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## Celebrating Swachh Bharat Mission

*Of all Modi's projects, it will have the greatest long-term impact on people's lives*

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I had the opportunity, in a conversation several months prior to 2014 elections, to discuss with the then chief minister of Gujarat, Narendra Modi, the future course of economic and social policy. When it came to the health sector, I urged him to pay special attention to public health as prime minister. I reasoned that over the decades the government had gone deeply into the provision of medical services, which even private sector provided. At the same time, it had neglected public health, which only it can provide. The result, for instance, had been that drainage systems in our cities had become so badly clogged that even moderate

rains resulted in stagnant water bodies that then served as breeding grounds for vector-borne diseases. I went on to add that the old tradition of parents inculcating in children the habit of washing hands first thing after entering home and before every meal had also been dying. As prime minister, through television broadcasts and other media, Modi could exhort parents to return to inculcating good personal hygiene habits in children.

Modi listened patiently and then said: "October 2, 2019, will be the 150th birth anniversary of Mahatma Gandhi. Why not resolve to gift the father of the nation a Swachh Bharat on that day!" I did not fully appreciate the significance of what he had said at the time. It was only when I heard him announce – in his maiden address to the nation from the Red Fort on August 15, 2014 – the Swachh Bharat Mission (SBM) that I understood the meaning of his words that afternoon in Gandhinagar. It then dawned on me that Modi had been thinking about transforming India in all its aspects for a lot longer than any of us may have realised.

Of the numerous schemes, projects and policy reforms that Modi has launched during the last five years, if I were asked to pick just one that would have the greatest long-term impact on the lives of people, it would have to be SBM. Ending open defecation, creating cities and villages free of litter and stagnant water, and cleaning up air we breathe are essential to long and healthy lives of citizens. On October 2, 2014, the day SBM was officially launched, only 38.7% rural household had toilets. With 92.6 million additional toilets built, this proportion stands at 99.1% today. All states and Union territories (UTs) except Goa and Odisha are open defecation free (ODF) in rural areas. All states and UTs except Goa, Himachal Pradesh, Odisha and Uttar Pradesh are also ODF in urban India.

These are official figures of the government of India. It can plausibly be argued that the pressure to show progress leads local officials to exaggerate the achievements. But the National Annual Rural Sanitation Survey (NARSS 2018-19), conducted by an independent verification agency selected via open competition, broadly confirms these achievements for rural India. The survey is supervised from beginning to end by an expert group co-chaired by Amitabh Kundu, a former member of the National

Statistical Commission, and NC Saxena, a member of the National Advisory Council chaired by Sonia Gandhi during the United Progressive Alliance rule. The expert group also includes as members representatives of the World Bank, Unicef, Water Aid, BMGF, NSSO, Niti Aayog and Indian Sanitation Coalition.

Based on interviews with approximately 90,000 households, NARSS 2018-19 is a large survey. It collected its data between November 2018 and February 2019. It found that nationwide 93.1% of the households had access to toilets. Of the villages verified as ODF by the government, the survey confirmed 90.7% as being so. The survey also found 95.4% of the villages as having minimal litter and stagnant water.

A particular concern among critics has been that households with toilets often do not use them. Therefore, NARSS 2018-19 made special effort to collect data on toilet usage. Contrary to popular belief, it found that a whopping 96.5% of the households with access to toilets used them. The first round of NARSS was carried out in 2017-18. This allows us to measure the progress achieved during 2018-19. The proportion of households with access to toilets rose from 77% in 2017-18 to 93.1% in 2018-19. The proportion of households with access to toilets that used toilets rose from 93.4% to 96.5%.

But the proportion of villages verified as ODF and confirmed to be so fell from 95.6% to 90.7%. This last finding suggests that sustaining collective behavioural change at the level of the village over a long period is a challenge and this is where the government will need to persist in its efforts. Notwithstanding the large sample size and supervision by multiple independent experts and agencies, NARSS can be and has been criticised for its overly optimistic picture. But no matter how we choose to measure it, progress made during the last five years convincingly demonstrates that India can achieve the same level of toilet usage and cleanliness as observed in advanced countries within the foreseeable future.

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## **The Public Interest Lies in Disclosure**

*The Court directive serves the public good*

### **ET Editorials**

The Supreme Court has done right to direct the Reserve Bank of India (RBI) to disclose information on defaulters and annual inspection reports under the Right to Information Act. There is no reason why fraud and mala fide should be hidden from the public. Loans are disbursed to corporate borrowers from public deposits, and if they turn bad, the same public would have to pony up money to nurse banks to health. Therefore, the onus is on banks to disclose how efficiently public savings — that banks have been entrusted to protect — are being used. Any entity that uses the public's savings, whether listed, listed only on the debt market or wholly unlisted, has to honour the implicit contract with society.

Of course, all negotiation and restructuring before a default is commercial information and must be protected. But once the default happens, it should become public knowledge so that all interlocutors are aware of the risks. Sebi's (Listing Obligations and Disclosure Requirements) Regulation mandates listed

companies to disclose defaults on loan repayments within one working day to stock exchanges. This information is material to the share prices of companies that are in distress, and would enable investors to decide on whether or not to hold on to their investments, or vendors to decide to continue supplies. Such disclosure of information is not an obligation for unlisted companies. Why would information on them be withheld, if a member of the public demands it?

The law was settled in 2015, when the SC in its ruling (RBI versus Jayantilal N Mistry) had held that there was no fiduciary relationship between RBI and banks, but RBI did not comply with the provisions of the RTI Act. Although the SC has not gone ahead with contempt proceedings against RBI, it wants the central bank to review its policy to disclose information relating to banks. This makes sense. Banks give information on wilful default to Cibil, but the list can be accessed only by other banks. This will not suffice. RBI must uphold the public's right to information on defaulters.



**दैनिक भास्कर**

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## साइबर सुरक्षा की दिशा में देर से लिया दुरुस्त कदम

संपादकीय



देर से ही सही भारत ने अंतरिक्ष और कंप्यूटर-इंटरनेट के साइबर क्षेत्र से बढ़ते खतरे को पहचाना है। जब चीन ही नहीं पाकिस्तान जैसे देश साइबर हमलों की तरकीबें खोजने व इस दिशा में ताकत बढ़ाने में लगे हैं, तो अपनी पुख्ता साइबर सुरक्षा का कदम उठाना हमारे लिए लाजिमी था। इस दृष्टि से अगले माह डिफेंस साइबर एजेंसी (डीसीए) अस्तित्व में आ जाएगी। पिछले साल जोधपुर में हुई कमांडरों की कॉन्फ्रेंस में साइबर सुरक्षा का मुद्दा उठा था और तब प्रधानमंत्री नरेन्द्र मोदी ने जल, थल और वायु के अलावा साइबर के चौथे आयाम में युद्ध के खतरों को देखते हुए तीन एजेंसियों के गठन की मंजूरी दी थी। स्पेशल फोर्स और स्पेस अन्य दो एजेंसियां हैं। स्पेशल फोर्स का मुख्यालय आगरा में होगा, जबकि स्पेस के गठन में अभी वक्त लगेगा। हालांकि, पिछले दिनों अंतरिक्ष में बेकार घूम रहे उपग्रह को मिसाइल से गिराने की क्षमता दिखाने से हम 'स्पेस' के दायित्व का कुछ अंदाजा लगा सकते हैं। साइबर सिक्योरिटी की चुनौतियां कितनी गंभीर हैं, इसे भारत सरकार ने हाल ही में तब समझा जब कुछ वर्षों पहले बड़े पैमाने पर मंत्रालयों के कंप्यूटरों में हैकिंग की गई थी। डोकलाम में चीन के साथ सैन्य गतिरोध के दौरान इंटेलिजेंस ब्यूरो ने वास्तविक नियंत्रण रेखा पर तैनात सारे सैनिकों को वॉट्सएप, वीचैट, ट्रूकॉलर, वेइबो जैसे 42 सोशल मीडिया एप इस्तेमाल करने के खिलाफ आगाह किया था, जिससे पता चलता है कि मोबाइल के साधारण एप भी कितनी बड़ी सुरक्षा चुनौती खड़ी कर सकते हैं। हालांकि, चीन ने सैन्य सामग्री के क्षेत्र में काफी तरक्की की है लेकिन, फिर भी यह अमेरिका व यूरोप की तुलना में पिछड़ा है। ऐसे में उसे साइबर युद्ध बहुत सुहाता है। टेक्नोलॉजी की दृष्टि से बेहतर प्रतिद्वंद्वियों से निपटने के लिए यह रणनीतिक सूचना युद्ध की इकाई गठित करने में लगा है। बताते हैं कि इसका नाम 'नेट फोर्स' है। चिंताजनक तथ्य यह है कि भारत अपने कंप्यूटर चिप डिज़ाइन व निर्मित नहीं करता। इसके लिए वह पूरी तरह आयात पर निर्भर है। इतना ही नहीं, प्रोसेसर, राउटर्स और सुरक्षा समाधान तक बाहर से बुलाए जाते हैं। ज्यॉग्राफिक इन्फो सिस्टम (जीआईएस)

और मैनेजमेंट इन्फो सिस्टम तक में हम पर्याप्त रूप से आत्मनिर्भर नहीं हैं। मुकम्मल साइबर सुरक्षा के लिए हमें इस क्षेत्र में आत्मनिर्भरता पर जोर देना होगा।



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## न्याय जैसी योजनाओं का महत्व

**प्रभात पटनायक**

पहले मोदी सरकार ने आने वाले चुनाव को ध्यान में रखते हुए अपने आखिरी बजट में किसान परिवारों के लिए हर साल 6 हजार रुपये का हस्तांतरण करने की योजना का ऐलान किया। इसके तहत करीब 12 करोड़ छोटे किसानों के खातों में यह राशि दी जानी थी। लेकिन, एक तो प्रस्तावित राशि बहुत कम थी। ऊपर से इस योजना के पीछे नीयत भी नेक न थी। हां! इसके जरिए चुनावी सीजन में अपने चहेतों के हाथ में कुछ नकदी पहुंचाए जाने की हद तक गंभीरता जरूर हो सकती है। अचरज नहीं कि मोदी ने खुद अपने चुनावी भाषणों में इस योजना का बखान करने से खुद को दूर ही रखा है। इसके बजाए भाजपा ने वोट बटोरने के लिए सांप्रदायिक भावनाएं भड़काने की अपनी जानी-पहचानी रीति का ही सहारा लिया है। प्रजा ठाकुर को उम्मीदवार बनाया जाना इसी का हिस्सा है।

चुनाव की घोषणा के बाद कांग्रेस ने अपने घोषणा पत्र में इससे कहीं ज्यादा महत्वाकांक्षी योजना पेश की है। इसे न्याय का नाम दिया गया है। इसका लक्ष्य, आय के लिहाज से सबसे निचले पायदान पर आने वाले, कुल आबादी में से चौथाई परिवारों को, 6,000 रुपये महीना देना है। लाभान्वित होने वाले परिवारों की संख्या करीब 5 करोड़ बैठेगी। इस योजना पर हर साल करीब 3.6 लाख करोड़ रुपये खर्च होने का अनुमान है, जबकि मोदी सरकार की योजना पर सिर्फ 72,000 करोड़ रुपये सालाना खर्च होने का ही अनुमान था। हालांकि, इस योजना के लिए वित्त व्यवस्था या इसके परिपालन के संबंध में अभी विवरण सामने नहीं आए हैं, फिर भी न्याय योजना कहीं ज्यादा गंभीर लगती है।

वैसे तो गरीबों को सहायता देने की किसी भी योजना का स्वागत किया जाना चाहिए। फिर भी, न्याय योजना के साथ दो स्वतःस्पष्ट समस्याएं जुड़ी हैं। पहली, यह नकदी हस्तांतरण योजना है। इसलिए मान भी लिया जाए कि नकदी हस्तांतरण पहले से चल रहे कल्याणकारी कार्यक्रमों की जगह नहीं ले रहे होंगे बल्कि वास्तव में इन कार्यक्रमों के पूरक की तरह काम कर रहे होंगे, तब भी यह योजना बुनियादी तौर पर इसी तरह काम करेगी कि थोड़ा सा पैसा देकर सरकार गरीबों के प्रति अपना दायित्व पूरा हो गया मान लेगी। इसलिए इस तरह के हालात में नकदी हस्तांतरण निजी क्षेत्र के ऐसी सेवाएं मुहैया कराने वालों की जेबें भरने के ही काम आएंगे। दूसरी समस्या यह है कि यह लक्षित योजना होगी। ऐसी योजना के साथ पात्रता के बावजूद कुछ लोगों के छूट जाने की समस्या जुड़ी रहती है। लक्षित योजना, व्यावहारिक माने में शासन की ओर से खैरात बांटे जाने का ही रूप ले लेती है। एक ओर दाता होता है, दूसरी ओर याचक। यह अपनी बुनियाद से ही अलोकतांत्रिक है। वास्तव में हर नागरिक का सार्वभौम अधिकार होना चाहिए कि शासन द्वारा उसे कुछ सेवाएं मुहैया कराई जाएं।

बहरहाल, ऐसी योजनाओं के प्रति अपने नजरिए की बात हम अगर एक तरफ रख दें, तब भी सवाल तो है ही कि अचानक ऐसे हस्तांतरणों की जरूरत क्यों पड़ गई? मोदी ने 2014 का चुनाव तो 'विकास' के नारे पर जीता था। उससे पहले भी हमेशा जीडीपी की वृद्धि दर की ही बात होती थी। भारत के एक 'आर्थिक महाकित' बनने की, 'इंडिया शाइनिंग' और इसी तरह की बातें होती थीं। गरीबों के पक्ष में हस्तांतरणों की बात तो शायद ही कभी सुनाई दी हो। यूपीए-प्रथम की सरकार जो महात्मा गांधी ग्रामीण रोजगार योजना लाई थी, वह भी 2004 के चुनाव में प्रचार का कोई प्रमुख मुद्दा नहीं बनी थी।

दूसरे शब्दों में अभी हाल तक मानकर चला जाता रहा था कि जीडीपी में ऊंची वृद्धि दर लाई जा सकती है, और उससे खुद ब खुद सब को लाभ मिल जाएगा। साफ है कि अब मतदाताओं को इस सपने पर विास नहीं रह गया है। अर्थ संक्षेप में यह कि नकदी हस्तांतरणों की योजनाएं नवउदारवादी पूंजीवाद के संकट को ही दिखाती हैं। संकट यह है कि जनता का इससे विास उठ गया है कि यह व्यवस्था उत्पादक शक्तियों का ऐसी तेज रफ्तार से विकास कर सकती है, जिसका लाभ सभी को मिलेगा। इसी सचाई का पता भाजपा के घोर सांप्रदायिक प्रचार से भी चलता है। यह सबूत है कि 'विकास' का उसका पिछली बार का नारा अब जनता को खोखला लगने लगा है। जनता जान चुकी है कि 'विकास' के नारे से आज के हालात में, जब नवउदारवादी पूंजीवाद संकट में फंसा हुआ है उसको रतीभर राहत मिलने वाली नहीं। यह भी कह सकते हैं कि नवउदारवादी पूंजीवाद के संकट ने देश में उसके प्रति प्रतिबद्ध पूंजीवादी राजनीतिक पार्टी को समर्थन जुटाने के लिए घोर सांप्रदायिकता का सहारा लेने के रास्ते पर भेजा है। संकट ने एक अन्य पूंजीवादी राजनीतिक पार्टी को, जो नवउदारवाद के ही प्रति वचनबद्ध तो है लेकिन मोटे तौर पर धर्मनिरपेक्ष बनी रही है, इस रास्ते पर भेजा है कि नवउदारवादी यात्रा पथ में सुधार कर उसे 'मानवीय चेहरा' देने का वादा करे। जहां तक जरूरी संसाधनों का सवाल है, तो ऐसे हस्तांतरण व्यावहारिक हैं। ये सकल घरेलू उत्पाद के 2 फीसद से जरा सा ही ज्यादा बैठेंगे।

यह दूसरी बात है कि नवउदारवादी पूंजीवाद का तर्क ऐसे हस्तांतरणों के आड़े आता है। जीडीपी का 2 फीसद या तो पूंजीपतियों या कहीं सामान्यतः संपन्न तबकों पर कर लगाने के जरिए जुटाया जा सकता है (जाहिर है कि ऐसे हस्तांतरणों के लिए मेहनतकश जनता पर कर बढ़ाना तो गरीबों के बीच गरीबी के वितरण में ही बदलाव करने का काम करेगा न कि गरीबी दूर करने का) या फिर इसकी भरपाई राजकोषीय घाटा बढ़ाने के जरिए की जा सकती या इन दोनों ही उपायों के किसी योग के जरिए। नवउदारवादी पूंजीवाद के संकट के दौर में, जब कॉर्पोरेट-वित्तीय अल्पतंत्र का रुझान ध्यान-बंटाऊ सांप्रदायिक और विभाजनकारी एजेंडा को आगे बढ़ाने का है, जनता के आर्थिक हालात पर कोई बल और हालात में सुधार लाने का कोई भी कार्यक्रम अपने आप में कॉर्पोरेट-सांप्रदायिक गठजोड़ के खिलाफ जवाबी ताकत का काम करता है। जिस हद तक पूंजीवादी पार्टियां भी नवउदारवादी पूंजीवाद के तर्क और गरीबों की माली हालत में सुधार के ऐसे किसी कार्यक्रम के बीच के अंतर्विरोध से बेखबर गरीबों की हालत में ऐसे सुधार की पैरवी करती हैं प्रगतिशील ताकतों के लिए उतना ही अच्छा है।



**THE HINDU**

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**The ideological crisis of liberal democracy**

## *Living a private life is simply insufficient. We badly need a commitment to public life*

**Rajeev Bhargava, [The writer is Professor, Centre for the Study of Developing Societies, New Delhi]**

Liberal democracy was born with a design fault. Though a decent response to the existing social, cultural and economic conditions in which it took shape, it had inbuilt conceptual flaws that sooner or later were bound to run it aground. The very idea is destined to malfunction.

### **Negative liberty**

For a start, the term 'liberal' in liberal democracy drew its nourishment from a particular conception of liberty which the philosopher Isaiah Berlin termed negative. The core idea of negative liberty revolves around the existence of a private sphere where an individual may do whatever she wishes, free from interference of state or oppressive social forces. Negative freedom is secured by limiting the capacity of states or social organisations to impose constraints on individuals. This is an excessively private conception of individual freedom: humans are concerned only with the satisfaction of their desires, indifferent to the shape of public life or the character of the state. I do not belittle this idea. In conditions where powerful churches, caste organisations or the state is hell bent on controlling every aspect of a person's life — who to marry, what kind of a family life to lead, what opinions to hold and what to eat — negative freedom is a precious good.

Yet, to delve further into the history of the idea of liberal democracy, these negative freedom-loving, liberal persons — the traditional middle classes — soon realised that limited governments on their own cannot ensure freedoms. These freedoms depend on certain kinds of state. Even governments restrained by laws but run by manipulative, self-serving, whimsical, power-hungry men can create political conditions that undermine these private freedoms. If so, lovers of negative liberty must, to some extent, take the reins of government in their own hands. Democracy is unavoidable. So, obsessed with private freedoms, still fundamentally disinterested in the art of government, they reluctantly invented a new form of government, representative democracy. How so?

Self-government is demanding. Assembling, deliberating and arriving at informed decisions on important public matters takes time and commitment. How can people occupied with producing, buying, selling, consuming and running their own lives in pursuit of private happiness also commit to running a government? They can't. So, they do the next best thing: find those inclined to make politics their private business to become their representatives. For vast numbers of hapless people who can't afford to get away from the daily grind of ordinary life and for those whose main purpose in life is the pursuit of personal happiness, there is virtually no time for public life or political decision-making. Their idea of political involvement is just too thin; the only time they can find for politics is during elections when they choose their representatives.

So, what is the basic flaw in liberal democracy? It is inadequately concerned with public activity, political liberty and wider community life. People almost wholly devoted to their private lives take virtually no interest in public institutions which can be easily manipulated to serve the private interests of the rich and powerful. Their small political freedoms can be stolen from right under their nose. Since they cannot muster the time or effort needed to learn about the traditions and heritage of their communities, these too can be easily destroyed before their own eyes.

To redeem themselves and their society, they need a sense of togetherness that helps build a vibrant political culture, one that is not exhausted by family love, or by narrow community feelings such as those related to caste or religion. They need a commitment to a shared good that presupposes a strong sense of public spiritedness. In short, to better realise even their own personal goals, the negative freedom-oriented middle class needs to find the right balance between private benefit and public good, rather than allow one to be trumped by the other. Conversely, indifference to public life means that nasty political worms would gnaw at it, adversely affecting even their private life. A stronger concern for the public good is a necessary condition of negative liberty. By itself, the idea of liberal democracy is both insufficient and deficient.

### **Forging solidarity**

Of course, most societies soon realise this. That is why liberal democracies worldwide have periodic bouts of public spiritedness borrowed from the republican tradition. People become active citizens, coming out on the streets; challenge the establishment; protest with purpose; show distrust for liberal democracy, questioning existing modes of political representation. They demand greater transparency and accountability in public life. They even show a strong will to take political decision-making in their own hands. But this deepening democracy can't just be a one-off event like the Arab Spring or the anti-corruption movement that preceded the 2014 general election in India. Moreover, democratic solidarity is not the only way to overcome problems of liberal democracies. This function can also be performed by nationalism — by its ethically informed, inclusive variant or by dubious nationalisms such as the exclusivist, hate-mongering, national populism that is surging ahead today in different parts of the world.

However, forging solidarities, building public institutions, putting sustained pressure on governments to make informed, ethically grounded public decisions, and ploughing through historical material to sculpt traditions needs a lot of time and effort. Hate-mongering nationalism and populism, on the other hand, are manufactured easily and pay quick dividends. Spectacle prone, sensation-driven, playing on the fear, anger and frustration that grows in crisis-ridden liberal democratic polity, such nationalist populism can be generated by the empty rhetoric of a demagogue supported staunchly by an unprincipled, profit-seeking mass media. The contemporary crisis of liberal democracy is life-threatening, indeed!

How have things come to such a pass? Whatever else globalisation has done, it has reduced democracy to an electoral event and further deepened the privatisation of individuals. Liberalism in the era of globalisation has made people more self-obsessed, less capable of thinking about the common good or forging political solidarity, further in the grip of envy induced by feelings of relative deprivation. So far, new technologies such as cell phones and social media have only exacerbated this isolation of individuals. Rather than properly communicating with one another and trying to build a common mind on issues of common concern, all of us are busy expressing ourselves on Facebook or on WhatsApp. A cacophony exists of multiple voices talking past each other or venting their personal anger, paranoia or hatred at an imagined enemy. Fierce individualism and nasty nationalism are fueling each other. Caught within this diabolic syndrome, we risk losing even our hard-won negative liberties. Somewhere along the way, we have taken a wrong turn. Course correction and addressing the persistent crisis of liberal democracy will now require enormous collective effort and strong political will. And much hinges on whether the traditionally liberal, privacy-loving middle class will rise to the occasion and begin thinking of the public good.

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## **For a malnutrition-free India**

*Effective monitoring and implementation of programmes are required for the country to achieve its goal by 2022*

**Shoba Suri, [Shoba Suri is Senior Fellow, Health Initiative, Observer Research Foundation]**

In this election season, it is important to keep promises made not just to voters, but also those made to improve the lives of children, the future of the nation. Despite programme commitments since 1975, such as creating Integrated Child Development Services and national coverage of the mid-day meal scheme, India continues to grapple with a high rate of undernutrition. Improving nutrition and managing stunting continue to be big challenges, and they can be addressed only with an inter-sectoral strategy.

Stunting has lifelong consequences on human capital, poverty and equity. It leads to less potential in education and fewer professional opportunities. According to the National Family Health Survey (NFHS)-4, India has unacceptably high levels of stunting, despite marginal improvement over the years. In 2015-16, 38.4% of children below five years were stunted and 35.8% were underweight. India ranks 158 out of 195 countries on the human capital index. Lack of investment in health and education leads to slower economic growth. The World Bank says, "A 1% loss in adult height due to childhood stunting is associated with a 1.4% loss in economic productivity". Stunting also has lasting effects on future generations. Since 53.1% of women were anaemic in 2015-16, this will have lasting effects on their future pregnancies and children. The situation further worsens when infants are fed inadequate diets.

### **Ambitious goals**

The aim of the National Nutrition Strategy of 2017 is to achieve a malnutrition-free India by 2022. The plan is to reduce stunting prevalence in children (0-3 years) by about three percentage points per year by 2022 from NFHS-4 levels, and achieve a one-third reduction in anaemia in children, adolescents and women of reproductive age. This is an ambitious goal, especially given that the decadal decline in stunting from 48% in 2006 to 38.4% in 2016 is only one percentage point a year. This promise calls for serious alignment among line ministries, convergence of nutrition programmes, and stringent monitoring of the progress made in achieving these goals.

The data available on stunting tell us where to concentrate future programmes. Stunting prevalence tends to increase with age and peaks at 18-23 months. Timely nutritional interventions of breastfeeding, age-appropriate complementary feeding, full immunisation, and Vitamin A supplementation have been proven effective in improving outcomes in children. However, data show that only 41.6% children are breastfed within one hour of birth, 54.9% are exclusively breastfed for six months, 42.7% are provided timely complementary foods, and only 9.6% children below two years receive an adequate diet. India must improve in these areas. Vitamin A deficiency can increase infections like measles and diarrhoeal diseases. About 40% of children don't get full immunisation and Vitamin A supplementation. They must be provided these for disease prevention.

### **Variations across States and districts**

According to NFHS-4 data, India has more stunted children in rural areas as compared to urban areas, possibly due to the low socio-economic status of households in those areas. Almost double the prevalence of stunting is found in children born to mothers with no schooling as compared to mothers with 12 or more years of schooling. Stunting shows a steady decline with increase in household income. The inter-generational cycle of malnutrition is to be

tackled with effective interventions for both mother (pre- and post-pregnancy) and child, to address the high burden of stunting.

In terms of geographical regions, Bihar (48%), Uttar Pradesh (46%) and Jharkhand (45%) have very high rates of stunting, while States with the lowest rates include Kerala, and Goa (20%). While nutrition has improved across all States, inter-State variabilities remain extremely high. The most significant decline has been noted in Chhattisgarh (a 15 percentage point drop in the last decade). Thus, the government can take lessons from Chhattisgarh. The least progress has been made in Tamil Nadu.

A study by the International Food Policy Research Institute shows that stunting prevalence varies across districts (12.4-65.1%), and almost 40% districts have stunting levels above 40%. U.P. tops the list, with six out of 10 districts having the highest rates of stunting. Looking at this data, it is imperative to push for convergence of health and nutrition programmes right from pregnancy until the child reaches five years of age. This is doable. India must adopt a multi-pronged approach in bringing about socio-behavioural change. What is really needed is effective monitoring and implementation of programmes to address malnutrition.



*Date: 30-04-19*

## Regulator's Role

### *The Supreme Court's push for transparency in banking sector can't be at the cost of RBI's institutional autonomy*

#### Editorials

IT is a fraught time for India's central bank. After a much publicised conflict between the government and the RBI, which finally led to the exit of Governor Urjit Patel and a knock to its institutional reputation, it has been dealt another blow by the Supreme Court, which has told the regulator that it is duty bound to disclose the list of defaulters and also make public its annual inspection reports of banks and financial institutions. The SC, while stating that the RBI had committed contempt of court, has warned the regulator that non-compliance of its order would be taken seriously as the bank had been refusing to provide information on all these under the RTI Act, citing its disclosure policy. The other legal test the RBI faces is the unprecedented case of a regulated entity — the Kotak Bank — taking it to court over a regulatory ruling on lowering the shareholding of the original promoter of the bank.

For long, the RBI has resisted disclosure of defaulters on the ground that it would violate banking secrecy laws while justifying holding back information and inspection reports of its supervisory teams on individual banks on fears of a weakening of trust among depositors and the impact on the financial markets and stocks of listed banks. There is some truth to this argument in a country with low levels of financial literacy given that in the past, the country's finance minister and the RBI were forced to publicly assure depositors and investors of a private bank that their money was safe after a run on the bank, fuelled by rumours. Similarly, realising the potential damage which could arise because of the interpretation of a provision in the Financial Resolution and Deposit Insurance Bill on protection of deposits, the government had to step in last year to assuage concerns.

That does not, however, mean non-disclosure in perpetuity. One approach could be to provide this information after the RBI and the bank or an institution and its board have achieved closure and taken action based on regulatory findings, to limit any damage. This could be preferably to Parliament, which could help strengthen prudential supervision. As successive RBI governors and bankers have indicated, the pile up of bad loans in India is also because of judicial delays. India's two-year-old insolvency law has been a signature reform, but at the end of last year in over 30 per cent of the cases, the 270-day deadline had been breached. It is with good reason that after the 2008 financial crisis, governments worldwide are focussed on financial stability. Any hasty step which endangers that mandate may prove costly.

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