुराता है तो ईश्वर की आराधना कर रहा होता है और जब वह दूसरो को हंसाता है तब ईश्वर उसकी आराधना करते रहते हैं। मेडिकल साइंस भी मानता है कि हंसने से तमाम बीमारियां दूर होती हैं। एक सर्वे में यह तथ्य पाया गया है कि हंसने का सर्वाधिक उपयोग नवजात शिशु करते हैं साल-दो साल के बच्चे सोते रहते हैं फिर भी मुस्कुराते रहते हैं। लगभग छोटी-बड़ी मुस्कुराहट मिलाकर वे तीन-चार सौ बार मुस्कुराते हैं। छोटे बच्चों की सुंदरता का राज यही मुस्कुराहट है। ज्यों-ज्यों वे बड़े होने लगते हैं और सांसारिक प्रभाव की चपेट में आते हैं तब सबसे पहले उनकी मुस्कुराहट गायब होने लगती है जिसके गायब होने से उनकी लावण्यता कम होने लगती है।

सवाल है कि जन्म से प्राप्त हंसी क्यों गायब हो जाती है। इसके पीछे वजह भौतिक कारणों के साथ आसपार के परिवेश में लिप्त हो जाना ही है। नकारात्मक जीवनशैली से तो इतना प्रभाव पडता है जिसकी कल्पना प्रायः आम आदमी नहीं कर पाता। जबकि कोई ऐसी वस्तु जिसे पाने की कोशिश की गई, नहीं हासिल हुई तो भी प्रसन्न मन से पुनः प्रयास करना चाहिए। इससे निराशा नहीं होगी। भगवान श्रीराम को अयोध्या की गद्दी की जगह जंगल मिल गया फिर भी वे विचलित नहीं हुए। प्रायः चित्रों में भगवान को मुस्कुराते हुए चित्रित किया गया है। इसका आशय ही है कि जहां मुस्कुराहट है वहां भगवान हैं। जबकि दैत्यों के चित्रों में तनाव, क्रोध दिखाया जाता है। यदि कोई तनाव में है तो इसका अर्थ उसके आसपास से भगवान हट गए हैं और दैत्य आ गए हैं। इसलिए सुख हो या दुख हर स्थिति को झेलने की शक्ति सकारात्मक सोच से ही हासिल की जा सकेगी। वास्तविक हंसी के लिए सुबह जगने से लेकर रात सोने तक सिर्फ भौतिकता में डूबे रहने से बचना होगा। फिर ऐसा हो ही नहीं सकता कि जीवन से हंसी गायब हो जाए।

सलिल पांडेय

राहत के इंतजार में बैंक उपभोक्ता

आरबीआइ ने रेपो रेट में अब तक 1.35 फीसद की कटौती कर चुका है। इतना ही नहीं आरबीआइ के गवर्नर ने रेपो रेट में और कटौती की संभावना जताते हुए कहा है कि इसका निचला स्तर क्या हो अभी हमने यह तय नहीं किया है। लगातार गिर रहे रेपो दर से होम लोन एवं ऑटो लोन की ब्याज दर में गिरावट आ रही है, पर बाजार तेजी नहीं पकड़ पा रहा है। आरबीआइ की यह चिंता रही है कि आर्थिक सुशासन को कैसे पटरी पर लाया जाय। इसी के चलते वह लगातार रेपो दर में कटौती करता रहा। सरकार ने भी सितंबर में कॉरपोरेट टैक्स को 10 फीसद घटाकर आर्थिक सुस्ती को दूर करने की कोशिश की है।

आरबीआइ जानता है कि खपत एवं विकास दर को गति देने से ही आर्थिक सुधार और प्रगति संभव है। ऐसे में उसका मुख्य मकसद मौद्रिक नीति की न केवल समीक्षा करना, बल्कि आर्थिक प्रगति के रास्ते को भी चौड़ा करना है। मगर आर्थिक प्रगति के पूरे तानेबाने के बीच कौन रोड़ा है, इसकी भी पहचान जरूरी है। रेपो दर में कटौती का सीधा फायदा

जब तक बैंक घटे ब्याज दर पर कर्ज नहीं देंगे तब तक घरेलू अर्थव्यवस्था में मांग नहीं बढ़ाई

ऋण धारकों को क्या बिना किसी प्रयास के मिल रहा है? क्या बैंक आरबीआइ की इस गाइडलाइन को ईमानदारी से लागू करने में पारदर्शी रवैया अपना रहे हैं? देखा गया है कि आरबीआइ के रेपो दर में गिरावट के बावजूद बैंक ऋण दर में कटौती नहीं करते हैं जिसके चलते आरबीआइ का आर्थिक संशासन वाला पक्ष खतरे में बना रहता है।

हालांकि तकरीबन सारे बैंक अपनी कर्ज की दरों को रेपो रेट से लिंक कर चुके हैं। बावजूद इसके ग्राहकों से सौ रुपये का स्टांप पेपर और हस्ताक्षर की मांग करते हैं। इसकी पूर्ति के बाद ही ऋण दर में कटौती संभव होती है। बीते कुछ वर्षों से बैंक कई आर्थिक कारणों के चलते एनपीए में फंसे हैं और यह अनुपात 10 लाख करोड़ रुपये को पार कर चुका है जो बीते पांच वर्षों में दोगुना हुआ है। एनपीए में फंस चुके

बैंकों ने इससे बाहर निकलने के लिए अपने नियमों में हेर-फेर किया है। जिसका सीधा नुकसान आम खाताधारक के हिस्से दिखाई देता है। बैंकों ने स्वयं को उबारने के लिए सामान्य खाताधारकों की जेब पर डकैती डाला यह कहना भी अतार्किक न होगा। नए नियम और विनियम के चलते मनमानी तरीके से खाता से पैसा निकालकर बैंक अपना घाटा पूरा करने

बहरहाल मौजूदा समय में रेपो रेट की इतनी दर इसके पहले दिसंबर 2010 में थी तब यह 5.15 फीसद के स्तर पर थी। उन दिनों भी देश में आर्थिक मंदी की स्थिति थी और इससे बाहर निकलने के लिए आरबीआइ ने ब्याज दरों में भारी कटौती की थी। मगर सवाल वही है कि जिस मकसद से आरबीआइ रेपो दर में गिरावट कर रहा है क्या उसका फायदा सीधे आम लोगों को मिल रहा है? पड़ताल बताती है कि पिछले साल से मौद्रिक समीक्षाओं में रेपो दर में जितनी गिरावट लाई गई है, उसका पूरा फायदा ग्राहकों को नहीं मिला है। साफ है कि जब तक बैंक घटे ब्याज दर पर कर्ज नहीं देंगे तब तक घरेल अर्थव्यवस्था में मांग नहीं बढ़ाई जा सकेगी। (लेखक स्वतंत्र टिप्पणीकार हैं)

सर्वत्र चलते हैं बहुसंख्यक तौर-तरीके

'अज्ञानता से उपजा विरोध' शीर्षक से लिखे अपने लेख में हृदयनारायण दीक्षित ने अत्यंत तार्किक तरीके से हिंदू पद्धति के अनुसार की गई राफेल-पूजा के विरोध की हवा निकाली है। सेक्युलरिज्म जिस पश्चिम की उपज है, वहां बहुसंख्यकों के कर्मकांड या तौर-तरीकों को मिली मान्यता भारतीय सेक्युलरों को विस्मृत कर देगी। ब्रिटेन में राष्ट्राध्यक्ष (राजा अथवा रानी) की उपाधि (धर्म-रक्षक, डिफेंडर ऑफ द फेथ) है। यानी उसका कार्य ब्रिटिश राज्य-धर्म 'एंग्लिकन चर्च' की रक्षा करना है। वहां राजा या रानी या उनका दांपत्य साथी सिर्फ 'एंग्लिकन चर्च' को मानने वाला ही हो सकता है। इसीलिए राजा एडवर्ड अष्टम को 1938 में गद्दी छोड़नी पड़ी थी, क्योंकि वह एक रोमन कैथोलिक महिला वालिस सिंपसन से ही विवाह करना चाहते थे। प्रधानमंत्री बाल्डविन इस बात की अनुमति देने को भी तैयार नहीं हुए कि सिंपसन की संतान गद्दी की वारिस होगी। ब्रिटिश संसद का सत्र 'एंग्लिकन चर्च' के प्रधान आर्चिबशप ऑफ केंटनबरी की प्रार्थनाओं से प्रारंभ होता है। सभी सरकारी आयोजनों की भी यही स्थिति है। हाउस ऑफ लॉर्ड्स में एंग्लिकन पादरियों की एक बड़ी संख्या सदस्य के रूप में सदा मौजूद रहती है। 1941 में अटलांटिक घोषणापत्र जारी होने से पूर्व जहाज पर मौजुद ब्रिटिश पीएम चर्चिल एवं अमेरिकी राष्ट्रपति रूजवेल्ट ने बाइबिल के अनुसार प्रार्थना की थी। पश्चिम इन तमाम ईसाई कर्मकांडों के बावजूद सेक्युलर बना रहता है। भारत में वही हैसियत हिंदू धर्म की है। पं. नेहरू ने यह बात स्वीकार की थी, जब उन्होंने कहा था कि हिंदुत्व और भारतीयता के बीच अधिक अंतर नहीं है, बल्कि दोनों एक-दूसरे को ढंके रहते (ओवरलैप किए) रहते हैं। अतः वर्तमान कांग्रेस के नेता राफेल-पूजा को विवाद बनाना बंद

मेलबाक्स

करें। भारतीय सेना में धार्मिक नारे-राजा रामचंद्र की जय, जय महाकाली आदि अंग्रेजों के समय से चले आ रहे हैं। सेना की हर यूनिट के साथ एक पुजारी या धर्माचार्य की नियुक्ति की जाती है। इस तथ्य को भी याद रखें।

आम जनता भी रखे अपनी बात

देश में एक बार फिर चुनावी तैयारी शुरू हो चुकी है। पक्ष और विपक्ष अपने-अपने मुद्दों के साथ जनता के बीच पहुंच रहे हैं। लेकिन चुनाव के दौरान तीसरे दल यानी जनता को भी अपने महत्वपूर्ण मुद्दों पर पैरवी करनी चाहिए। किसी भी चुनाव में तीन दल होते हैं पक्ष, विपक्ष और जनता। जनता के मुद्दे ऐसे होने चाहिए जिन्हें वे झेल रहे हैं। दिल्ली-एनसीआर के लोग बीते कुछ सालों से प्रदूषण से बेहाल हैं। प्रदूषण की वजह लोग गंभीर बीमारियों का शिकार हो रहे हैं। हर समस्या का समाधान है, बस जरूरत है गंभीरतापर्वक उस पर काम करने की। इसी तरह दूसरा बिंदु है लोक ऋण। सभी प्रदेश सरकारें कर्ज में डूबी हुई हैं। जो भी नई सरकार पदस्थ होती है वह जनता से तरह-तरह के वादे करती है, लेकिन पिछले दरवाजे से आम जनता पर ही कर्ज चढ़ा देती है। हर जन का यह कर्तव्य बनता है कि वह इस बात को समझे कि उनका प्रदेश कितना कर्ज कब और क्यों ले रहा है और उसकी अदायगी के लिए उपाय क्या हैं। आखिर लोक ऋण अप्रत्यक्ष रूप से जनता के ऊपर ही है। जिस तरह आम जनता को कर्ज देने के लिए सीमा और कुछ शर्त निर्धारित है, उसी तरह से लोक ऋण के लिए भी कुछ शतों

को लागू किया जाना चाहिए। देश में चीजों को महत्वपूर्ण

तभी समझा जाता है जब वह चुनावी मुद्दा बने। आम जनता और राजनीतिक पार्टियों को चाहिए कि प्रदूषण नियंत्रण के उपाय और लोक ऋण रोकने के उपाय संबंधित बिंदुओं को चुनाव में शामिल करें और उससे संबंधित वादे करे।

ऋषि भारद्वाज, नोएडा

भारत के लिए गर्व की बात

प्रोफेसर अभिजीत बनर्जी को नोबेल पुरस्कार मिलना गरीबी उन्मूलन के प्रति उनके संकल्प को दर्शाता है शिक्षा और स्वास्थ्य को आधार बनाकर गरीबी दूर करने का एक्सपेरिमेंट मॉडल बनाने के लिए उनको यह पुरस्कार दिया गया। अमर्त्य सेन के बाद अर्थशास्त्र के क्षेत्र में नोबेल पुरस्कार पाने वाले और दूसरे भारतीय हैं। मौजूदा समय में पूरी दुनिया में भारतीय अर्थशास्त्रियों का डंका बज रहा है, ऐसे समय में बनर्जी को नोबेल पुरस्कार मिलना इस सोच को और आगे बढ़ाता है। बनर्जी जेएनयू में जब छात्र थे तभी उनके प्रोफेसरों का मानना था कि वह एक दिन दुनिया के लिए कुछ बड़ा करेंगे और उन्होंने कर के दिखा भी दिया। विजय किशोर तिवारी, नई दिल्ली

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

विकल्प का सम्मान

इस साल का अर्थशास्त्र का नोबेल पुरस्कार यह दर्शाता है कि र अर्थव्यवस्था के तकाजे के हवाले से गरीबों और वंचितों के सवाल किसी न किसी बहाने तात्कालिक रूप से पीछे छोड़ देने की दलील के बरक्स बेहतर संकल्पनाएं मौजूद हैं। अब निश्चित रूप से फिर इस सिरे से अर्थव्यवस्था का विश्लेषण होगा और चुनौतियों का हल निकालने की कोशिश होगी। अभिजित बनर्जी, एस्थर डफ्लो और माइकल क्रेमर को संयुक्त रूप से मिला नोबेल पुरस्कार दरअसल विकास के अर्थशास्त्र को फिर से जीवित करने में उनके योगदान के लिए दिया गया है। अर्थव्यवस्था की सतही चकाचौंध के बरक्स इन प्रयोगधर्मी अर्थशास्त्रियों ने यह साबित किया कि दुनिया भर में पसरी गरीबी से छोटे और ज्यादा सटीक सवालों के जरिए कैसे निपटा जा सकता है। नोबेल समिति ने उनके योगदान के बारे में कहा कि इन तीनों ही अर्थशास्त्रियों के प्रयोगधर्मी दृष्टिकोण ने पिछले कई दशकों में विकास अर्थशास्त्र के स्वरूप को बदला है। उनके अध्ययनों और प्रयोगों के निष्कर्षों के जरिए खासतौर पर गरीब और मध्य आय वाले देशों में नीति निर्माण में काफी मदद मिल सकती है। इन तीनों ने ही गरीबी, असमानता और जनकल्याण जैसे समान विषयों पर शोध किए हैं जो तीसरी दुनिया के देशों के लिए बेहद अहम साबित हो सकते हैं।

सन 1998 में अमर्त्य सेन को अर्थशास्त्र में गरीबी उन्मूलन की दिशा में ही काम करने के लिए नोबेल सम्मान मिलने के इक्कीस सालों बाद यह दूसरा मौका है जो भारत के लिए खास और अहम है। दरअसल, अभिजित बनर्जी भारतीय मूल के हैं जिन्होंने दिल्ली के जवाहरलाल नेहरू विश्वविद्यालय से पढ़ाई की है। एक अन्य खास बात यह भी है कि अर्थशास्त्र में इस साल की नोबेल तिकड़ी में अभिजित बनर्जी और एस्थर डफ्लो पति-पत्नी भी हैं। इन्होंने अपने प्रयोगों के जरिए यह साबित किया कि गरीबी के मुद्दे पर बड़ी-बड़ी बहसों के बजाय अगर गरीबी को दूर करने के लिए लघुस्तरीय कार्यक्रमों को व्यापक पैमाने पर अंजाम दिया जाए तो वह ज्यादा उपयोगी है। अगर गरीब तबकों के बीच शिक्षा, पोषण और टीकाकरण जैसे कामों को मुख्य केंद्र बनाने के साथ-साथ लोगों को थोड़ी सहायता दी जाए तो ऐसे कार्यक्रमों में अपेक्षा से अधिक कामयाबी दर्ज की जा सकती है। मसलन, एक प्रयोग के तहत इन अर्थशास्त्रियों ने प्रोत्साहन के तौर पर सिर्फ दाल का इस्तेमाल करके राजस्थान के एक इलाके में टीकाकरण के कार्यक्रम को सफलता से पूरा किया।

आधुनिक विश्व में बाजार को सबसे बड़ी ताकत माना जाता है और किसी भी देश की अर्थव्यवस्था को उसकी मजबूती और कमजोरी का एक सबसे अहम पहलू। दुनिया भर में अब इसी केंद्र के इर्द-गिर्द न केवल विकास से संबंधित गतिविधियां चल रही हैं, बल्कि राजनीति भी इसी से प्रभावित होती है। लेकिन इसी के समांतर ऐसे सवाल भी उठते रहे हैं कि किसी लोकतांत्रिक देश में अर्थव्यवस्था केंद्रित विकास में अगर अमीरों और गरीबों के बीच की खाई बढ़ती जा रही है तो ऐसा क्यों है और आखिर इसकी वजहें क्या हैं! इसका जवाब केवल विकास के 'संक्रमणकाल' या फिर धीरे–धीरे रिस कर वंचित तबकों तक पहुंचने के आश्वासन भर से नहीं ढूंढ़ा जा सकता है। इसके लिए प्रयोगात्मक और ठोस नतीजे देने वाले उदाहरणों की जरूरत पड़ेगी, खासतौर पर जब विकासशील देशों में उदारीकरण और मुक्त बाजार के दौर में अमीरी-गरीबी की खाई के लगातार बढ़ते जाने की समस्या गहराती जा रही हो। ऐसे में इस साल अर्थशास्त्र के संयुक्त रूप से नोबेल पुरस्कार विजेताओं ने अर्थव्यवस्था और उसकी इस समस्या और उसकी जटिलताओं की पहचान करके उसके समाधान का विकल्प भी सामने रखा है।

संकट में ग्राहक

जाब एंड महाराष्ट्र सहकारी बैंक (पीएमसी) के ग्राहकों को अपना न ही जमा पैसा नहीं मिल पाने की वजह से कितने गंभीर संकटों का सामना करना पड़ रहा है, कोई सोच भी नहीं सकता। लोग आज अपने पैसे के लिए तरस रहे हैं। पिछले तीन हफ्तों से पीएमसी बैंक और रिजर्व बैंक के बाहर धरने-प्रदर्शन हो रहे हैं। कई ग्राहक जिनकी लाखों रुपए की एफडी बैंक में फंस गई हैं, सदमे से उबर नहीं पा रहे। सोमवार को एक ऐसे ही खाताधारक की तनाव के चलते दिल का दौरा पड़ने से मौत हो गई। इस ग्राहक की नब्बे लाख रुपए की एफडी बैंक में फंसी है। वह सोमवार को बैंक के सामने प्रदर्शन करके घर लौटा था और पैसे नहीं निकल पाने के कारण तनाव में था। इस तरह के तनाव और मानसिक पीड़ा से हजारों ग्राहक गुजर रहे हैं, लेकिन सरकार पर रत्ती भर असर नहीं दिखा है। सवाल है कि भ्रष्ट लोगों और बैंक का पैसा डकार कर भागने वालों के गुनाह का खिमयाजा आखिर बैंक के ग्राहकों को क्यों भुगतना पड़े? आखिर कब तक लोग अपने पैसे के लिए तरसते रहेंगे? पीएमसी के खाताधारकों के पैसे फंसने का मामला नोटबंदी की

पीड़ा से भी ज्यादा मारक है। जिस व्यक्ति के अपने नब्बे लाख रुपए हों और वह दिव्यांग बेटे का इलाज भी न करवा पाए तो उसका सदमे में जाना स्वाभाविक है। लेकिन पीड़ा सुनने वाला कोई नहीं है। इसी तरह पिछले महीने किडनी का ऑपरेशन करवा कर आए एक मरीज की पचास लाख रुपए की एफडी है, पर इलाज के लिए पैसे हाथ में नहीं हैं। यह व्यक्ति वित्त मंत्री के सामने गिड़गिड़ाता रहा, लेकिन किसी का दिल नहीं पसीजा। ऐसे ढेरों किस्से हैं। बड़ी संख्या में वृद्धों की पेंशन का पैसा बैंक में जमा है, पर जरूरत भर का पैसा भी हाथ में नहीं तो किस काम का? एक तरफ सरकार नकदी लेनदेन को हतोत्साहित कर रही है, बैंकों में बचत को जमा करने के लिए लोगों को प्रेरित किया जा रहा है, डिजिटल लेनदेन को अनिवार्य करने की ओर अग्रसर है, दूसरी तरफ बैंकों में जमा पैसे की सुरक्षा की कोई गारंटी नहीं है। आखिर यह कैसा विरोधाभास है!

हाल में वित्त मंत्री निर्मला सीतारमण ने मुंबई में बैंक के ग्राहकों से मुलाकात की थी और उन्हें भरोसा दिलाया था कि उनका पैसा सुरक्षित है और ग्राहकों को राहत दिलाने के बारे में वे रिजर्व बैंक के गवर्नर से बात करेंगी। इस बीच रिजर्व बैंक ने पीएमसी बैंक से निकासी की सीमा पच्चीस हजार से बढ़ा कर चालीस हजार रुपए कर दी है। आरबीआइ का कहना है कि अब बैंक के सतहत्तर फीसद खाताधारक अपना पूरा पैसा निकाल लेंगे। लेकिन बाकी तेईस फीसद ग्राहकों का क्या होगा जिनकी बड़ी रकम बैंक में सावधि जमा के रूप में रखी है। सवाल घूम-फिर कर यही आता है कि कैसे चालीस हजार रुपए में कोई छह महीने खींच पाएगा? क्यों नहीं लोगों को उनका जमा पैसा मिलना चाहिए? भारतीय रिजर्व बैंक की अनुमित से ही बैंक खुलते हैं और कारोबार करते हैं। लेकिन केंद्रीय बैंक किसी भी खाताधारक की अधिकतम एक लाख रुपए की ही सुरक्षा गारंटी लेता है। जब नकदी रखने को रोकने की कवायद चल रही तो इस सुरक्षा कवर को क्यों नहीं बढ़ाया जाना चाहिए? ये घटनाएं बता रही हैं कि भारत के बैंक सुरक्षित नहीं रह गए हैं। और दो-चार बैंकों के मामले सामने आए तो लोगों का बैंकिंग व्यवस्था से भरोसा उठते देर नहीं लगेगी। बैंकिंग व्यवस्था को लेकर भरोसा बनाना रिजर्व बैंक और सरकार की जिम्मेदारी बनती है।

कल्पमधा

ज्ञानी आदमी के खोखले ज्ञान से सावधान; वह अज्ञान से भी ज्यादा खतरनाक है। -बर्नार्ड शॉ

जाते मानसून के सबक

सुविज्ञा जैन

इस बार के मानसून ने जाते-जाते हमें जो सबक दिए हैं, उनमें सबसे बड़ा सबक जल प्रबंधन का ही है। हमें तत्काल एक ऐसी योजना बनाने के बारे में सोचना चाहिए कि प्राकृतिक संसाधन के रूप में जितना पानी हर साल उपलब्ध होता है, उसका ज्यादा से ज्यादा लाभकारी इस्तेमाल कैसे किया जा सकता है। जितना पानी हम इस्तेमाल कर रहे हैं, उससे दुगना पानी बाढ़ की तबाही मचाता हुआ बेकार न जाए।

🔁 स बार मानसून कई सबक देकर जा रहा है। ₹ वैसे मानसून का अपना तय समय एक जून से तीस सितंबर है। माना जाता है कि एक सितंबर से मानसून लौटना शुरू हो जाता है। लेकिन इस साल मानसून की विदाई चालीस दिन देर से हो रही है। पिछले पचास साल में पहली बार ऐसा हुआ है जब मानसून इतनी देर से जा रहा है। मानसून खत्म होने की निर्धारित तारीख के दो हफ्ते बाद तक देश के कई हिस्सों में इतना ज्यादा पानी गिरा जितना आमतौर पर जुलाई-अगस्त के दिनों में गिरा करता था। कुल मिला कर सरकारी मौसम विभाग के सारे अनुमान इस साल बुरी तरह गड़बड़ा गए।

पूर्वानुमानों की गलती की नापतोल करें तो कहा जा सकता है कि इन अनुमानों में चौदह फीसद का अंतर पड़ गया। मौसम विभाग ने वर्षा काल शुरू होने के पहले अपनी अत्याधुनिक वैज्ञानिक पद्धति से अनुमान लगाया था कि इस

साल पिछले पचास साल के औसत से चार फीसद पानी कम गिरेगा। यानी अनुमान छियानवे फीसद बारिश का था, लेकिन बरस गया एक सौ दस फीसद। गौरतलब है कि वैज्ञानिक आकलन में चार फीसद कम या चार फीसद ज्यादा की एक खिड़की बना कर रखी जाती है। उस लिहाज से ज्यादा से ज्यादा सौ फीसद वर्षा का अनुमान था, वह भी दस फीसद गलत हो गया। वैसे तो पिछले कई साल से पूर्वानुमानों में गड़बड़ी होती रही है। इस साल मानसून के अपने पूर्वानुमानों से मौसम विज्ञानियों को एक बड़ा सबक मिला है।

यह तो उस पूर्वानुमान की बात हुई है जो पूरे देश में कहीं ज्यादा और कहीं कम बारिश होने के आंकड़ों को जोड़ कर और भाग देकर निकाला जाता है। अगर देश के अलग-अलग चार जोन के पूर्वानुमानों को वास्तविक वर्षा से मिलान करें तो पता

चलेगा कि गलती की और ज्यादा हद हो गई। मसलन, बारिश के पहले अनुमान बताया गया था कि मध्य भारत में सौ फीसद बारिश होगी। इस अनुमान के मुताबिक मध्य भारत में बानवे फीसद से लेकर एक सौ आठ फीसद के बीच पानी गिरने की बात कही गई थी, लेकिन बरस गया एक सौ उनतीस फीसद। लगभग यही हालत दक्षिण प्रायद्वीप क्षेत्र की हुई। पूर्वानुमान था सनतानवे फीसद का और वास्तविक वर्षा हुई एक सौ सोलह फीसद। देश के उत्तर-पश्चिम और उत्तर पूर्वी क्षेत्रों में सामान्य वर्षा जरूर दर्ज हुई, लेकिन कई जगह सामान्य से बहुत कम बारिश के कारण अलग तरह की समस्या पैदा होने का अंदेशा सिर पर है। मसलन, देश के चार क्षेत्रों में जो कुल छत्तीस उपसंभाग हैं उनमें से पांच में अस्सी

लिहाज से संवेदनशील माना जाने लगता है। अभी हमें सही-सही पता नहीं है कि इस बार देश में जो ताबड़तोड़ बारिश हुई है, उस पानी को हम कितना रोक कर रख पाए। लेकिन इतना तय है कि देश के पास सामान्य वर्षा के पानी को भी रोक कर रखने लायक बांध या जलाशय नहीं हैं। पचास साल के औसत जितनी यानी सौ फीसद बारिश हो तो देश में करीब सात सौ अरब घनमीटर सतही जल उपलब्ध होता है। लेकिन हमारे पास इस समय कुल दो सौ सत्तावन अरब घनमीटर

पानी रोक कर रखने भर के बांध हैं। इसलिए यह

कम बारिश हो उन क्षेत्रों को पानी की कमी के

बिल्कुल सोचना निरर्थक होगा कि अगर देश में ज्यादा पानी गिरा है तो आने वाले दिनों में पानी की कमी नहीं पड़ेगी। वैसे भी केंद्रीय जल आयोग के आंकड़े को देखें तो मानसून की निर्धारित अंतिम तिथि के फौरन बाद यानी तीन अक्तूबर के दिन देश के मुख्य बांधों में सिर्फ एक सौ बहत्तर अरब घनमीटर पानी जमा हो पाया था, जो अपनी कुल क्षमता का छियासठ फीसद है। जाहिर है, इस बार बादलों से जो लबालब पानी मिला था, वह निदयों से होता हुआ और बाढ़ की तबाही मचाता हुआ वापस समुद्र में चला गया।

गौरतलब है कि औसत से दस फीसद ज्यादा या दस फीसद कम बारिश को असामान्य घटना माना जाता है। इस बार के आंकडों का विश्लेषण करें तो देश के छत्तीस उपसंभागों में से बारह उपसंभाग अतिवर्षा से पीड़ित हुए हैं। जिन उपसंभागों में औसत



फीसद से भी कम बारिश हुई है। जहां बीस फीसद से बीस फीसद या उससे भी ज्यादा बारिश होती है. उन्हें असामान्य रूप से ज्यादा वर्षा की श्रेणी में रखा जाता है। इस बार अतिवर्षा का अंदाजा इस बात से लगाया जा सकता है कि इन उपसंभागों में दस ऐसे हैं जिनमें औसत से बीस फीसद से लेकर उनसठ फीसद तक ज्यादा बारिश हुई। दो उपसंभागों में साठ फीसद से भी ज्यादा पानी गिरा। देश के जो इलाके अतिवर्षा से पीड़ित हुए हैं, उनकी व्यथा पिछले डेढ़ महीने से पूरा देश देख ही रहा है।

इस बार के मानसून से एक सबक यह भी मिला है कि देश के पास औसत से कम से कम दस या पंद्रह फीसद ज्यादा बारिश की सुरत में बाढ़ से बचाव का इंतजाम तो होना ही चाहिए। यह कोई

बहुत बड़ा काम नहीं है, बल्कि पिछले कुछ साल से देश जिस तरह पानी की कमी से जूझता दिखने लगा है, उस हिसाब से तो वर्षा के ज्यादा से ज्यादा पानी को सुरक्षित तरीके से जमा करने की हमें सख्त जरूरत है। बांधों और जलाशयों में पानी को रोक कर बाढ़ से बचाव तो एक बोनस जैसा होगा।

बाढ़ या सूखे से बचाव, जल संचयन या जल प्रबंधन का काम जल विज्ञानियों का है। भारत में जल विज्ञानी आमतौर पर सिविल इंजीनियर ही होते हैं, क्योंकि ये इंजीनियर ही बांध और नहरें बनाने का विशेषज्ञ कार्य कर सकते हैं। वर्षाकाल में बांधों में जल भंडारण पर निगरानी का काम भी इन्हीं के जिम्मे होता है। लेकिन देश के स्तर पर जल प्रबंधन का अर्थशास्त्र और जल प्रबंधन की सांख्यिकी का विशेषज्ञ होना बिल्कुल ही अलग बात है। सार्वजनिक निर्माण अभियांत्रिकी में हुनरमंद बनाए

> गए पेशेवरों से यह उम्मीद करना कि वे मौसम विज्ञान में भी पटु हों, अर्थशास्त्र को भी समझें और सांख्यिकी के नुक्ते भी जानें, प्रबंधन भी देखें, उन पर ज्यादती ही है। जाहिर है, जल प्रबंधन के काम को एक अंतर-विषयक कार्य बनाने की जरूरत है और उनके बीच समन्वय के लिए प्रबंधन प्रौद्योगिकी विशेषज्ञों को बीच में लाने की दरकार है।

> आज के जमाने में जब देश में हर क्षेत्र की व्यवस्थाओं में प्रबंधन प्रौद्योगिकी का महत्त्व समझा जा रहा हो, अगर जल प्रबंधन में प्रबंधन प्रौद्योगिकी का दखल न दिखता हो, तो इस स्थिति पर आश्चर्य जताया जाना चाहिए। सबसे ज्यादा हैरत इस बात पर होनी चाहिए कि भारतीय प्रशासनिक सेवा के अधिकारियों से तो हम उम्मीद कर लेते हैं कि जल प्रबंधन की जटिलताओं को वे समझ लेंगे, लेकिन

प्रबंधन के काम में प्रबंधन प्रौद्योगिकी का इस्तेमाल करने की तरफ हमारा ध्यान नहीं है। जबिक जल प्रबंधन में प्रबंधन शब्द का इस्तेमाल हम दशकों और सदियों से करते आ रहे हैं।

इस बार के मानसून ने जाते-जाते हमें जो सबक दिए हैं, उनमें सबसे बड़ा सबक जल प्रबंधन का ही है। हमें तत्काल एक ऐसी योजना बनाने के बारे में सोचना चाहिए कि प्राकृतिक संसाधन के रूप में जितना पानी हर साल उपलब्ध होता है, उसका ज्यादा से ज्यादा लाभकारी इस्तेमाल कैसे किया जा सकता है। जितना पानी हम इस्तेमाल कर रहे हैं, उससे दुगना पानी बाढ़ की तबाही मचाता हुआ बेकार न जाए।

सोने-जागने का संघर्ष

विकेश कुमार बडोला

ज्ञ ब तक निश्चिंत रहा, खेलता–दौड़ता भागता फिरता रहा, तब तक ही आठ और उससे ज्यादा घंटों की नींद सो सका था। इसके बाद नींद मुझसे रूठ गई और अभी तक रूठी हुई है। शुरू में तो मैं इस अनिद्रा रोग से खुश था। इस दौरान 'जो जागत है वो पावत है, जो सोवत है वो खोवत है' वाक्य मुझे नींद पूरी नहीं होने जैसी बीमारी से लड़ने की शक्ति देता रहा। अपनी अधिकाधिक जागृत अवस्था से मैं अपने लिए दिव्य अनुभव बटोरता रहा। अनुभवों को लिखता रहा। तरह-बेतरह की परिस्थितियों के लिखे गए वर्णन पढ़ कर अच्छा लगता। दोस्तों को पढ़ाता। वे भी प्रभावित होते और निरंतर लिखने के लिए कहते। लेकिन उन्हें यह आभास नहीं था कि लिखने, पढ़ने और इससे प्रभावित होने का आनंद-स्रोत मेरी अनिद्रा थी। जवान शरीर और दिमाग के रहते तो नींद नहीं आने के दुष्परिणामों से बचा रहा, पर अब देर रात तक जागना यानी नींद नहीं आना कष्ट देता है। आंखों में जैसे सारे शरीर का भारीपन आकर स्थिर हो गया है। लेकिन इतना भार ढोते-ढोते भी थकावट से चूर

आंखों में नींद का नाम नहीं है। कई बार सोचा कि दिमाग को सोचने पर नहीं

लगाऊंगा। केवल सोऊंगा। लेकिन नींद आ भी जाए, पर परिवेश के शोर को कैसे कम करूं, इससे छटकारा कैसे पाऊं! किराए का दो कमरे का घर। सभी घर आपस में एक ईंट से खडी दीवारों से जड़े हुए। आस-पड़ोस में कोई अपना बाथरूम का दरवाजा भी जरा जोर से बंद करता है तो अगल-बगल के दो-तीन घर हिल

दुनिया मेरे आगे जाते हैं। कोई अपने किचेन में खाना बना रहा है या बर्तन धो रहा है तो उसकी आवाज भी ऐसे सुनाई दे, जैसे अपने ही घर में यह सब हो रहा है। जिस आदमी की नींद दीवार घड़ी की सेकेंड वाली सुई की टक-टक से भी उचट जाती हो, उसके लिए आसपास के

ऐसे हो-हल्ले किसी विस्फोट से कम नहीं हैं। उस रात भी कुछ न सोचने के प्रण के साथ जैसे ही सोने की कोशिश की तो पीछे के घर से पति-पत्नी के लड़ने, चीखने, आपस में गाली-गलौज करने की कर्कश आवाजें आने लगीं। पत्नी ने जितनी भी बातें कहीं, उनसे उस घर की पूरी कहानी समझ आ गई। समय देखा तो रात के सवा एक बज रहे थे। शायद वे आपस में लडते-झगडते थक गए तब

आधे घंटे बाद शांति छा गई। सोचा अब नींद का ध्यान करूं। इतने में गली के कुत्ते मिल कर जोर-जोर से भौंकने लगे। रात की शांति भंग करते हुए इतने कुत्तों का एक साथ भौंकना, लगा जैसे शोर का तुफान गलियों से उठ कर आसमान और मेरे कमरों की तरफ ही बढ़ रहा है। पहले ही सिर भन्ना रहा था और अब वह भारीपन से बूरी तरह दब गया। जब सब तरह का शोर थम गया तो पानी पीकर

रही थी। अब सुबह होने तक करवट गिनने की बारी थी। पांच से छह बजे के बीच अगर थोड़ी नींद आती भी

लेट गया। घड़ी साढ़े तीन बता

तो वह सुबह के कोलाहल से उचट जाती। अंत में अखबार वालों, दूधिया, स्कूली बच्चों, मोटरसाइकिल, कार, खाना बनाने, बर्तन धोने की आवाजों के साथ विचित्र सपनों के आने-जाने के बीच सोने और जागने का संघर्ष। इन सबसे खुद को किसी तरह बचाने के लिए पार्क में जाकर बैठ गया। पेड, पौधे, हरी-हरी घास, रंग-बिरंगी कलियां और फूल, गिलहरी, कबूतर, चिड़िया, गीली मिट्टी को एक-डेढ घंटे तक देखता रहा। प्राकृतिक ठंडी हवा का सेवन करता रहा। रात के शोर, अनिद्रा, बेचैनी, थकावट से लड़ने के लिए सुबह इन्हीं की सहायता

लेता हं। रात भर नींद न आने के बाद भी दिन भर रोजगार के लिए प्रकृति ही मुझे जागृत करती है।

पार्क से बाहर निकला तो तेज हॉर्न बजाते वाहनों का अनावश्यक ध्वनि-प्रदूषण, कबाड़ी वालों का गला फाड़ चिल्लाना, रेहड़ी-फेरी वालों का वस्त बिक्री गान सुनाई दिया। रात मेरे जैसों की नींद हराम करने के बाद कुत्ते यहां-वहां पसरे हुए सो रहे थे। ये हाईटेक सिटी नोएडा की कहानी है। व्यक्ति के लिए इतनी दुश्वारियां होने के बाद भी कर्ताधर्ताओं के लिए तरक्की शब्द आकर्षण बना हुआ है। आदमी वाहन चला रहा है या पैदल चल रहा है, वह घर में है या बाहर सब जगह ध्वनि-प्रदूषण का आतंक है।

मनोज कुमार अभिनीत 'शोर' फिल्म की याद आती है। उसमें एक अभिनेता जीवन परिवेश के शोर से इतना दुखी हो जाता है कि एक दुर्घटना में अपनी सुनने की शक्ति गंवाने के बाद उसे दुख नहीं होता। बहरा होना उसे श्रवणशक्ति से पूर्ण होने से ज्यादा भाता है। बहरेपन में जब कोई उसे इशारे से आसमान में उड़ता हवाई जहाज दिखाता है तो वह उसे देख, उसकी गड़गड़ाहट को नहीं सन कर एक खास तरह की आत्मसंतष्टि महसस करता है। अपनी स्थिति भी शोर से आहत किसी पात्र की तरह ही है।

जात न पूछो

छले दिनों जैसे ही लोक सेवा आयोग उत्तर प्रदेश द्वारा पीसीएस 2017 का अंतिम परिणाम जारी किया गया, सभी चयनित प्रतियोगियों को बधाई व शुभकामनाएं जाति के चश्मे से देख कर दी जाने लगीं। यह सही है कि लोक सेवा आयोग समेत अन्य आयोगों की भूमिका पर लगातार सवाल उठते रहे हैं, लेकिन जिस तरह से हम अपनी सहूलियत के अनुसार एक खास जाति व समुदाय के चयनित प्रतियोगियों को बधाई देते हैं और अन्य जाति व समुदाय के चयनित प्रतियोगियों की मेधा पर संदेह प्रकट करते हैं, वह कतई सही नहीं है।

यह गौरतलब है कि लोक सेवा आयोग द्वारा आयोजित पीसीएस परीक्षा तीन चरणों से होकर गुजरती है। जो प्रतियोगी महज प्रारंभिक परीक्षा पास कर लेता है, माना जा सकता है कि उसमें कहीं न कहीं मेधा तो छुपी ही होगी। तभी वह अगले चरण तक पहुंच पाता है। इसी के समांतर मुख्य परीक्षा उत्तीर्ण करने के बाद साक्षात्कार को पार करना एक बेहद चुनौती-पूर्ण कार्य होता है। साक्षात्कार तक पहुंचना ही अपने आप में यह बताता है कि अमुक प्रतियोगी अन्य लाखों प्रतियोगियों से अलग है, तभी वह अंतिम चरण तक पहुंच पाया है।

पिछले दिनों सोशल मीडिया पर जिस तरीके से किसी जाति विशेष के प्रतियोगियों की सफलता को देख कर उनकी मेधा पर सवाल उठाया गया, उनकी प्रतिभा पर संदेह प्रकट किया गया, उससे एक प्रतियोगी के रूप में मुझे बेहद कष्ट हुआ। हमें कम से कम लोक सेवा आयोग की मर्यादा और गरिमा का खयाल तो रखना ही चाहिए। आयोगों की भूमिका सवालों के घेरे में होने के बावजूद हमें प्रतियोगिताओं की सफलता को जाति के चश्मे नहीं देखना चाहिए।

जिन्होंने अपनी मेहनत और प्रतिभा के बल पर इसी सरकार के समय हो रहा है, पिछली अन्य सरकारों के दौरान भी जब किसी परिणाम की घोषणा हुई होगी, प्रशंसा और निंदा करने वाले लोगों की जमात चयनित और अचयनितों पर ट्ट पड़ी होगी, जो कि सरासर गलत है। जाति के चश्मे से किसी प्रतियोगी की सफलता या विफलता का निर्धारण करने वाली सोच न तब सही थी और न अब सही है।

• जीतेंद्र प्रताप यादव, खानियापुर, प्रतापगढ़

ऐसा करना उन प्रतियोगियों के साथ नाइंसाफी होगा, रस वाले नींबू की तरह लग रही है। इतिहास गवाह है कि चीन ने हमेशा हमें धोखा ही दिया है। सफलता अर्जित की है। हालांकि ऐसा नहीं है कि यह पहले भी जब दोनों नेताओं की बात हुई थी तो डोकलाम विवाद पैदा हो गया था। पिछले साठ साल के घटनाक्रम पर गौर करें तो पता चलता है कि चीन ने हमेशा अपने प्रतीक चिह्न 'ड्रैगन' के अनुसार काम किया है। इसलिए ड्रैगन के साथ काम करने में सर्तकता की आवश्यकता है।

• भूपेंद्र सिंह रंगा, पानीपत, हरियाणा

आतंक की सत्ता इस समय भारत की निगाहें 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

ड्रैगन के साथ

हाल ही में चीन के राष्ट्रपति की महाबलीपुरम में प्रधानमंत्री नरेंद्र मोदी के साथ अनौपचारिक बातचीत हुई। जिस गर्मजोशी के साथ हमारे प्रधानमंत्री ने उनकी आवभगत की वह काबिलेतारीफ थी। इस यात्रा का महत्त्व इसलिए भी अधिक हो गया कि कश्मीर से अनुच्छेद 370 और 35ए हटाए जाने के बाद दोनों नेता पहली बार मिल रहे थे। इस बीच पाकिस्तान के प्रधानमंत्री इमरान खान भी शी-जिनपिंग से मिल चुके थे। चीन को कहीं न कहीं कश्मीर को लेकर हिचक है। वह पाकिस्तान को एक मोहरे की तरह इस्तेमाल कर रहा है और बार-बार कश्मीर को लेकर बयानबाजी कर रहा है। पाकिस्तान की हालत अब उसे बिना

पेरिस की तरफ हैं जहां वित्तीय कार्रवाई कार्यबल यानी एफएटीएफ की बैठक चल रही है। अठारह अक्तूबर को निर्णय आ जाएगा कि पाकिस्तान को 'निगरानी सूची' में ही रखा जाता है या उसे 'गहन निगरानी सूची' में डाला जाता है। अगर उसे 'काली' या 'गहन निगरानी सूची' में डाला जाता है तो यह भारत की बहुत बड़ी जीत होगी क्योंकि जून में हुई पिछली बैठक में भी उसे फिर से 40 मापदंड दिए गए थे। वैश्विक आतंक पर रोक लगाने के लिए पाकिस्तान को जो भी काम दिए गए थे, उनमें से वह केवल तीन काम कर पाया है। चौदह मामले में सिर्फ शुरुआत हुई है। बाकी में कुछ हुआ ही नहीं है। इसका अर्थ यह हुआ कि पाकिस्तानी हुकूमत

बिना आतंकी सहयोग के चल ही नहीं सकती। दहशतगर्दी ही वहां की राष्ट्रनीति है। शायद इमरान सरकार इसलिए भी बेफिक्र हैं कि इस समय एफएटोएफ के अध्यक्ष का पद चीन के पास है। अमेरिका को भी अफगानिस्तान में उसकी जरूरत है। सऊदी अरब और मलेशिया जैसे देश धर्म के आधार पर पाक का पक्ष लेंगे। इसलिए अनुमान है कि एक बार फिर से उसे 'निगरानी सूची' में ही रखा जाएगा।

जंग बहादुर सिंह, गोलपहाड़ी, जमशेदपुर

मिलावट का जहर

त्योहारों के मौसम में खाने-पीने की नकली और मिलावटी चीजें बेचने की होड लग जाती है। आज समाज में बहुत से ऐसे मुनाफाखोर लोग हैं जो अपने थोड़े से फायदे के लिए खाने-पीने की चीजों में मिलावट करके दूसरों की जान जोखिम में डाल देते हैं। खाने-पीने की मिलावटी चीजों का बच्चों की सेहत पर बहुत ज्यादा नकारात्मक असर पड़ता है और कई बार तो वे जानलेवा रोगों की गिरफ्त में फंस जाते हैं। इस सबके मद्देनजर स्वस्थ भारत के लिए खानपान की चीजों में मिलावट रोकना बहत जरूरी है। सरकार और प्रशासन को आमजन की सेहत की सुरक्षा के लिए गंभीरता दिखाते हुए बाजार में बिकने वाली चीजों की समय-समय पर जांच करनी चाहिए। वैसे सरकार मिलावटी या घटिया गुणवत्ता वाली चीजों से बचने के लिए जागरूकता चलाने के अलावा हेल्पलाइन भी समय-समय पर शुरू करती आई है। लेकिन जब तक लोग किसी वस्तु या खाने-पीने की चीजों की गुणवत्ता पर खुद ध्यान नहीं देंगे और किसी गड़बड़ी की शिकायत नहीं करेंगे तब तक सरकार के उपभोक्ता संरक्षण के प्रयास कामयाब नहीं हो सकते हैं।

• राजेश कुमार चौहान, जालंधर

नई दिल्ली

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