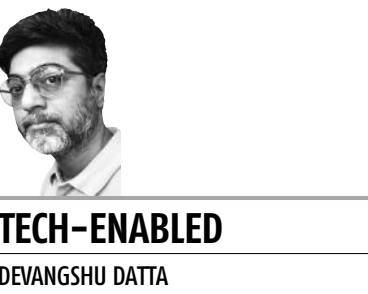


Mass surveillance

Face recognition technology and its use in surveillance by sundry governments is deeply contentious



TECH-ENABLED
DEVANGSHU DATTA

The ongoing protests and the response have led to a focus on face recognition. In multiple places, police have taken photographs using drones, and then used facial-recognition software to identify individuals in crowds, including many minors. This raises concerns about all-pervasive state surveillance.

India may soon have one of the largest facial recognition databases. In June, the National Crime Records Bureau (NCRB) tendered out for tech-

nical help to build a database for the police match “persons of interest” with pictures, including pictures from sources like newspapers, social media and TV grabs, etc.

The system should allow the police to carry out “fast and accurate face recognition” in a “live environment”, according to the tender. The NCRB says this would help to identify missing persons. The face-recognition database would not, according to the NCRB, be integrated with Aadhaar, which includes photographs and other biometric data.

The NCRB also said, in a written response to the Internet Freedom Foundation, that the system would not use images from CCTV in public places unless a crime was committed. The data would be hosted on a centralised application “made available for access to only police”.

The protests are likely to lead to an accelerated adoption of such systems. It’s anyone’s guess if the NCRB will actually abide by its commitment not

to link to other databases like aadhaar. In addition to that database, CCTVs are up and running in both public spaces and closed environments. It’s likely that your image is being captured multiple times on a normal day on multiple CCTV cameras, with the data stored and processed by multiple organisations. The police already uses CCTV images to levy traffic fines.

This ambitious surveillance programme would be considered overreach in democratic countries. It involves collection and processing of private personal data without consent. However, India’s proposed Personal Data Protection Bill, which has not yet been passed in Parliament, does not contain specific protections against this. It proposes to give all government agencies and organisations an open licence to collect and process data, without consent.

The original draft contained a provision that government agencies should only collect data without consent, when it was necessary and pro-

portionate. That was deleted in the draft circulated to the Lok Sabha in early December. That means there are currently zero checks and balances against state surveillance and if the Bill is passed as is, there will continue to be zero checks and balances.

Digital photographs of people are among the easiest things to collect without consent, or knowledge. In the Eurozone, where this is considered private personal data, the “right to forget” clause of the General Data Protection Regulation can be invoked to ask for erasure of such data. It is not clear if such a request could be made under the proposed Personal Data Protection Bill, 2019 although it does contain a right to forget clause.

Face recognition technology comes in many types, for many purposes. There are one of one matching systems, such as laptops or mobile device, which stores the digital picture of one individual and matches faces of users upon login. There is one versus few, such as a small database of employees in a given organisation. In both these cases, there is consent which can be withdrawn.

One from many matches occur when the police match a picture of a person of interest (or a corpse), versus a large database. There are also many from many systems when the police

take pictures of large crowds and match every face versus other large databases. There may not be consent, or knowledge in either of these.

Fooling modern facial recognition programs isn’t easy, though these do throw up both false positive and negatives. An air-filter mask may not fool a modern face-recognition program. Make up streaked in odd lines can work, but is conspicuous. A scarf, or earrings, or anything worn close to a person’s real face, with images that look like a face may confuse the software. Special baseball caps with LED /infrared lights can work while being invisible to the human eye. So can privacy visors, which look like normal sunglasses but reflect light back in odd ways.

Face recognition technology and its use in mass surveillance by sundry governments is deeply contentious. It has been banned in several jurisdictions. It also has technical flaws — for example, false positives lead to innocents being harassed. Courts and judges may not be sufficiently techno-savvy to understand the limitations, or the scope for framing and digital forgery if this is used for police work. However this is now widely prevalent in India and it will remain legal and all-pervasive, going by the data protection bill.

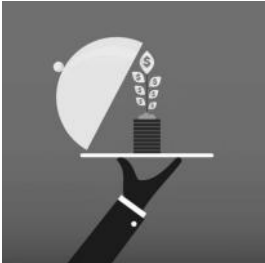
CHINESE WHISPERS

Phule going solo

Savitribai Phule, the Dalit leader of Bahraich district of Uttar Pradesh, who joined the Congress after leaving the Bharatiya Janata Party (BJP) ahead of the 2019 Lok Sabha polls, has resigned from the grand old party. The Congress had given the ticket to Phule to contest from the Bahraich parliamentary constituency but she lost to the BJP nominee.

Following her defeat, Phule was left in the political wilderness as the Congress became busy restructuring its state unit. After resigning from the Congress, a sulking Phule is gearing up to hold a convention in Lucknow next month when she is expected to announce her next move.

Money platter



Legend has it that a man prayed for money and then became rich by growing multiple plants from one — giving the plant its name. Not sure if that was the case here, officials in Odisha over the weekend unearthed property worth over ₹1 crore in the possession of a gardener-cum-horticulture extension worker employed by the state government. On a tip-off officials raided the house of one Udhav Behera and that of his relatives in Mayurbhanj and Balasore district and found a neat stash. Besides the cash, Behera owned a three-storey house, 12 plots of land, a poultry farm, three two-wheelers, big-ticket deposits and investments in banks plus a huge amount of gold ornaments.

Indian banking: Challenges in the new decade

Shall we see the closure of the bad loan saga in the new decade? There is no Lehman or East Asian crisis to blame; it’s our own doing



BANKER'S TRUST
TAMAL BANDYOPADHYAY

Today, the Reserve Bank of India (RBI) will conduct the second phase of Operation Twist by simultaneous buying and selling of government securities. It will buy long-tenure bonds and sell short-term ones to bring down the bond yields and flatten the curve, narrowing the term premium. The 10-year bond yield, which rose to 6.8 per cent in the recent past fearing higher government borrowing to bridge the widening fiscal deficit, is now hovering at 6.5 per cent.

Operation Twist “manages” bond yields, brings down the cost of borrowing for the government and saves banks from treasury losses. Banks, in fact, can make money trading bonds but nobody knows how long the RBI would continue the exercise and how much it would buy. Therein lies the challenge for the banks.

What are their challenges in the new decade?

For the record, a decade ago, the 10-year bond yield was 7.59 per cent and 11.22 per cent in December 1999. The gross annual government borrowing fig-

ures for fiscal year 2000, 2010 and 2020 have been ₹99,630 crore, ₹4.92 trillion and ₹7.1 trillion respectively.

The kitty of bank credit, which is ₹99.25 trillion now, was ₹29.42 trillion in 2009 and ₹4.15 trillion in 1999. The credit pile grew 609 per cent in the first decade and less than half of it in the current decade. The deposit portfolio of banks, which is ₹1.31 trillion now, has grown 213 per cent in the current decade, roughly half the growth in the first decade (from ₹7.91 trillion in 1999 to ₹41.84 trillion in 2009). How has the economy been growing? In 2000, it was ₹20.13 trillion and in 2010, ₹64.78 trillion (both 2004-05 series). The estimated size of the Indian economy in 2020 is ₹211 trillion (2011-12 series).

Finally, a look at the pile of bad assets. In March 2019, the gross non-performing assets (NPAs) of the Indian banking sector was 9.1 per cent of the loans, the highest among emerging markets. It may rise to 9.9 per cent next year. The figure was 2.39 per cent in March 2009 and 14.6 per cent in March 1999. After making provisions, the net NPAs of the industry in March 2019 was 3.7 per cent, higher than 1.12 per cent in March 2009 but much lower than 7.5 per cent in March 1999.

The current decade started with enormous fiscal and monetary stimulus to ward off the feared impact of the collapse of US investment bank Lehman Brothers Holdings Inc. The government went all out spending money and the RBI followed an ultra-loose monetary policy, flooding the system with liquidity and bringing down the policy rate to its historic low. That sowed the seeds of



Has the central bank been too aggressive in cleaning up the system?

the problems that plagued the financial sector for an entire decade, threatening to spill over to the next.

Former RBI governor Y V Reddy — initially a much-disliked central banker for his refusal to open up the banking sector — turned into a hero after the Lehman collapse for ring-fencing the Indian economy by not opening up the sector. In the current decade, there has been partial opening up but that is not the reason for the enormous pain that the Indian financial sector has been experiencing. Unlike in the past when only the banking sector bore the brunt, the problem has spread across the financial system — to non-banking finance companies, mutual funds and rating agencies. There is a clamour for fiscal stimulus even as monetary easing continues.

How did we get into the mess? Probably, each decade has its own contribution. Some are blaming the abolition of development financial institutions

(DFIs) in the 1990s that forced banks to lend for projects without the core competence. They are extremely slow learners of the tricks of the trade; the leisurely development of the corporate bond market also did not help the cause.

A few are holding the Reddy regime responsible for the current troubles as the economy grew at over 9 per cent for three successive years then and the credit growth was phenomenal, leading to overheating. Then, of course, there was the exaggerated response to the global crisis in the aftermath of the Lehman collapse. And, finally, there are others who are blaming former Prime Minister Manmohan Singh and former RBI governor Raghuram Rajan for the mess. India presents a unique case study of financial sector woes spilling over to the real sector. And there is no Lehman or East Asian crisis to blame. It is self-inflicted.

In the past too, Indian banks were

saddled with bad assets but there has never been such a crisis of confidence (which forced the RBI to issue a release saying depositors’ money is safe in the banks). Has the central bank been too aggressive in cleaning up the system? Should it and the government have thought of the solutions before raising the red flags? When bankers are hounded by investigative agencies for credit decisions going wrong and defaulters are treated like outcasts, who will borrow money and who will lend?

The endgame in the politician-banker-corporate house nexus has not played out yet. Once it does, the new landscape for the Indian financial system will emerge. In some sense, the Indian banking story has remained unchanged for decades. Banks have kept on changing their assets — from steel to infrastructure to telecom to retail — and corporate India kept on leveraging up even as the regulator was generous in offering forbearance to banks. Periodically, new currency in the form of the treasury gains has been used to clean up banks’ balance sheets. How long can it continue? At some point, there won’t be anybody to lend barring the government — the last bastion. This is a classic story of debt stagnation and fiscal dominance.

In the new decade, we will see the emergence of large banks through consolidation; probably better-governed public sector banks with a smaller market share; the entry of many small banks; and even the return of DFIs in some form. Let’s hope and pray that we also see the closure of the bad loan saga.

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Hyperlocal promise



Election is tough competition, even if it is of local bodies. In Tamil Nadu, where panchayat elections are taking place in two phases — one was held on December 27 and the next

is scheduled for December 30 — a candidate took the traditional way to win over people’s trust. During her door-to-door campaign, Padmavathi, a candidate in Mylambadi village, Erode district (where the election is to be held on December 30), handed over a betel leaf and nut to prospective voters, promising to fulfil every promise made in her manifesto. Touching the betel leaf and nut is a traditional way to guarantee something and gaining trust.

INSIGHT

Data protection law: Enhancing the ecosystem



MANISH SEHGAL

The chatter on data privacy is slowly growing into a heated discourse as technologies at the forefront of innovation are pitted against the fundamental right of individuals to protect their privacy. Harnessing data lies at the core of the digital revolution, thus earning it the moniker “oil of the 21st century”. Data and the ability of corporations to leverage data is fuelling economies across the globe and giving rise to differentiated businesses and business models. India’s commercial ecosystem has immensely benefited from this data revolution. India has close to 500 million internet users and these users are aggressively using internet-based services ranging from food delivery to online shopping. The proliferation of e-commerce platforms and the many start-ups that are providing services and goods over the internet are relying heavily on the collection of personal data. At present, the Information Technology Act is the framework available for organisations to integrate data protection within their processes and prospectively, the Data Protection Bill of 2019 (PDPB) will subsume the requirements governing personal data.

The Bill proposes controls that include the concept of consent manager wherein individuals may use it to give or withdraw consent to the organisation collecting their data and transparency requirement to provide notices to individuals subjected to data processing activities in addition to conducting data protection impact assessments.

A raging debate around the implementation of data privacy laws is that it will be a drag on innovation. Rather than a threat, such laws should be perceived as enablers. Innovation and privacy are like the two sides of a coin — seemingly on opposite sides but only hold value when together. The key value proposition for a host of e-commerce companies and fintech operating in the financial services space is the ability to harness customer data in order to provide clients with more customised solutions. An attempt to create “wow” moments along the customers’ journey. Data becomes central to understanding a client’s proclivities and accordingly fashioning the desired solutions. However, the concern around data privacy laws strangling innovation is largely unfounded. Data privacy does not mean that corporations and start-ups will not have access to data and will thus not be able to innovate. It only means that there will be more accountability for the data that they collect, process and store. At its core, the concept of privacy also empowers the data owner, that is, the individual. It promotes the individual to have control over how his/her personal data is being collected and/or used. The traditional relationship between a corporation and an individual was skewed in favour of the corporation. Data privacy laws simply level the playing field by empowering the consumer.

Scalable innovation cannot be done without adequate privacy safeguards and data privacy laws have the potential to encourage innovation by enabling an ecosystem where things are done in the right way. A case in point is the State of California, home to the Silicon Valley and widely considered as the innovation hub of the world. The California Consumer Privacy Act which became the California law in June 2018, is one of the strongest legislation on data privacy in the United States. Technology and e-commerce businesses in the state continue to evolve as they gear up to comply with these new laws. The aim of such laws is to curtail the activities of those who are exploiting data for more than its intended use and put the reins in the hands of the data owner as per her preference — this goes a step beyond consent and lets the individual decide how his data is going to be harnessed.

The question is, “Whom does the data belong to?”

Corporations should consider their role as a custodian of individual’s personal data similar to how banks are custodian of an individual’s money. The money that we deposit in banks cannot be used by the banks as per their whim or requirements. Banks cannot choose to invest our money in the equity market or even open a fixed deposit without our explicit consent. At the same time, they have a duty to protect our money.

Corporations in the digital world have a similar responsibility. As custodians of our personal data, they do not have the authority to leverage our data as per their preferences. They should be held responsible for protecting our data from cyber infringement and misuse. Structured and well-defined laws on data privacy can help preserve the sanc-

tity of data and deter its misuse.

The consumers are clear winners as data privacy laws ensure that they have a say in the way their personal data is being harnessed. Corporations stand to benefit as well. In 2017, India experienced the second-highest number of data breaches across the world (₹37 per cent of the overall data breaches). Enterprises face a significant risk of data breach by “insiders”, that is, employees or third-party vendors with access to data. The economic and reputational cost of data breaches can be high. Corporations can avoid this by complying with the prevailing data privacy laws and building new systems that allow them to safely explore, validate and analyse data. On the other hand, one must concede that data (personal) may no longer be as easily and freely available as in the past. Businesses need to ensure that their operating environment is enhanced and change the way they deal with an individual’s data. Thus, corporations should strive for a “privacy-enabled environment” and not just a “privacy-compliant environment”. The former can help businesses create a competitive advantage as individuals may prefer them and feel safe to transact and engage with such business.

Far from stifling innovation, privacy requirements and regulations are designed to give an impetus to the data economy and provide organisations with innovative ways to engage with customers, address the mushrooming trust deficit and build a competitive advantage. The successful organisations will be those who can see beyond the regulatory constraint and use it as a catalyst for digital transformation and for creating an enduring competitive advantage.

The author is partner, Deloitte India

LETTERS

Things can only better

As the year comes to a close, it’s a good time to reflect on the impactful events that the year has witnessed. From Narendra Modi’s emphatic victory to Balakot that marked a discernible shift in our security policy, Modi 2.0 wasted no time in taking big political decisions. The abrogation of Article 370 and the bifurcation of the state of Jammu and Kashmir into two union territories caught everyone by surprise. The government could muster support in Rajya Sabha and got the Triple Talaq Bill passed. And towards the end of the year, the Citizenship Amendment Act happened. Clearly, the ruling dispensation, riding on the back of a huge mandate, is not shy of taking its political belief to its logical conclusion. On the economic front, the year hasn’t been kind to us. Despite the stimulus announced by the government, signs of recovery are not yet visible. That said, everyone likes to believe that the slowdown has bottomed out and it can go only up from here. It is hoped that the year 2020 would bid goodbye to the economic crisis bringing growth back on track.

Sanjeev Kumar Singh Jabalpur

Scope for improvement

This refers to “Time running out for PSBs” (December 27). It is true that

private banks have a stronger capital base and less of non-performing assets (NPA) in contrast to public sector banks. The former also laid emphasis on customer satisfaction and service quality to attract and shore up business unlike the lackadaisical approach of many public sector banks. Nevertheless, the significance of public sector banks cannot be overlooked. What is required is meaningful -- and not merely target-oriented lending -- to improve asset quality and prevent capital wastage.

Stricter systems and procedures are essential to regain customer confidence after a series of frauds. Private banks already have taken care of this aspect. Capital infusion can be restricted but not abolished in public sector banks given their compulsion to implement social welfare programmes. The spate of mergers and acquisitions reflect poorly on them. Growth in challenging times is key to survival. Public sector banks have to adopt new technologies and security measures to project a better image and make themselves less vulnerable and globally competitive.

C Gopinath Nair Kochi

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



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Bring banks on track

Credit market ecosystem needs better governance and oversight

The banking sector is showing signs of a turnaround, though challenges remain. The latest Financial Stability Report (FSR) of the Reserve Bank of India (RBI) says that gross non-performing assets (GNPA) of scheduled commercial banks could rise from 9.3 per cent in September 2019 to 9.9 per cent in September 2020, largely due to change in macroeconomic conditions, marginal rise in slippages, and declining credit growth. Slower economic growth is a risk for both the banking and non-banking financial sectors. Nominal growth in the Indian economy slipped to 6.1 per cent in the second quarter of the current fiscal year — the lowest in about two decades. Lower nominal growth will affect revenues of businesses, which will have a bearing on their ability to service debt.

Apart from NPAs, the macroeconomic and policy environment can make things difficult for banks, especially those in the public sector. Credit growth is now lagging deposit growth. While part of the banking system is not in a position to expand its balance sheet, Indian companies are increasingly borrowing from abroad. As a recent report in this newspaper showed, fundraising through dollar bonds jumped nearly five-fold to \$23.6 billion in 2019. Monetary policy accommodation in advanced economies has eased conditions in global financial markets. The slower pace of transmission in the Indian banking system, which has not allowed companies to fully benefit from lower policy rates of the RBI, also made borrowing from abroad more attractive. The rise in foreign currency borrowing, apart from affecting the banking system, could also complicate policy management for the central bank.

Even though the macro environment is not favourable, a good deal can still be done to improve the resilience of the banking and financial system. RBI Governor Shaktikanta Das has rightly emphasised the need for improving governance, including in private banks, in the foreword to the FSR. In fact, there is a need to review governance standards in the entire credit market ecosystem. For instance, as the FSB has highlighted, it has been noticed that credit-rating agencies provided indicative ratings without written agreements. As these indicative ratings are not disclosed by rating agencies, it is difficult to track the possibility of rating shopping. However, the pattern of withdrawal of ratings by one agency and provided by another does indicate the possibility of rating shopping because the new ratings are often the same or better than the earlier ratings. Since ratings play an important role in credit screening, compromised evaluation by rating agencies could affect lending decisions. The Securities and Exchange Board of India recently fined rating agencies in the IL&FS issues. This should help send a message about the importance of following regulations.

Nonetheless, rating agencies are only one part of the ecosystem. The health of the banking system, to a large extent, also depends on the government and the central bank itself. The RBI has not been able to detect governance failure in several cases, both in banks and non-banking financial companies. Again, IL&FS is a case in point. Improvement in the oversight capacity of the regulator will help strengthen financial stability. Further, the government needs to implement governance reform in public sector banks to improve efficiency, so that they are not a drag on the financial system and overall economic growth.

Liquidity-driven rally

Lack of earnings revival will test investors' faith

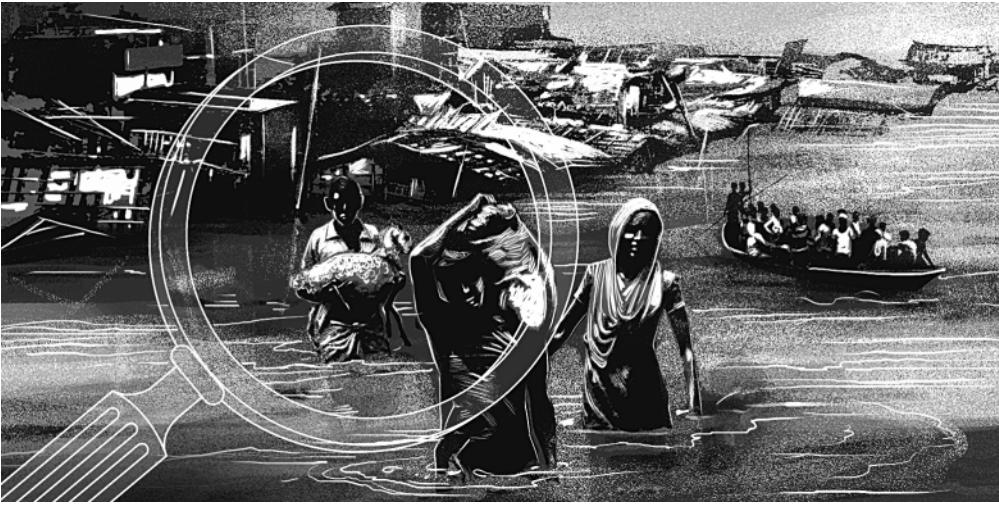
The most striking change that has happened in the equity markets in the past decade is the coming of age of individual investors. They have kept faith even as returns have been subdued. The Sensex and Nifty have been making new highs, but the 10-year compounded return at 9 per cent a year has not compensated for equity risk, given that real returns have been 2-3 per cent annually. But that has not bothered foreign and domestic investors, and valuations have only climbed to new highs this year.

While foreign investors have liked the fact that India is among the fastest-growing large economies, the behaviour of domestic retail investors has seen dramatic changes. In the past, retail investors used to enter the market towards the end of the bull run and end up taking the hit. But in recent times, retail investors have kept their mutual fund investments going through systematic investment plans (SIPs) of equity mutual funds. Such accounts have gone up from about 6 million in 2014 to 29.4 million now. Investors put in about ₹8,000 crore in SIPs every month — of the ₹76 trillion equity assets with mutual funds in November, they account for ₹3.1 trillion. Ten years ago, mutual fund equity assets were under ₹2 trillion. With most of the money coming in the past five years, mutual fund returns have also been as uninspiring as the broader market. But what investors at the aggregate level have done is to continue their SIPs while reducing their monthly commitment.

The decade began in the aftermath of the global financial crisis and thanks to the quantitative easing in advanced economies, a lot of money found its way into stocks, globally. The US market has been in a bull run with the broad-based S&P 500 index returning about 11 per cent a year — among the best-performing global markets. The India story, however, has sputtered due to a variety of reasons — whether it was the policy paralysis in the United Progressive Alliance government in the first half of the decade or the slowdown that has hit during the National Democratic Alliance government in the second half. In the stock market, there has been a wave of polarisation, both in the US and India, where high-growth companies with a first-mover advantage or quality managements have been valued more than others. While India's internet companies have shied away from raising funds in the public markets, some financial institutions and consumer companies trade at expensive price-earnings multiples for consistent and predictable growth.

At a broader level, even after a decade of financial crisis, it is still the monetary policies of developed countries that drive flows into equity markets, globally, and would remain an important determinant of foreign investment. However, for domestic investment to keep flowing into the market, the revival of economic growth will be critical. If economic growth and earnings fail to revive over the next few quarters, the patience of retail investors investing through SIPs could be tested. SIP flows have provided stability to Indian stock markets and a reversal could result in significant volatility. In absence of earnings revival, a liquidity-driven rally could further push up valuations and risk.

ILLUSTRATION: AJAY MOHANTY



Households after a natural disaster

The CMIE's CPHS data breaks the preconception of devastation and impoverished households being pushed to spending less

Recent research has uncovered new insights into a major natural disaster, the Chennai floods of 2015. Curiously, there was not much of a change in household income. But household expenditure surged for about a year after the floods. There were sharp increases in expenses on health and on fuel/power. After this period, households reversed themselves and started spending less; they were probably repairing their balance sheets. The expenditure surge was smaller for the less affluent, even though the damage that they suffered is likely to have been worse. More access to borrowing would have helped.

Natural disasters are important phenomena in the life of a nation. Most of us will experience one or more major natural disasters within our life. There is a need to know more about what happens in a local economy after a natural disaster. Traditionally, researchers have camped in a disaster-affected zone and undertaken measurement, but there are two limitations. We have not measured conditions before the disaster, and we are not simultaneously measuring conditions in an unaffected area, which can be used as the comparator (also called "the control").

New possibilities for measurement flow from the Centre for Monitoring Indian Economy's (CMIE's) "Consumer Pyramids Household Survey (CPHS)", which measures 170,000 households every four months. Assuming a disaster typically falls in between two survey dates, we get a four-month peri-

od in which each household is met before the disaster; after the natural disaster takes place, the same households are met again. This measurement is done all over India, so it is possible to identify controls.

In a recent paper (<http://bit.ly/chennai2015>), Ila Patnaik, Renuka Sane, and I study the Chennai floods of 2015, as a test case of this new approach, to measure the impact of natural disasters upon households.

The first question is about income. At first blush, we may think that many firms were disrupted during the floods, street-side vendors could no longer ply their trade, and thus incomes would go down. But we should look deeper. Disruption of kitchens meant

that vendors selling cooked food got a surge in demand. The moment the waters receded, all households were engaged in repair and reconstruction. The government spent a lot of money — about ₹2,000 per head — on relief and reconstruction. All these enhanced expenditures constituted a large demand shock in the local economy, which counteracted the flood-related disruption. As a consequence, the overall change in household income was about zero.

The second question is about expenditure. The traditional preconception is that there is devastation after a natural disaster, and impoverished households are pushed to spending less. This is not what happened in the data. Expenditure surged dramatically, by 32 per cent, during and immediately after the floods. Households were



SNAKES & LADDERS

AJAY SHAH

The decade we leave behind and ahead

It's the end of a decade and the start of a new dawn, we hope. In the decade we leave behind — 2010-19 — the world, it would seem, has unravelled and come apart; our leaders are diminished; our economies are in trouble; and, there is conflict and strife everywhere we look. In this decade, we have realised that climate change is not in the distant future. It is happening and its impact will only grow. Every year in this decade has broken a new record — the highest heat and the most extreme weather. But it is not just about weather. It is about how people in the world view their present and think about their future.

We know that the young are restless — maybe more than in any past decade. In the richer world, young people are alarmed and insecure because they don't know how they will survive this increasingly warming world. But I think what worries the young the most is that they feel powerless to make the difference — what is intrinsic and essential in their lives is what is indicted as the problem. How will they change this? The young worry about this. As they must.

In the poorer world, the young want opportunities. But the future prospects look bleak where they live. They want to move — from the village to the city, and from the city to another country. They are not satisfied with the plight of their parents. Even if they don't have enough formal education (because governments have let them down), they are in tune with the present through their mobile telephony. They know about the bright lights; they know that the world is awaiting them. They want it, as they

should. They also see the world around them crumbling — their farmer parents are not able to make both ends meet. The price and the weather risk of growing food increases each day, and each season increases the spiral of debt. They don't want this. Their generation is also different in another way. They are not meek or submissive. They are hungry for more but also impatient.

It is, therefore, no surprise that in almost every part of the world things can go out of hand very quickly. A simple hike in fuel or university fees can topple governments, bring the army on the road, and cause shooting, burning, and looting. It's a tinderbox world, on the boil.

It's also a divided world. Countries do not work together anymore. Every country thinks only of its own interests and nothing more. This is not to say that this was not the case before. But the pretence has gone — and this in an age of extraordinary inter-connectedness and inter-dependence has huge consequences. Let's be clear that in the last three decades — 1990-2019 — growth has stumped the environment; even if local air has been cleaned, emissions have been externalised — leading to this existential threat of climate change. Our inheritors should remember this.

There is other decadal learning as well — in our world, we are seeing unprecedented rates of internal migration and rural distress. I say this, not only because of the massive and often vile discourse over immigrants, but also because we know that our cities are growing in an illegal way and that this growth is

spending more on food, health care, and, most importantly, fuel/power.

In about 10 months, expenditures came back to normal, and after that, spending actually dropped to below the pre-flood levels, as households went back to repairing their balance sheets.

The richest households would have experienced the least destruction of housing stock or assets, and they are also likely to come through relatively unscathed on ill health when the upper floors of a house are not flooded. The richest households also have access to liquid assets and borrowings. So, the ideal response that we might see, for an affluent household, is a short surge of expenditure after which normalcy is restored.

The harm caused by a flood for poor people is greater, through the destruction of housing and assets, and health impact. Ideally, a bigger consumption surge is required after the event to repair the damage. However, in the data, we see a smaller consumption surge for the poor. This may reflect financial constraints, and greater hardships for the poor.

Finance should be a major part of the resilience of households when faced with a natural disaster. However, in the data for Chennai, we see a certain retreat from finance: Fewer households borrowed, saved or purchased assets after the flood. This raises concerns about the extent to which the Indian financial system is able to perform its functions in that moment of need when the average household requires finance the most. It is important to diagnose and identify the policy impediments, which are holding back profit-motivated financial firms from surging the lending to households in a disaster-affected area such as Chennai. These difficulties are consistent with the broader picture of a malfunctioning financial system.

While the floods in Chennai were a terrible event for persons there, at a conceptual level, the post-disaster performance was perhaps as good as it can get in India. Tamil Nadu has high state capacity, Chennai is one of the most affluent places in India, the media reported on the events with great interest, which helped ensure that the government swung into action for relief and reconstruction with alacrity and heft. In other locations in India, we may perhaps expect outcomes to be a bit worse, on account of inferior state capacity, lower household affluence, a reduced presence of financial firms, and reduced scrutiny by the media. The evidence that we see about Chennai can perhaps be interpreted as the frontier and as the best outcomes that are obtained in India when faced with a natural disaster of the magnitude of the 2015 Chennai floods.

The significance of this work lies not just in understanding what happened after the floods in Chennai in 2015. The measurement strategy that has been developed here is general, and not just about the Chennai floods of 2015. Many researchers will be able to conduct such studies by applying these methods, through which a new body of knowledge can develop on understanding what happens to households in India when faced with a natural disaster. Direct comparison between different natural disasters will, however, be limited by the fact that no two shocks are quite the same. As an example, the floods in Kerala were not comparable with the floods in Chennai.

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DOWN TO EARTH

SUNITA NARAIN

Sun Tzu redux



BOOK REVIEW

DWIGHT GARNER

The most electric war plan in semi-recent American literature appears in "A Run Through the Jungle," a story by the much-missed Thom Jones. Here is that plan in its entirety: "Infiltrate Hanoi, grab Uncle Ho by the goatee, pull off his face and make a clean escape." Because warfare is rarely so simple, books of strategy are consulted.

The most venerable of these, alongside *On War* (1832), by the Prussian general Carl von Clausewitz, is Sun Tzu's *The Art of War*, written

some 2,500 years ago. There have been many translations of *The Art of War*, and a new one, by Michael Nylan, will not be the last. It's a book that seems perpetually useful because it's a work of philosophy as much as tactics. Doves and hawks (even vultures) can approach it for meaning. The book suggests that the real art of war is not to have to go to war.

I've read Sun Tzu several times, in different translations. I'm not sure why I return to it: It's short, it's a classic, it's there. The book's lessons in deception seem not to stick with me. In my mind, I'm the least devious person in the world, my motives there for all to see. But that is what a devious person would say, isn't it?

Ms Nylan is a professor of early Chinese at the University of California at Berkeley, and the author of several well-regarded scholarly works. Her translation is the first in any modern

language by a female scholar. (Her first name is no tactical feint, but if it were she would have Sun Tzu's admiration.)

Sun Tzu's more recent admirers include Tony Soprano and Bill Belichick. How much they have memorized of *The Art of War*, as opposed to merely name-checking it, is uncertain. A high name can be a fig leaf for low deeds.

Sun Tzu is a favourite of Steve Bannon's, Ms Nylan reminds us. Sebastian Gorka had a licence plate that read "Art War." Ms Nylan gives us former

Secretary of Defense James Mattis's contextualising words about the book: "You've got to know Sun Tzu and Carl von Clausewitz, of course. The Army was always big on Clausewitz, the Prussian; the Navy on Alfred Thayer Mahan, the American; and the Air

Force on Giulio Douhet, the Italian. But the Marine Corps has always been more Eastern-oriented. I am much more comfortable with Sun Tzu and his approach to warfare."

Mr Nylan suggests General Mattis put Sun Tzu's lessons to imperfect use while manoeuvring in Donald Trump's White House. Ms Nylan

the ART OF WAR
A new translation by Michael Nylan
Author: Sun Tzu
Publisher: W.W. Norton & Company
Price: \$24.95



colleague, James Clyburn of South Carolina, referred to her as the Sun Tzu of our day.

This book gets off to an uncertain start. Ms Nylan's introduction is logy. A typical sentence: "Whenever we innovate, or whenever irregular,

unpredictable or unprecedented situations arise, as they do so often in modern life, we take the plunge, whether we welcome it or not, trying to find our way to a constructive outcome." Sun Tzu says armies should avoid salt marshes. Ms Nylan leads her unwitting readers into them.

Nylan's translation of *The Art of War*, however, is marvellously pointy and plainspoken. Each sentence is a struck match. Her version of one well-known section begins: *Warfare is the art of deception. So when you can, feign incapacity. And when deploying troops, appear to have no such plans.*

When close, seem to them to be far away, and when far away, seem near.

Sun Tzu's admirers seek to apply his lessons in everyday life. More than once, I have heard the "seem to be far away" admonition applied to flatulence. Ms Nylan continues: *If the enemy commander is avid for advantage, use it to lure him in; if he is volatile, seize upon that; if he is solid, prepare well for battle;*

If he is strong, evade him. If he is angry, rile him. If he is unpresuming, feed his arrogance.

Ms Nylan ran her successive drafts past "an international group of scholars drawn from multiple disciplines," including a former military officer and a poet, she writes in her introduction. Like the wisest commanders, she sought criticism and synthesised the best of it. Her translation is insightful and alert.

There is a lot we do not know about "The Art of War." It is most likely a composite text, rather than the work of one author. The legendary general in the book, Sun Wu, may not have existed.

This is a book that, in chapters as small and neat as Nespresso pods, admires achievements in corpse-making. But Sun Tzu writes: "Winning a hundred victories in a hundred battles is not the best possible outcome. Best is to subdue the enemy's troops without ever engaging them on the battlefield."

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RationalExpectations

No magic bullet, just hard reforms

The twin balance-sheet crisis has got worse, investors don't trust govt & with empty coffers, pump-priming isn't an option

EVEN WHEN MANY in the government criticised ex-chief economic advisor Arvind Subramanian for saying India's GDP was overstated by 2.5 ppt, few could explain why, if GDP was growing so fast, other indices were growing so slowly. As India's GDP has collapsed to 4.5% in Q2FY20, other indicators (*see graphic*) suggest that even this may be an overestimate. Even in FY94, when GDP grew at roughly the same rate as today, IIP grew at 6% vs 1.3% now, exports at 20.1% (-2.6% now), private consumption at 14.6% (7% now), and, the biggest surprise, while non-food credit was 5.7% then, it is -0.2% now; if everything is collapsing, how is GDP growing?

While many feel growth will come back soon, they ignore the fact that little has been done to fix India's credit crisis; in a recent paper, Subramanian and Josh Felman (S&F) argue that India's twin balance sheet crisis (banks and corporates with shot balance sheets) has morphed into a four balance sheet one (with NBFCs and real estate added). This is why, from ₹20 lakh crore in FY19, commercial credit completely collapsed in FY20.

In the past, the collapse in credit—due to a huge rise in NPAs—was tackled by the government injecting lots of capital into bank balance sheets. Since the NDA came to power, it has injected ₹3.5 lakh crore into PSU banks. But, with fresh loans turning bad and banks writing off ₹7.2 lakh crore, NPAs are still a high 9.2%; and 12% in the case of PSU banks.

While S&F speak of ₹2.5 lakh crore of stressed power loans that could turn into NPAs, other potential NPAs are the loans to NBFCs, real estate, and telecom (especially if Vodafone Idea shuts down, as is expected). And, with nominal GDP likely to grow at just 7-8% as compared to the 12% budgeted for, this will add to the stress; 40% of corporate loans in even Q1FY20 was to firms that couldn't service it, and this rose to 45% in Q2.

This is what finance minister Nirmala Sitharaman has to deal with. She faces a possible ₹2 lakh crore tax shortfall due to poor GDP growth and bad budgeting—instead of the actual FY19 tax collections of ₹20.8 lakh crore, the budget estimated it at ₹22.5 lakh crore; she also needs money to recapitalise banks, and to take over some NBFCs, so that credit starts flowing again. Had the government privatised some banks, it would need less recapitalisation money, but Modi refuses to do this.

The low GDP growth means FY21 tax collections will also be low, leaving the FM little to either raise government-spend or recapitalise banks meaningfully. Sitharaman's challenge, in fact, is made worse by the fact that private consumption growth has been falling steadily, from 15.3% in FY14 to 7% in H1 this year. If government consumption can't rise much due to budget constraints, the only hope has to be a rise in investment, but adverse government policy in many areas ensured nominal investment growth plummeted from 13.7% in FY19 to a mere 4% in H1FY20; as a share of GDP, investment levels fell from 31.3% just before Modi came to power to 28.8% in the first half of FY20.

There are many reasons for why India staved off a crisis despite the twin balance sheet problem morphing into a quadruple one; most revolve around a massive jump in government expenditure, aided by the dramatic collapse in oil prices in 2015 and 2016. As a result, nominal government expenditure grew faster than GDP in the Modi period (1.85 times vs 1.69 times); it was the opposite in the UPA decade, with government expenditure rising 3.26 times vs 3.46 times for GDP.

How, and whether the current crisis will turn into one like 1991 is not clear since forex reserves remain robust and inflation is very low, but it is clear India's troubles are only deepening as—amazingly, given how GDP is plummeting—interest rates continue to remain so high. Since this prohibits both investment and consumption, ideally, as many argue, RBI should slash repo rates. But, even when it has done this, it has not resulted in lower interest rates as banks continue to face NPA stress and are also more risk-averse.

At a larger level, the lesson is that the government has no magic bullets left, it simply has to reform at breakneck speed in the hope that this will, over a few years, stimulate both investment and exports, and, as a result, also consumption. A speedy resolution of the telecom problem can, for instance, arrest the collapse in investment in the sector; slashing government levies and rapidly allocating mines could spur investment in the mining sector including oil/gas, fixing defence procurement procedures could give a big fillip to Make in India, finalising an incentive package to get the likes of Apple/Samsung to shift their vendor base to India will give a big fillip to exports...

Many argue that Modi doesn't have the ability to push tough reforms—like privatising banks or allowing hire-and-fire—that require Parliament assent, and his failure over the land acquisition bill is often cited in this context. While many of the reforms—slashing levies in telecom and mining, or allowing FDI in multi-brand retail—don't even require Parliamentary approval, too much is made of the lack of Rajya Sabha majority. When Modi wants it, as in the case of the citizenship law, he manages to get tough bills passed and, in cases like demonetisation, he brooks no opposition. The question, then, is when will Modi think economic issues are worth expending political capital on.

MedalMUDDLE

RTI reply shows that armed personnel have little to show for their service

BESIDES THE SERVICE benefits received by army personnel, most have little more to show for their years of service than medals and honours. An *Indian Express* report shows majority army personnel have been forced to buy cheap fakes from the market as neither the force nor the government has been able to deliver their medals on time. An RTI, filed by a retired colonel who has been waiting for a medal for 13 years now, reveals that 17.33 lakh service medals were still on the waiting list as of July 31. Of these, 33,035 were of commissioned officers, and the rest belonged to Personnel Below Officer Rank (PBOR). Although earlier, the Directorate of Military Regulations & Forms, under the ministry of defence, was responsible for medals—another RTI reveals they had even allocated ₹20 crore in 2014, 2015, and 2016—for the last two years, the job has been given to service headquarters.

While the gallantry medals like the Shaurya and Vir Chakras are not the issue, the backlog seems to be in non-gallantry awards or service medals, which are awarded for completing certain requirements in service—for instance, the Videsh Seva medal, awarded for service rendered outside India, or the Sainya Seva medal, which is awarded in recognition of non-operational service under conditions of hardship and severe climate in specified areas. Even if the military thinks the fakes might serve the purpose for now, it must beware of depriving its personnel of the few satisfactions their service affords them.

● CENTRE-STATE RELATIONS

THE UNION GOVT'S FUNCTIONING HAS CURBED STATES' OPERATIONAL FREEDOM, RELEGATING THEM TO BEING AGENTS OF THE CENTRE RATHER THAN AUTONOMOUS UNITS

India's eroding cooperative federalism

AS WIDELY RECOGNISED, India is quasi-federal, with powers and resources being highly tilted in favour of the Union. The Constitution provided for institutions like inter-state councils to serve as a platform for consultation between the centre and the states, and these have laid the foundation for cooperative federalism. Institutions such as the National Development Council, set up along with the Planning Commission, served to promote cooperative federalism. The 14th Finance Commission (FC) recommended a substantially higher share of the tax revenues for the states, with a clear objective to strengthen their autonomy. It also recommended the role of the inter-state council be reactivated. Even recently, when NITI Aayog replaced the Planning Commission, one of its important roles was to promote cooperative and competitive federalism.

However, in the Union's actual functioning, states' autonomy within their assigned jurisdictions, instead of being enlarged, has, in fact, been curbed. Over the years, states have come to function more as agents of the Union than as autonomous units. Here are a few examples that show how states have been coerced into accepting the Union's actions, and how the scope for states' autonomy has shrunk.

To begin with, Jammu and Kashmir, a full-fledged state, was split into two union territories at the time when there was Governor's rule and the state assembly was in suspension. This was done without ascertaining the views of the State Legislature in contravention of Article 3 of the Constitution.

The 14th FC hiked the states' share in the Centre's tax revenues by 10 ppt at one go—from the 13th FC's 32% recommendation to 42%—to promote states' autonomy in resource allocation. But, the Centre mobilised revenues by levying cesses and surcharges, not included in the divisible pool. Hence, cesses and surcharges' share in the Centre's gross tax revenues shot up to 15.7% in FY18 from 9.43% in FY12, shrinking the divisible pool of resources available for transfers to states. The divisible pool of taxes as a percentage of gross tax revenue of the

Centre declined to 78.28% in FY20, the terminal year of the award of the 14th FC, from 86.41% in 2010-11, the initial year of the award of the 13th FC. Despite the 14th FC recommending an increase in devolution, devolution during its award period as a percentage of gross tax revenue of the Union was 34.26% as compared to 27.88% during the award period of the 13th FC.

While the total central transfer to states/UTs was ₹4.1 lakh crore in FY18, revenue mobilisation by the central government through cesses and surcharges stood at ₹3 lakh crore, or 15.70% of the Centre's gross tax revenue. This went up to ₹5.12 lakh crore in the FY20 budget estimate (BE), accounting for 21.03% of the Centre's gross tax revenue, while the total central transfers to states/UTs was ₹5.2 lakh crore. What is more, the CAG, in its reports, has highlighted the issue of underutilisation of the proceeds from cesses. It has also pointed out that the monies raised for specific purposes through some of the cesses have been diverted for other purposes by the Centre.

Following the restructuring and rationalisation of the Centrally Sponsored Schemes (CSS) in FY16, the burden on states' resources has increased considerably. Its implication is that states now have to spend more on schemes that they merely implement. To state more clearly, CSS were restructured into three categories—core of the core, core, and optional. The sharing pattern of financing between the Union and the states remained unchanged in the case of core of the core, and the contribution of states belonging to the general category was raised to 40% of the total cost of the core schemes, and 50% for optional schemes. In fact, 75.24% of the total cost of CSS falls in the category of core schemes in

the FY20 BE. To the extent the states have to contribute a larger chunk of resources to finance CSS, they lose the freedom to allocate resources on their need-based schemes.

Another example of how the states' autonomy is threatened is the additional terms of reference (AToR) given to the 15th FC. Specifically, towards the end of its tenure, the Commission was asked "to examine whether a separate mechanism for funding of defence and internal security ought to be set up and if so, how such a mechanism could be operationalised".

The ToR of a FC is constitutionally defined in Article 280(3): Distribution of the net proceeds of shareable taxes between the Union and the states and allocation among the states; the principles that should govern grants-in-aid of revenues of the states out of the Consolidated Fund of India; measures needed to augment the consolidated fund of a state to supplement the resources of the panchayats and municipalities on the basis of the recommendations made by Finance Commission of the state. Under Article 280(3)(d), the President may refer any other matter in the interests of sound finance.

Issues relating to sound budget and fiscal management have been referred to FCs starting from the 1st FC. However, AToR to the 15th FC, relating to protecting defence and internal security expenditures of the Union government, do not fit into the framework of the constitutional provision under Article 280(3)(d).

Defence is in the Union list and, therefore, the responsibility of the Union government, while internal security is largely the states' responsibility. If states

The Centre is mobilising more revenue through cesses and surcharges, and it is not liable to share this with states

requisition paramilitary forces, they bear the expenses. It is not, therefore, an issue that should legitimately come under the domain of the Finance Commission. In any case, the original ToR itself incorporates a consideration for "the demand on the resources of the central government particularly on account of defence, internal security, infrastructure, railways, climate change, commitments towards administration of UTs without legislative and other committed expenditure and liabilities".

There could be two reasons why this AToR is added. One, the defence expenditure declined from 1.82% of GDP in FY15 to 1.54% in FY19, and is budgeted to decline further to 1.48% in FY20. As a percentage of total government expenditure, defence expenditure declined from 13.65% in 2014-15 to 11.22% in FY20. The other, with the slowdown of the economy, it could be hard to even meet this low budget provision in 2019-20 while maintaining the fiscal deficit at 3.3%.

Hence, the attempt to ring-fence the defence expenditure. Also, it could be an attempt to nudge the Commission to apportion a larger proportion of tax revenue for the Centre, leaving less in the divisible pool for states.

However, the recent implementation of the Goods and Services Tax (GST) can be cited as a remarkable act of cooperation between the states and the Union. After all, the states have agreed to give up their autonomy with respect to nine state taxes. Yet, the recent drastic cut in corporate tax, with its adverse impact on the divisible pool, and not releasing GST compensation to states falling short of the stipulated growth on time, as agreed upon, would deter the promotion of cooperative federalism.

All these examples clearly show that states' operational freedom to function within their specified jurisdictions is hugely curtailed. This is certainly not conducive to promoting cooperative federalism. Worse, they are coerced into actions that are contrary to advancing robust fiscal federalism.

LETTERS TO THE EDITOR

On General's remarks

With his sweeping remarks against protestors of CAA, Indian Army chief General Bipin Rawat had not only overstepped the much important line held in high esteem in a constitutional democracy, the division of polity from military and the very supremacy of civilian leadership over military, but also done a great damage to his reputation and the office he holds. His publicly expressed conviction that protestors are leading people to carry out arson and violence in cities and towns and this is not leadership could add impetus to the attempts by Modi led government to criminalise the protests against CAA. What stands apart India from several of its neighbouring countries is our vibrant democracy where its military maintains the culture of neutrality, exercise voluntary restraint and its stronger commitment to apolitical ethos. With only days away from his retirement, General Rawat should have exercised restraint and refrained himself.

— M Jeyaram, Sholavandan

On archaic beliefs

It is incredulous that even in the age of the internet, some people continue to place their trust in blind beliefs and follow archaic rituals and practices. While sky gazers marvelled at the glorious solar eclipse that was unfolding in the heavens, eight children in Kalaburagi district had to undergo the trauma of being buried neck-deep in the ground. Hoping for a miracle and desperate to cure their children's disabilities, the parents allegedly ignored strong opposition from the villagers who doubted the wisdom of the move. Conducting awareness campaigns will help dispel wrong notions, besides, prevent the recurrence of such bizarre practices.

— NJ Ravi Chander, Bengaluru

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What a decade of Netflix did

Cord-cutting and consolidation redefined the media landscape in the 2010s. The next decade will usher in a new roster of leaders

TARA LACHAPELLE

Bloomberg

IT WAS THE decade that altered the very definition of "TV"—Noun: Netflix. Verb: to stream.

The industry's struggle to adapt to the new terminology sparked a merger mania that has rapidly condensed the market for entertainment content and pay-TV services into the hands of a powerful few. Here is a look at what the rise of Netflix Inc, the intrusiveness of Big Tech and a decade of dealmaking did to the media and entertainment landscape.

As viewers decided they didn't need so many channels, the industry decided it didn't need so many companies. Once-powerful corporations such as 21st Century Fox and Time Warner Cable were acquired by rivals better equipped to navigate the new age of streaming. Fox's studios joining the Walt Disney Co family probably came as the biggest shock, but Disney's more meaningful acquisitions were of the Marvel and "Star Wars" franchises, giving it near-total domination of the big screen.

Of course, the big screen isn't quite so big anymore: Netflix alone generates more revenue than the entire North American box office. Originally a DVD-by-mail service whose biggest competitor was the Blockbuster store, Netflix is now nearly as valuable as Comcast Corp (for a time, it was even worth more than the cable behemoth). It has also lured some of Hollywood's most sought-after directors and actors, while others have taken their movie-making talents to Apple Inc and Amazon.com Inc. That is as Lions Gate Entertainment Corp, the studio that produced "The Hunger Games", is barely able to hang on to its independence. CBS and Viacom recently became ViacomCBS Inc, but they, too, may be industry prey. Discovery Inc was able to corner the market for unscripted domestic and culinary programming by taking ownership of HGTV and the Food Network. But, the mega-deal of the

decade was AT&T Inc, a once prosaic phone company, swallowing Time Warner, the parent of HBO.

The so-called streaming wars didn't begin on any particular date, but an important one was April 2, 2010. That was the day the Netflix app appeared on the Apple iPad. Within a few months it was in the iPhone app store and suddenly streaming could fit right in our pockets, travelling wherever we went. Not long before, Netflix had struck a fateful distribution agreement with the Starz premium cable channel, which held the rights to major movies months after they left theatres. Starz would later regret the arrangement, but for Netflix, it meant gaining backdoor access to thousands of films, including hits made by Disney (which would later ink its own deal with the service). And just like that, a \$9-a-month app became a viable and satisfying alternative to cable TV.

Then came the mergers. Few industries were maimed by technology these last 10 years more than media—print media absolutely but also the entertainment giants, where the figures at stake were even larger. By 2015, the industry's centre of power was shifting as cracks formed in the traditional pay-TV model. A now-infamous earnings report that summer from Disney showed that cable subscribers were dropping the company's ESPN channel, the most valuable network on the air—what was supposed to be the Teflon of TV. The typical \$100-a-month-or-so cable bundle that forced consumers far more channels than they ever needed was going the way of antennas. AT&T, which had just bet big on satellite dishes by acquiring DirecTV, turned its focus to content assets and spent \$57 days straining to close its deal for Time Warner.

It was a seminal moment for the industry when a usually tenacious Rupert Murdoch sold most of his com-

pany to Disney, a deal which also included valuable franchises such as "The Simpsons" and "X-Men". The recent reunion of Viacom and CBS was the Redstone family's attempt to shore up the walls of its own vulnerable empire, bringing back together the broadcaster that owns Showtime and the parent of MTV and Paramount Pictures.

Sprouting from all these mergers are new Netflix-copycat services, such as the Disney+ app that launched in November and AT&T's HBO Max, which is set to launch in May. Apple TV+ subscriptions also went on sale last month, while Comcast's Peacock service—named for the logo of its NBCUniversal division—arrives in April.

Cord-cutting and consolidation redefined the media landscape in the 2010s. The next decade will usher in a new roster of leaders tasked with trying to make financial sense of the industry shape-shifting. Longtime media moguls such as Disney CEO Bob Iger and John Malone, the influential owner of Charter and Discovery, are on their way toward retirement; Iger, 68, has a scheduled date of December 2021, while the 78-year-old Malone has started to lighten his load. A bedridden Sumner Redstone is 96 and his daughter Shari Redstone is 65; AT&T CEO Randall Stephenson is 59; and Charter CEO Tom Rutledge is 66. Comcast chairman and CEO Brian Roberts is 60, though the company's unusual articles of incorporation say he can hold onto his job for the rest of his life. However, Comcast did recently announce that Steve Burke will retire as NBCUniversal's CEO at the start of the new year.

For investors and consumers alike, it is an uncertain road ahead. My cynical prediction: An already shrinking industry will get even smaller.

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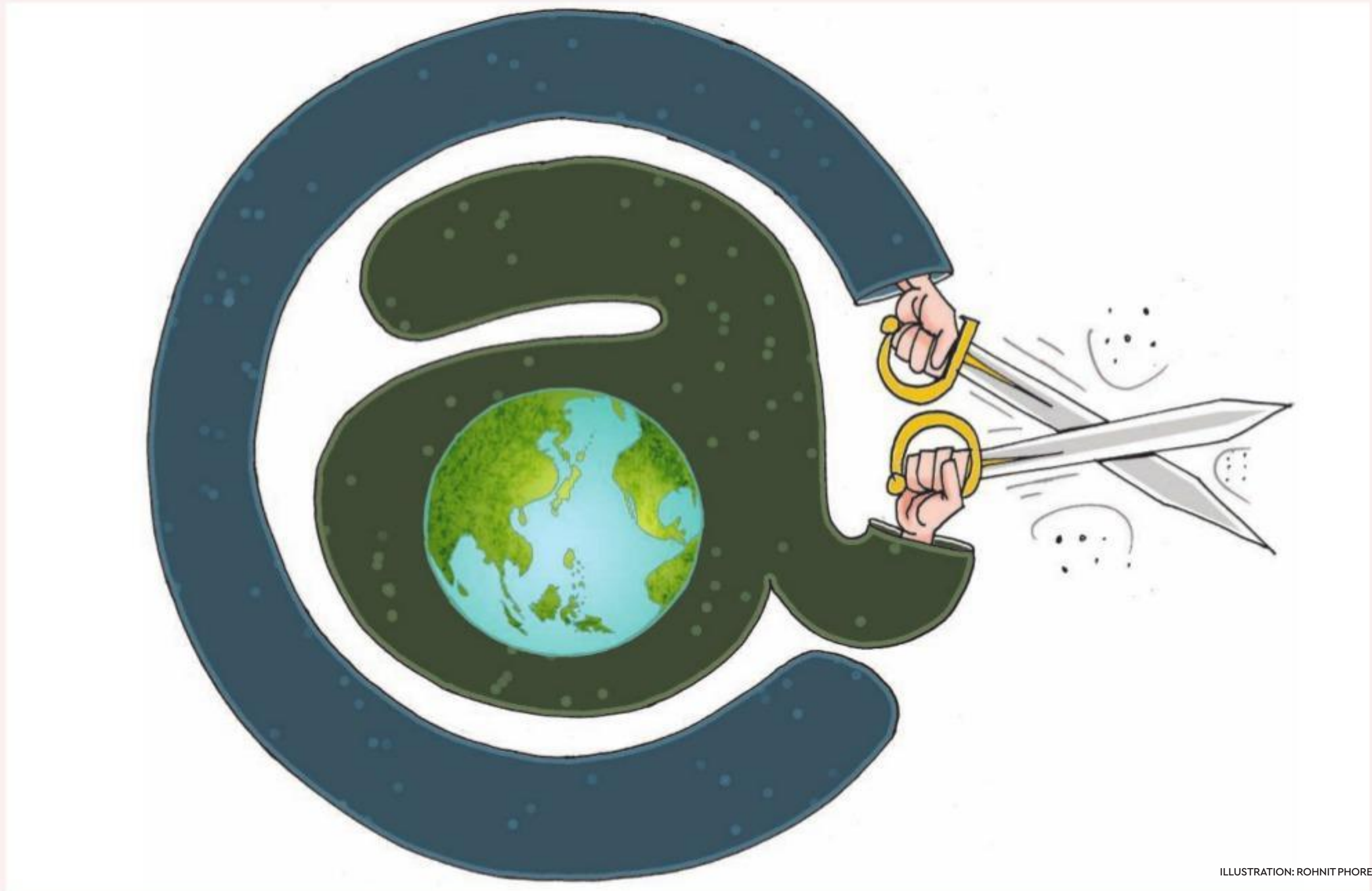


ILLUSTRATION: ROHNIT PHORE

THE WORLD IN 2020

The Splinternet of Things threatens 5G's potential

The transformative potential of 5G will be diminished by America's blacklisting of Huawei

FOR YEARS, TECHNOLOGISTS have gushed about the promise of the "Internet of Things" (IoT). With ubiquitous sensors and universal connectivity, punters have been told, the IoT will transform ordinary workshops into smart factories. Passengers will enjoy safe travel in autonomous cars and cargoes will be tracked seamlessly across borders. Consumers will enjoy blazing-fast connections on mobile devices that allow whole films to be downloaded in an instant.

This heady vision was promoted so heavily for so long by tech vendors that it began to seem like a chimera. It is not. The two essential technologies speeding the IoT's arrival, inexpensive sensors and super-fast networking kit, are advancing fast. Gartner, a research group, predicts that the global number of devices embedded with sensors will

leap from 8.4 billion in 2017 to 20.4 billion in 2020.

The second enabler is 5G, a telecommunication-networking technology superior to today's 4G mobile networks. Hans Vestberg, chief executive of Verizon, an American telecom giant, has restructured his entire firm around 5G's potential, arguing that it will bring many benefits beyond blazing-fast speed. For example, an IoT network based on 5G connections would allow a million devices to be clustered within a square kilometre, as they might be on a dense factory floor or at a crowded sports arena—far more than the 60,000 or so possible with 4G.

Alas, the once-bright prospects for a speedy global roll-out are turning into a tale of the good, the bad and the ugly. The good news is that several big markets will see 5G networks deployed at scale in 2020. Verizon expects three-quarters of

the phones it launches in 2020 in America to be 5G-capable, and AT&T, a rival firm, expects to offer nationwide coverage by mid-year. Huawei, China's telecom-equipment giant, has spent \$46 billion developing 5G kit, and expects to deploy 1.5 million base stations across hundreds of Chinese cities by the end of 2020. Europe has been held back by market fragmentation, but the European Commission is pushing to have an EU-wide commercial roll-out of 5G by the end of 2020.

The bad news is that the usefulness of all this will be limited at first. Unless consumers spend a fortune on the latest 5G handsets, they will not be able to enjoy super-fast downloads. Most companies will not have sensors embedded in all of their factory machinery for a few years yet, though vendors like Siemens and GE will be keen to help them set up such "industrial internets". There are also barriers to the use of IoT devices in some industries (privacy concerns in healthcare, for example) that require policy reforms. As the various hurdles are overcome over the next few years, reckons Michael Chui of the McKinsey Global Institute, a think tank, IoT technologies will create between \$3.9 trillion and \$11.1 trillion in economic value globally by 2025.

The ugly aspect of the 5G story involves geopolitics. A decision to ban Huawei from America's telecom networks and to deny it access to vital intellectual property from American suppliers has dealt a severe blow to the market leader. President Donald Trump has cited security concerns. Huawei points out that no evidence of wrongdoing has ever been presented.

America has also been strong-arming its allies around the world to reject Chinese kit. Some, like Australia, have done so. Others, like Britain, may restrict Huawei to peripheral parts of their networks. In countries where Huawei is banned, telecom operators must rely on more expensive, non-Chinese 5G kit made by Finland's Nokia, Sweden's Ericsson or South Korea's Samsung. Sensing

opportunity, Ericsson plans to open a new manufacturing plant in Texas in 2020 to make 5G equipment that is palatable to the White House.

Still, vast swathes of the globe, from Russia to Malaysia to Peru, will remain open to Huawei in 2020. This is not only because they are in China's geopolitical orbit, though this is true for many Asian and African countries. Huawei's 5G equipment is also more advanced: Chinese firms represent over a third of global patent applications for 5G-related technologies, with Huawei alone representing 15% of the world total. And Huawei's equipment is less expensive than rivals' kit.

The result is likely to be a bifurcated IoT, dividing the world between countries willing to use Chinese telecom gear and those that share America's concerns over security. Part of the 5G dream was that of a unified global standard for networking. Once that is fractured, the resultant divide poses huge headaches. Multinational firms with operations in Shenzhen and Silicon Valley cannot use the same IoT systems in both. Global developers of IoT devices relying on seamless 5G, such as new virtual- and augmented-reality applications, may be handicapped by interoperability issues among markets.

Frank Appel, chairman of Deutsche Post DHL, a giant logistics and package-delivery firm, warns that if information cannot be exchanged easily between different networks, "we have to go back to paperwork and print and input into the system... I don't know how we will manage." Verizon's Mr Vestberg observes that 5G would then be a step back to 1G and 2G, which used network standards that did not allow seamless global connectivity. Vincent Peng, a board member at Huawei, warns that this could result in a disastrous "digital Berlin Wall". Unless a political settlement is soon reached between China and America on 5G, 2020 will be remembered for the arrival of the Splinternet of Things.

THE ECONOMIST

Chinese firms represent over a third of global patent applications for 5G-related tech, with Huawei alone representing 15% of world total. And Huawei equipment is less expensive than rivals' kit

DISTRIBUTION OF PROFITS

Buy-back of shares may still be viable?

SAUMIL SHAH & NITIN BOHRA

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Opting for buy-back or dividend is not a straightforward task

DIVIDEND HAS BEEN one of the preferred ways amongst Indian corporates to distribute profits to their shareholders. However, considering the additional dividend tax levy in the hands of non-corporate resident shareholders, buy-back of shares by listed companies has emerged as one of the preferred ways to distribute profits in recent years. This is also evident from the fact that the return of cash by listed companies to shareholders through the buy-back route got a big boost since the introduction of super-dividend tax.

The buy-back of shares by listed companies was more attractive on account of two aspects. First, the buy-back of shares by them was not subject to buy-back tax (BBT), and second, the receipt of consideration in the hands of shareholders was subject to capital gains tax, and where listed shares were held for more than 12 months, the same was exempt from tax. The combination of all these led to distribution of profits back to shareholders with almost no tax.

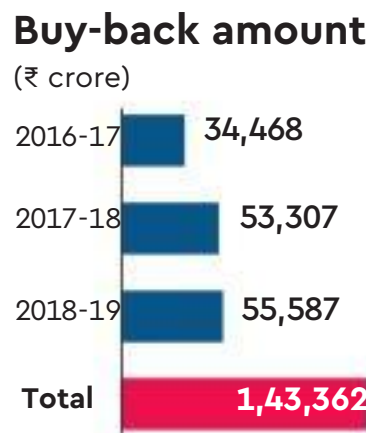
Post the introduction of long-term capital gains tax on the sale of listed shares and BBT on listed shares, the direction has certainly changed. As stated in the Budget speech by the finance minister, the reason for introduction of BBT on listed shares was to discourage the practice of listed companies announcing buy-back of shares instead of dividends, to avoid the dual levy of dividend tax.

However, after rolling out BBT on listed shares, it is interesting to analyse whether listed companies should switch to dividends as the preferred route for distributing profits to shareholders. A plain vanilla analysis still appears to be in favour of buy-back in the scenario where the majority of shareholders are non-corporate resident shareholders. With the levy of additional dividend tax in the hands of such shareholders, buy-backs offer a tax arbitrage of nearly 10%. This arbitrage may further increase if significant cost-base is available to the companies on shares being bought-back, as the same would reduce the BBT liability considerably, thereby leading to more surplus in the hands of shareholders. A detailed analysis of shareholding pattern (viz. corporates or non-corporates, residents or non-residents), consideration received on issue of shares proposed to be bought back etc, are essential for holistic comparison between buy-back and dividend route.

Another advantage of the buy-back route from a stock market perspective could be its positive impact on the EPS and consequently on the P/E ratio, as shares bought back are extinguished and lead to a lower capital base. It is also noticed that the buy-back price proposed under the offer is generally higher than the ruling market price, which imbues greater confidence amongst shareholders.

Apart from taxes, one must be also cognisant of other legal and commercial aspects that need consideration while deciding on buy-back vis-à-vis dividend route, viz. disproportionate participation from promoters and public shareholders, limits on buy-back size with minimum 15% entitlement for small shareholders, restrictions on fund raising for the next six months, constraint on maintaining minimum debt-equity ratio of 2:1 post-buy-back, etc.

Based on the above analysis, it becomes evident that opting for buy-back or dividend is not a straightforward task. It would require much more deliberation and consideration. Furthermore, recent remarks by the finance minister to address DDT as regressive tax levy have fuelled the speculation on the removal of DDT. If it is removed, it would certainly change the rules of the game. In such a scenario, it would be interesting to see what happens to BBT?



SECONDARY AGRICULTURE

SECONDARY AGRICULTURE assumes prominence with the announcement of the goal of doubling farmers' incomes. The term 'secondary' has a bearing on climate change adaptation and its mitigation, small farm viability and profitability, food security, nutrition, sustainable utilisation of natural resources, and optimal usage of produce from primary agriculture and farm incomes.

In other words, promoting secondary agriculture has implications on attaining sustainable development goals, which aim to connect primary, secondary and tertiary sectors by using slack/idle factors of production, such as land and labour—contributing to primary agriculture production, capturing 'value' in primary agricultural activities, and generating additional income at the enterprise level.

While there is no formal definition of secondary agriculture, based on the Economic Accounts for Agriculture of the European Union, a Technical Advisory Committee on Secondary Agriculture was formed by the then Planning Commission in 2007, and the committee had set out the inclusion criteria as "assembling, ripening, cleaning, grading, sorting, drying, preserving, packing and storing."

The essence of secondary agriculture was understood when the Ashok Dalwai Committee submitted its report on "adding value to primary agriculture and building agricultural enterprises in rural

The shift Indian farming needs

We must focus on sustainable production, monetisation of farmers' produce and strengthening of extension services

KUSHANKUR DEY

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India" through "farm-linked activities and secondary agriculture" in February 2018. The committee has defined secondary agriculture as a production activity at enterprise/farm level, and it devised a four-fold strategy:

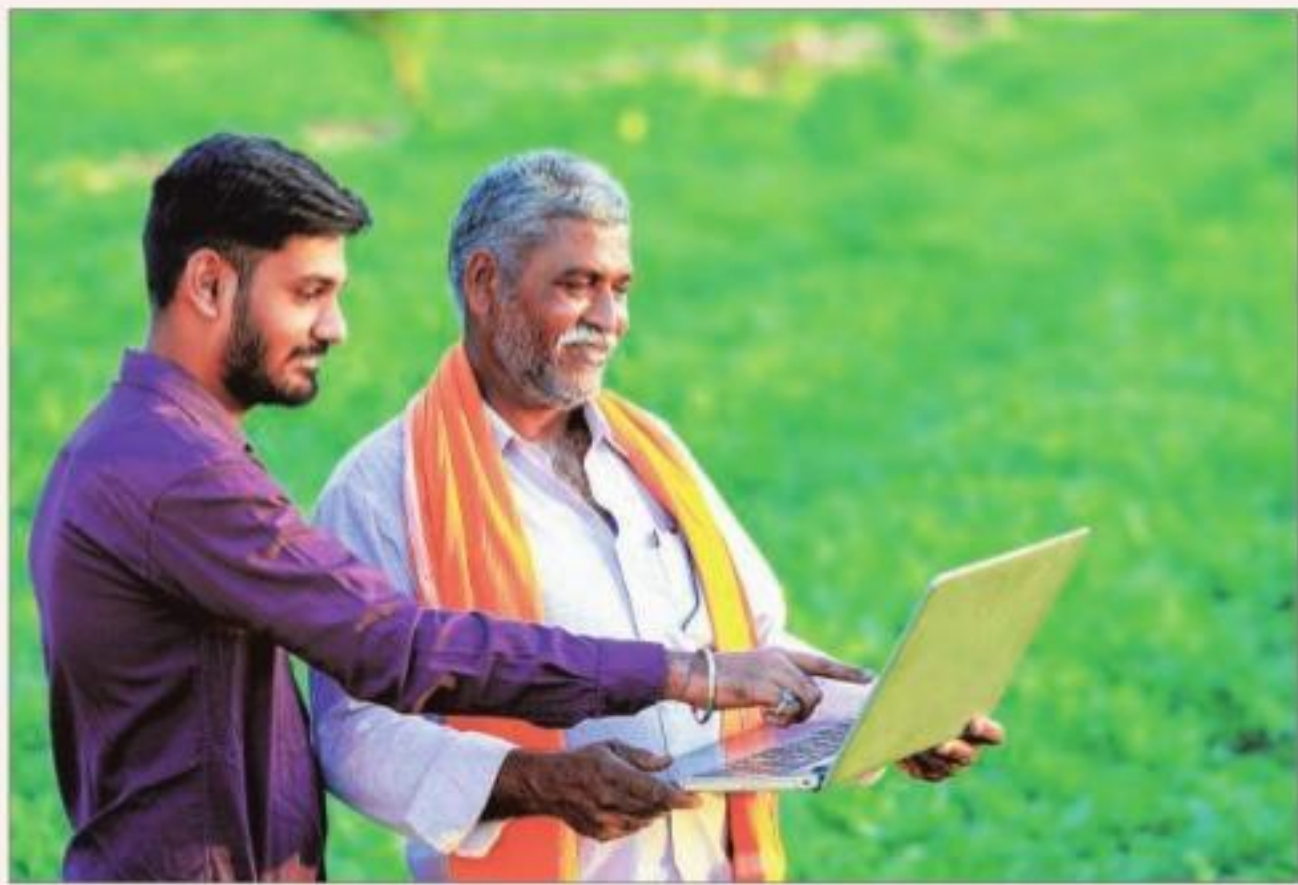
- Sustainability of production;
- Monetisation of farmers' produce;
- Strengthening of extension services;
- Recognising agriculture as an enterprise, and enabling it to operate as such, by addressing various structural weaknesses.

This four-fold strategy for secondary

agriculture has drawn attention of development professionals, agribusiness academics and experts, and policymaking bodies. Secondary agriculture, as is defined, can help drive the growth of primary agriculture, and three avenues have been identified that adequately help utilise capital, human resources, technology, organisational capabilities, and risk management:

Type A: Value-addition to primary agriculture production systems;

Type B: Alternative enterprises, but linked to rural off-farm activities;



Type C: Enterprises that thrive on crop residues and waste materials of primary agriculture.

Type A can be achieved by improving livelihood enhancement action plans that are implemented by farmer-based/community-based organisations. Linking farmers with the market through aggregation and assaying/grading of agricultural produce can help them in value enhancement and appropriation. Collectivisations, cluster farming, financial literacy, marketing skills are important to

build this avenue.

Type B is based on utilisation of alternative enterprises to primary agriculture, but is associated with rural off-farm activities. For example, poultry, bee-keeping, duck farming and livestock management are off-farm enterprises that can be promoted as part of integrated farming system. Integrated farming can hedge farm risk in the period of crop failure, or ease out the seasonality in the stream of cash flows.

Type C are such enterprises that strive on crop residues, or by-products of pri-

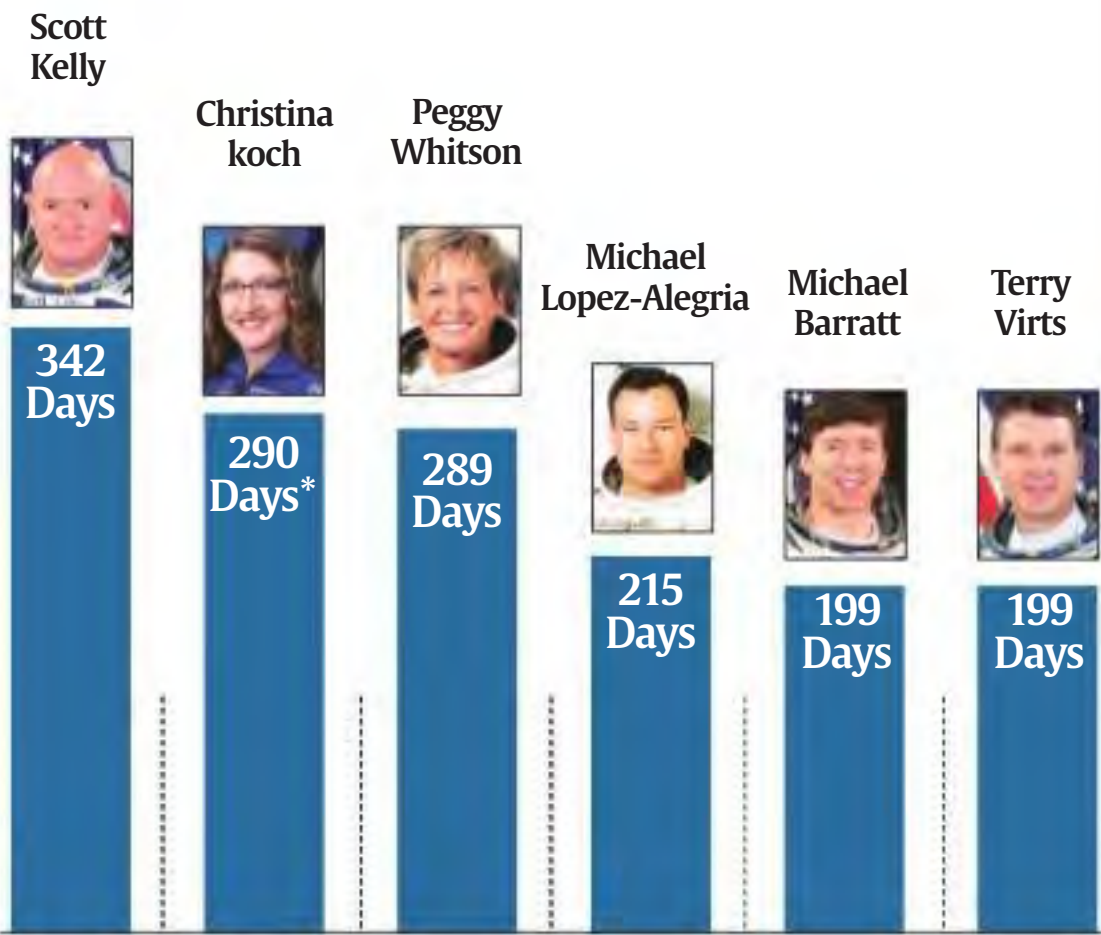
mary agriculture. For example, after recovering sugar from cane, cane can be used as bagasse for molasses production. Similarly, cotton stalk and seed (after ginning) can be used for de-oiled cake preparation or utilised in the secondary/tertiary sector.

To promote agricultural entrepreneurship or agricultural enterprises, there is recognition of priority sector status for institutional credit; low-cost skilling and knowledge-based exposure of farm communities; specialised extension services for enterprises owned by females; priority under rural electrification objectives; fast-track procedures to avail benefits under the ongoing central sector schemes; and label geographical indicators to products of village-scale secondary agriculture.

It is worth noting that the Indian Council of Agricultural Research, in association with the World Bank, had instituted the National Agricultural Higher Education Project (with a \$165 million funding support) in 2017-18 for a five-year period to promote skill development and agri-entrepreneurship amongst graduates of agricultural colleges, apart from institutional development and innovation funding to education. Agribusiness incubation and acceleration, if made marketable, can benefit farm communities, and appropriate market linkages can improve farmers' realisations through collectivisation. However, a concerted effort at both policy and implementation levels at the Centre and states is necessary to attain this goal.

TELLING NUMBERS

Longest single spacewalk by a woman, and other records



***Koch completed 290 days on Sunday. While that is the world record for women, the graphic is for American astronauts only. Source: NASA**

THIS WEEKEND, US astronaut Christina Koch set the record for the longest single spaceflight by a woman when she reached, and crossed, 289 days in her current mission at the International Space Station (ISS). The previous record for women was set by another American, Peggy Whitson, in 2016-2017.

Koch, 40, an electrical engineer, is set to extend that record. Having reached the ISS in March this year, she is expected to spend a total of 328 days on board before returning to Earth in February 2020. Missions are typically six months, but NASA announced in April that it was extending her mission. Koch has already made history once in her stay aboard the ISS. In October, she was part of the first all-female spacewalk, together with Jessica Meir.

340 days

Counting both male and female astronauts, this is the overall record by an American for a longest single spaceflight. Scott Kelly spent 340 days in space in 2015-2016.

438 days

Between January 1994 and March

1995, Valery Polyakov of Russia spent 438 days aboard the Mir space station. Across genders, this is the world record for the longest single human spaceflight.

665 days

Although Koch has now overtaken her for the longest single spaceflight, Peggy Whitson continues to hold the record for the longest time by a woman in cumulative spaceflights. Whitson, now 59 and retired, is a biochemist who logged a total of 665 hours over a number of space expeditions between 2002 and 2017. Koch once said she took a lot of helpful advice from Kelly's 2017 autobiography *Endurance*. Now, Koch's extended mission will help NASA learn about the effects of long spaceflights. The Associated Press reported that NASA officials have said such data is needed to support future deep space exploration missions.

878 days

This is the longest cumulative time spent in space by any astronaut, male or female. Gennady Padalka of Russia holds this record, accumulating the 878 days (about 2½ years) across five spaceflights between 1998 and 2015.

SIMPLY PUT

How the Preamble was adopted

The Constitution, particularly its Preamble, has frequently been at the centre of the ongoing debate over the Citizenship Amendment Act. How it was introduced in the Constituent Assembly, discussed, and adopted

PRADEEP KAUSHAL

NEW DELHI, DECEMBER 29

IN THE nationwide protests against the Citizenship Amendment Act, many have held up the Constitution of India, saying the Act goes against it. Many of the programmes have been marked by a reading of the Preamble, which is reflective of the essence of the Constitution of India.

The original Preamble, adopted by the Constituent Assembly in 1949, declared India a “Sovereign Democratic Republic”. By the 42nd Amendment of 1976, enacted during the Emergency, the words “Socialist” and “Secular” were inserted; the Preamble now reads “Sovereign Socialist Secular Democratic Republic”.

Resolution & discussion

The Preamble is based on the Objective Resolution moved by Jawaharlal Nehru in the Constituent Assembly on December 13, 1946. The Resolution was adopted on January 22, 1947.

Constituent Assembly President Rajendra Prasad told members: “The time has now arrived when you should give your solemn votes on this Resolution. Remembering the solemnity of the occasion and the greatness of the pledge and the promise which this Resolution contains, I hope every Member will stand up in his place when giving his vote in favour of it.”

The Resolution was adopted, all members standing.

On October 17, 1949, the Constituent Assembly took up the Preamble for discussion.

Hasrat Mohani proposed that India, instead of being designated as “a Sovereign Democratic Republic”, be made “a Union of Indian Socialistic Republics to be called UISR, on the lines of USSR”. This was objected to by Deshbandhu Gupta, who contended that “it is out of order because it goes counter to the Constitution we have passed”. Mohani replied that he had not said “we should go and merge in the USSR or that you should adopt the same Constitution; but what I want to say is that we should work out our Constitution along the lines and on the pattern of Soviet Russia. It is a special pattern and also republican pattern and also it is of a centrifugal pattern”.

To invoke God, or not to

After Prasad informed the Assembly that members had given notices for moving a number of amendments, H V Kamath moved a motion proposing the Preamble begin with: “In the name of God, We, the people of India...”

“Let us consecrate this Constitution by a solemn dedication to God in the spirit of the Gita: *Yatkaroshi yadashnasi*

Yajjuhoshi dadasi yat
Yattapasyasi kaunteya
Tatkurushwa madarpanam.”

He said: “Whatever our shortcomings, whatever the defects and errors of this Constitution, let us pray that God will give us strength, courage and wisdom to transmute our baser metal into gold, through hard work, suffering and sacrifice for India and for her



Dr B R Ambedkar hands over the draft Constitution to President Rajendra Prasad on November 26, 1949. *Express Archive*

people. This has been the voice of our ancient civilisation, has been the voice through all these centuries, a voice distinctive, vital and creative, and if we, the people of India, heed that voice, all will be well with us.”

Thirumala Rao argued that “it should not be subjected to the vote of a House of 300 people whether India wants God or not. We have accepted that God should be there in the Oath, but for those who do not believe in God, there is an alternative there, but there is no possibility of a compromise which can provide for both the things in the Preamble”. He suggested Kamath withdraw his amendment.

Hriday Nath Kunzru regretted that “our most sacred feelings should have been brought into the arena of discussion”. He felt Kamath’s proposal was “inconsistent with the Preamble which promises liberty to thought, expression, belief, faith and worship to everyone”. Rohini Kumar Chaudhuri endorsed Kunzru. He cited *Vande Mataram* and said: “It means an invocation to a Goddess... We who belong to the Sakthi cult, protest against invoking the name of God alone, completely ignoring the Goddess... If we bring in the name of God at all, we should bring in the name of the Goddess also”.

Rejecting pleas by both Prasad and B R Ambedkar to drop his amendment, Kamath pressed his motion along with a demand for a division. A vote was taken and the motion was rejected 41-68. Kamath’s reaction was: “This, Sir, is a black day in our annals. God save India.”

Gandhi and the Preamble

Shibban Lal Saksena moved a motion proposing that the Preamble read: “In the name of God the Almighty, under whose inspiration and guidance, the Father of our Nation, Mahatma Gandhi, led the Nation from slavery into Freedom, by unique adherence to the eternal principles of Satya and Ahimsa, and who sustained the millions of our countrymen and the martyrs of the Nation in their heroic and unrelenting struggle to regain the

Complete Independence of our Motherland.”

Brajeshwar Prasad opposed this, arguing: “I do not want that the name of Mahatma Gandhi should be incorporated in this Constitution, because it is not a Gandhian Constitution. The foundation stones of this Constitution are the decisions of the American Supreme Court. It is the Government of India Act, 1935, repeated again. If we had a Gandhian Constitution, I would have been the first to offer my support. I do not want that the name of Mahatma Gandhi should be dragged in the rotten Constitution.”

Observing that “it is not behaving us to vote on this amendment”, J B Kripalani made a request to Saksena to withdraw it. He said: “I yield to nobody in my love and respect for Gandhiji. I think it will be consistent with that respect if we do not bring him into this Constitution that may be changed and reshaped at any time.” Saksena withdrew the amendment.

Govind Malaviya had given a notice for moving an amendment, which ran: “By the grace of Parameshwar, the Supreme Being, Lord of the Universe (called by different names by different peoples of the world), From whom emanates all that is good and wise, and who is the Prime Source of all Authority, We the people of Bharata (India), Humbly acknowledging our devotion to Him, And gratefully remembering our great leader Mahatma Mohandas Karamchand Gandhi and the innumerable sons and daughters of this land who have laboured, struggled and suffered for our freedom...”

Ambedkar and P S Deshmukh noted the Assembly had already decided on the names of God and Mahatma Gandhi. This was accepted by Rajendra Prasad and also Govind Malaviya.

‘Secular’ & ‘Sovereign’

Brajeshwar Prasad felt the word ‘Secular’ should “be incorporated in our Preamble because it will tone up the morale of the minorities...” He also wanted the word ‘Socialist’ included in the Preamble because “I believe that

the future of India is in Socialism”. He was against “any undue emphasis upon this word sovereignty” because he felt that “sovereignty leads to war; sovereignty leads to imperialism”. His amendment was negated.

Purnima Banerji proposed an amendment with “the sovereignty of the people” mentioned. Mahavir Tyagi supported her. “The sovereignty must be vested in so many words in the people as a whole,” he argued.

“Sir, you like a good host, have reserved the choicest wine for the last,” said J D Kripalani. “This Preamble should have come in the beginning of the Constitution even as it is given in the beginning of the Constitution... It would have cautioned us that we were not deviating from the basic principles which we have laid down in the Preamble...”

Kripalani added: “As we have put democracy at the basis of your Constitution, I wish Sir, that the whole country should understand the moral, the spiritual and the mystic implication of the word ‘democracy’. If we have not done that, we shall fail as they have failed in other countries. Democracy will be made into autocracy and it will be made into imperialism, and it will be made into fascism... I also say democracy is inconsistent with caste system... Then we have said that we will have liberty of thought, expression, belief, faith and worship... All these freedoms can only be guaranteed on the basis of non-violence... Mere tolerance will not carry us far... We have to respect each other’s faith.”

He suggested that the Assembly adopt the amendment proposed by Banerji. He said: “A Minister says ‘Our Government’ not ‘The People’s Government’. The Prime Minister says ‘My Government’ not ‘The People’s Government’. Therefore, on this solemn occasion, it is necessary to lay down clearly and distinctly, that sovereignty resides in and flows from the people.” The members responded with loud applause.

‘From the people’

Ambedkar, who replied to the discussion, said the point was whether the Preamble as drafted conveyed any other meaning than what was the general intention of the House — “that this Constitution should emanate from the people and should recognise that the sovereignty to make this Constitution vests in the people”. “My contention is that what is suggested in this amendment is already contained in the draft Preamble.”

Ambedkar said: “No person in this House desires that there should be anything in this Constitution which has the remotest semblance of its having been derived from the sovereignty of the British Parliament... In fact, we wish to delete every vestige of the sovereignty of the British Parliament such as it existed before the operation of this Constitution.” He declared: “I say that this Preamble embodies what is the desire of every Member of the House that this Constitution should have its root, its authority, its sovereignty, from the people. That it has.”

Ambedkar rejected Banerji’s amendment. It was also negated.

Thereafter, the Preamble was adopted.

AN EXPERT EXPLAINS

Afghan citizenship, defined & redefined over decades of change



FAIZAN MUSTAFA

THE CITIZENSHIP Amendment Act (CAA), 2019 makes it easier for non-Muslim migrants from three countries to get Indian citizenship. This series has previously looked at the Constitutions of Pakistan and Bangladesh. The third country is Afghanistan:

Constitutional history

In a long history of conflict and multiple invasions, no empire or nation could control Afghanistan for long. Even the British, in spite of three wars since 1839, could not keep Afghanistan under their control and were defeated in the third of these wars in 1919. Afghanistan was not part of British India and was not partitioned from India, which was cited among the reasons for enacting CAA. Under the Treaty of Rawalpindi, Afghanistan got independence in 1919. Simultaneously, a treaty of friendship was signed with Russia. King Amanullah got a Constitution for Afghanistan in 1921 and again in 1923 but the Tajiks removed him in 1929. A new Constitution was enacted in 1931. A coalition of rightist groups came to power in 1952 and General Dawood Khan became PM in 1954. A new Constitution was adopted in 1964 by the Grand Assembly, or Loya Jirga. Signed by King Zahir Shah, it provided for a consti-

titutional monarchy and a bicameral legislature. Sovereignty was vested in the nation, not Allah. Article 2 declared Islam the state religion and, unlike Pakistan and Bangladesh, mentioned that religious rites of the state shall be performed as per the Sunni Hanafi doctrine. Thus, other Muslim sects were in a way minorities. But the same Article also said non-Muslims shall be free to perform their rituals within limits determined by the laws for public decency and public peace.

Title Three of the Constitution talked about Rights and Duties (in India, Fundamental Duties were inserted in 1976). The first Article declared the people of Afghanistan, without discrimination or preference, have equal rights and obligations before law. Right to liberty under Article 26 was said to have no limitations except liberty of others and public interest. It said the state has a duty to protect liberty and dignity of every human being. The Constitution did not mention freedom of religion of Muslims or others.

Soviet invasion

In a coup in 1978, the Communist Party took over power and introduced radical reforms. The United Nations condemned the invasion and the US supported the Afghan rebels in a decade-long war with the USSR. India supported the Soviet invasion. Eventually the Soviet army withdrew in 1989 and Soviet Union-backed government collapsed in 1992. Thus until 1992, under the communist regime, no religious persecution of minorities could be alleged.

In 1995, the Islamic militia Taliban came to power and introduced regressive restrictions on female education and dated Islamic law and punishments. In 2001, they destroyed Buddhist statues in Bamiyan.

During their six-year rule, even Muslims were persecuted. On December 22, 2001, Hamid Karzai took over as head of an interim government. The current Constitution was adopted and ratified in January 2004.

Religion & minority rights

Unlike the Pakistan and Bangladesh Constitutions, the Afghanistan Constitution begins with praise of Allah and also blessings for the last Prophet and his followers. The Preamble makes a categorical statement that Afghanistan belongs to all its tribes and peoples. Unlike the Indian Constitution, it mentions its commitment to the United Nations Charter as well as Universal Declaration of Human Rights and thus broadens the ambit of non-Muslims’ rights and non-discrimination.

While it declares Islam the state religion, Article 2 says followers of other religions shall be free within the bounds of law in exercise and performance of their religious rituals. Article 3 is problematic as it lays down that no law shall contravene tenets and provisions of Islam. Unlike Pakistan, sovereignty here (under Article 4) rests with the people, not Allah. Article 35 prohibits formation of any party on the basis of religious sectarianism in addition to tribalism, parochialism and language. Article 80 prohibits ministers on tour from using their position for religious purposes. Article 149 prohibits amendment of principles of Islam and Islamic republicanism. It says fundamental rights can be amended only to improve and enlarge guarantees, not to diminish or restrict them.

The First Fundamental Right under Article

22 prohibits any discrimination and distinction between citizens and states that all citizens have equal rights and duties. India has given right to equality even to non-citizens. Article 57 of the Afghanistan Constitution does say foreigners will have rights and liberties in accordance with the law.

Unlike in India, Pakistan and Bangladesh, Article 29 of the Afghanistan Constitution specifically uses the term “persecution”. It forbids persecution of human beings. Thus the allegation of religious persecution in Afghanistan is not supported by the text of the Constitution; in practice, except during the short regime of the Taliban, no such case is made out. Unlike in India (only the SC, ST & OBC Commissions have constitutional status),

Article 58 gives constitutional status to the independent Human Rights Commission.

Only a Muslim citizen born to Afghan parents can become President (in India, a naturalised citizen can become President) but the Afghanistan Chief Justice, judges and ministers can be naturalised citizens.

Citizenship

The original 1922 citizenship law of Afghanistan was handwritten. Article 8 of the 1923 Constitution gave citizenship to all residents without religious discrimination. The main purpose was not citizenship but issuance of *tazkira*, or national identity cards. In India too, the National Register of Indian Citizens (NRIC) concept came with National Identity Card Rules, 2003. Afghanistan’s Article 8 gave citizenship just to males and was based on the narrower principle of *jus*

sanguinis or blood relationship. But on November 7, 1936, a new citizenship law was made and, as per the 1930 Hague Convention on Nationality, *jus soli* or citizenship by birth was adopted. Article 2 said all children born to Afghan parents inside the country or abroad will be Afghan citizens.

The Indian Constitution and original Citizenship Act too was based on *jus soli* but the 1986 and 2003 amendments have now adopted *jus sanguinis*; for children born after December 31, 2003, both parents should be Indian citizens. Any foreigner who had resided for five years in Afghanistan could get Afghan citizenship. Following the “dependent principle”, any woman who married a foreigner lost citizenship but could get it back if her marriage subsequently ended in divorce. Non-Afghan women married to Afghan men were given citizenship.

The communist regime brought a few changes. On May 5, 1986, citizenship was defined as the legal and political relationship between a national and the state of Democratic Republic of Afghanistan. India does not define citizenship. For the first time in Afghanistan, dual citizenship was abolished. The “independent principle” was adopted in respect of married women.

In 1979, citizenship of the king was withdrawn for supporting alien powers; it was restored in 1992 by the new government. A new law of the Republic of Afghanistan came into force on March 15, 1992 but there was no major change except that renunciation of citizenship now required parliamentary approval and presidential assent. This law was replaced on June 11, 2000 by the Islamic Emirate of Afghanistan, without any substantive change. Under Article 28, an Afghan woman now retains her citizenship in spite

of marrying a foreigner. Under Article 9(2), a child born in Afghanistan or outside to Afghan parents is a citizen. Even a child born in Afghanistan to foreigners can get citizenship on attaining age 18, if he decides to stay there, and if, within six more months, he does not apply for the same citizenship as his parents. In 2001, dual nationality was again accepted.

Article 12 says that if a child is born in Afghanistan and parents’ documents show that evidence of their citizenship is not available, the child will be considered an Afghan. Had India adopted this rule, 2 lakh children would have got included in the Assam NRC. In accordance with the UN Convention on the Rights of Stateless Persons, 1954, all stateless persons are considered Afghan citizens. Citizenship by naturalisation is given to anyone who has resided there for five years.

After the Soviet invasion and subsequent conflict, Afghanistan has seen out-migration of millions. In 2017, 1,773 applications of renunciation including of Hindus and Sikhs were received. Not every migration was due to religious persecution or well-founded fears.

Article 4 of the current Constitution declares that the Afghanistan nation is composed of all individuals who possess Afghan citizenship and the word Afghan shall apply to every citizen. In a bold and categorical statement, it says no individual shall be deprived of citizenship. Article 28 mentions it as a Fundamental Right and states no Afghan citizen shall be deprived of citizenship or sentenced to domestic or foreign exile. Like Pakistan and Bangladesh, Afghanistan neither confers nor denies citizenship on the basis of religion.

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THE GOVERNANCE PAGE

DUMMY’S GUIDE TO TRAFFIC MANAGEMENT

Short-staffed police try out a model solution on the streets of Bengaluru

Commissioner says the police mannequins will subsequently have cameras, become part of an AI-run traffic law enforcement system

JOHNSON TA
BENGALURU, DECEMBER 29

ONE of the schools of thought for controlling crimes in high crime zones in urban areas around the world is to create the impression of an ubiquitous police force — or, in other words, tricking criminals into believing that the police are all around and there is no getting away.

In Bengaluru where road traffic problems are a cause of bigger concern than high crime rates, the city’s understaffed police force has hit upon an idea to create the impression of the traffic policeman being an ubiquitous presence on the streets by using traffic police mannequins.

Over the past few weeks, some 30 traffic police mannequins have been deployed during the day at heavy traffic junctions in the city by the Bengaluru police to put the fear of the police in the hearts of traffic law violators.

At junctions where traffic jams occur every day, a real traffic policeman now controls traffic, while mannequins create an impression of the presence of many traffic policemen.

The deployment of traffic police mannequins — dressed in the uniform of the Bengaluru traffic police — has been described by the city’s Police Commissioner as the first step in deploying high technology for policing the streets, but the regular traffic policeman thinks it is just a scarecrow.

According to official records, the Bengaluru traffic police have a sanctioned strength of 5,262 personnel to regulate traffic across 44,000 intersections, but they are 600 short of the sanctioned strength.

“It is just a strategy to prevent traffic offences — like triple riding on two wheelers,



Some 30 mannequins dressed in the uniform of the traffic police have appeared across the city. Police hope they will warn off potential traffic violators. *Express*

riding without helmets or driving without seat belts, or using cell phones while riding or driving — even when there are no policemen at the traffic signals,” a police constable manning a traffic junction in the central business district of Bengaluru said, regarding a mannequin planted on the traffic island in the area.

“These are just dummies — in the end they do not perform any roles, and a policeman still needs to control the traffic,” the traffic constable said.

Bengaluru Police Commissioner Bhaskar Rao, however, said that the police mannequins are part of a plan to bring in robotic technologies into policing the traffic in the IT capital of the country.

“The mannequins are the first or a crude form of promoting technology. They will later have cameras fitted for the eyes — for both day vision and night vision. The mannequins will be connected to an artificial intelligence based software system to record and recall what is being seen on the streets, and provide alerts to officers. Later on, there

will be robotics incorporated in the system, which will change the structure of the mannequin itself,” the Police Commissioner said.

“We have several plans to leverage the kind of technologies available in Bangalore itself. This is just a first step,” according to Rao.

Since taking over as the Bengaluru Police Commissioner in August this year, Rao has attempted multiple innovations — from employing masseurs at some police stations to ease the pains of traffic policemen, to deploying the “pedal police”, or police on bicycles, in areas like the central Cubbon Park, as well as creating crèches and play areas for children at police stations to reduce the negativity attached to the image of the police force in general.

In police stations with large areas — where the properties belong to the police department itself — like the Koramangala police station in the south east of Bengaluru, the police have created a colourful play area-cum-crèche for kids, with walls painted with images of popular cartoon characters.

“There are many young mothers in the police department who don’t have a support sys-

EXPLAINED

An attempt at image-building

THE TRAFFIC police mannequins are part of several measures introduced by Bengaluru Police Commissioner Bhaskar Rao, which include employing masseurs at some police stations to ease the aches of personnel who are on their feet for long hours, and creating play areas for children at police stations to counter the negativity attached with these buildings. There are crèches to help young policewomen who have to work long hours, and have no support system for their children.

tem to take care of children when they work long or unpredictable hours. The department does not shut shop at 5 pm and go home, and staff have to work irregular hours. If the child is at the police station itself, then she gets to see the child while doing her work even if it is late. More and more women are being recruited in the police and this will give them a sense of comfort,” Commissioner Rao said.

According to local police officers at the Koramangala police station where a play area has been created on the premises, the kids’ zone is also an attempt to soften the image of the police among school children who are sometimes brought from surrounding schools.

“There is a sense of fear of the police, and people are often reluctant to go to police stations to report cases as a consequence. A fear-some image of the police is also created among children since people try to discipline them using images of the scary policeman. We are hoping that when they visit our station and spend time in the kids’ area some of their fears will go away,” a police officer said.

‘Said two services only if you have two separate exams... that’s the caveat’

BIBEK DEBROY, Chairman, Prime Minister’s Economic Advisory Council, led the committee that in 2015 recommended major reform in the Railways. His report is being cited by the government and all stakeholders to argue both in favour of and against the recent controversial move to unify all eight Group A services into one Indian Railways Management Service. In an interview with AVISHEK G DASTIDAR, Debroy explained what the report meant and what he thinks about the move.



THE POLICY INTERVIEW

Chairman,
Prime Minister’s Economic Advisory Council

In your report, why didn’t you prescribe merger of all services into one?

We said that we would not get into the merger with retrospective treatment because we have no particular expertise in that. We did not say anything on that because we said the Railways should do that, and remember there will be legal cases and things like that.

Did you foresee that it will end up being a messy affair?

Right, it is messy... We did not have a complete picture of the age profile the Railway employee. We had a sense that recruitment is not always linear over time... there was a bunching together... I mean we knew that the hump would be crossed at around 24 years of age but then there is the General category and the SC and ST category etc... so as far as that is concerned, we left it to the wisdom of Railways.

Why did you recommend two services, one technical and one logistics, instead of just one service?

In the final report, there is an important sentence where we have recommended two services. We said that if there are two separate (recruitment) exams then you need to have two services. That is the important caveat... Today, on the one side you have the Civil Services Exam and on the other, the Engineering Services Exam. In that case, you have two services.

Why is that?

In the report we had an interesting graph that showed that as you climbed up the ladder, the less important the functional specialisation becomes, and you go more and more towards management. Someone who enters the technical side is an engineer. The person is entering the service when he or she is about 22 years old. On the other side, the person entering the service is may be 25 years old or thereabouts. So there is a disadvantage in terms of vertical mobility. Now if you unified the exams, this difference would go.

How would you ensure multi-disciplinary efficiency in that case?

Because the core functioning of the Railways is of running trains, so most of them would be engineers. But there would also be the Personnel Service, Accounts Service and Traffic Service. So you recruit them also, and then obviously you’re not going to get the person who has a History background to run the trains. So, what we had contemplated was that after you join, maybe 13, 14 years down the line, you get a choice — do you want to switch, regardless of your background? Like if you are an engineer, do you now want to switch to the management side, in which case you aspire to become, eventually, a Member of the Railway Board, even Chairman. Or do you want to continue with running trains, then you aspire to become GM and then the rank of a GM is equalised with the rank of a Railway Board Member.

When you studied departmental

rivalries in Railways, did you see it prevailing between the Engineering services or did you see it between civil services and the engineers?

It was across the board.

How did you seek to find a solution?

As a committee, we had wide consultations. I don’t think any other committee has had as wide a consultation process and, if I recall correctly, most of the ideas that we have had came from the people from the Railways themselves. We just put them in a structure. In the course of this we had discussions with the employees associations, like the Federation of Railway Officers’ Association (FROA). We said this in the Interim report and final report also, FROA strongly recommended one service. The Prakash Tandon Committee (1994) recommended one service.

Why didn’t you recommend it then?

We had this dilemma. We thought that a lot of things go in favour of one single service, but the problem was the entry-age differential, and the problems that the two sides would face thereafter... That is the reason we put that caveat. So all the messages on social media are missing this point, which is that if you have two entry exams, then please have two services.

But now the demand is: Why can’t the reform be about two services, considering there are about 8,000 serving officers involved?

To the extent that I have been able to track social media is that one issue is, “What happens to us?”. I have read reports that the Chairman, Railway Board made a statement that your position and seniority will be preserved, just wait for the alternate mechanism to do its work. This is one issue. The other issue which they (protesting officers) are not mentioning on social media that much is what happens to their vertical growth? Because departmentalism encadres posts. Now that is being brought down, so if I am X then I am not just worried about my seniority being protected, I am now also worried about my vertical mobility. That, they are not voicing very strongly, but I think in the heart of their hearts the main issue is that. I think the actual reservation is about the fact that my vertical mobility will be affected because posts reserved for certain cadres are going to end. And suddenly, the total number of posts is also being pruned. And then there is also the threat of lateral entry, which also we have mentioned in our report.

In Goa school curriculum, lessons from ground on sanitation, waste management, traffic sense

SMITA NAIR
PANAJI, DECEMBER 29

A PILOT project from 2018 — training children on civic sense — will be integrated into the school curriculum this year in Goa. Of the core categories under civic sense, traffic is seen as a crucial “life saving” module, say experts with Goa Traffic Police who have been roped in to provide “educational feed” straight from their experiences.

Chairman of the Goa Education Development Corporation (GEDC), established under Goa Education Development Corporation Act, 2003, Kanta Patnekar said, “The review showed the need for these subjects. The response from students and teachers was encouraging.”

In 2017-18, the pilot was conducted following a discussion between then Chief Minister Manohar Parrikar and educationists in the state. Three subjects were introduced under umbrella topics: sanitation including personal sanitation, waste management, and traffic sense.

Goa, a tourist state with the local population facing the burden of floating tourists — through exceeding levels of garbage and also number of two-wheeler accidents, teachers say the subjects were “the need of the state”.

GEDC undertook 80 per cent of the research behind the project, as its inception mandate is to “develop competitive, flexible and value-based education system to meet the individual, institution and socio cultural development needs of the people of Goa”, says Patnekar.

The pilot was introduced in 108 schools as “separate subjects” in three different phases divided between primary and secondary schools. According to teachers, menstrual health was also a topic discussed in Goan schools for the first time under this sanitation module.

Once the topics were decided initially by academics and officials approved them, the next step was to look for experts in each field. Experts were roped in to create content in Goa and elsewhere. The content was then vetted by the State Council of Educational Research and Training.

According to a teacher, under the waste management module, children were taught the importance of segregation instead of burning waste — a practice otherwise prevalent in village pockets of Goa. “They were not just told, but informed through researched content by experts who work in those fields. Detailed literature was prepared, which included exercises for them to conduct back home,” an official with SCERT said.

“Three books were then published with detailed topics for three stages — first for Class III and Class IV students. The second stage was between Class V and Class VII, and the final stage was for Classes VIII-IX,” said Patnekar. The coverage was limited to government schools. Before the subjects were introduced in schools, teachers from each taluka were trained by experts by giving them detailed examples from case studies in villages across Goa.

Traffic Deputy SP Dharmesh Angle who was roped in for the traffic module, said the training has already shown results. “While there are many reasons for lower fatalities this year, one reason is that children are walk-

ing back following the lessons they learn from these chapters on civic sense. Traffic sense is directly related to societal behaviour. These chapters were designed by the traffic department with the educationists and starts with the do’s and don’ts and with real life case studies,” said Angle. The traffic department now wants the SCERT and GEDC to include the importance of wearing helmets in the new curriculum with case studies and number of lives saved.

According to teachers, children have also started sensitising their parents on the lessons they learnt in school — an input which GEDC says helps.

GEDC is now in the process of finalising the content for the academic year 2020-2021. “We are now integrating the subjects in the curriculum, and all the learnings will now be part of existing subjects and will also be given as optional papers. Traffic sense will be part of Physical Education and the remaining two subjects will be part of the science and social science textbooks. These will include Goa case studies and will be implemented by the next academic cycle,” said Patnekar.

STATE WOMEN’S COMMISSION INITIATIVE

Women break free in rural Maharashtra, get appsolutely phone-smart

TABASSUM BARNAGARWALA
MUMBAI, DECEMBER 29

IN RURAL Maharashtra’s Daregaon village, a 16-year-old girl last month used her phone to register an online complaint on the Tejaswini application against a local boy who was sexually harassing her.

In the nearby Ramnagar village, Neeta Nene learnt how to upload all identification documents on Digilocker.

Neeta’s neighbour Radha Kishore now uses Google Assistant to read recipes.

And Sangeeta Satpute spends most of her spare time searching about the online dairy market, and how to sell her cattle produce in Jalna.

The Maharashtra State Commission for Women has started giving digital training to rural and tribal women to make them self-sufficient in using the Internet to pay utility bills, access government schemes, and register complaints online.

All that they need is a smartphone. Since November, 50 workshops for 1,000 women have been held across Maharashtra. The Commission plans to finally organise 450 workshops for 1 lakh women.

In Wada, a town in the tribal Palghar district some 90 km from Mumbai, Akshata More (39) was ready with a notebook and pen to take copious notes in a panchayat hall with 200 other women during one such workshop.

Several women had brought their husbands’ phones for the day.

More has a basic smartphone, and only knows how to dial a number. She does not understand what the Internet is, but plans to teach her three daughters, the eldest aged 18, its use for online education material.

As the session begins, trainer Komal Jadhav starts with explaining the difference between smartphones and ordinary ones, and teaches the basics of using a smartphone — taking pictures, connecting to WiFi, setting up wallpaper.

Jadhav then moves on to a more complex operation: how to download a mobile app. As she gives step-by-step instructions, the women are glued to their mobile screens, asking each other about which icon to select. Some without a phone make notes to later try it at home.

“I want to learn more about farming and how to sell our produce online. There are so many fertilizers to choose from. I thought I can



In Palghar, a training session has over 200 women from nearby villages. *Express*

learn how to use the Internet, and teach my husband,” said Archana Sambre (34), a villager in Wada.

Her neighbour Kanchan Palekar (24) is more digital savvy, she knows how to use

WhatsApp. “But I want to learn more, all these apps that we can use for payments,” she said.

These women are being taught six mobile applications — Tejaswini, Bhim, Aaple

Sarkar, Umang, NaMo, and Digilocker — apart from using Google Assistant. “One villager has started using Google Assistant to even set alarms,” said Gracy Cardozao, project incharge at the women’s Commission. The Commission has trained 50 women to give digital training, and each is paid Rs 3,000 per session.

After every workshop, spanning over four hours, the women are added on a WhatsApp group, and given daily exercises. Says trainer Usha Shinde, from Jalna, “There is excitement in middle-aged women to learn more. Every day we ask them to try something new on phone, make a digital payment or scan and upload documents. Those who face problems are given step-wise assistance.”

39-year-old Manasi Sawant, a villager in Palghar, said: “My son knows how to use a smartphone, but never had time to teach me. I want to learn how to make calls, chat on WhatsApp, so that I don’t need to rely on my children for help.”

Kamini Waghat (23), who came along with her newborn baby, said learning how to use the Internet will help her family in farming. “There are new techniques on the Internet about farming. We can now use it to improve produce without relying on the lo-

cal administration,” she said.

While the Umang app provides information on 440 government schemes, the Bhim app is useful in making digital payments. Maharashtra’s Aaple Sarkar provides a portal to register complaints against government officials.

“On the Tejaswini app, women can register complaints of sexual or domestic violence, or workplace harassment. Several women fear reaching out to the village panchayat,” said Vijaya Rahatkar, Chairperson of the women’s Commission.

For trainer Usha Shinde, the best outcome of digital training has been the motivation it has provided to two schoolgirls, aged 15 and 16, in her village Daregaon.

“Both registered sexual harassment complaint on that app. A few boys in school were sexually harassing them. They could not dare to approach police. But after I taught them these apps, they quietly registered a complaint on the Tejaswini app,” Shinde said.

The only hiccup in these sessions has been with the NaMo app — the first app that these women are taught to remain updated with news about Prime Minister Narendra Modi. It is 50 MB in size, and takes up 30-45 minutes to download in poor network regions.



WORDLY WISE
WHEN THE WELL IS DRY, THEY
KNOW THE WORTH OF WATER.
— BENJAMIN FRANKLIN

The IndianEXPRESS

FOUNDED BY
RAMNATH GOENKA

BECAUSE THE TRUTH INVOLVES US ALL

PROBLEM WITH FIGURES

Government does well to constitute panel on economic statistics, and even better to include critics on it

THE NARENDRA MODI government deserves credit for constituting a new Standing Committee on Economic Statistics “to review the extant framework relating to data sources, indicators, concepts/definitions and other issues” connected with measurement of economic activity. Significantly, the panel is headed by the former chief statistician of India, Pronab Sen, and has at least three other economists — CP Chandrasekhar, Hema Swaminathan and Jeemol Unni — who have been critical of the alleged “political interference” in the working of the official statistical machinery and “the tendency to suppress uncomfortable data”. The setting up of the committee signals an acknowledgment on the government’s part that there is a credibility problem with official data, which matters both for investors and for policymaking itself. And that it has to be addressed.

Accuracy of data, including its generation and dissemination, is important, especially in today’s context where the extent or even cause of the economic slowdown in India is not fully clear. GDP estimates would suggest that the stalling of growth happened only after around the last quarter of 2018-19. But can an economy fall off a precipice like this? The collapse of IL&FS in September 2018, no doubt, precipitated a liquidity crisis for non-banking finance companies, but could it have created a disruption of the scale that demonetisation and the rollout of the goods and services tax (GST) did? This question needs answering because there is, in the public domain, a National Sample Survey Office (NSSO) survey that apparently shows household consumer expenditure to have fallen in 2017-18, a year when listed companies posted decent sales growth. Is it possible that they simply gained market share at the expense of unorganised enterprises, whose decline is not being properly captured in GDP data? This is not an implausible scenario, given the informal sector’s significant share in both output and employment, which has certainly taken a hit post demonetisation and GST. Even assuming the NSSO numbers on consumption for 2017-18 to be wrong — the report itself has been withheld — the paucity of data with regard to unorganised sector economic activity is glaring. It is even more so, as that could hold a key to why even organised FMCG or two-wheeler firms have seen their sales drop significantly in recent months.

Besides restoring the credibility and independence of the official data system, the Modi government also needs to come clean on its fiscal accounts. The former chief economic adviser, Arvind Subramanian, has rightly argued that the absence of reliable data makes formulation of policy responses — including whether and how much room for fiscal expansion exists — difficult. It’s like running a car with broken dashboard instruments.

NOT A DROP TO WASTE

Atal Bhujal Yojana is a first step towards recharging groundwater. There is a need to move to more long-term solutions

IN 2020, ACCORDING to the Niti Aayog, 21 Indian cities, including Delhi, Chennai and Bengaluru, will run out of groundwater. The Aayog’s “Composite Water Management Index” (CWMI), released in June, notes that “Seventy per cent of our water resources are contaminated”. Several other reports, including the Central Water Commission’s “Water and Water Related Statistics 2019”, have thrown light on the poor state of India’s groundwater aquifers. The urgency of the Atal Bhujal Yojana, launched by the Union Jal Shakti Ministry last week, can, therefore, hardly be overstated. The groundwater revival scheme ticks quite a few right boxes. It seeks to strengthen the “institutional framework of administering groundwater resources and aims to bring about behavioural changes at the community level for sustainable groundwater resource management”. However, the Yojana that will be implemented in seven states — Gujarat, Haryana, Karnataka, Maharashtra, Madhya Pradesh, Rajasthan and Uttar Pradesh — should only be seen as the first step towards restoring the health of the country’s aquifers.

India has had a Groundwater Management and Regulation Scheme since 2013. The Atal Bhujal Yojana will draw on some of the institutions created by this scheme, especially village-level water user associations (WUAs). The Jal Shakti Ministry will have its task cut out. The Niti Aayog’s CWMI notes that though “80 per cent states have a regulatory framework to establish such associations, progress on the ground is weak”. Less than 50 per cent states involve the WUAs in critical groundwater management decisions like those pertaining to irrigation resources, according to the CWMI. The Atal Bhujal Yojana would do well to follow the Niti Aayog’s recommendations for strengthening the financial state of the WUAs, including allowing these bodies to retain a significant portion of irrigation fees.

Groundwater contributes to more than 60 per cent of the country’s irrigation resources. Power consumers in the agriculture sector are billed at highly subsidised rates, which several studies have shown accounts for the over-extraction of groundwater. However, there is also a substantial body of work which shows that it is politically imprudent to install electricity meters on farmers’ fields. The discourse on groundwater use has to move beyond this binary: Ways must be found to balance the demands of farmers with the imperatives of reviving the country’s aquifers. One solution — tried out in parts of Punjab — is to gradually reduce subsidies and offer cash compensation to farmers for every unit of electricity they save. The CWMI report talks of other solutions like persuading farmers to adopt more efficient technologies such as drip irrigation. By emphasising on local-level institutions like the WUAs, the Atal Bhujal Yojana has signaled the Jal Shakti ministry’s inclination towards such persuasive solutions.

FREEZE FRAME

E P UNNY



HARISH DAMODARAN

I WAS A marginally above-average student in both school and college. All I had on passing out was a second class Bachelor of Arts (Honours) degree in economics from Delhi University. But I was lucky to enter the job market that was just starting to boom. It was a rising tide that lifted all boats, including people like me.

The Nineties, Noughties and the first half of this decade were a great period for enterprise and employment. A host of industries, both new and old, grew: IT, media, advertising, financial services, accounting, telecom, aviation, hospitality, restaurants, auto, pharma, healthcare, education, construction, real estate, organised retail and food processing. Even agriculture did well as farmers diversified beyond foodgrains to horticulture, dairying and poultry, while embracing new technologies such as hybrid seeds (especially in vegetables and maize), Bt cotton, tissue-culture planting, drip irrigation and laser leveling. As all these sectors thrived, jobs were aplenty, even for those passing out of ordinary private engineering colleges or science and arts graduates.

Simply put, if India’s first middle class was created by the public sector, the second one was largely a product of private enterprise, unleashed after the economic reforms of 1991. While many of our parents were government employees, we are the beneficiaries of growth and investment activity in the first 25 years or so after liberalisation.

The significant point to note, however, is that the boom in jobs during those 25 years did not happen at a time of a “bulge” in India’s working-age population. That, if anything, is taking place now when there aren’t too many new jobs and even the existing ones are under threat.

According to the United Nations population database, the proportion of Indians aged between 20 and 59 years — those one would consider to be the most active work seekers — actually fell from 46.9 per cent in 1950 to 45.8 per cent in 1990. It rose thereafter to 51.7 per cent in 2010. But, the real bulge is yet to come: The ratio of those aged 20-59 years to the country’s total population is projected to rise to 54.6 per cent in 2020, peaking at 56.7 per cent in 2035.

In other words, the challenge of finding jobs

Ongoing protests speak of a pent-up frustration at dwindling opportunities, a bleaker future

would be far greater for my niece and daughter than for me, despite them being smarter and brighter, unless the economy churns out jobs like it did in the two decades or more from when I joined the workforce in 1991.

There are many who believe that India is on the cusp of a demographic dividend which comes with the share of any country’s working-age population exceeding that of its non-working-age population. The more the number of people in a position to work and earn, not only are there lesser numbers to support — those either too old or too young — but also, greater is the potential for savings from the generation of income. As those savings are directed to finance investments, a virtuous cycle of growth is set in motion. This was seen, for instance, in Japan, and more recently in China.

The Japanese economic miracle from the mid 1950s to the late 1970s happened when the median age of its population ranged between 23.6 and 32.5 years. The median age of China was 21.9 years in 1980 when its growth story took off, and rose to 35 years in 2010, by which time the peak was over.

Meanwhile, Japan’s demographics had worsened — the median age reached 41.2 years in 2000, rising to 44.7 years in 2010 — reflecting in its economic performance.

In India’s case, the tipping point of the proportion of the population aged 20-59 years crossing 50 per cent was reached in 2010. The median age, too, that year was just 25.1. Moreover, it is projected to hit 30 years in 2025 and reach 35 years only by 2040. Logically speaking then, this decade, and the next two as well, ought to have been India’s, just as the 1950s to 1970s was Japan’s and the 1980s to 2000s China’s. But it hasn’t been, at least so far.

Much of this decade has been a lost one and is ending even worse than when it began. The part about a flood of young men and women entering the labour market is certainly true; you can see and feel it by simply taking a Delhi Metro train ride. This youth bulge, though, is yet to deliver the promised demographic dividend that Japan, China or the East Asian economies successfully harnessed in their time. On the contrary, the cohort of young people of my generation found

productive employment and experienced upward mobility far more than the ones who have come out of college or have migrated from the hinterlands in the present decade. And the irony is, we did well even before the golden age of growth, resulting from favourable demographics, was supposed to have dawned on India.

The ongoing protests against the Citizenship Amendment Act are a manifestation of the pent-up frustration of our millennials/Gen Z at what they clearly perceive is a bleak future. We saw it initially in the Jat, Maratha, Patidar and Kapu agitations, demanding reservation in government jobs and education institutions from around 2015, which also coincided with the deepening of the crisis and the lack of upward mobility options within agriculture. The current protests are, by contrast, not confined to any particular community or sector. Their universality derives precisely from the fact that the economy is today faced with a general growth slowdown sparing no sector or industry.

Two things must be borne in mind here. The first is, of course, diminishing employment opportunities in government. The organised public sector workforce fell from a high of 19.56 million in 1996-97 to 17.61 million in 2011-12 (we have no published data for subsequent years).

The second is an even more profound crisis: The collapse of enterprise. Some of that may have to do with the legacy of the twin balance sheet problem, of debts accumulated by private corporates during the investment boom of 2004-11 turning into bad loans of state-owned banks. But, far from fixing the problem, the current regime has worsened it by subjecting the economy to successive shocks — demonetisation, the goods and services tax, cattle slaughter restrictions, and now, uncertainty over citizenship, whose impact on investor and consumer sentiment is not to be underestimated.

Unfortunately, it is the young, vibrant and energetic generation of job-seekers who are bearing the brunt of all this. The least the government can do is to listen to them. They aren’t on the streets for nothing.

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RAMIN JAHANBEGLOO

THE PRINCIPLE THAT every Indian is equal before the law — enshrined in the Indian Constitution — is an ideal Mahatma Gandhi fought for all his life. Gandhi is not alive to criticise supporters of the new citizenship law and condemn the violence that followed demonstrations in Delhi and elsewhere. But we can recall what he taught us.

Gandhi was convinced that despite many social and political contradictions, and the tragedy of Partition, India would become a secular, democratic republic. That it did, though with flaws, is because of the civic and empathetic nationalism Gandhi advocated and practised.

A striking feature of Gandhi’s civic nationalism was his insistence that India is not an exclusively Hindu civilisation. His political genius lay in reconciling the complex social and religious fabric of traditional Indian society with the modern phenomenon of nationalism and the struggle for independence. As such, more than being the “father of the Indian nation” he could be remembered as the architect of an inter-faith, inter-cultural India. What Gandhi did was to give different religious communities, for the first time, a sense of involvement in the Indian nation’s destiny.

Gandhi did not make the religious element an integral part of his civic nationalism. He abstained from any reference to Hinduism, Islam, Buddhism or Jainism in his definition of *swaraj*. He continually defined and defended Indian nationalism through his belief in the truth of all religions. One is not surprised, then, to see

AN UN-GANDHIAN ACT

The new citizenship law goes against Gandhi’s idea of civic nationalism

Gandhi joining the Khilafat movement and calling on Indian Muslims to participate in the independence movement. Gandhi’s action was shaped by his conviction that all religious boundaries are arbitrary and false. He was convinced that a mere doctrinaire approach to religion will not help consolidate the foundations of Indian civic nationalism. He knew that independence can’t come about by the efforts of the Hindus alone. Gandhi never accepted the argument that Hindus and Muslims constituted two separate elements in Indian society.

Gandhi’s involvement with the Khilafat movement helped him secure political authority in the Indian National Congress. He expressed sympathy for Muslims and the Khilafat movement at the Delhi Imperial War Conference in 1918 and later, followed it up with a letter to the Viceroy, Lord Chelmsford. “As a Hindu”, he wrote, “I cannot be indifferent to their cause. Their sorrows must be our sorrows.” Two years later, in response to Maganlal Gandhi who was troubled by Gandhi’s involvement with Muslims, he wrote: “If I had not joined the Khilafat movement, I think, I would have lost everything. In joining it I have followed what I especially regard as my *dharma*... I am uniting Hindus and Muslims.”

The questions of Indian home rule and Hindu-Muslim unity were not separate issues for Gandhi. This was why Gandhi reacted against the spectre of the “Hindu Raj” and the cry of “Islam is in danger”. For Gandhi, the communal dispute between Hindus and

Muslims was not confined to religion. According to him, it was due to the lack of truthfulness and transparency in the political realm. It is, therefore, not surprising that he chose to work with individuals whose primary interests were best defined in civic and ethical terms. He once declared that “a true Muslim could not harm a Hindu, and a true Hindu could not harm a Muslim”. It was probably in this spirit that Gandhi developed a friendship and a great esteem for both Maulana Azad and Khan Abdul Ghaffar Khan. In 1939, while visiting Ghaffar Khan, Gandhi said: “If you dissect my heart, you will find that the prayer and spiritual striving for the attainment of Hindu-Muslim unity goes on there unceasingly all the twenty-four hours without even a moment’s interruption whether I am awake or asleep... The dream (of Hindu-Muslim unity) has filled my being since the earliest childhood.”

Gandhi’s assassin, Nathuram Godse, did not share his dream. Godse said: “Gandhi is being referred to as the Father of the Nation. But if that is so, he had failed his paternal duty inasmuch as he has acted very treacherously to the nation by his consenting to the partitioning of it. I stoutly maintain that Gandhi has failed in his duty. He has proved to be the Father of Pakistan.”

Today, Indians have to choose between the Gandhian paradigm of civic nationalism or a second assassination of Mahatma Gandhi.

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DECEMBER 30, 1979, FORTY YEARS AGO

US VERSUS USSR

US PRESIDENT JIMMY Carter has denounced the Soviet intervention in Afghanistan and said that he is dispatching the Deputy Secretary of State, Warren Christopher to London to consult with allies and see what can be done about it. He said that the Soviet argument that the intervention was on the basis of the UN Charter was a perversion of the Charter. He said he has discussed the matter with several heads of state. He also said that he had sent a message to the Soviet President Leonid Brezhnev to convey his criticism of the intervention.

KABUL AFTERMATH

TWO DAYS AFTER the coup in Afghanistan, India does not have a position on the situation in the country. But inquiries show that the Soviet intervention has perturbed New Delhi though it is not saying so. It fears that the intervention will escalate tension in the area. During Morarji Desai’s visit to the Soviet Union last June, Moscow did put some pressure on India for evolving a joint Indo-Soviet strategy on Afghanistan. Although India agreed to the incorporation of a paragraph on the statement Brezhnev and Desai issued, it fell short of Soviet expectations. Moscow

has been rubbing in the point that it came to India’s help during the war in Bangladesh in 1971 and as such it should back the Soviet stand in Afghanistan. Now Delhi has not appreciated the analogy.

RAM’S PROMISE

THE JANATA PARTY leader Jagjivan Ram has said that if voted to power his party will provide allowance and work in social service programmes for poor unemployed graduates. He also reiterated his party’s determination to ensure that each family in the country had at least one earning member.



बिज़नेस स्टैंडर्ड

वर्ष 12 अंक 269

बैंकों को करें दुरुस्त

बैंकिंग क्षेत्र में चुनौतियां बरकरार रहने के बावजूद हालात में बदलाव के संकेत दिख रहे हैं। रिजर्व बैंक (आरबीआई) की तरफ से जारी नवीनतम वित्तीय स्थिरता रिपोर्ट (एफएसआर) में कहा गया है कि अनुसूचित वाणिज्यिक बैंकों की सकल गैर-निष्पादित आस्तियां (जीएनपीए) सितंबर 2019 के 9.3 फीसदी से बढ़कर सितंबर 2020 में 9.9 फीसदी के

स्तर तक जा सकती हैं। वृहद-आर्थिक हालात में बदलाव, फिसलन में बेहद कम बढ़त और गिरती ऋण वृद्धि इसकी बड़ी वजह है। सुस्त आर्थिक वृद्धि बैंकिंग एवं गैर-बैंकिंग वित्तीय क्षेत्र (एनबीएफसी) के लिए जोखिम पैदा करती है। भारतीय अर्थव्यवस्था में नॉमिनल वृद्धि चालू वित्त वर्ष की दूसरी तिमाही में गिरकर 6.1 फीसदी रही है जो करीब दो दशकों में

सबसे कम है। नॉमिनल वृद्धि कम होने से कारोबारों के राजस्व पर असर पड़ेगा जिससे सेवा क्षेत्र का ऋण बांटने की उनकी क्षमता प्रभावित होगी।

एनपीए के अलावा वृहद-आर्थिक एवं नीतिगत पर्यावरण खासकर सार्वजनिक बैंकों के लिए हालात को मुश्किल बना सकता है। ऋण वृद्धि अब जमा वृद्धि को पीछे खींच रही है। जहां बैंकिंग प्रणाली का एक हिस्सा अपने बहीखाते के विस्तार की हैसियत में नहीं हैं वहीं भारतीय कंपनियां तेजी से विदेशी उधारी ले रही हैं। इस समाचारपत्र में प्रकाशित एक रिपोर्ट में कहा गया है कि डॉलर बॉन्ड के जरिये फंड का उठान 2019 में पांच गुना बढ़कर 23.6 अरब डॉलर हो गया। उन्नत अर्थव्यवस्थाओं में मौद्रिक नीति समायोजन ने वैश्विक वित्तीय

बाजारों में हालात को थोड़ा सरल बनाया है। भारतीय बैंकिंग प्रणाली में हस्तांतरण की अपेक्षाकृत सुस्त रफ्तार ने आरबीआई की कम ब्याज दरों का फायदा कंपनियों तक नहीं पहुंचने दिया है और बाह्य उधारी को अधिक आकर्षक भी बना दिया है। विदेशी मुद्रा उधारी में तेजी बैंकिंग प्रणाली को प्रभावित करने के अलावा आरबीआई के लिए नीतिगत दरों के प्रबंधन को भी जटिल बना सकती है।

भले ही वृहद-आर्थिक हालात अनुकूल नहीं हैं लेकिन बैंकिंग एवं वित्तीय प्रणाली का लचीलापन बढ़ाने के लिए एक बढ़िया कदम उठाया जा सकता है। आरबीआई गवर्नर शक्तिकांत दास ने एफएसआर रिपोर्ट की भूमिका में निजी बैंकों समेत बैंकिंग क्षेत्र के बेहतर संचालन की जरूरत पर बल दिया है।

खुमार कुछ हफ्ते ही रहा क्योंकि लोगों की मुश्किलें बहुत बढ़ चुकी थीं। उन्होंने आखिरी पासा मई 1975 में फेंका, जब सिविकम का विलय किया गया। लेकिन नाराज जनता पीछे हटने का तैयार नहीं थी। एक महीने बाद आपातकाल लग गया।

मैं यह नहीं कह रहा कि इस बार भी हम उसी हालत में पहुंच जाएंगे। मैं केवल इतना कह रहा हूं: यदि लोगों को लंबे समय तक बेरोजगारी और आर्थिक ठहराव झेलना पड़ता है तो राष्ट्रवाद से उनका गुस्सा शांत नहीं होता।

इसी बात पर एक बार फिर फिल्मों का रुख करते हैं क्योंकि हमें पता है कि फिल्मकार किसी भी विश्लेषक से पहले ही अपने बाजार यानी जनता की नब्ज पकड़ लेते हैं। ‘मेरे अपने’ के बाद ‘शोर’, ‘रोटी कपड़ा और मकान’ और गरीबी, शोषण, महंगाई (बाकी कुछ बचा तो महंगाई मार गई बड़ा हिट हुआ था) के इर्द-गिर्द बुनी गई तथा बेरोजगार नायकों वाली फिल्मों का दौर आ गया। यही आगे चलकर ‘एंग्री यंग मैन’ के दौर में बदल गया। लेकिन फिलहाल मैं उसकी बात नहीं कर रहा हूं।

आपको क्या लगता है ? इतिहास ने खुद को दोहराना कब से शुरू किया ? आपमें से कुछ को हालिया आना चुनचुं से इसकी शुरुआत लग सकती है, जिसमें मिली जीत ने डगमगाती अर्थव्यवस्था के बाद भी मोदी सरकार को घमंडी बना दिया। अगर लोग अर्थव्यवस्था की इतनी बुरी गति के बाद भी हमें वोट देते हैं तो इसका मतलब है कि आपको सामाजिक-राष्ट्रवादी खुमार बनाए रखना है। आप इसमें धर्म का तड़का भी लगा सकते हैं। इसलिए अर्थव्यवस्था सुधारने में जुटने के बजाय अनुच्छेद 370 ले आओ, मंदिर की बात करो, नागरिकता संशोधन कानून ले आओ। आर्थिक आंकड़े हर तिमाही बद से बदतर होते भी जाएं तो फिक्क कैसी।

आप रॉबर्ट मोदी के पहले कार्यकाल के शुरुआती दिनों को याद करें, जब ‘सूट-बूट की सरकार’ के साथ ही भूमि अधिग्रहण कानून पर सरकार को मुंह की खानी पड़ी थी। यह देखते ही मोदी ज्यादा राष्ट्रवाद और सामाजिक जनवाद का रास्ता पकड़कर भ्रष्टाचार से लड़ने वाले बन गए थे। नोटबंदी के जरिये उन्होंने अपने पांव पर पहली कुल्हाड़ी मारी। सीएए-एनआरसी-एनपीआर का झमेला दूसरी कुल्हाड़ी लग रहा है क्योंकि सबसे पहले तो यह देश को इस तरह बांट रहा है, जैसा दशकों में नहीं हुआ। दूसरा, इस पर दुनिया भर में सीधी आलोचना बेशक नहीं हुई हो, लेकिन निराशा तो जताई ही गई है, जिसे आप नजरअंदाज नहीं कर सकते। हम वैश्विक दुनिया में रह रहे हैं, जहां भारत के हित 1974 से काफी अलग हैं। तीसरा, इंदिरा के अच्छे दिनों के उलट अब भारत संघर्षासित है। आप मुख्यमंत्रियों को हुक्म नहीं दे सकते और न ही अनुच्छेद 356 का इस्तेमाल कर उन्हें बर्खास्त कर सकते हैं।

1974 वाले इस अहसास से हम कहां जाएंगे ? हमें पता है कि 1975 की गर्मियों तक इंदिरा हमें कहां ले गई थीं। फैसला मोदी के हाथ है। बेशक वह उस वक्त की इंदिरा से ज्यादा लोकप्रिय और ताकतवर हैं, लेकिन भारत आज 1975 से बहुत अलग है।

अंशकालिक कर्मियों की बारी भारतीय उद्योग भी करें तैयारी

इसे व्यापक तौर पर काम के ‘उबरीफिकेशन’ (मांग पर सेवा मुहैया कराना) के तौर पर जाना जाता है। तमाम अध्ययन और सर्वेक्षण यही बताते हैं कि सन 2000 के बाद पैदा हुए युवाओं में से अधिकांश अपने जीवन और कामकाज में बेहतर संतुलन कायम करने की कोशिश में अंशकालिक तौर पर और जरूरत के मुताबिक काम करने में यकीन करते हैं। कई कंपनियों का बदलता कारोबारी मांडल भी सही सुझाता है कि बड़ी तादाद में लोगों को जरूरत के मुताबिक काम पर रखा जाएगा।

यानी यह तय है कि नए वर्ष में गिग इकनॉमी (उपरोक्त लक्षणों वाली अर्थव्यवस्था) को लेकर बात और मुखर होगी। परंतु कंपनियों का यह मानना गलत होगा कि केवल वाहन चालक, डिलिवरी बॉय या होटलों के बार आदि में काम करने वाले कर्मचारी ही गिग इकनॉमी का हिस्सा होंगे। तकनीक आधारित काम मसलन सॉफ्टवेयर टेस्टिंग या वेब डिजाइन, या कानूनी काम अथवा अंकेक्षण का काम आदि पहले ही इस नई व्यवस्था का हिस्सा बन चुके हैं। आगे इनकी हिस्सेदारी और बढ़ेगी। नए वर्ष में और अधिक विशेषज्ञता वाले रोजगार सामने आ सकते हैं क्योंकि संस्थान कुशल श्रमिकों की आवश्यकता को पूरा करने के लिए ऐसे लोगों को तलाशेंगे क्योंकि स्थायी कर्मचारियों में ऐसे लोग नहीं हैं।

सवाल यह है कि कंपनियां इस नए माहौल से निपटने के लिए क्या कर रही हैं ? क्या नियोक्ता श्रम के मांडल में अपरिहार्य बदलाव की चुनौती से निपटने को तैयार हैं ? इन दोनों सवालों का एक ही जवाब है ‘बहुत कम’। यह बात चकित करती है क्योंकि अधिकांश कंपनियां और उनके एचआर पेशेवर जानते हैं कि उनके कर्मचारियों का एक बड़ा हिस्सा जल्दी ही अनुबंधित या अस्थायी कर्मचारियों से बनने वाला है। बात यह भी है कि गिग इकनॉमी कर्मचारियों और नियोक्ता दोनों के लिए लाभदायक है। कर्मचारियों को जहां इससे लचीलापन और आजादी मिलती है, वहीं नियोक्ता की लागत कम होती है। पीडब्ल्यूसी की एक रिपोर्ट के मुताबिक केवल आधी कंपनियां अंशकालिक श्रमिकों को प्रशिक्षण देती हैं और उनमें भी



इंसानी पहलू

श्यामल मजूमदार

गिग इकनॉमी कर्मचारियों और नियोक्ता दोनों के लिए लाभदायक है। कर्मचारियों को जहां इससे लचीलापन और आजादी मिलती है, वहीं नियोक्ता की लागत कम होती है

एक तिहाई ही उनको प्रदर्शन के आधार पर बेहतर वेतन-भत्ते प्रदान करती है। ऐसे कर्मचारियों में संबद्धता की कमी की आशंका के बीच आधे से कम नियोक्ता उन्हें आंतरिक संवाद में शामिल करते हैं या उन्हें पुरस्कृत करते हैं।

ऐसा शायद इसलिए है क्योंकि अधिकांश कंपनियां बाहरी कर्मचारियों की प्रतिबद्धता और गुणवत्ता को लेकर आश्वस्त नहीं हैं। साथ ही वे इस बात को लेकर भी निश्चित नहीं हैं कि उन्हें प्रतिभा कहां से और कैसे चुनानी है। आखिरकार, कई योग्य स्वतंत्र पेशेवरों के पास अक्सर क्लाइंट प्रतिक्षारत रहते हैं। उन्हें निपटने में कई महीनों का समय लग जाता है। ऐसे में मूल विचार यह है कि वे अपनी ब्रांडिंग इस तरह करें जिससे पता लगे कि वे गिग अर्थव्यवस्था को लेकर सकारात्मक हैं। ऐसा करने से लोग उनके साथ काम करना पसंद करेंगे।

इसके पीछे आर्थिक कारण भी है। गैलप के आंकड़ों के मुताबिक यदि शीर्ष 20 प्रतिशत प्रत्याशियों का चयन किया जाए तो मुनाफे में 21 फीसदी की उछाल आती है। यह भी कहा गया कि अस्थायी कर्मचारी भी उतने ही महत्वपूर्ण होते हैं जितने पूर्णकालिक कर्मचारी। एक दिक्कत यह है कि अधिकांश कंपनियां अभी भी

आईएलएंडएफएस मामले में रेटिंग एजेंसियों पर जुर्माना लगाया है। यह कदम नियम अनुपालन की अहमियत के बारे में ठोस संदेश देने में मददगार होगा। फिर भी, रेटिंग एजेंसियों इस पारिस्थितिकी का ही हिस्सा है। एक हद तक बैंकिंग प्रणाली की सेहत सरकार और खुद केंद्रीय बैंक पर भी निर्भर करती है। आरबीआई बैंकों एवं एनबीएफसी के कई मामलों में परिचालन की नाकामी का अंदाजा लगा पाने में नाकाम रहा है। यहां हमें आईएलएंडएफएस मामले को याद करना चाहिए। बैंकिंग नियामक की निगरानी क्षमता में सुधार से वित्तीय स्थिरता बढ़ेगी। वहीं सरकार को सक्षमता बढ़ाने के लिए सार्वजनिक बैंकों में कामकाजी सुधार लाने की जरूरत है ताकि वे वित्तीय प्रणाली और समग्र आर्थिक वृद्धि में अवरोध न बने।

अतीत की खतरनाक राह पर लौटता भारत

इतिहास खुद को दोहरा रहा है और 1974 के दिनों जैसा अहसास हो रहा है। मगर मोदी के लिए इंदिरा गांधी सरीखे काम करना आसान नहीं है क्योंकि भारत एकदम अलग परिस्थितियों में जी रहा है

एक के बाद एक बिगड़ते आर्थिक सूचकांकों के बीच यह बात साफ नजर आती है कि आज बेरोजगारी 45 साल के सबसे भीषण स्तर पर है। बेरोजगारी का यह हाल हमें सोधे 1974 में ले जाता है।

उस वक्त इंदिरा गांधी लोकप्रिय थीं, लेकिन धीरे-धीरे उनसे मोहभंग हो रहा था। फिर भी निराश मतदाताओं को यही लगता था कि दूसरा कोई विकल्प ही नहीं है। सभी आर्थिक सूचकांक लुढ़क रहे थे, मुद्रास्फीति 35 फीसदी पर थी फिर भी राष्ट्रवाद चरम पर था।

यह सब जाना पहचाना लग रहा है न ? मुद्रास्फीति यानी महंगाई को छोड़ दें तो आज बाकी सब कुछ 1974 जैसा ही लग रहा है। निष्ठावान अनुयायियों वाली पार्टी का जबरदस्त लोकप्रियता वाला नेता, बिखरा हुआ विपक्ष, राष्ट्रवादी उफान और ढहती अर्थव्यवस्था, बढ़ती बेरोजगारी। भारत विरोधाभासों की धरती भर नहीं है। यह तो एक ही पीढ़ी के भीतर एक एकदम विपरीत विचारधारा के अंतर्गत एक ही जैसा बड़ा विरोधाभास पैदा करके भी दिखा सकता है। थोड़ा और पीछे, 1971 में चलते हैं। इंदिरा गांधी ने उसी साल कांग्रेस के दोफाड़ किए और विपक्षी पार्टियों के एकजुट होने के बाद भी कांग्रेस के दूसरे खेमे के पुराने कद्दावरों को हराकर प्रसिद्ध चुनाव जीता।

1971 के आरंभ में उन्होंने ‘गरीबी हटाओ’ का जनवादी नारा दिया। साल बीतते-बीतते वह पाकिस्तान को हटाकर और दो टुकड़ों में बांटकर ‘मां दुर्गा’ का अवतार बन चुकी थीं। वह चमत्कारी बन चुकी थीं। लेकिन समाजवाद और राष्ट्रवाद का यह दोहरा मुलामा भारत के विद्रूप यथार्थ को ढक रहा था। राष्ट्रीयकरण की उनकी सनक से अर्थव्यवस्था चरमरा रही थी, उद्यमी लाइसेंस कोटा राज तले कराह रहे थे,

कराधान की बेहद ऊंची दर (97.5 फीसदी) ने काली यानी समांतर अर्थव्यवस्था तैयार कर दी थी, जिसे मात नहीं दी जा सकी थी। जंग पर हुए खर्च ने हालत और बुरी कर दी थी। लेकिन याद रखिए कि राजनीति आंकड़ों से नहीं चलती बल्कि जनता की मंशा या ‘हवा’ पर चलती है।

1971 ही वह साल था, जब कवि-गीतकार गुलजार ने अपनी पहली फिल्म ‘मेरे अपने’ बनाई थी। फिल्म मीना कुमारी के इर्द-गिर्द घूमती थी, जो शहर में गरीब और बेसहारा बूढ़ी के तौर पर आई और युवाओं के एक झुंड ने उन्हें सहारा दिया। युवाओं के किरदार निभाने वाले कुछ नाम आगे जाकर बहुत बड़े हो गए। उनके पास डिग्रियां थीं, सपने थे, लेकिन नौकरी नहीं थी। इसलिए उनके पास नाउम्मीद रहने, शरात करने या सड़कों पर लड़ने के अलावा कोई और काम ही नहीं था।

मगर वे युवक खुद पर हंस सकते थे और गुलजार ने उनके लिए हताशा भरे उन दिनों का गीत भी लिखा था: ‘हाल चाल ठीक ठाक है...’ इसे चलाएँ, पंक्तियां सुनिए। हर पंक्ति पर आप रुकेंगे और सोचेंगे कि मैं उन दिनों की बात क्यों कर रहा हूं।

नमूना देखिए: ‘बीए किया है, एमए किया, लगता है वह भी ऐवेंडू किया/काम नहीं है वरना यहां, आपको दुआ से बाकी ठीक-ठाक है...’ गुलजार 2019 में भी यही लिखते। लेकिन वह इसे फिर से पेश कर सकते हैं और कह सकते हैं कि अभी लिखा है। आपको पता नहीं चलेगा।

2014 की दुनिया जीत लेने वाले आशावास से हम इस हालत तक कैसे पहुंच गए, इस पर बात करने से पहले देखना



राष्ट्र की बात

शेखर गुप्ता

लगी। पहला योम किपर युद्ध (अक्टूबर 1973) के कारण लगा तेल का झटका था, जिसे वह काबू नहीं कर सकीं। दूसरा, गेहूं के थोक व्यापार का राष्ट्रीयकरण था, जो उन्होंने ‘आ बैल मुझे मार’ की तरह खुद किया। उनके कम्यूनिस्ट सलाहकारों ने कहा कि अगर यह सोवियत संघ में कारगर रहा तो यहां भी होगा। लेकिन यह कारगर नहीं रहा।

इसके बाद दुर्गति बढ़ती गई, गेहूं के दाम चढ़ते गए, किसानों में आक्रोश भरता गया और कारोबारी तथा निजी ग्रामीण बिचौलिये बेरोजगार हो गए। उनकी यह हरकत चीन की गैरिया के खिलाफ माओ की जंग सरीखी थी। इंदिरा ने यह फैसला वापस तो ले लिया, लेकिन तब तक बहुत देर हो चुकी थी। 1974 की आखिरी तिमाही आते-आते भारत की मुद्रास्फीति दर 34.7 फीसदी तक चढ़ गई और इंदिरा की लोकप्रियता बहुत घट गई। देश भर में विरोध, नवनिर्माण आंदोलन फूट पड़ा, जिसमें बेरोजगार युवक और गुस्साए छात्र शामिल थे। यह भी आजकल की ही बात लग रही है न ?

कोई रास्ता नहीं बचा तो इंदिरा ने ‘राष्ट्रवाद’ का अपना पुराना पता फेंका। पहले पोकरण-1 परमाणु परीक्षण (मई 1974) हुआ।उसका

आपका पक्ष

जल संरक्षण की नई अटल योजना

केंद्र सरकार ने पिछले दिनों पूर्व प्रधानमंत्री अटल बिहारी वाजपेयी के 95वें जन्मदिन पर अटल भूजल योजना का शुभारंभ किया। इसका उद्देश्य गिरते भूजल का स्तर रोकना और जल संरक्षण करना है। सरकार का यह कदम स्वागत योग्य है कि उसने गिरते भूजल स्तर और पानी की कमी को दूर करने के लिए सही समय पर कदम उठाया है। इस योजना को जमीन पर लाने के लिए सरकार को पर्याप्त समय मिलेगा जिससे पानी को संरक्षित किया जा सकेगा। इसके लिए कई दिशानिर्देश मिलेंगे जिनसे जल संरक्षण किया जा सके। इनमें मुख्य रूप से सूक्ष्म सिंचाई, पेयजल के लिए नई तकनीक का उपयोग कर पानी को शुद्ध करना आदि है। हमें पानी की बरबादी को कम करना है। इसके लिए शहरी और ग्रामीण क्षेत्रों में घर से निकलने वाले पानी को आंगन में गड्ढा बनाकर डालना चाहिए। इससे नालियों से बहने वाला गंदा पानी का जल संरक्षण में इस्तेमाल



हो सकेगा जिससे भूजल स्तर में बढ़ोतरी होगी। पहाड़ी क्षेत्रों में ढलान पर गड्ढे बनाए जाएं जो मनरेगा के तहत बनाए जा सकते हैं। इससे रोजगार भी मिलेगा और ढलानों से बहने वाले पानी का संचयन हो सकेगा। इस कदम से बंजर जमीन पर कृषि के लिए पानी उपलब्ध होगा। घरों के नलों में आने वाला पानी बहुत अधिक बरबाद होता है।

प्रधानमंत्री नरेंद्र मोदी ने 25

दिसंबर को अटल भूजल योजना का शुभारंभ किया

इसके लिए ग्रामीण क्षेत्रों में बिजली

की तरह पानी का मीटर लगाने

चाहिए जिससे पानी की बचत की

आदत पड़ेगी।

रविंद्र कुमरावत, खरगोन

पाठक अपनी राय हमें इस पते पर भेज सकते हैं : संपादक, बिजनेस स्टैंडर्ड, 4, बहादुर शाह जफर मार्ग, नई दिल्ली - 110002. आप हमें ईमेल भी कर सकते हैं : lettershindi@bsmail.in पत्र/ईमेल में अपना डाक पता और टेलीफोन नंबर अवश्य लिखें।

कानाफूसी

राजद का सुरक्षित ठिकाना



पिछले पांच वर्षों तक राज्य में रघुबर दास के नेतृत्व वाली भारतीय जनता पार्टी की सरकार थी और इस दौरान राज्य के अधिकारियों से उन्हें ‘अपेक्षित तवज्जो’ नहीं मिली। लेकिन पहले, जब हेमंत सोरेन मुख्यमंत्री थे तो उन्हें जेल से सरकारी अतिथि गृह में भेज दिया गया था जहां उन्हें सभी सुविधाएं मुहैया कराई गई थीं। अब एक बार फिर सोरेन मुख्यमंत्री बन चुके हैं। शायद ही किसी को अचरज हुआ हो, जब लालू ने सोरेन को चुनाव जीतने की गर्मजोशी से बधाई दी और भाजपा के भविष्य को लेकर गंभीर भविष्यवाणी की थी। इन चुनावों में लालू की पार्टी राजद और सोरेन के झारखंड मुक्ति मोर्चा के बीच गठबंधन हुआ और इस बात की काफी संभावना है कि जेल से जुड़ा विभाग राजद के पास जाए। अगर ऐसा नहीं होता है तो भी राजद कोई बेहतर उपाय खोज लेगा। इससे, बिहार में होने वाले आगामी विधानसभा चुनाव में पार्टी की रणनीति पर चर्चा तथा राय के लिए लालू प्रसाद की राजनीतिक विशेषज्ञता आसानी से उपलब्ध होगी। यह सब इस बात पर भी निर्भर करता है कि यह कदम कितनी जल्दी उठाया जाता है और लालू प्रसाद को ‘तरजीह’ दिए जाने पर कोई अदालत का दरवाजा तो नहीं खटखटाता है।

कृषि का राष्ट्रीयकरण

देश में बार-बार की कर्जमाफी, मुआवजे की मांग आदि के दुष्प्रक्र को तोड़ने तथा कृषि को लाभ का व्यवसाय बनाने के लिए कृषि का राष्ट्रीयकरण किया जाना चाहिए। इससे रोजगार के अवसर, घरेलू सकल उत्पाद बढ़ने के साथ कृषि व कृषक दोनों की दुर्दशा भी समाप्त होगी, जो इतना कुछ करने के बाद भी खत्म नहीं हो रहा है।

श्याम शालिग्राम शर्मा, इंदौर

आज भी दूसरों देशों पर निर्भर भारत

देश की 50 प्रतिशत आबादी शिक्षित नहीं है क्योंकि उसके पास पैसे का अभाव होता है। इस वजह से विज्ञान में हमारे वैज्ञानिकों के हाथ दूसरे देशों के मुकाबले तंग है। इससे देश में वैज्ञानिक खोज काफी कम हो

पाती है। नई तकनीक के लिए हम दूसरे देशों पर निर्भर रहते हैं। हम फ्रांस से लड़ाकू विमान राफेल खरीदते हैं। रूस के साथ मिलकर उनकी तकनीक के सहारे राइफल बनाने का कारखाना स्थापित करते हैं। कृषि उन्नति के लिए जर्मनी के साथ कृषि तकनीक के लिए समझौता करते हैं। दो दशक पहले रakesh शर्मा को अंतरिक्ष भेजना भी दूसरे देशों की मदद के कारण ही संभव हो सका था। दूसरे देशों पर निर्भरता के कारण पाकिस्तान और चीन को शांत नहीं करा पाना भी एक समस्या है। देश में कई बच्चे अपने परिवार के साथ भूखे सोते हैं। ऐसे में उनका स्वास्थ्य कैसे ठीक रहेगा। ऐसे परिवारों के पास डॉक्टर के पास जाने तक की फीस नहीं होती है। अशिक्षित होने के कारण उन्हें उचित काम भी नहीं मिल पाता है जिससे कम आमदनी के कारण वे जैसे तेसे अपना जीवन गुजर बसर करते हैं। भारत आज भी दूसरे देशों पर निर्भर है और इस निर्भरता को खत्म करने की दिशा में प्रयास होने चाहिए।

राकेश जैन, सतना

प्याज के आंसू

तीन महीने से ज्यादा हो चुके हैं, लेकिन प्याज के दाम सवा सौ से डेढ़ सौ रुपए किलो के बीच बने हुए हैं। देश के ज्यादातर शहरों में प्याज इसी भाव बिक रहा है। हालांकि सरकार एक नहीं, कई बार यह दावा कर चुकी है कि लोगों को कम दाम पर प्याज मुहैया कराने की दिशा में इसके आयात सहित कई कदम उठा रही है, लेकिन डेढ़ सौ रुपए किलो का भाव सरकार के इन दावों की कलाई खोलने के लिए काफी है। जाहिर है, सरकारी प्रयासों का कहीं कोई असर नहीं दिख रहा है। तुर्की, मिस्र, अफगानिस्तान जैसे देशों से प्याज खरीदने के बाद भी समस्या जस की तस बनी हुई है। आयातित प्याज के साथ बड़ी दिक्कत यह सामने आई है कि लोग इसे खरीद नहीं रहे। दरअसल, भारतीय परिवारों में देशी प्याज ही खाया जाता है और लोग इसके स्वाद के आदी हैं। अफगानिस्तान और तुर्की से जो प्याज आ रहा है, वह बेस्वाद तो है ही, उसका छिलका भी मोटा है और एक प्याज तीन सौ-चार सौ ग्राम तक का है। ऐसे में जो व्यापारी अपने स्तर पर इसका आयात कर रहे हैं, उनके सामने भी यह संकट खड़ा हो गया है कि जब लोग ले नहीं रहे तो इसे कहां खपाया जाए।

भारत में इस साल प्याज उत्पादक राज्यों में भारी बारिश से फसलें चौपट हो गई थीं। इस कारण प्याज की पैदावार में भारी गिरावट आई और इसका नतीजा यह हुआ कि मांग और आपूर्ति में बड़ा अंतर बन गया। ऐसे में दाम चढ़ते चले गए। प्याज महंगा होने के पीछे सबके अपने-अपने तर्क हैं। कारोबारी कह रहे हैं कि देश में प्याज का स्टॉक काफी कम है, नई फसल आने में अभी वक्त है। हालांकि यह चक्र हर साल का है। अक्तूबर-नवंबर में नई फसल आने से पहले प्याज का स्टॉक कम ही रहता है। ऐसे में इसका सबसे ज्यादा फायदा जमाखोर उठाते हैं। सरकारें भी इस बात को अच्छी तरह समझती हैं, लेकिन जमाखोरी और कालाबाजारी करने वालों के खिलाफ कोई कार्रवाई नहीं होती। हालांकि सरकारें प्याज का पर्याप्त भंडार होने का दावा करती रहती हैं, फिर भी बाजार में किल्लत बनी रहती है। सरकारी दुकानों और भंडारों से रियायती दामों पर प्याज बेचने की योजनाएं भी चलाई जाती हैं। पर यहां भी जमाखोर और कालाबाजारी करने वाले पीछा नहीं छोड़ते और सस्ता प्याज लेकर महंगा बेचने का खेल करते रहते हैं।

देश में प्याज की भारी कमी को देखते हुए सरकार ने सबसे पहले इसके निर्यात पर पाबंदी लगाई थी, ताकि देश में मांग पूरी की जा सके। हालांकि भारत में प्याज की पैदावार काफी होती है और भारत बांग्लादेश, पाकिस्तान, श्रीलंका, नेपाल जैसे देशों को निर्यात भी करता है। लेकिन प्याज का यह संकट हर तीन-चार महीने में एक झटका दे जाता है। प्याज ऐसी खाद्य वस्तु है जिसका लंबे समय तक भंडारण नहीं किया जा सकता और आलू से भी ज्यादा इसका इस्तेमाल होता है। ऐसे में जब यह पता है कि बार-बार प्याज की किल्लत होती है और इसके बढ़ते दाम लोगों के आंसू निकालते हैं, तो क्यों नहीं ऐसा बंदोबस्त किया जाता जिससे इसकी आपूर्ति में बहुत ज्यादा असंतुलन पैदा न हो। अगर आलू, प्याज, टमाटर जैसी चीजें साल में चार बार भी महंगी होती हैं, तो इसका दोष सिर्फ फसल को नहीं दिया जा सकता। कहीं न कहीं हमारी नीतियां और प्रबंधन भी इसके लिए जिम्मेदार हैं।

सर्दी का सितम

पूरा उत्तर भारत कड़ाके की ठंड से ठिठुर रहा है। सर्दी के पुराने रिकार्ड टूट रहे हैं और नए बन रहे हैं। राजधानी दिल्ली में इस बार दिसंबर की सर्दी ने एक सौ बारह साल का रिकार्ड तोड़ डाला। शनिवार को दिल्ली में अब तक का सबसे ठंडा दिन दर्ज किया गया। पहाड़ी इलाकों की बात करें तो कश्मीर, हिमाचल प्रदेश, उत्तराखंड के ज्यादातर इलाकों में तापमान शून्य नीचे बना हुआ है। उत्तराखंड के ऊंचाई वाले इलाकों में बफीले तूफान की वजह से हालात ज्यादा गंभीर हैं। नदी-नाले जम गए हैं। मैदानी इलाकों में भी कई जगह पारा शून्य से नीचे है। राजस्थान के कई हिस्सों में तापमान शून्य के करीब पहुंच जाने से पानी जमने लगा है। उत्तर भारत के ज्यादातर मैदानी इलाकों का तापमान शिमला से भी कम हो गया है। इसी के साथ कोहरे की मार भी पड़ रही है। कई जगह घने कोहरे की वजह से सड़क हादसों में लोग मारे गए हैं। ये हालात बता रहे हैं कि चाहे पहाड़ी क्षेत्र हों या मैदानी, कड़ाके की ठंड ने हर जगह लोगों का जीना मुश्किल कर दिया है। तेज ठंड में मरीजों खासतौर से बुजुर्गों और बच्चों की हालत बिगड़ती है और अस्पतालों में मरीजों की भीड़ बढ़ने लगती है। सर्दी से होने वाली मौतों के आंकड़े का तो सही-सही पता ही नहीं लगाया जा सकता। इन सवालों को लगता है कि सर्दी का मौसम कहीं ज्यादा ही मुश्किलों भरा होता जा रहा है।

मौसम की ये मार अभी तो शुरू हुई है। ऐसा मौसम मकर संक्रांति तक रहता है। सर्द हवाएं, बर्फबारी, बारिश, इनसे होने वाली मुश्किलें और नुकसान कोई अब कोई नई बात नहीं रह गई हैं। नई बात यह है कि पिछले कुछ सालों में ठंड की अवधि और तीव्रता दोनों में बदलाव आया है। हर साल सर्दी किसी न किसी रूप में पिछले रिकार्ड को तोड़ रही है। कभी किसी दिन के अधिकतम या न्यूनतम तापमान को लेकर, तो कभी बर्फवारी के वक्त को लेकर। करीब तीन दशक पहले तक तो सर्दी की अवधि औसतन चार सा पांच महीने रहती थी, लेकिन अब सर्दी कुछ दिन ही पड़ती है, लेकिन पहले की तुलना में कहीं ज्यादा मारक हो गई है। आमोती पर दिसंबर का महीना भी कड़ाके की ठंड का अहसास नहीं कराता, अक्तूबर और नवंबर के महीने में तो पंखे चलते हैं। लेकिन इस बार दिसंबर के तापमान ने सदी का रिकार्ड तोड़ डाला। पहाड़ी क्षेत्रों में बर्फबारी का समय भी बदला है। दरअसल मौसम चक्र बदल रहा है, इसी से मौसम का मिजाज भी बदला है और इससे भारत ही नहीं, पूरी दुनिया प्रभावित हो रही है।

सवाल सर्दी के मौसम में होने वाली उन समस्याओं को लेकर है जिनका हम हर साल सामना करते हैं। लेकिन अगली बार वैसी मुश्किलों का सामना न करना पड़े, इस दिशा में कोई कदम नहीं उठाते। इसी कड़ाके की ठंड में बड़ी संख्या में लोग सड़कों पर सोने को मजबूर हैं, जिन्हें सरकारी रैनबसेरों में तगह नहीं मिलती, खाना तो दूर। सर्दी जनित बीमारियां गरीब लोग इसलिए नहीं झेल पाते कि उनके पास अस्पताल जाने तक के भी पैसे नहीं होते। ऐसे में गरीब को सर्दी मारती है। दिल्ली जैसे दूसरे शहरों में ठंड इसलिए भी ज्यादा घातक साबित हो रही है क्योंकि ये शहर गंभीर प्रदूषण की मार झेल रहे हैं, इनकी हवा जहरीली हो चुकी है, लोग सांस नहीं ले पा रहे। ऐसे में सर्दी से बचाव के उपाय ज्यादा जरूरी हैं जो हम कर नहीं पाते।

कल्पमेधा

धर्म एक भ्रमपूर्ण सूर्य है, जो मनुष्य के गर्द तब तक घूमता रहता है, जब तक मनुष्य मानवता के गर्द नहीं घूमता।

— कार्ल मार्क्स

नरपत दान चारण

मौजूदा तकनीकी दौर में जीवन यांत्रिक हो गया है और बुजुर्ग हाशिए पर कर दिए गए हैं। संयुक्त परिवार प्रथा विलुप्त होती जा रही है। आज वृद्धाश्रमों में जूझते लोगों की पीड़ा किसी से छिपी नहीं है। युवा पीढ़ी और पुरानी पीढ़ी में बढ़ते फासले से बुजुर्ग तिरस्कार और अपमान के बीच जीने को मजबूर हैं। वृद्धाश्रम का होना उनके जीवन के कड़वे समय को दर्शाता है।

हाल में संसद सत्र के दौरान लोकसभा में माता-पिता और वरिष्ठ नागरिकों का भरण-पोषण एवं कल्याण संशोधन विधेयक पेश किया गया, जिसमें वरिष्ठ नागरिकों के लिए गरिमापूर्ण जीवन सुनिश्चित करने और उनके साथ दुर्व्यवहार करने पर कठोर दंड का प्रावधान किया गया है। इसके अंतर्गत पुत्रवधू और दामाद को बच्चों की परिभाषा की परिधि में लाने की बात भी कही गई है। इसका मकसद माता-पिता और वरिष्ठ नागरिकों की ओर से भरण-पोषण के लिए प्रस्तुत किए जाने वाले आवेदनों के शीघ्र निपटान का उपबंध करना है। इसके तहत प्रत्येक जिले में वरिष्ठ नागरिकों के लिए विशेष पुलिस यूनिट का गठन करने, प्रत्येक थाने में वरिष्ठ नागरिकों के लिए शीघ्र अधिकारी नियुक्त करने और वरिष्ठ नागरिक हेल्पलाइन रखने की बात कही गई है। वही अपने बुजुर्गों की सही से देखभाल नहीं करने के वाले लोगों की सजा भी दोगुनी कर दी गई है। यहां देखभाल शब्द को भी परिभाषित

लोग जितना अपने दुख से दुखी होते हैं, उससे ज्यादा वे आमतौर पर दूसरों के सुख से दुखी रहते हैं। मसलन, अगर किसी के पास अधिक पैसा, संपत्ति और वैभव है और हमारे पास नहीं है तो हमें उसका सुख बर्दाश्त नहीं होता। जो हमारे पास है, उससे संतुष्ट रहने और खुश रहने के बजाय हम जो उसके बारे में सोच कर दुखी होते हैं, हमारे पास नहीं है। क्या यह नकारात्मक सोच नहीं है ? यह सोचने की जरूरत है कि अगर हमारे सभी अंग चुस्त-दुरुस्त हैं और हम पूरी तरह स्वस्थ हैं और कोई दवाई भी नहीं लेते, बड़ी उम्र में भी अपने सारे शारीरिक और मानसिक कार्य कर लेते हैं तो हम भाग्यवान और सुखी हैं कि नहीं? अक्सर हम देखते हैं कि हमसे आधी उम्र के लोगों को रक्तचाप और मधुमेह है या फिर कोई असाध्य बीमारी है और उन्हें लगातार डॉक्टर और अस्पताल में चक्कर काटने पड़ते हैं। लेकिन हमारा ध्यान उन पर जाने के बजाय वैसे लोगों पर जाता है, जिनके पास वह सब है जो हमारे पास नहीं है। यानी लोग अगर हमसे अधिक सुखी हैं तो कुछ लोग अधिक दुखी भी तो हैं। लेकिन

सजा का पैमाना

यह एक प्रचलित अवधारणा है कि समय और समाज के सभ्य होने के साथ दंड विधान भी अधिक नरम होते जाते हैं और क्रूरतम प्रकृति की सजा क्रमशः चलन से बाहर हो जाती है। यह धारणा इस बुनियाद पर टिकी है कि मानव समाज निरंतर सभ्य होता चलता है और एक सभ्य समाज में कोई ऐसा कानून शेष नहीं रहना चाहिए जो उस सभ्यता के अनुकूल न हो। प्राचीन भारत में भी मृत्युदंड की व्यवस्था थी। कौटिल्य के अर्थशास्त्र का एक पूरा अध्याय उन सभी अपराधों की फेरिश्त को समर्पित है, जिनके लिए प्राणदंड दिया जाना नियत था। मौर्य सम्राट अशोक ने पशुवध को तो तिरस्कृत किया, लेकिन मृत्युदंड पर रोक नहीं लगाई। विदेशी यात्रियों के संस्मरणों से भी प्राचीन भारत में मृत्युदंड की उपस्थिति का पता चलता है।

आधुनिक विश्व की बात करें तो एमनेस्टी इंटरनेशनल की रिपोर्ट के अनुसार अब तक एक सौ एक देशों ने मृत्युदंड की व्यवस्था पर प्रतिबंध लगा दिया है। साथ ही तैंतीस देश ऐसे भी हैं जहां पिछले दस वर्षों से एक भी मृत्युदंड नहीं दिया गया है। लेकिन चालीस से अधिक ऐसे देश हैं जहां आज भी मृत्युदंड दिया जाता है। इनमें मुख्य हैं- चीन, पाकिस्तान, भारत, संयुक्त राज्य अमेरिका, इंडोनेशिया और अरब देश। मृत्युदंड के समर्थन में प्रतिकारवादी से लेकर उपयोगितावादी तर्क तक दिए जाते रहे हैं। प्रतिकारवादी तर्क मुख्य रूप से प्रतिशोध से संचालित होता है। इसके अनुसार अपराधी ने जघन्य अपराध करके खुद को मृत्युदंड का भागी बनाया है। कांट के स्वतंत्र संकल्प का सिद्धांत और उपयोगितावादी दर्शन, दोनों ही मृत्युदंड के पक्ष में झुके दिखाई पड़ते हैं।

देखा जाए तो मृत्युदंड सुनाए जाने से लेकर आखिर

एक वृद्धाश्रम में बुजुर्गों के साथ एक कार्यक्रम

किया गया है, जिसमें रहने का इंतजाम और सुरक्षा देने को शामिल किया गया है। रखरखाव की राशि को वरिष्ठ नागरिक, परिजन, बच्चे और रिश्तेदारों की कमाई के आधार पर तय किया जाएगा।

नए विधेयक में रखरखाव के लिए दी जाने वाली दस हजार रुपए राशि की ऊपरी सीमा को अब हटा दिया जाएगा। साथ ही किसी भी अपील को पंचाट में जाने के नब्बे दिन के भीतर निपटाने की व्यवस्था की गई है। अगर वरिष्ठ नागरिक की उम्र अस्सी साल से ज्यादा है तो उस स्थिति में ऐसे आवेदन को साठ दिन में निपटाना जरूरी होगा। बच्चों, दामाद या बहू द्वारा उपेक्षा किए जाने पर बुजुर्ग न्याय पाने के लिए भरण-पोषण अधिकरण से संपर्क कर सकते हैं। देखने वाली बात है कि हम विश्व में बुजुर्गों की जनसंख्या के लिहाज से भी दूसरे नंबर पर है। ऐसा अनुमान लगाया जाता है कि 2050 तक भारत की बीस फीसद आबादी बूढ़ी हो जाएगी, जो अभी छह फीसद है। बढ़ती उम्र के साथ अनेक प्रकार की मनोवैज्ञानिक समस्याएं जन्म लेने लगती हैं। साथ ही पुराने रोग हरे हो जाते हैं। हमारे देश में बुजुर्गों की समस्याओं को कुछ बिंदुओं के माध्यम से एक सीमा तक ही समझा जा सकता है। राष्ट्रीय स्तर के एक सर्वेक्षण के अनुसार बुजुर्गों की अस्सी फीसद आबादी ग्रामीण इलाकों में रहती है। इस कारण उन तक पर्याप्त सेवाएं नहीं पहुंच पातीं। हमारे तीस फीसद बुजुर्ग गरीबी रेखा से नीचे की श्रेणी में आते हैं।

देश में बुजुर्गों के प्रति समाज और सरकार दोनों का उपेक्षित रवैया रहा है। प्राचीन समय से भारतीय समाज में बुजुर्गों का हमेशा एक सम्मानीय स्थान रहा है। लेकिन एक मार्गदर्शक और पारिवारिक मुखिया होने के नाते जो सम्मान बुजुर्गों को मिलता था, उसमें धीरे-धीरे कमी आ रही है। अनुभव का असम्य पूंजी समझने वाला समाज ही अब इनके प्रति बुरा बर्ताव भी करने लगा है। बाजारवाद और उदारीकरण के चलते समाज में बुजुर्गों का सम्मान भी कम हुआ है। उपभोक्ता समाज में बुजुर्ग ‘खोटा शिकका’ समझे जाने लगे हैं।

भारतीय संस्कृति में परिवार के बुजुर्गों के प्रति सम्मान और आदर की भावना रखना और उनकी हर सुख-सुविधाओं का हर समय ध्यान रखना हमारी प्राचीन परंपरा रही है। चाहे पारिवारिक समारोह हो, त्योहार हो या कोई शुभ कार्य, हर उस कार्य से पहले घर के बड़े बुजुर्गों से सलाह लेना, मार्गदर्शन या आशीर्वाद लिया जाना आवश्यक माना जाता था। लेकिन मौजूदा तकनीकी दौर में जीवन यांत्रिक हो गया

हम सुखी लोगों की ओर ही देखते हैं, दुखी की ओर नहीं। यह असंतुलित दृष्टिकोण है और इसे सुधारे जाने की जरूरत है। वरना हमारा व्यक्तित्व ही बिगड़ जाएगा। दूसरे की कमीज हमारी कमीज से अधिक सफेद हो तो हम परेशान होते हैं और यह हमें बर्दाश्त नहीं होता। हम अपनी कमीज को भी उतनी ही सफेद करने की कोशिश क्यों नहीं करते ? जो मुमकिन है और हो सकता है वह हम जरूर करें। हम वजन तो कम कर सकते हैं, पर कद और लंबाई मनमाने तरीके से नहीं बढ़ा सकते। यह मूल फर्क हमें समझना चाहिए।

किसी से कुछ दान तो हम अपना अहित करते हैं। इससे हमारी कार्यक्षमता भी प्रभावित होती है। साहस और मनोबल क्या चीज है इसका जीता जगता प्रमाण मुझे एक दिन देखने का अवसर मिला। मेरे घर के सामने मालिश केंद्र है, जहां हाथ-पैर की मोच और चोट के लिए लोग आते है। एक दिन एक ऐसा व्यक्ति रिक्षो में आया, जिसका बायां पैर घुटने के नीचे से पूरा कटा हुआ था, जिसमें उसे मालिश करवा कर लेप लगावना था। वह वॉकर के सहारे नीचे उतरा और अपने साथी के साथ मालिश के लिए गया। फिर उसी तरह

एक वृद्धाश्रम में बुजुर्गों के साथ एक कार्यक्रम

में दिए जाने तक की एक लंबी अवधि अपराधी के परिवार के लिए भी यातनामय होती है। उसकी इस यातना के लिए कहीं न कहीं राज्य ही नैतिक रूप से जिम्मेदार होता है। मृत्युदंड से जुड़ा एक मसला यह भी है कि अगर राज्य जीवन दे नहीं सकता तो फिर जीवन समाप्त करने का उसे क्या नैतिक अधिकार है ? ऐसे में आज जब सभ्यता के विकास के साथ मृत्युदंड को प्रतिस्थापित करने का संवाद होना चाहिए।

हाल के घटनाक्रम ने इस व्यवस्था को एक नई दिशा प्रदान कर दी है, जिसे बड़ा ही प्रचलित जामा पहनाया जा रहा है ‘एनकार्डर’। बात यही नहीं

एक वृद्धाश्रम में बुजुर्गों के साथ एक कार्यक्रम

रुकती। इस समय की सबसे बड़ी त्रासदी यह है कि हम अपनी इस मृतक व्यवस्था पर तालियां भी ठोकने में नहीं हिचकते। बहरहाल, मृत्युदंड से जुड़ी बहस अपराधी के साथ ही खत्म नहीं हो जानी चाहिए, बल्कि अपराध को लेकर समाज की नैतिक जिम्मेदारी पर भी बहस होनी चाहिए। आतंकवाद या पाशविक बलात्कार एवं हत्या जैसी जिन घटनाओं पर मृत्युदंड की मांग सबसे मुखर होकर उठती है, उनकी जड़ें समाज की ही

अन्यायपूर्ण और विभाजनकारी संरचनाओं और पितृसत्तात्मक और हिंसा के महिमामंडन से जुड़ी ग्रंथियों में होती हैं, जिनको जाने-अनजाने में समाज ही फूहड़ गीतों, हिंसक फिल्मों और राजनीतिक स्वीकारोक्ति देकर बढ़ावा देता है। इन पर चेतना, समाज को अपराध से जुड़े नैतिक उत्तरदायित्व से

है और बुजुर्ग हाशिए पर कर दिए गए हैं। संयुक्त परिवार प्रथा विलुप्त होती जा रही है। आज वृद्धाश्रमों में जूझते लोगों की पीड़ा किसी से छुपी नहीं है। युवा पीढ़ी और पुरानी पीढ़ी में बढ़ते फासले से बुजुर्ग तिरस्कार और अपमान के बीच जीने को मजबूर हैं। वृद्धाश्रम का होना उनके जीवन के कड़वे समय को दर्शाता है।

बुजुर्गों की इस स्थिति के लिए यहां किसी को भी जिम्मेदार ठहराना समस्या का समाधान नहीं है। लेकिन इसके लिए इसके कारणों पर ध्यान दिया जाए तो समाधान निकलना भी कोई मुश्किल नहीं है। किसी भी रिश्ते की पहली शर्त होती है कि आपसी तालमेल और परवरिश, जो रिश्तों को सुधारने के लिए जरूरी है। कभी-कभी बुजुर्गों द्वारा ज्यादा सख्ती बरतना बच्चों को अखरता है। लेकिन ऐसे में आवेश में आने की बजाय उन बुजुर्गों की बातों को सहजता से सुनने और उसके अनुरूप उनकी इच्छाओं को भी एक दायरे में रहते हुए

महत्व देना चाहिए। कामकाजी पुरुष और महिला अगर घर का पर्याप्त ध्यान नहीं दे पाते हैं और बुजुर्गों की देखभाल करने में असमर्थता जाहिर करते हैं, तो ऐसे उन्हें कम से कम बुजुर्ग माता-पिता के प्रति व्यवहार को नहीं बदलना चाहिए। उन्हें संबल और सहानुभूति देनी चाहिए। उनकी सेवा के लिए किसी सेवक को रखा जा सकता है। वृद्धावस्था में बुजुर्गों को विशेष देखभाल की जरूरत होती है। उनके साथ समय बिताने की जरूरत होती है। यह भी सोचने की बात है कि जिन माता पिता ने जन्म दिया और फिर पाल-पोस कर काबिल बनाया, तो उनके प्रति दुर्भावना रखना या उनसे अलगाव रखना बहुत ही दुखद बात है। बहुत तकलीफ देह होता है बुढ़ापे की स्थिति में सड़कों पर किसी से भीख मांगते देखना,

वापस आया और जाने लगा। मैंने उससे पूछा कि उसके साथ क्या दुर्घटना हुई, जिसके कारण उसे पैर कटवाना पड़ा। उसने कहा कि करीब पंद्रह साल पहले एक रेल दुर्घटना में उसका आधा पैर कट गया था, तब से बिना शिकवे के वह इसी तरह अपना जीवन बिता रहा है। जब लोग इस जीवट और स्वाभिमान के साथ जीते हैं तो फिर तंदुरुस्त और सक्षम व्यक्ति क्यों दूसरों को देख कर कोफ्त में अपना ही जीवन कष्टप्रद बनाते हैं ?

इसी तरह एक महिला बचपन से दृष्टिबाधित हैं और पिछले बीस वर्षों से अपने सारे काम खुद कर रही है। फिजियोथेरेपी भी करती हैं और कम्प्यूटर भी बखूबी चलाती हैं। जब लोग कष्ट में रहते हुए और दुखी होकर भी खुश रहते हैं तो हम सक्षम होकर भी क्यों दुखी होते हैं ? एक व्यक्ति के दोनों पैर नहीं है। वह भी हम्मालों के बीच ट्रकों पर रस्सी फेंकने का काम करके अपनी आजीविका चलाता है। ऐसे अनेक उदाहरण हैं जो टूटे नहीं और हिम्मत से जीते रहे। जरूरी यह है कि हम अपनी क्षमता का आकलन करें और उसका पूरा दोहन करें। लक्ष्य निर्धारित करें और उसे प्राप्त करने के लिए सौ

रूबरू कराएंगी और भविष्य में मृत्युदंड जैसे दंड के औचित्य को ही समाप्त कर देगें। महात्मा गांधी द्वारा सुझाए गए मंत्र- ‘नफरत अपराधी से नहीं, अपराध से होनी चाहिए’ को मृत्युदंड के विषय में दिशासूचक यंत्र के रूप में देखा जा सकता है।

● **प्रशांत कुमार तिवारी, ईसीसी, प्रयागराज**

जनादेश के निहितार्थ

झारखंड के चुनावों में भाजपा को करारा झटका लगा। कुल 81 विधानसभा सीटों में महज 25 सीटें उसे मिल सकीं।

बारह सीटों का उसे नुकसान उठाना पड़ा। अब यह सवाल स्वाभाविक है कि जिस भाजपा को झारखंड लोकसभा चुनाव चौदह में से बारह सीटें मिली थीं, उसे आखिर विधानसभा में इतनी बुरी तरह मुंह की क्यों खानी पड़ी। राजनीतिक घटनाक्रमों से जुड़े अनुभव कहते हैं कि भाजपा ने झारखंड में सत्ताईस फीसदी आदिवासी आबादी की उपेक्षा की, उसे कोई नेतृत्व नहीं दिया है, वहीं करीब दस-बारह दल-बदलुओं को टिकट दिए, जिससे उसे अपने लोगों का बागी होना देkhना पड़ा।

पूरे चुनाव में स्थानीय मुद्दे को दरकिनार कर राष्ट्रीय मुद्दे को थोप दिया गया था। साथ ही आदिवासी इलाकों में जमीन संरक्षण कानून को बदलना भी थारा पड़ा।

जल, जंगल और जमीन की अवहेलना भाजपा सत्ता

किसी लोकल ट्रेन में भारी भ्रकम बोझ उठाए फेरी लगाते देखना, अपमान का घुंट पीकर अपने जीवन को ढोना या फिर अपने आप को गिरवी रख कर वृद्धाश्रम की ऊंची दीवारों को नापना। ऐसी स्थिति परिवार और समाज के पतन की ओर भी इशारा करती है।

संभवतः परिवार के भीतर बुजुर्गों की ऐसी स्थिति और बच्चों के साथ मनमुटाव के लिे दो अलग पीढ़ियों की अलग सोच और परिस्थितियों के प्रति भिन्न दृष्टिकोण उत्तरदायी है। इस अंतर को दूर करने के बाद परिवार के बुजुर्गों और अन्य सदस्यों के बीच की खाई को समाप्त किया जा सकता है। साथ ही, बच्चों को यह अहसास दिलाया जा सकता है कि जिन अभिभावकों को वे व्यक्तिगत जरूरतों की पूरा करने के लिए भूलते जा रहे हैं, उनके बिना कोई भी खुशी और परिवार की संरचना अधूरी ही रहेगी। इसलिए स्वार्थ भावना को त्याग कर कुछ समय के लिए अपने

माता-पिता की खुशी में शामिल होकर उनके लिए अपनी भावनाओं का इजहार करने की ओर ध्यान दिया जाए तो जीवन का सही आनंद और औचित्य समझ में आ सकता है। शारीरिक समस्या वृद्धों की सबसे बड़ी समस्या होती है। फिलहाल हमारे देश में बुजुर्गों में गैर संक्रामक रोगों एवं किसी न किसी प्रकार की विकलांगता की समस्या सबसे ज्यादा है। शोधकर्ताओं का सुझाव है कि वृद्धों के लिए बेहतर स्वास्थ्य सेवाएं उपलब्ध कराई जाएं और स्वास्थ्य शिक्षा के कार्यक्रमों का आयोजन किया जाए। हमारी स्वास्थ्य प्रणाली बुजुर्गों में बढ़ती अल्हाइमर, डिमेंशिया आदि से निपटने के लिए पर्याप्त साधन नहीं है। स्वास्थ्य विभाग के कर्मचारों भी इस प्रकार के रोगियों की देखभाल के लिए प्रशिक्षित नहीं है। ऐसे मामलों में स्वास्थ्य सेवाएं अपर्याप्त तो है ही, साथ ही अस्पताल में भर्ती होने का खर्च भी बहुत ज्यादा है। भारत के मानव विकास सर्वे, 2015 के अनुसार 2005-12 के दौरान पुराने एवं असंक्रामक रोगों से पीड़ित बुजुर्गों की संख्या दुगुनी हो गई। इनमें महिलाओं की संख्या अधिक है।

बुजुर्गों के हितों के प्रति जापान सरकार के प्रयासों से सबक लिया जा सकता है। जापान ने ‘केयर होम’ यानी देखभाल केंद्र का रास्ता निकाला है। प्रतिदिन वीडियो कांफ्रेंसिंग के माध्यम से अस्पतालों के डॉक्टर या नर्स बुजुर्गों से दिन में दो-तीन बार उनका हालचाल और दवाई लेने के बारे में पृछते रहते हैं। भारत में आज स्वास्थ्य सेवाओं में भी नवाचार की आवश्यकता है। इन सबके बावजूद गरीबी से जूझ रहे बुजुर्ग तो अपने उद्धार के लिए सरकार की ओर ही आस लगाए बैठे रहते हैं।

फीसदी योगदान दें। खुद की खूबी को पहचाने और उसका पूरा इस्तेमाल करें। जो कर सकते हैं उसे पूरी शिदत से करें। शंकाओं को दिमाग से निकाल दें। आखिर ऐसा क्यों है कि हमें लोगों को दुखी देखने में कोई हर्ज नहीं लगता है और जब किसी को सुखी देखते हैं तो अपने दुखी होने के बारे में सोचने लगते हैं ! हम ओरों को तो देखते हैं, पर खुद को नहीं देखते। सबसे मेल मुलाकात भी करते हैं, पर हमारी कभी खुद से मुलाकात ही नहीं होती। अकेले में कभी खुद से भी अगर मुलाकात करें और गौर करें कि हमने क्या किया और क्या नहीं किया, क्या खोया और क्या पाया। यह तभी संभव है जब हम पूरी एकाग्रता से आत्मनिरीक्षण और आत्मविश्लेषण करें। साहस के साथ अपने भीतर की ताकत और हौसले की पहचान भर करने की जरूरत है। काम मुश्किल जरूर है, पर नामुमकिन नहीं। यह ध्यान रखने की जरूरत है कि जिंदगी में सबको सभी कुछ नहीं मिलता। किसी शायर की ये पंक्तियां याद आती हैं- कभी किसी को मुकम्मल जहां नहीं मिलता, कहीं जमीन तो कहीं आसमां नहीं मिलता'! जो हमारे पास है और हमें मिला है, उसी का पूरा आनंद लेना चाहिए। इधर-उधर देख कर दुखी क्यों हों !

एक वृद्धाश्रम में बुजुर्गों के साथ एक कार्यक्रम

विरोधी लहर भी हार की वजह बनी। विव्बटना देखिए कि जो पार्टी देश के इकहत्तर फीसदी भूभाग पर अपनी राज्य सरकारों के जरिए शासन करती थी, आज सिर्फ बयालीस फीसदी पर सिमत गई है। एक साल में पांच बड़े राज्य भारतीय जनता पार्टी ने गंवए। गौरतलब तो है कि आम लोगों को आज के दिन में दो जून की रोटी के अवसर और अमन-चैन वाला माहौल चाहिए, आसमान छूती महंगाई से मुक्ति चाहिए, न कि विवादित पहलुओं पर माथा-पच्ची और हिंसा-प्रतिहिंसा। एक जमाने में इंदिरा गांधी जब दक्षिणी राज्यों में हारने लगी थीं, तब क्षेत्रीय क्षत्रपों के साथ उन्हें सत्ता साझा करनी पड़ी थी।

खैर, अब जब जनादेश भाजपा के विरुद्ध गई है तो उससे जुड़े विचारकों के लिए सोचने का वक्त है कि चुनाव के दौरान गणितीय समीकरण पर दिमाग लगाने के बजाय क्षेत्रीय रासायनिक समीकरण पर भी को भी भांपना जरूरी होता है। इन दोनों के बीच की खाई ही पराजय का कारण बनती है जो झारखंड जनादेश में दिखा।

● **हर्ष वर्द्धन कुमार, कदमकुआं, पटना**

जल जीवन

एक वृद्धाश्रम में बुजुर्गों के साथ एक कार्यक्रम

उम्मीद की जानी चाहिए कि देश के कई इलाकों में गिरते भूजल स्तर को बढ़ाने के लिए प्रधानमंत्री द्वारा अटल भूजल योजना की शुरुआत आने वाले समय में एक अच्छा प्रयास साबित होगी। हर साल सूखे से देश के कई राज्यों के करीब आठ हजार से अधिक गांवों में लोगों को पानी के लिए काफी संघर्ष करना पड़ता है। इस योजना के अमल मे आने के बाद देश के सात राज्यों को इसका फायदा मिलेगा। भूजल स्तर बढ़ने से पीने के पानी के साथ ही कृषि क्षेत्र में इजाफा होगा और लोग खुशहाल होंगे।

● **संजय डागा, इंदौर, मध्यप्रदेश**

नई दिल्ली