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Saving Taj

No one firm can protect the mausoleum, government must play a role

TOI Editorials



Amidst growing concerns about the deterioration of the Taj Mahal in Agra, Uttar Pradesh government has floated the idea of the Unesco world heritage site being brought under the Centre's 'Adopt a Heritage Scheme' that allows public and private companies to care for monuments. This approach, however, will not suffice. A public or private firm can ensure the cleanliness of the monument and provide amenities like toilets and drinking water. But what ails the Taj today is a deep deterioration of the

surrounding environment. From the general rise in air pollution to the utter degradation of the Yamuna river, several factors have combined to rob the Taj of its lustre.

Thus, a firm can't be expected to turn the Taj around. For example, one of the reasons for the discolouration of the Taj's white marble is the sharp increase in the population of tiny, non-biting midges in the Yamuna. Their green faeces gives the Taj a green tint. The growth of the midges in turn is due to the Yamuna having practically gone dead in Agra, thanks to drains between Panipat and Agra discharging untreated wastewater into the river.

Plus, wood burning crematoriums continue to operate near the mausoleum. All of this necessitates a comprehensive approach to the preservation of the Taj. To be fair, UP government is not unaware of this. Its vision document filed in the Supreme Court prescribes measures such as no construction on Yamuna floodplain, reducing dependency on petrol and diesel in the heritage zone and increasing tree cover. But lack of implementation continues to be a challenge. The deterioration of the Taj exemplifies why subcontinent sized India attracted just 10 million tourists last year compared to tiny Singapore's 17 million. Tourism needs a more comprehensive approach.

Date: 26-07-18

Maratha Stir

Violent agitations for caste reservations are a symptom of jobs crisis

TOI Editorials



The Supreme Court has denounced mobocracy in the context of India's lynching epidemic. Another aspect of mobocracy is evident in the violent turn to the Maratha reservation agitation, which started out as a peaceful movement. Resorting to arson and vandalism to make a point only undermines the protesters' cause. The violent Jat quota agitation and how it rapidly petered out is worth recalling. It is incumbent on the Maharashtra government to restore law and order and on the leaders of the Maratha stir to ensure that it stays within the bounds of peaceful protest.

Along with the violence, the government must also grapple with a fundamental problem: why are dominant landowning communities like Patidars, Marathas and Jats demanding reservation? The questions lead to government's door and it can no longer kick the can down the road by promising more reservations. If Marathas are granted OBC status, then castes currently benefiting from reservation are certain to agitate.

Maratha dominance in land ownership has not cushioned the blow from falling farm incomes and a paradoxical situation of social insecurity as backward groups carve out their niche in education and government jobs. China as well as east Asian countries rode to prosperity on the back of a massive shift of workforce from agriculture to industry. India has struggled unsuccessfully to replicate this pattern even as avenues for upward mobility like IT jobs are drying up. Groups like Marathas find themselves squeezed from both ends. Agriculture is in crisis and lack of jobs in the formal economy make government service an attractive option for educated youth. But there are only so many of these jobs to go around, leading to heartburn.

If social justice is the cornerstone of the reservation policy, India is at a juncture where social justice can only be ensured by creating jobs on a large scale. As for reservations, they should be confined to SC/ST groups or economically underprivileged individuals. With a median age of 27 and over 60% of population in working age, communities turning violent for a share of the measly reservation pie indicate a larger problem of joblessness we are unwilling to confront or admit. Political discourse in advanced democracies often centres on how to create more jobs. India too must find solutions in this domain. Here's a clue: step up the gas on economic reforms.

Date: 26-07-18

How to Check Lynching

The political class must stand unitedly against it, technology must be harnessed

Kapil Sibal, [The writer is a former Union minister and Senior Congress leader.]

The internet is a technology that empowers. It is also a platform that can disempower. It can build bridges or dismantle them. Through dialogue it can help us search for truth, but it can also perpetuate falsehood through the breakdown of dialogue. Technology in safe hands is a multiplier for public good; in unsafe hands it can do unimaginable public harm. It can provide a tool for terrorists to execute their

demonic designs, for the mafia to peddle drugs, exploit children and profiteer from flesh trade, and provide a platform for every unsocial and destructive activity. It can target individuals, spark communal riots, and give momentum to political and ideological indoctrination.

Now rumour mongering and mob lynching are becoming everyday events. Proliferation of fake news across the internet has become a societal menace. I realised way back in 2010, after taking over as minister for telecommunications and IT, the enormous harm the platform is capable of. As we browsed through the internet we found content that could inflame passions, encourage societal schisms and cause riots.

I met, sometime in late 2011, representatives of Facebook, Google, Microsoft, Yahoo and others and shared my concerns with them. I asked them to figure out a solution, if possible, to deal with such content which have serious implications for societal equanimity. This was interpreted as an assault on freedom of the internet. Such is the power of these platforms that any attempt to prevent victimisation on such platforms is taken as an assault on freedom of speech. Those were early days. Neither those accessing these platforms nor governments realised the full power of the medium. My fears have been proved right. Since then we have witnessed events that have created panic and breached societal peace.

Way back in 2012, SMSs and rumours on social media platforms led to the exodus of north-easterners from Bengaluru. They were gripped by panic and insecurity. The 2013 riots in Muzaffarnagar were attributed to a fake video circulated on Facebook. Violence against Muslims in Myanmar in 2012 triggered violence in Ahmedabad and Mumbai. Vadodara was in the grip of weeklong riots in October 2014, on account of a morphed image posted on the net.

An angry mob went on a rampage in Pune in June 2014 when morphed images of Shivaji and Hindu gods were shared on Facebook and WhatsApp. Sadiq Sheikh, a Muslim IT professional unconnected with the circulation of such images, was killed by a mob while returning home after offering namaz. Such images shared on platforms in the virtual world results in outbreak of rivalries between communities, genders and religions. In Baduria, West Bengal, an offensive Facebook post led to a clash between two communities in July 2017.

We now know that videos fuelling rumours of child lifting – that led to recent lynchings by mobs in Dhule, Maharashtra – were manipulated. Some of the clippings were from Bengaluru, Karachi and Syria. The platforms on which these images run riot are now being asked to find solutions. The Supreme Court hopes and expects the government to introduce anti-lynching legislation. The New York Times is quiet. I guess they realise, as they should have earlier, that no freedoms are absolute; that victims and societal peace need to be protected; that freedom to use such platforms to perpetrate crimes, to defame, abuse, lynch and kill is a deeply flawed concept.

The problem is that an anti-lynching legislation is not a solution to this menace. Laws are no deterrents when mindsets are polluted, with silent support from those who encourage the culture of hate. In the last four years we have seen how this culture has seeded, mushroomed and spread; how the aloof silent majority watches members of the Muslim minority and Dalits lynched in public.

We have also witnessed investigators protect the accused and accuse the victims. If investigating agencies collaborate with lynch mobs, then culpability will fall squarely at the doorstep of the state. No legislation will help prevent such complicity. To ask platforms to intervene is no solution either, because the nature

of the medium does not allow for pre-censorship. If not these platforms, there are other means to spread rumours.

Such platforms, of course, must endeavour to develop technologies which upon discovery of such content eliminate it. Technology must immediately douse the spreading fire. Limiting forwards of photos, videos and messages to five chats in India and removal of the quick forward button next to media messages by WhatsApp is a welcome step. We need a three-pronged strategy. First, the political class must speak in one voice and announce zero tolerance against those who use and attempt to use such platforms for inciting violence. For that, polarisation of society for electoral gains must stop.

Second, the Election Commission may consider making hate speech an electoral offence. Third, anonymity must not be allowed to be used as a shield when morphed images or rumour mongering spreads hate. Social media platforms must with alacrity disclose the identity of the source spreading venom. The law must get at the source and visit the persons identified with deterrent punishment. Target those who use the medium for inciting violence and those who take the law into their own hands. The government will be ill advised to target the medium. Instead, rumour mongering and hate speech must be targeted to protect free speech.

THE ECONOMIC TIMES

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Picture of a Healthier India

Chaitanya Kalbag

Sometime over the next few weeks — most likely in his Independence Day speech — Prime Minister Narendra Modi will formally launch what has already been billed as the world's biggest public healthcare programme, Ayushman Bharat, or the National Health Protection Mission (AB-NHPM). The scheme was announced in the 2018-19 Budget and approved by the Cabinet in March. It will vault over all other social welfare projects of the NDA government, like Swachh Bharat, free LPG connections to the poorest families, electricity to all homes, and Jan Dhan bank accounts. It will take years for Ayushman Bharat to be rolled out, but it will gratify what you might call the final-year itch. These go-for-broke compulsions kick in several months before a general election. They are always pro-poor, populist and profligate.

To recap, Ayushman Bharat will target 107.4 million 'poor and vulnerable' families identified by the 2011 Socio Economic and Caste Census — at least 500 million individuals, or about 40% of the population. (Never mind that by the time it is in place, these numbers will be nearly a decade old and probably an underestimate.) A defined-benefit scheme, Ayushman Bharat guarantees insurance of up to Rs 5 lakh per family for secondary and tertiary healthcare. Beneficiaries will pay no premium, and the central and state governments will share the premium costs. How much will it cost? Officials I spoke with estimate the average premium will not exceed Rs 1,000 per family. So, full enrolment may cost the exchequer up to Rs 10,000 crore. (Nagaland has quoted an annual premium of only Rs 444 per family.)

As welfare schemes go, Ayushman is dwarfed by the Rs 1.43 trillion spent by the government on food subsidies under the National Food Security Act (NFSA) in 2017-18. NFSA was pushed through by UPA 2 in September 2013 — a few months before a general election that it lost. It is also important to remember

that none of these schemes is an Eureka innovation. They are based on, and expand, an idea that somebody else thought of. NFSA pledged between 3 and 7 kg of subsidised rice, wheat and coarse grains to over 800 million people, or two-thirds of the population, plus free meals to pregnant women, lactating mothers, malnourished children and the destitute.

More of the Same

Although the BJP criticised the food security scheme, which expanded efforts by previous governments to sell subsidised foodgrains to India's poorest, it had no option but to implement it. The Modi government, using digitisation of public distribution system (PDS) records, has tried to curb leakages, cancelling 27.5 million fake ration cards, and linked 194 million ration cards to Aadhaar. Reading between these lines, it is clear it costs a lot to keep millions of Indians in poverty. Although the government is experimenting with direct transfers of food subsidies to beneficiaries, the base prices of rice and wheat are nearly two decades-old and bear no resemblance to market prices — hence the huge subsidies.

Ayushman Bharat will subsume the Rashtra Swasthya Bima Yojana (RSBY), which was launched in 2008 by the UPA government. That was the year the UPA announced three stimulus packages that included a Rs 71,000-crore farm loan waiver. The recklessness continued after the UPA won the election, and the budget deficit hit a ruinous 6.8% of GDP in 2009-10. As a first stab at near-universal healthcare for the poor, RSBY was a good scheme. It promised annual insurance of Rs 30,000 per family and targeted below poverty line (BPL) families, expanding later to include categories like construction workers, railway porters, street vendors and domestic workers. Beneficiary families used smart cards and only had to pay a one-time Rs 30 registration fee.

RSBY lost momentum after the UPA lost power. Originally designed to cover 70 million households by 2017, the latest data show that it has shrunk to 15 states, and only 36.3 million families have been enrolled from a targeted total of 59.1 million as of March 2017. RSBY premiums were capped at Rs 750 per family annually.

As you can see, the devil will be in the details of Ayushman Bharat. It will issue e-cards to beneficiary families, but they have to be identified, informed and persuaded to enrol. Most state governments have signed up, including reluctant ones like West Bengal and Rajasthan that had its own Bhamashah programme targeting a wider population. A couple of states are holding out — Odisha, which will go to the polls simultaneously with the Lok Sabha, and Telangana, where the old and more comprehensive Aarogyasri health insurance scheme of the Congress era has been adopted and expanded by the current Telangana Rashtra Samithi (TRS) government.

Right Prescription

Ayushman offers 135 packages, compared with RSBY's 70. Memoranda of understanding (MoUs) have to be signed with a host of state and private insurers. "The insurers are salivating," a public health official said, over the potential new business. In March, Indu Bhushan was lured from a 21-year career with the Asian Development Bank to be the CEO of Ayushman Bharat. Bhushan, who was Director-General of the ADB's East Asia division, has worked on mass healthcare programmes in Thailand — where the popular 30-baht scheme led to universal coverage — Vietnam and Mongolia. Like Parameswaran Iyer, who left a World Bank job to lead the Swachh Bharat programme, Bhushan is a former IAS officer.

बिज़नेस स्टैंडर्ड

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कागजी वादा!

संपादकीय

सरकार द्वारा खरीफ फसलों के न्यूनतम समर्थन मूल्य (एमएसपी) में 'ऐतिहासिक' वृद्धि कर उसे चुकता उत्पादन लागत से 50 प्रतिशत ऊंचा करने की घोषणा के तीन सप्ताह बाद भी नई कीमतें कागजों पर ही हैं। उनके प्रवर्तन की दिशा में पेशकदमी अभी बाकी है। सरकार ने साफ तौर पर इसे किसान हितैषी कदम कहा है लेकिन बाजार ने इसे लेकर ठंडी प्रतिक्रिया दी क्योंकि कीमतों में किसी तरह की हलचल नजर नहीं आई। आमतौर पर एमएसपी में इजाफे के बाद जो मुद्रास्फीतिक रुझान नजर आता था वह इस बार नदारद है। प्रमुख कृषि मंडियों से आए आंकड़ों से संकेत मिलता है कि जिन 14 जिंसों की कीमत बढ़ाई गई उनमें से 12 अभी भी एमएसपी से काफी निचले स्तर पर कारोबार कर रही हैं। यह गिरावट आधिकारिक एमएसपी से 30 फीसदी तक है। कुछ जिंस मसलन खरीफ की तीन प्रमुख दालें उड़द, तुअर और मूंग की कीमतें अपने-अपने एमएसपी से 34 से 42 फीसदी तक नीचे हैं। केवल कपास और तिल ही दो ऐसी जिंस हैं जिनकी कीमत नए समर्थन मूल्य से ऊपर है। अगर इसे संकेत माना जाए तो फसल कटाई के बाद के सत्र में जब नई उपज मंडियों में आएगी तो कीमतों में और अधिक गिरावट आ सकती है। किसानों को इससे और अधिक नुकसान होगा।

नए एमएसपी की कीमतों को प्रभावी बनाने के लिए इसके साथ-साथ उन योजनाओं की घोषणा करनी चाहिए थी जिनकी मदद से यह कीमत किसानों तक पहुंच सके। इसमें दो राय नहीं कि सरकार काफी लंबे समय से नीति आयोग के साथ इस बात पर विमर्श कर रही थी कि कैसे एमएसपी आपूर्ति की व्यवस्था को बेहतर बनाया जाए। परंतु अभी भी ऐसा कोई संकेत नहीं है कि ऐसी व्यवस्था कब लागू होगी। हरित क्रांति के बाद से ही सरकार समर्थित खुली खरीद की प्रक्रिया अपनाई जा रही है। यह अधिकांश उपजों के किसानों तक पहुंचने में नाकाम है। केवल चावल, गेहूं, कपास और एक हद तक दलहन की खेती करने वालों को इसका लाभ मिल पा रहा है। यह लाभ भी केवल चुनिंदा राज्यों में मिल रहा है जहां यह व्यवस्था कारगर है। इसे एमएसपी निर्धारण वाली तमाम अन्य फसलों तक विस्तारित करना और देश के सभी हिस्सों में लागू करना अव्यावहारिक है क्योंकि जरूरी बुनियादी ढांचा मौजूद नहीं है। अगर सरकार इसका अतिरिक्त आर्थिक बोझ वहन करने को तैयार भी हो जाए तो भी इसमें समस्या आनी तय है। इस व्यवस्था की सबसे बड़ी दिक्कत यह है कि इसमें अनाज का भारी भंडार एकत्रित हो जाता है जिसे बाद में बेचना मुश्किल हो जाता है। इतना ही नहीं इस बार सरकार ने कीमतों में जो इजाफा किया है वह जाहिर तौर पर राज्यों के अहम विधानसभा चुनाव और 2019 के आरंभ में होने वाले लोकसभा चुनाव को ध्यान में रखकर उठाया गया है। अवांछित स्टॉक को निपटाने के लिए सरकार निर्यात पर रोक लगा सकती है।

ऐसे में यह बात स्पष्ट है कि अगर किसानों की आय बढ़ाने के लिए उन्हें फसल की अच्छी कीमत दिलवानी है तो उसके लिए कोई ऐसी प्रणाली विकसित करनी होगी कि बाजार में भौतिक हस्तक्षेप नहीं किया जाए। ऐसी व्यवस्था के जो मॉडल फिलहाल उपलब्ध हैं उनमें से एक है मध्य प्रदेश तथा कुछ अन्य राज्यों में अपनाई जा रही भावांतर भुगतान योजना और दूसरी तेलंगाना की तरह किसानों को प्रत्यक्ष नकद समर्थन। यह बात सच है कि इन दोनों योजनाओं में से भी कोई खामी

रहित नहीं है लेकिन मध्य प्रदेश के मॉडल को अगर बेहतर बनाया जाए तो वह एक ऐसी किसान समर्थक मूल्य समर्थन योजना के रूप में सामने आ सकता है जो बाजार में हस्तक्षेप किए बिना समस्या को हल कर सकती है।



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मराठा आरक्षण आंदोलन का समाधान आसान नहीं

लगातार दूसरे साल महाराष्ट्र को झकझोरने वाले मराठा आरक्षण आंदोलन का कोई फौरी समाधान नहीं

संपादकीय

लगातार दूसरे साल महाराष्ट्र को झकझोरने वाले मराठा आरक्षण आंदोलन का कोई फौरी समाधान नहीं है। उम्मीद यही की जा सकती है कि वह खुद थककर शांत हो जाए या फिर यह आशंका भी है कि वह हिंसक होकर गुजरात के पाटीदारों और हरियाणा के जाटों को नए तरीके से भड़का दे। इस आंदोलन की एक बड़ी वजह राज्य के मुख्यमंत्री देवेन्द्र फड़नवीस का ब्राह्मण समुदाय से होना भी है। इसीलिए मराठा क्रांति मोर्चा मुख्यमंत्री से निजी टकराव भी लेने में लगा हुआ है।

पहले मुख्यमंत्री की पंढरपुर की धार्मिक यात्रा में रुकावट डालकर उसे रद्द करवा दिया गया और अब कहा जा रहा है कि जब तक मुख्यमंत्री अपने बयान के लिए माफी नहीं मांगेंगे तब तक आंदोलन शांत नहीं होगा। मुख्यमंत्री ने आरोप लगाया था कि कुछ आंदोलनकारी नेता हिंसा की योजना बना रहे हैं। उधर मनसे के नेता राज ठाकरे ने मुख्यमंत्री के आश्वासनों को झूठा बताया है। उनका कहना है कि जब नौकरियां ही नहीं तो वे कैसे कह सकते हैं कि अगर बॉम्बे हाई कोर्ट अनुमति देगा तो राज्य के 72,000 खाली पदों में 16 प्रतिशत मराठों को मिलेंगे। यथार्थ है कि राज्य सिर्फ दो प्रतिशत नौकरियां सृजित कर पा रहा है। राज्य सरकार ने तो पहले अन्य पिछड़ा वर्ग के भीतर ही मराठों को 16 प्रतिशत आरक्षण देने की घोषणा कर दी थी लेकिन, बॉम्बे हाई कोर्ट ने उस पर रोक लगा दी। रोक का आधार उसी तरह का है जैसा जाटों और पाटीदारों के मामले में है।

मराठा समुदाय की सामाजिक, शैक्षणिक और आर्थिक स्थिति के बारे में किसी सरकारी आयोग का नया ताजा सर्वेक्षण उपलब्ध नहीं है। कुछ स्वतंत्र अध्येताओं की रिपोर्ट के मुताबिक यह मिथक है कि वे राज्य की सर्वाधिक संपन्न और आगे बढ़ी हुई जातियों में शुमार हैं। 2007 का एक सर्वेक्षण बताता है कि उनमें 40 प्रतिशत परिवार राज्य की गरीबी रेखा से नीचे निवास करते हैं। इसके ठीक उलट इकोनॉमिक एंड पोलिटिकल वीकली में प्रकाशित 2017 का एक अध्ययन यह बताता है कि गांवों में उनकी आबादी 38 प्रतिशत है लेकिन, उनके कब्जे में ग्राम प्रधानी के 63 प्रतिशत पद हैं। फिर भी अगर उनमें ऐसा असंतोष है तो इसकी वजह अर्थव्यवस्था में गांवों का घटता महत्व और शिक्षा और पूंजी पर टिके

शहरी जीवन का बढ़ता महत्व है। अगर बाजार और सरकार इस असंतुलन को दूर नहीं कर सकते तो इस तरह के अन्य आंदोलनों का सामना करने के लिए तैयार रहना पड़ेगा।

जनसत्ता

Date: 25-07-18

खतरे में खेती

संपादकीय

दुनिया इस वक्त जलवायु संकट के जिस दौर से गुजर रही है, वह आने वाले वक्त के बड़े खतरे का संकेत है। यह खतरा पूरी धरती के लिए है। जीवन, वनस्पति, खेती, जंगल, पहाड़, समुद्र सब इसकी चपेट में हैं। लेकिन यह संकट कोई एक दिन या कुछ सालों में नहीं उपजा है। यह प्राकृतिक चक्र का अभिन्न हिस्सा है। धरती की उत्पत्ति से लेकर आज तक परिवर्तन का यह चक्र अनवरत चल रहा है। लेकिन यह मामला तब ज्यादा गंभीर हुआ जब धरती पर विकास की गाड़ी दौड़ने लगी और इसकी अंधी दौड़ ने प्रकृति के साथ खिलवाड़ शुरू कर दिया। अब हालत यह है कि दुनिया के ज्यादातर देश जलवायु संकट से जूझ रहे हैं। इससे बचने के हर संभावित रास्ते तलाश रहे हैं। दुनिया के बड़े और विकसित देश होने का दावा करने वाले विकासशील देशों पर हवा-पानी खराब करने की तोहमत मढ़ रहे हैं। संयुक्त राष्ट्र सहित दुनिया की तमाम बड़ी एजेंसियां, संस्थान, विश्वविद्यालय, पर्यावरणविद- सब इस समस्या से जूझ रहे हैं कि जलवायु संकट से कैसे निपटा जाए। वरना खेती और जल संसाधनों पर जिस तरह असर पड़ रहा है उससे लोगों के भूखों मरने की नौबत आने में ज्यादा देर नहीं लगेगी।

दरअसल, भारत सरकार ने राज्यसभा में इस खतरे के बारे में इशारा किया है। सरकार ने माना है कि जलवायु में जिस तरह के बदलाव हो रहे हैं, उनका सीधा असर खेती पर पड़ सकता है। जंगल और जैव विविधता भी इससे अछूते नहीं रह पाएंगे। जो कुछ भी हो, हमारी पहली चिंता खाने को लेकर है। अगर खेती का चक्र बिगड़ गया और पैदावार प्रभावित होने लगी तो खाद्य संकट खड़ा हो सकता है। भारत के संदर्भ में अगले दशक में जलवायु संकट के प्रभाव को लेकर यह अध्ययन सरकार ने ही कराया है। इसलिए इसकी महत्ता और बढ़ जाती है। कहने को वैश्विक एजेंसियां और संस्थान भी ऐसे अध्ययन कराते रहते हैं और आगाह करते हैं। इस अध्ययन का निष्कर्ष यह है कि भारत में हिमालयी, पश्चिमी घाट, तटीय इलाकों और पूर्वोत्तर क्षेत्र में जो बदलाव आएंगे, उनका सबसे ज्यादा असर खेती पर पड़ेगा। पैदावार प्रभावित होगी। भारतीय कृषि अनुसंधान परिषद ने भी फसलों पर जलवायु के प्रभाव का जो विश्लेषण किया है, उसमें सामने आया है कि मक्का, गेहूं और धान की पैदावार में कमी आ सकती है। यह वैज्ञानिक विधियों से किया गया तथ्यों पर आधारित अध्ययन है, इसलिए इसकी चेतावनियों को नजरअंदाज नहीं किया जा सकता।

ऐसे में सवाल उठता है कि भविष्य के इस तरह के संकटों से निपटने के लिए हम कितने तैयार हैं। अगर आज ये संकेत मिल रहे हैं कि अगले दशक में हमारी खेती पर संकट आने वाला है, खासतौर से गेहूं और धान जैसी फसलों की पैदावार कम होने लगेगी, तो जाहिर है एक गंभीर खाद्य संकट दस्तक दे रहा है! इसलिए ऐसी दूरगामी हितों वाली नीतियां और कार्यक्रम तैयार किए जाने चाहिए जो कृषि क्षेत्र की इन समस्याओं से निपट सकें। फसलों की ऐसी किस्में विकसित की

जाएं, जिन पर जलवायु संकट का प्रभाव न्यूनतम हो और पैदावार भी ज्यादा मिल सके। हालांकि एक दशक पहले राष्ट्रीय जलवायु परिवर्तन कार्ययोजना शुरू की गई थी, ताकि कृषि, सौर ऊर्जा, जल, वानिकी जैसे क्षेत्रों में जलवायु संकट के प्रभावों से निपटा जा सके। भारत एक कृषि प्रधान देश है और आबादी का बड़ा हिस्सा कृषि क्षेत्र पर ही निर्भर है। अर्थव्यवस्था में भी कृषि की बड़ी भूमिका है। इसलिए समय रहते कृषि क्षेत्र को जलवायु संकट से बचाना प्राथमिकता होनी चाहिए।



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Cosmetic Repair

It will now be easier for banks to sell stressed assets, but other tricky issues remain

EDITORIAL

Indian banks trying to sell their troubled assets now have one less hurdle to cross. A group of banks, including public sector, private sector and foreign banks, signed an inter-creditor agreement on Monday to push for the speedy resolution of non-performing loans on their balance sheets. According to the agreement, a majority representing two-thirds of the loans within a consortium of lenders should now be sufficient to override any objection to the resolution process coming from dissenting lenders. Minority lenders who suspect they are being short-changed by other lenders can now either sell their assets at a discount to a willing buyer or buy out loans from other lenders at a premium. The inter-creditor agreement is aimed at the resolution of loan accounts with a size of ₹50 crore and above that are under the control of a group of lenders. It is part of the “Sashakt” plan approved by the government to address the problem of resolving bad loans. Over the last few years, Indian banks have been forced by the Reserve Bank of India to recognise troubled assets on their books, but their resolution has remained a challenge. According to banker Sunil Mehta, who headed a panel that recommended the plan, disagreement between joint lenders is the biggest problem in resolving stressed assets. The government hopes that the holdout problem, where the objections of a few lenders prevent a settlement between the majority lenders, will be solved through the inter-creditor agreement.

Such an agreement may persuade banks to embark more quickly on a resolution plan for stressed assets. This is an improvement on the earlier model, which relied solely on the joint lenders’ forum to arrive at a consensus among creditors. It is, in fact, logical for joint lenders who want to avoid a deadlock to agree on the ground rules of debt resolution prior to lending to any borrower. But the obligation on the lead lender to come up with a time-bound resolution plan can have unintended consequences. Banks may be compelled to engage in a quick-fire sale of stressed assets due to arbitrary deadlines on the resolution process. This will work against the interests of lenders looking to get the best price for their stressed assets. Also, it is often in the interest of the majority of creditors to take the time to extract the most out of their assets. Meanwhile, the biggest obstacle to bad loan resolution is the absence of buyers who can purchase stressed assets from banks, and the unwillingness of banks to sell their loans at a deep discount

to their face value. Unless the government can solve this problem, the bad loan problem is likely to remain unresolved for some time to come.

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India Needs Smart Urbanisation

Cities require a renewal that factors in rural-urban migration

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Residents of Bhavanpur, a village about 15 km outside Ahmedabad, have been protesting against their inclusion in the city's urban area by the local urban development authority. Similar protests have been observed in villages elsewhere in Gujarat. It's a strange trend, the fruits of urban development seemingly rejected. Meanwhile, pollution in India's urban areas seems to have sparked off a reverse migration. Farmers from Haryana who had migrated to Delhi and Gurugram for work to escape an agricultural crisis are increasingly going back to their farms during winter, unable to take the toxic pollution. And it's not just big cities. India's urbanisation template is clearly ripe for change.

A rising number

Over 34% of India's current population lives in urban areas, rising by 3% since 2011. More importantly, while existing large urban agglomerations (those with a population above 50 lakh) have remained mostly constant in number since 2005, smaller clusters have risen significantly (from 34 to 50 clusters with 10-50 lakh population). By some estimates, India's urban population could increase to 814 million by 2050. And yet, cities look and feel downtrodden, riven with poverty and poor infrastructure, with little semblance of urban planning. With an increase in urban population will come rising demands for basic services such as clean water, public transportation, sewage treatment and housing.

Meanwhile, on the 'Smart City' front, while over 90 'Smart Cities' have identified 2,864 projects, India lags on implementation, with about 148 projects completed and over 70% still at various stages of preparation. Finally, there is still an outstanding shortage of over 10 million affordable houses (despite the government taking encouraging steps to incentivise their construction). The annually recurring instances of floods in Mumbai, dengue in Delhi and lakes on fire in Bengaluru paint a grim picture. While work continues, admittedly slowly, on the Delhi-Mumbai Industrial Corridor project and the bullet train, urban India's challenges remain manifold.

One primary problem is that of the definition of what's urban. Urban development comes under State governments, with the Governor notifying an area as urban based on parameters such as population, density, revenue generated for the local administration and percentage employed in non-agricultural activities. This notification leads to the creation of an urban local government or municipality, classifying the area as a "statutory town". With such a vague definition, discretionary decisions yield a wide variance in what is considered a town. The Central government considers a settlement as urban if it has a urban local government, a minimum population of 5,000; over 75% of its (male) population working in non-

agricultural activities; and a population density of at least 400 per sq. km. However, many States consider such “census towns” as rural, and establish governance through a rural local government or panchayat. Consider the case of Dabgram, in West Bengal’s Jalpaiguri district, which is classified only as a “census town”, while having a population more than 120,000 and located just 3 km from Siliguri.

Another issue is the low level of urban infrastructure investment and capacity building. India spends about \$17 per capita annually on urban infrastructure projects, against a global benchmark of \$100 and China’s \$116. Governments have come and gone, announcing a variety of schemes, the Jawaharlal Nehru National Urban Renewal Mission included, but implementation has been mostly inadequate, with exploration of financing options limited as well. For example, Jaipur and Bengaluru collect only 5-20% of their potential property tax — how can urban local bodies be sustainable without enforcing this? Meanwhile, urban institutions also suffer from a shortage of skilled people.

Finally, there needs to be a systemic policy to deal with urban migration. Internal migration in India is very closely linked to urban transitions, with such migration helping reduce poverty or prevent households from slipping into it. Urban migration is not viewed positively in India, with policies often bluntly seeking to reduce rural to urban migration. Preventing such migration can be counterproductive — it would be better to have policies and programmes in place to facilitate the integration of migrants into the local urban fabric, and building city plans with a regular migration forecast assumed. Lowering the cost of migration, along with eliminating discrimination against migrants, while protecting their rights will help raise development across the board. Consider Delhi. While historically, urban policy sought to limit urban migration, this is now changing with a focus on revitalising cities nearby such as Meerut, building transport links and connectivity.

Our urban policymakers also need to be cognisant of the historical context of our urban development. Our cities have been witness to multiple transitions over the last century, with barely any time to recover and adapt — the British creation of three metropolitan port cities, combined with the rollout of the railway network, transformed India’s urban landscape, relegating erstwhile prominent Mughal-era towns such as Surat and Patna into provincial backwaters. The creation of hill stations in northern India and the advent of the plantation economy, along with industrial townships (such as Jamshedpur) transformed trading networks. Finally, the creation of cantonments and civil lines areas, along with railway stations, in our major cities led to the haphazard growth of urban areas away from bazaars and towards railway terminals. Transforming them into neatly organised urban spaces will not be easy.

Towards a new model

Perhaps we need a different model of urbanisation. The announcement of a new urbanisation policy that seeks to rebuild Indian cities around clusters of human capital, instead of considering them simply as an agglomeration of land use, is a welcome transition. We need to empower our cities, with a focus on land policy reforms, granting urban local bodies the freedom to raise financing and enforce local land usage norms. For an India to shine, the transformation of its cities is necessary.
