



THE TIMES OF INDIA

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## Law Unto Itself ?

### *Charges raised against Facebook, on permitting hate speech in India, must be investigated*

**TOI Editorials**



After widespread protests against digital media companies that pass off as “platforms” and allow themselves to be turned into tools of disinformation, political manipulation and hate speech, Facebook said it wouldn’t permit the use of its platforms for hateful content that could instigate violence “without regard to anyone’s political position or party affiliation”. However, a Wall Street Journal report has cited current and former employees to the effect that when staffers tried to apply Facebook’s hate speech rules to ban Telangana BJP MLA T Raja Singh from the platform – for patently inflammatory content instigating violence against minorities – they were told the company’s business prospects in India would be hurt by applying the rules to ruling party members.

These are serious charges, and the predictable political din that ensued mustn’t be allowed to drown them.

Facebook has become a powerful media platform where millions of Indians get their daily dose of news, views and entertainment but isn’t subject to regulations like those governing newspapers. Allegations of Russian misuse of the platform in the US presidential elections, privacy violations and clear links between social media misinformation and hate crimes have forced the company to change tack, at least in the West.

Like traditional media, Facebook also presents characteristics of editorial discernment in how its algorithm curates news feeds and its staffers exercise editing rights on fake news and hate content. In this regard, the WSJ report points to the company not doing enough to prevent its platform from being used to harm social cohesion and violate Indian laws. With no regulator watching, such is the accountability. India has much to worry: Incendiary social media videos and viral fake news have triggered riots and lynchings before police forces could respond. Another menace is WhatsApp groups, reportedly helping miscreants coordinate during the recent February Delhi riots and JNU violence. The national security threat posed by India’s rivals like China and Pakistan using these platforms to create havoc – recall the recent ban on Chinese apps – is no less alarming.

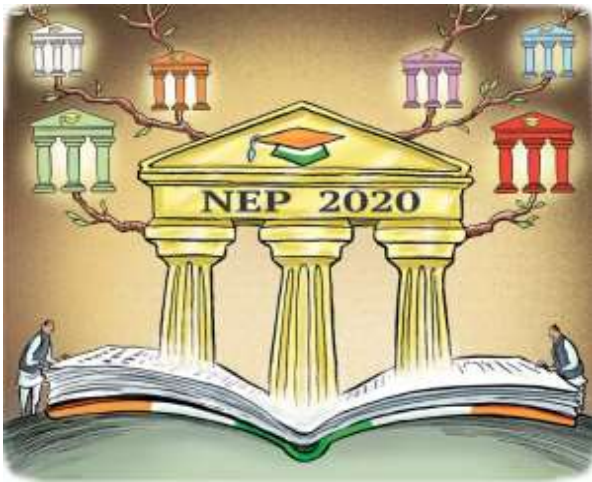
In these circumstances, bipartisan parliamentary committees must investigate Facebook and its claims of prohibiting hate speech irrespective of party affiliations. Political parties may not mind the status quo, being extremely dependent on Facebook and WhatsApp. But the danger posed by unregulated, hate spewing social media is too critical to ignore. All political parties must unite in national interest.

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## Higher education: A new dawn

### *National Education Policy 2020 offers transformative road map for colleges and universities*

**Arvind Panagariya, [ The writer is Professor of Economics at Columbia University ]**



The National Education Policy (NEP) 2020 that the Cabinet approved last month represents a major advance over the predecessor draft NEP 2019. Unlike the latter, it satisfies a basic characteristic of a good policy document: It should be a short and crisp framework document that does not lose the forest for the trees. Whereas draft NEP was 484 pages long, the final document says it all in just 66 pages.

Brevity is not the only accomplishment of NEP 2020. It makes advances in substance as well. It greatly simplifies the proposed regulatory structure for the sector. For example, it gives a quiet burial to the Rashtriya Shiksha Aayog and similar parallel bodies in the states. The draft document had proposed the commission as an overarching

constitutional body to which other numerous regulatory bodies would have reported. Creation of such a body and its state-level affiliates would have added to an already bureaucracy heavy system.

On school education NEP 2020 has some excellent features, but it stops well short of addressing the heart of the problem. I shall return to this subject in a future column, focussing in this one on higher education only. In this latter area, the policy offers a transformational road map.

The long-term plan as per the policy is to do away with the current system of colleges affiliated to universities. Each college would become either fully integrated into a university or converted into an autonomous and independent degree giving institution. An independent board would come to govern each higher education institution (HEI), whether college or university.

Under the policy, numerous existing tiny colleges that are pedagogically unviable and financially costly would be merged with larger HEIs. Each HEI would come to have a minimum of 3,000 students. HEIs will have the freedom to choose the mix between research and teaching as per their strengths, with the sector eventually consisting of highly research intensive institutions at one extreme and highly teaching intensive institutions on the other. This is broadly the structure prevailing in the US and UK.

Full restructuring along these lines is the long-term goal for which the policy sets a deadline of 2035. But the policy contains many low hanging fruits that can be harvested in five or fewer years. These include conversion of leading colleges into board administered, autonomous, degree giving HEIs; freeing up undergraduate students to take courses across all disciplines; launch of a four-year bachelor's degree;

opening India to foreign universities; incorporating vocational education in college curriculum; and creation of a National Research Foundation. The government must draw up a time-bound plan to implement these changes over the next five years.

The starting point for bringing about these changes is the Higher Education Commission of India (HECI) Act. The policy provides the broad contours of this act. The human resource and development (HRD) ministry has done extensive consultation and ground work for drafting the act. Rather than drag its feet, the ministry must now get down to the task of finalising the draft act that would empower the proposed commission to implement the changes. The goal should be to have a fully functioning commission with all personnel in place before the end of 2021.

An important key to bringing about the changes that NEP 2020 proposes will be to empower HECI to confer degree-giving power on HEIs. Currently, this power is vested in the central and state governments and the University Grants Commission. Central and state governments create degree giving institutions through legislations. The UGC has the power to convert any existing research or teaching HEI into a deemed-to-be university. These powers would need to be transferred to and concentrated in HECI. Only then will the commission be able to create board administered degree giving autonomous colleges in the short run and a higher education system consisting of large HEIs with no affiliated colleges in the long run.

The HECI Act will also need to accommodate foreign institutions in a flexible manner. At present, the policy envisages allowing only top 100 institutions globally to open campuses in India. There is no guarantee that these institutions would rush to establish campuses in India. Chances are that with no prior experience to serve as a guide to administrative and bureaucratic hurdles in India, they will be hesitant. Therefore, depending on the response of these top 100 institutions, HECI will need enough flexibility to open the door wider to other, lower-ranked foreign institutions. Eventually, any foreign institution that helps raise the average level of education should be welcome.

Changes such as permitting undergraduate students to take courses across all disciplines, launch of a four year undergraduate degree, and autonomy to leading colleges can be implemented even within the current legal structure in higher education. The process of granting autonomy to colleges had been initiated in February 2018 on the recommendation of a Niti Aayog committee that I had chaired. This has had a salutary effect on the performance of approximately 60 leading colleges that were granted autonomy. Now that NEP 2020 has put its stamp on creating autonomous colleges on a large scale, this process may be accelerated. Degree giving powers to these colleges may follow once HECI is in place.

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## **Scope to Ration Govt Expenditure**

*Smart policy can boost growth at little cost*

**ET Editorials**

The economy is behaving as many had forecast it would, tanking. It will recover, if further lockdowns do not come in the way. The government can, and must, give it the boost it requires. Private industry is not going to invest in expanding its capacity without capacity utilisation improving: it was well below 70% even before the pandemic. The only sector that can absorb investment is infrastructure. And here, the government must prioritise carefully.

The Prime Minister announced fast roll out of the water mission, and expanding the health infrastructure. This is absolutely the right thing to do. Even in these sectors, clever policy can avoid the need for the State to fund the entirety of the needed investment. If healthcare is funded through a mechanism that pools and prepays all expenditure but providers are paid not for treatment but for keeping people healthy and taking care if they do fall ill, in return for a per-capita premium, it would align incentives and prevent wasteful investigations, procedures and treatments. In such a system, government funding can act as the risk-minimising element that can draw in private funding and social impact capital in a model of blended finance. At the same time, the plan to extend optical fibre to all six lakh villages would be misplaced. New internet services are coming up in the form of giant networks of communication satellites in low earth orbit (LEO) — Elon Musk's Starlink project has permission to launch 12,000 such satellites, and other entrepreneurs are warming to the idea. India is used to satellite communications, bank ATMs in remote areas depended on them, but of the variety using geostationary satellites way up in space.

The new LEO networks are likely to be cheaper, faster and more ubiquitous. Complete the BharatNet project of connecting 2.5 lakh panchayats with optical fibre, see the viability of LEO satellites for comprehensive connectivity of villages and islands. Investing in goods and services tax (GST) analytics and follow up would yield a sustainable rise in tax collections, besides demand for IT services in the short term.

## Make It Same

***There is no reason why minimum age of marriage for women should be lower than that for men.***

### Editorial

The government's decision to reconsider the minimum age of marriage for women is a welcome step. Currently pegged at 18 years for women and 21 for men, the minimum age of marriage is a product of personal laws that mostly do not have equal rights for women. For Hindu women, the change from child marriage being a norm to outlawing it has been an arduous fight against religious and social conservatives. The Indian Penal Code in 1860 criminalised sexual intercourse with a girl below the age of 10, introducing the first legal framework for a minimum age of consent for girls. Increasing the age by

even just two years to 12 in the Age of Consent Bill in 1927 was opposed by many nationalists who saw the move as imperial interference with local customs. In 1929, the barrier was further raised to outlaw marriage of girls below 16. From then, it took nearly five decades to bring the law to its current standard of 18 years for women and 21 for men.

There are two crucial reasons that make it necessary to update the law again. First is to improve female health. According to a United Nations Population Fund report, India is home to one in three child brides in the world. Early marriages causing early pregnancies are inherently linked to higher rates of malnourishment, maternal and infant mortality. Although maternal mortality rate has been declining, the move to increase the minimum age of marriage could boost the fight. Second is the promise of equality made to women under the Constitution. There is no reason why the law makes the presumption that the minimum age of marriage must be different for men and women. It perpetuates benevolent sexism or the stereotype that women are more mature and therefore, can be given greater responsibilities at a younger age in comparison to men. The reflection of patriarchy in personal laws must change to fit the framework of the Constitution.

Despite the well-intended reasons, a change in law will not suffice in ending discrimination against women. Policymakers will do well to delink age of marriage and age of sexual consent as teen pregnancies happen outside of marriage too. Laws that prevent child marriages and sexual exploitation of minors must be implemented effectively. Without improving other welfare mechanisms including educational and employment opportunities for women, the increase in age of marriage will only delay the problem and not remedy it.

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## Rethinking the city

***COVID exposes underinvestment in cities. India must rethink its approach for an inclusive, resilient future***

**Naina Lal Kidwai, [ Kidwai is member, Global Commission on the Economy and Climate; chair, FICCI Water Mission, and the author of Survive Or Sink: An Action Agenda for Sanitation, Water, Pollution and Green Finance ]**

We don't know how long the COVID-19 pandemic will last, but one thing is clear: This is our chance to reset, to create a fairer, stronger, safer and cleaner country. In doing so, we can build resilience to future pandemics and to other risks, like climate change, extreme flood events, and ecosystem destruction. This journey starts with taking an honest look at the stark reality of urban inequality.

Home to 461 million people, and generating 63 per cent of the country's GDP, India's cities are at the frontlines of the pandemic. The frightening images of makeshift hospitals in stadiums and clubs are stark reminders of the under-capacity of healthcare systems. About two-thirds of India's cases are in Mumbai, Delhi and Chennai. Their population density makes the spread of the virus difficult to control. That's why the COVID-19 crisis demands our thinking about Indian cities in particular.

It's time to rethink water. India has 152-216 million people living in dense informal housing or slums where access to piped water is often restricted, time consuming and arduous. Coupled with dense living conditions, this makes self-isolation and hand-washing very difficult. In short, access to clean piped water will make or break the best laid plans for tackling COVID-19. That's why the government must prioritise the basic needs of the most vulnerable, including improving drinking water and sanitation services. The FICCI Water Mission is focused on the reuse of waste water and grey water which deserves much attention as we look to conserve scarce resources.

It's time to rethink food and nutrition. Food insecurity is rapidly intensifying. India is home to 15.1 per cent of the world's undernourished population, causing informal workers to face impossible choices between risking contracting the virus or losing their income, housing and sustenance. That's why the government must continue to provide legal entitlements for food and nutritional security and expand efforts to ensure food is available at affordable prices (or even free) for poorer families.

The pandemic has also highlighted the need to decongest slums to protect people's health and wellbeing. The Swachh Bharat Mission (SBM) has been one of our strongest tools to fight the coronavirus. The spread of COVID would have been much worse if we had faced it prior to 2014, when over 60 per cent of our population used to defecate in the open and when hand-washing was not pushed through active communication. The India Sanitation Coalition continues its work reinforcing Swachh behaviour like washing hands regularly, not spitting in public places, managing waste safely, and most of all, always using a toilet — these are critical for the hygiene and health of our citizens.

Ever since the first phase of "Unlock", SBM and Jal Jeevan Mission construction work has begun in full swing and has generated employment under the Garib Kalyan Rozgar Yojana for many migrant workers who have gone back to their villages. We also need targeted investment in infrastructure to construct modern buildings and streets, sewage and water systems, and toilets. And since cement is already responsible for about 7 per cent of global carbon emissions, this also requires innovation to reduce the carbon content and enhance the use of green building materials. The way we design our buildings, rate them and regulate compliance to greener building codes makes economic and environmental sense. Building designs can reduce the air conditioning required — it is not just what materials we use but also the design that deserves attention.

Thankfully, Indian cement companies have emerged as sector leaders in the movement to reduce carbon emissions. As this momentum pervades through the industry, commitments should be secured by leading companies and innovation must be supported to ensure best practices.

Finally, it's time to rethink how we power our lives. Two-thirds of global ambient air pollution deaths are caused by fossil fuels. And new research suggests that exposure to pollution increases the susceptibility and severity of COVID-19 infection — yet another reason to press for sustainable universal energy access. The good news is that India is already a leader in renewable energy. For three consecutive years, our investment in renewable energy has topped fossil fuel investments. This trend must be maintained, not in spite of, but in furtherance of the pandemic recovery efforts.

It's time to rethink how we live and move. India accounts for about 2 per cent of motor vehicles globally, yet is responsible for more than 11 per cent of road traffic deaths. With public transport less busy than usual, this is a good time to invest in public and non-motorised (for example, bicycle) transportation. In the short term, it can create jobs. Evidence from other countries suggests that investment in public and non-motorised transport infrastructure creates significantly more jobs than the same level of investment

in roads and motorways. And in the longer term, this will make roads safer and improve access to jobs. Stepping up digital infrastructure will help make the work-from-home trend permanent.

These aren't just good ideas. They are popular good ideas. People are demanding improved working and living conditions. More than 90 per cent of individuals recently surveyed want improved air quality, with over two-thirds supporting stricter regulations to tackle air pollution. It is time for policies and finance to follow the people. And while we need targeted emergency assistance now, to help communities weather this storm finance must also be targeted to restoring and rethinking cities after the pandemic. To make it count, this funding must go hand-in-hand with combatting the climate crisis.

We know that thriving cities make prosperous countries: Investments in low-carbon measures in cities would be worth at least \$23.9 trillion globally by 2050. We must find the courage and the vision to seize this moment for what it is — an opportunity to reset; to rethink our governance models for cities. It's time to rectify what the COVID-19 crisis has exposed — a well-overdue need to invest in India's cities.

This article first appeared in the print edition on August 19, 2020 under the title 'Rethinking the city'. Kidwai is member, Global Commission on the Economy and Climate; chair, FICCI Water Mission, and the author of *Survive Or Sink: An Action Agenda for Sanitation, Water, Pollution and Green Finance*

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## **Endorsement of PM CARES**

### ***Supreme Court's dismissal of PIL should clear the confusion about PM CARES Fund***

**J.P. Nadda, [ The writer is national president, BJP ]**

On Tuesday, the Supreme Court of India dismissed a petition filed by the Centre for Public Interest Litigation (CPIL) demanding the transfer of funds from PM CARES Fund to the National Disaster Relief Fund (NDRF). The Supreme Court categorically ruled that the funds in PM CARES Fund (Prime Minister's Citizen Assistance and Relief in Emergency Situations) are meant for charitable trust, with a purpose entirely different from that of the NDRF. Once again, the hypocrisy of the PIL lobby, that has often tried to bully the judiciary to adopt their twisted stances, has been called out. The lobby's unjust and obstructionist stand, distant from arguments rooted in rationality and sound logic, has rightly been set aside for public welfare.

PM CARES Fund has proven to be a great example of revitalising the trust of the public at large in government, judging by the response to it. From celebrities to the common people and from divyang to small children, the unprecedented response has seen few parallels in the history of independent India. The Narendra Modi government too, sensing the weight of the trust placed on it, has responded through its hallmark transparency by regularly updating the people of India all that has been made possible by their contributions. The PM CARES Fund allocated Rs 3,100 crore for India's fight against COVID-19, of which Rs 2,000 crore helped to buy 50,000 ventilators. Another Rs 1,000 crore has been used for the care of migrant labourers and the balance Rs 100 crore was given to support vaccine development, which has reached the critical stage of trials.

The PIL lobby staffed and led by the ancien régime and the Khan Market Gang has been, of course, an inspiration to the likes of Rahul Gandhi, member of Parliament from Wayanad. He has only the choicest of bizarre allegations to hurl at anything and everything positive being attempted in India. Perhaps it stems from an underlying sense of sheer frustration of not matching to the popularity of Prime Minister Narendra Modi and his connect with the people that challenges his sense of entitlement. That is the only sane reason that explains Rahul Gandhi's opposition, clearly inspired by the puzzling position of the Khan Market Gang to the PM CARES Fund.

While Rahul Gandhi tries to muddy the waters by engaging in obfuscation of facts and clever-by-half arguments, it is time to remind him of the kind of underhanded dealings his own party has undertaken with national funds. The Prime Minister's National Relief Fund (PMNRF) was forced during the UPA government to transfer the public's hard-earned, tax-paid donations to the private Rajiv Gandhi Foundation managed by the Gandhi family. Ironically, this was revealed on the RGF website. For that matter, there are other equally serious questions that Rahul Gandhi should answer. Why has the Rajiv Gandhi Foundation, enriched by the largesse of successive Congress-led governments, refused to be audited by the CAG? Or why was the PMNRF audited by a firm of a life-long Congress politician during UPA years? Think about it. The PMNRF board had Sonia Gandhi as member. It was donating to the Rajiv Gandhi Foundation, whose chairman is Sonia Gandhi. And the PMNRF was audited by a Congress politician's firm. It was as if the PMNRF during the UPA was a fund of the Congress, for the Congress and by the Congress.

Rahul Gandhi has a habit of playing Cassandra, which is increasingly visible from his irresponsible behaviour during the ongoing COVID-19 pandemic. Using Goebbelsian tactics, he has engaged in a campaign of misinformation to spread fake news and mislead people about the pandemic response. Be it the question of the lockdown and its necessity, crying wolf about the status of COVID-19, or insinuating nefarious use of PM CARES Fund, Rahul Gandhi and his associates have been caught on the wrong foot multiple times. However, this has proven not to be a deterrent for the Wayanad MP, and his cesspit of toxic politics. Contrast his harmful narrative to the prime minister's encouragement and acknowledgment of our COVID warriors, and it becomes evident just why Rahul Gandhi still has a long way to go.

Maybe Rahul Gandhi should realise that his politics of negativity fails to connect with the people, especially when they need hope and inspiration. While he is at it, he also needs to find new inspiration, given how he and his ideological mentors get discredited every day. The wobbly edifices of his politics stands hollow, credit entirely to his toxic politics of deceit. An Opposition is considered strong by the depth of its argument, and not the pitch, tone or medium of its delivery. It would serve Rahul Gandhi well to admit that he has made a mistake by trying to besmirch an honest effort by the people of India through PM CARES, and apologise to the people of India.



## ***The mending of the most exemplary inter-state relationship of South Asia must be as dramatic and rapid as the rupture***

**Kanak Mani Dixit, a writer and journalist based in Kathmandu, is founding Editor of the magazine, 'Himal Southasian'**

When the Nepal-India dispute over the Himalayan territory of Limpiyadhura flared up in May, New Delhi opinion-makers presented it as the doing of an upstart nation run by a renegade Prime Minister thumbing its nose at India, that too at Beijing's instigation. Kathmandu's polity bristled at the accusation and the entire political spectrum came together in nationalist climax to adopt a new map which included Limpiyadhura.

There has been much blood-letting over the past four months, with one side (India) petulant, the other angry. New Delhi pointedly says it will sit for talks only after the COVID-19 pandemic and some north Indian TV channels have targeted Nepal's Prime Minister K.P. Oli with revolting coverage. In turn, he abandoned diplomatic decorum to question India's commitment to 'satyameva jayate' and then claimed the true birthplace of Lord Ram was situated in present-day Nepal.

This tailspin must be halted so that the most exemplary inter-state relationship of South Asia may recover. De-escalation must happen before the social, cultural and economic flows across the open border suffer long-term damage.

### **Fear of abandonment**

Right off the bat, New Delhi analysts must try and understand why Nepal does not have an 'independence day'. It would help them in unravelling the Limpiyadhura tangle and accepting the need to go back to the archival papers (and misdemeanours) of the East India Company and the successive Viceroy and Governors General — right down to the imperious present.

From the Kathmandu perspective, Indian diplomacy seems increasingly unresponsive under the centralised control of the Prime Minister's Office. As geopolitical capacity dwindled, Indian commentators have returned to lambasting hapless Pakistan while ignoring China, the true would-be adversary.

With regard to China, New Delhi has nurtured a paralysing paranoia regarding the Himalayan range that goes back to the 1962 debacle, a condition now worsened by the Galwan intrusion. Nepal, Bhutan and India's own Himalayan tracts are regarded merely as strategic buffers under this ossified policy. In addition, there is the constant preoccupation with neighbours who have supposedly 'sold out' to China. A confident nation-state without fear of abandonment would have behaved differently on Limpiyadhura.

The cause of the chasm that has opened up between Kathmandu and Delhi relates to the disputed ownership of the triangle north of Kumaon, including the Limpiyadhura ridgeline, the high pass into Tibet at Lipu Lek, and the Kalapani area hosting an Indian Army garrison.

New Delhi's position on the dispute is based on its decades-long possession of the territory, coupled with Kathmandu's implied acquiescence through its silence and the omission of Limpiyadhura on its own official maps.

Nepal's claim is centred on the Treaty of Sugauli (1815), whose language reads the "Rajah of Nipal renounces all claim to the countries lying to the west of the River Kali". No agreement has superseded that treaty, and so no subsequent cartographic chicanery by the Company Sarkar or successor governments can undermine the 1815 document. Essentially, Nepal wants to stay with what was considered the upstream Kali at the time of the treaty's signing 205 years ago.

While the colonised parts of South Asia have had to deal western surnames that pervade their maps and frontiers, such as Radcliffe, McMahon and Durand, a historically evolved country such as Nepal would tend to rely more on proof of continuous state administration.

Journalist Bhairab Risal (who celebrated his 93rd birthday on August 13) was the government official conducting the 1953 national census in the Limpiyadhura villages, whose citizens also voted in the first democratic elections of 1959. Land records were kept in Nepal's district headquarters of Darchula and Baitadi until access was blocked in the 1960s by the Indian base at Kalapani.

Kathmandu responded with sensitivity to Indian strategic concerns before and after the 1962 China-India war by allowing the Indian army post to be stationed within what was clearly its territory at Kalapani and not publicly demanding its withdrawal. However, following the advent of democracy in 1990, the demand for evacuation of Kalapani gained momentum.

Kathmandu's diplomats deny the accusation of passivity over the decades, saying that as the weaker power, Nepal preferred quiet diplomacy and that Kalapani had never been off the table since talks began in the early 1980s. As for the 'possession' argument, if control of a disputed region were to confirm ownership, then what of China's continuous hold over Aksai Chin since Independence? Regarding the suggestion of Nepal acting on China's 'behest', in fact Kathmandu considers China complicit on Lipu Lek, and has lodged strong protests with Beijing regarding its joint plans with New Delhi on use of the high pass.

### **Road to Lipu Lek**

From the time when a joint communiqué was issued in 1997 during I.K. Gujral's prime ministership down to the present time of Prime Minister Narendra Modi, the two governments have agreed that a territorial dispute exists on upstream Kali and have assigned negotiators. A border demarcation team was able to delineate 98% of the 1,751 km Nepal-India frontier, but not Susta along the Gandaki flats and the upper tracts of the Kali.

In 2014, India's External Affairs Minister Sushma Swaraj agreed to the establishment of a Border Working Group, which was announced by Prime Minister Modi and Prime Minister Sushil Koirala. It too failed to make headway. In August 2019, India's Minister for External Affairs S. Jaishanker and Nepal's Minister of Foreign Affairs Pradip Gyawali assigned the task to the two Foreign Secretaries. That was where matters rested, with India dragging its feet on the Foreign Secretaries' meeting, when things went awry.

Nepal has been keen to sort out the matter away from the limelight. It was after India published its new political map in November following the bifurcation of Jammu and Kashmir and Ladakh that the pressure arose for Kathmandu to put out its own map incorporating the Limpiyadhura finger. The government cartographers got busy.

Knowing full well the dangers of taking on the Indian lion, Prime Minister Oli held off on the map release while waiting for New Delhi to come to the table. But diplomacy did not get a chance, with the Ministry of Defence evidently having kept even South Block in the dark until India's Defence Minister Rajnath Singh, with much fanfare, digitally 'inaugurated' the unfinished track to Lipu Lek on May 8.

Prime Minister Oli's position became untenable, and he proceeded with the constitutional amendment to certify the new map. Indian diplomats lobbied to keep Nepal's Parliament from adopting the amendment, but Kathmandu needed it for the sake of cartographic parity with India in future talks.

Truth be told — that the Limpiyadhura triangle exists now on the maps of both countries should not obstruct negotiations, when you consider that the smaller area of Kalapani, too, has remained on the maps of both countries for decades. And, life has gone on.

### **Dousing the volcano**

The ice was broken on August 15 when Prime Minister Oli called Prime Minister Modi on the occasion of India's Independence Day, but that is just the beginning. Talks must be held, for which the video conference facility that has existed between the two Foreign Secretaries must be re-activated.

Delay will wound the people of Nepal socially, culturally and economically. As the larger country, India may think it will hurt less, but only if it disregards its poorest citizens from Purvanchal to Bihar and Odisha, who rely on substantial remittance from Nepal.

India does have experience of successfully resolving territorial disputes with Bangladesh, Sri Lanka and even Pakistan bilaterally and through third-party adjudication. Given political will at the topmost level, it should be possible to douse the Limpiyadhura volcano just as quickly as it has erupted.

One difficulty is the apparent absence of backchannel diplomacy between the two capitals, which helped in ending the 2015 blockade. Today, India's Prime Minister's Office exercises such exclusive power that all channels have dried up. The Rashtriya Swayamsevak Sangh leadership might have been approached, but that was the very category Prime Minister Oli riled with his Ayodhya-in-Nepal claim.

There is an immediate need to de-escalate and compartmentalise. The first requires verbal restraint on the part of Prime Minister Oli and India's willingness to talk even as the pandemic continues. While India's Foreign Office has thankfully remained restrained in its statements, India is required to maintain status quo in the disputed area. This means halting construction on the Lipu Lek track, which is the immediate cause of the present crisis.

With the Prime Ministers setting the tone, the negotiating teams must meet with archival papers, treaties and agreements, administrative records, communications, maps and drawings. The formal negotiations should begin with ab initio public commitment by both sides to redraw their respective maps according to the negotiated settlement as and when it happens.

Not to prejudge the outcome, if Nepal were to gain full possession of Limpiyadhura, it should declare the area a 'zone of peace and pilgrimage'. The larger area must be demilitarised by both neighbours to ensure security for themselves, while the Kailash-Manasarovar route is kept open for pilgrims. The idea is certainly worth a thought: a Limpiyadhura Zone of Peace and Pilgrimage.



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## शहरीकरण की चुनौती

### संपादकीय

केंद्रीय आवास एवं शहरी विकास मंत्री हरदीप सिंह पुरी की ओर से दी गई यह जानकारी शहरीकरण की चुनौतियों का सामना करने का ही संदेश दे रही है कि वर्ष 2030 तक देश की 40 प्रतिशत आबादी शहरों में रह रही होगी। शहरों में अधिक आबादी रहने का मतलब है कि उनका आधारभूत ढांचा संवारने का काम युद्ध स्तर पर किया जाए ताकि वे बढ़ी हुई आबादी का बोझ सहने में समर्थ रहें और साथ ही रहने लायक भी बने रहें। हरदीप पुरी के अनुसार आबादी में वृद्धि के कारण शहरों में हर साल लाखों वर्गमीटर जमीन की व्यवस्था करनी होगी। कोई भी समझ सकता है कि यह जमीन शहरों के आसपास के ग्रामीण इलाकों को नगरीय क्षेत्र घोषित करने से ही हासिल हो सकेगी। ग्रामीण क्षेत्र तो तेजी के साथ शहरों में समाते जाते हैं, लेकिन ऐसे क्षेत्रों का विकास बेहद कामचलाऊ से ढंग होता है। जिन भी सरकारी विभागों पर भविष्य की जरूरतों को ध्यान में रखकर शहरी ढांचे का निर्माण करने की जिम्मेदारी होती है वे नियोजित विकास के नाम पर खानापूरी तो करते ही हैं, अदूरदर्शिता का भी परिचय देते हैं। इसके चलते नया बना ढांचा कुछ ही समय बाद अपर्याप्त साबित होने लगता है। समस्या यह भी है कि जहां शहरों के नए इलाकों का अनियोजित और मनमाना विकास होता है वहीं पुराने इलाकों के जर्जर होते ढांचे को दुरुस्त करने से बचा जाता है। इसी का नतीजा है कि हमारे शहर गंदगी, जलभराव, प्रदूषण, अराजक यातायात, अतिक्रमण, सघन आबादी वाले मोहल्लों और झुग्गी बस्तियों से घिरते जा रहे हैं। इन समस्याओं के मूल में है शहरीकरण से जुड़े विभागों में व्याप्त भ्रष्टाचार और साथ ही जवाबदेही का अभाव। इसके कारण ही नियोजित विकास की कदम-कदम पर अनदेखी भी होती है और सरकारी धन का दुरुपयोग भी।

इसमें संदेह है कि केंद्र सरकार की सहायता से शहरों को स्मार्ट सिटी में तब्दील करने वाली योजनाओं से शहरों की सूरत बदली जा सकेगी, क्योंकि शहरी ढांचे का विकास करने और उसकी गुणवत्ता बनाए रखने की जिम्मेदारी तो उन नगर निकायों की है जो राज्य सरकारों के अधीन काम करते हैं। यह समझने की सख्त जरूरत है कि नगर निकायों की कार्यप्रणाली बदले बिना शहरों को संवारने का काम नहीं किया जा सकता। बेहतर हो कि केंद्र सरकार राज्यों को इसके लिए तैयार करे कि वे शहरीकरण की चुनौतियों से जूझने में गंभीरता का परिचय दें। इसके साथ ही यह भी आवश्यक है कि ऐसी योजनाएं बनाई जाएं जिससे गांवों में शहरों जैसी सुविधाएं उपलब्ध हो सकें ताकि शिक्षा, स्वास्थ्य और रोजगार के लिए ग्रामीण क्षेत्रों से शहरों को होने वाले पलायन की रफ्तार कुछ थमे।

## बिज़नेस स्टैंडर्ड

Date:19-08-20

## स्वास्थ्य सेवा में निवेश

### संपादकीय

स्वतंत्रता दिवस के अवसर पर शुरू किया गया राष्ट्रीय डिजिटल स्वास्थ्य मिशन सही दिशा में उठाया गया कदम है क्योंकि चिकित्सा आईडी और चिकित्सकीय रिकॉर्ड का डिजिटलीकरण देश की बड़ी आबादी की पहुंच स्वास्थ्य सेवाओं तक सुनिश्चित कराने की दिशा में अहम कदम है। बहरहाल, ऐसी पहल का वांछित प्रभाव केवल तभी देखने को मिलेगा जब इस क्षेत्र की दिक्कतों को भी हल किया जाएगा। नीतिगत मोर्चे पर बात करें तो राष्ट्रीय चिकित्सा बीमा कार्यक्रम और कोविड-19 महामारी को लेकर सरकार की प्रतिक्रियाओं में भिन्नता साफ नजर आती है। बीमा योजना निःशुल्क बीमा के माध्यम से चिकित्सा सेवाओं की मांग तैयार करने पर ध्यान केंद्रित करती है जबकि क्षमता बहुत सीमित है। वहीं दूसरी ओर कोविड-19 को लेकर दी जा रही प्रतिक्रिया में अस्पतालों में बिस्तर बढ़ाना, ऑक्सीजन की उपलब्धता, व्यक्तिगत बचाव उपकरण आदि की आपूर्ति बढ़ाने पर ध्यान केंद्रित किया गया। यह स्पष्ट नहीं है कि आखिर क्यों आपूर्ति पर आधारित हमारा दूसरा रुख बीमा नीति में नजर नहीं आता क्योंकि आपूर्ति की बाधा तो बरकरार है।

सभी सरकारी अस्पतालों में भारी भीड़ देखने को मिलती है। कई बार तो एक बेड पर एक मरीज से भी ज्यादा मरीज नजर आते हैं। आर्थिक सहयोग एवं विकास संगठन के अनुसार देश में प्रति 1,000 लोगों पर 0.53 अस्पताल के बिस्तर हैं। चीन में यह आंकड़ा 4.31 बिस्तर का है। इसके अलावा भारत में प्रत्येक 1,457 लोगों पर एक चिकित्सक है जबकि विश्व स्वास्थ्य संगठन के मानकों के अनुसार प्रति 1,000 लोगों पर एक चिकित्सक होना चाहिए। सरकारी चिकित्सकों पर निर्भर लोगों की तादाद और अधिक है। कुल मिलाकर इसमें कोई शक नहीं कि चिकित्सकों की कमी है। ऐसा माना जा सकता है कि सरकार की योजना के पीछे यह सोच है कि निःशुल्क बीमा पेशकश से आपूर्ति सुधरेगी और खासतौर पर निजी अस्पतालों की तादाद में इजाफा होगा। परंतु कोविड का अनुभव बताता है कि निजी अस्पताल अपनी प्रतिक्रिया में पिछड़ गए, खासतौर पर गुणवत्ता के मामले में।

चाहे जो भी हो, बाजार का कायदा यही कहता है कि आपूर्ति अपनी मांग खुद बना लेती है, न कि इसका उलट होता है। यानी निजी अस्पतालों में बेड की तादाद बढ़ी है लेकिन गरीबों के लिए और पिछड़े जिलों और राज्यों में कमी बरकरार है। ऐसा इसलिए क्योंकि सरकार ने जरूरत के मुताबिक प्रतिक्रिया नहीं दी। इसके अलावा निजी स्वास्थ्य सेवा महंगी है और देश के गरीब परिवार उसका लाभ नहीं उठा सकते। उनके लिए सरकारी अस्पताल ही इकलौते विकल्प हैं। करीब दर्जन भर गरीब राज्यों में अस्पतालों के बिस्तर और चिकित्सक दोनों राष्ट्रीय औसत से काफी कम हैं। जबकि हमारा राष्ट्रीय औसत स्वयं कम है। उदाहरण के लिए बिहार में प्रति 1,000 की आबादी पर 0.11 बिस्तर हैं। देश में करीब छह लाख चिकित्सकों और 20 लाख चिकित्सा परिचारिकाओं की कमी है।

चिकित्सा क्षेत्र के बुनियादी ढांचे में कमतर निवेश लंबे समय से समस्या रहा है। इसके चलते हम स्वास्थ्य सूचकांकों पर पिछड़ गए। कोविड-19 को लेकर भारत की प्रतिक्रिया भी इन सीमाओं को उजागर करती है। भारत सकल घरेलू उत्पाद का करीब एक फीसदी हिस्सा स्वास्थ्य पर व्यय करता है। अब जबकि नया चिकित्सा आईडी और स्वास्थ्य बीमा कार्यक्रम शुरू किए जा रहे हैं तो इस समस्या को दूर करने की आवश्यकता है। ऐसे में इकलौता तरीका यही है कि सरकार इस क्षेत्र में अधिकाधिक निवेश करके बुनियादी ढांचा सुधारे और चिकित्सा कर्मियों की कमी को दूर करे।

Date:19-08-20

## स्वर्ण ऋण: लोगों के हाथ में ज्यादा नकदी पर जोर देना सही कदम

### टीसीए श्रीनिवास-राघवन

भारतीयों का पुराने समय से ही सोने से तगड़ा मोह रहा है। वे आर्थिक और सांस्कृतिक दोनों वजहों से अपने पास अधिक से अधिक सोना रखना चाहते हैं। मगर उनकी इस आदत से अर्थशास्त्री और सरकार खफा होते हैं, जो इसे मृत यानी अनुत्पादक परिसंपत्ति मानते हैं। इसलिए उनकी लगातार कोशिश रही है कि किसी भी तरीके से लोगों के सोने को बाहर निकलवाया जाए, जिस पर वे कुंडली मारे बैठे रहते हैं।

यही वजह है कि भारतीय रिजर्व बैंक (आरबीआई) के गवर्नर शक्तिकांत दास ने पिछले दिनों घोषणा की कि अब केंद्रीय बैंक सभी बैंकों और गैर-बैंकिंग वित्तीय कंपनियों (एनबीएफसी) को कर्जदारों द्वारा गिरवी रखे जाने वाले सोने के मूल्य के 90 फीसदी तक स्वर्ण ऋण देने की मंजूरी देगा। पहले यह सीमा 75 फीसदी थी। आरबीआई के इस कदम को कुछ लोगों ने अच्छा बताया है, लेकिन कुछ ने आलोचना भी की है। इसलिए हम यहां इस कदम और उसके मायनों की व्यापक पड़ताल कर रहे हैं।

### क्या कदम उठाया गया?

आरबीआई गवर्नर ने रीपो और रिवर्स रीपो दरों से संबंधित मौद्रिक नीति समिति के फैसलों की जानकारी देने के अलावा अन्य बहुत से विकासात्मक और नियामकीय उपायों की घोषणा की ताकि कोविड-19 महामारी और उसके चलते लगाए गए लॉकडाउन से अर्थव्यवस्था में पैदा हुए दबाव को कम किया जा सके। इन उपायों में से एक यह है कि गैर-कृषि उद्देश्यों की खातिर सोने के आभूषणों को गिरवी रखकर दिए जाने वाले ऋणों के लिए मूल्य की तुलना में स्वीकृत ऋण के स्तर को 75 फीसदी से बढ़ाकर 90 फीसदी कर दिया गया है। यह रियायत 31 मार्च, 2021 तक मिलती रहेगी।

इस कदम के असर को आसानी से समझा जा सकता है। अब आपको सोने की पहले जितनी मात्रा गिरवी रखने पर बैंक से ज्यादा ऋण मिलेगा। उदाहरण के लिए पहले आप 1,000 रुपये मूल्य का सोना गिरवी रखने पर अधिक से अधिक 750 रुपये का ही ऋण ले सकते थे, लेकिन अब आप 900 रुपये तक का ऋण ले पाएंगे।

### ऐसा क्यों किया गया?

आत्मनिर्भर भारत पैकेज के ज्यादातर फैसलों का लक्ष्य छोटी और बड़ी दोनों तरह की कंपनियों के वजूद को बनाए रखना था। इस पैकेज में कंपनियों के लिए ऋण और अन्य प्रावधान किए गए थे। लोगों के लिए उठाए गए कदम मुख्य रूप से जरूरतमंदों को नकदी और खाद्यान्न के आपात हस्तांतरण की प्रकृति के थे। ऐसा लगता है कि वह आपात आवश्यकता खत्म हो चुकी है और उसकी जगह मध्यम अवधि के स्थायित्व के उपायों की जरूरत ने ले ली है। देश में बड़ी संख्या में

सलाहकारों और खुद का काम-धंधा करने वाले उन लोगों की सहायता करने की भी जरूरत थी, जिनकी आमदनी का स्रोत बंद हो गया था।

इस नीति की दिशा में बदलाव का पहला कदम वित्त मंत्री निर्मला सीतारमण की हाल की घोषणा थी, जिसमें कहा गया कि आत्मनिर्भर भारत पैकेज में घोषित तीन लाख करोड़ रुपये की इमरजेंसी क्रेडिट लाइन गारंटी स्कीम अब लोगों के लिए भी उपलब्ध होगी। स्वर्ण ऋण के संबंध में गुरुवार को दी गई रियायत भी लोगों को ज्यादा नकदी मुहैया कराने की दिशा में दूसरा कदम है।

सोने की कीमत पिछले छह महीने के दौरान करीब 40 फीसदी चढ़ चुकी है, इसलिए ऐसी रियायत को लागू करने का यह अच्छा समय है। लोगों को न केवल सोने की कीमत बढ़ने से सोने की पहले जितनी मात्रा पर ज्यादा ऋण मिल पाएगा, बल्कि सोने के मूल्य के मुकाबले ऋण की सीमा में ढील से भी ज्यादा कर्ज मिल सकेगा। स्वर्ण ऋण बैंक और एनबीएफसी मुहैया करा सकते हैं, इसलिए वे व्यापक रूप से उपलब्ध ऋण बढ़ाने के साधन हैं।

### क्या कोई नकारात्मक असर होंगे?

पहले बैंकों को सोने की कीमत का 25 फीसदी बफर दिया जा रहा था यानी वे गिरवी रखे जाने वाले सोने की कीमत के मुकाबले अधिकतम 75 फीसदी ही ऋण दे रहे थे। इसका मकसद यह सुनिश्चित करना था कि वे सोने की कीमतों में संभावित गिरावट के असर से खुद को महफूज रख सकें। ऊपर इस्तेमाल किए गए उदाहरण को फिर देखते हैं। माना कि सोने की कीमत इतनी गिर जाती है कि आपने अपने बैंक के पास जो सोना गिरवी रखा है, उसकी कीमत 1,000 रुपये से घटकर 900 रुपये रह जाती है। अब जो ढील दी गई है, उससे पहले यह कीमत अधिकतम ऋण राशि 750 रुपये से ज्यादा होती, जो डिफॉल्ट की स्थिति में पर्याप्त बफर होता।

अब ढील के बाद बैंक के पास ऐसी स्थितियों में कोई बफर नहीं होगा। बैंक द्वारा दिया गया ऋण और उसके पास गिरवी रखे सोने का मूल्य दोनों एकसमान 900 रुपये हो जाएंगे। हालांकि यह एक जोखिम है, लेकिन सीमित है। सरकार ने समय-समय पर दिखाया है कि वह मुश्किल घड़ी में बैंकों और एनबीएफसी को मदद देने के लिए तैयार है, इसलिए यह कोई बड़ी चिंता नहीं है। इसके बजाय लोगों के हाथ में ज्यादा से ज्यादा नकदी देने पर ध्यान दिया जा रहा है और यह सही भी है।

पीएम केयर्स फंड पर सुप्रीम कोर्ट का फैसला न केवल महत्वपूर्ण, बल्कि अनुकरणीय है। इस फंड को लेकर शुरू से ही जो विवाद रहे हैं, उन पर अलग से विचार-विमर्श की जरूरत भले हो, लेकिन सुप्रीम कोर्ट में जाने का कोई विशेष औचित्य नहीं था। इस मामले में अदालत की भावनाएं कमोबेश पहले ही सामने आ गई थीं। अप्रैल के महीने में ही जब अलग से पीएम केयर्स फंड बनाने को सुप्रीम कोर्ट में चुनौती दी गई थी, तभी उस याचिका को सुप्रीम कोर्ट ने बिना समय गंवाए खारिज कर दिया था। कोर्ट ने चुनौती देने को खड़े हुए वकील से तब कहा था, 'आपके पास दो ही विकल्प हैं, या तो आप याचिका वापस ले लीजिए या आप पर हम भारी जुर्माना लगाएंगे।' जाहिर है, इस फंड को दोबारा चुनौती नहीं दी जा सकती थी, इसलिए इसके फंड को एनडीआरएफ अर्थात राष्ट्रीय आपदा राहत कोष में जमा कराने के लिए याचिका लगाई गई। सुप्रीम कोर्ट ने अपने रुख को बरकरार रखा है। इससे निश्चित रूप से उन लोगों को निराशा होगी, जिनको यह आशंका है कि इस फंड में गड़बड़ी हुई है या की जाएगी। कहना न होगा, केवल आशंका के आधार पर कोई शिकायत करने से बचना चाहिए। सरकार की किसी भी बड़ी पहल को मजबूत आधार पर ही चुनौती देनी चाहिए। कोर्ट ने अप्रैल में ही फंड के गठन को चुनौती देने वाली याचिका के बारे में कहा था कि इससे राजनीति की बू आ रही है। अब इस मामले का यहीं पटाक्षेप हो जाना चाहिए। यह हमारे समय का सच है कि कोरोना के खिलाफ लड़ाई में केंद्र सरकार ने एक पीएम केयर्स फंड बना रखा है, जिसमें 3,100 करोड़ रुपये से ज्यादा देश और विदेश के लोगों ने स्वेच्छा से जमा किए हैं। इस धन का उपयोग चिकित्सकीय साजो-सामान से लेकर वैक्सीन की खोज तक में हो रहा है। तमाम राज्यों को भी इस फंड के तहत मदद नसीब हो रही है। सरकार के अनुसार, पीएम केयर्स फंड के 3,100 करोड़ में से 2,100 करोड़ रुपये से वेंटिलेटर खरीदने; 1,000 करोड़ रुपये प्रवासी मजदूरों पर; और 100 करोड़ रुपये वैक्सीन बनाने पर खर्च होने हैं।

आज जरूरत यह नहीं कि पीएम केयर्स फंड पर बहस की जाए, जरूरी है कि इस फंड का देश को सेहतमंद बनाने के लिए बेहतर से बेहतर सदुपयोग हो। केंद्र सरकार पहले ही यह इशारा कर चुकी है कि इस फंड का ऑडिट किया जाएगा। जहां तक विपक्षी दलों का प्रश्न है, तो यह उनका दायित्व है कि वे सरकारी व्यवस्था में खामी खोजें और उसका राजनीतिक इस्तेमाल भी करें। कोरोना के लिए जो धन लोगों ने दिया है, उसकी एक-एक पाई सही जरूरतमंदों तक पहुंचनी चाहिए। पीएम केयर्स फंड में धन दान करने वाले सभी लोग यही चाहेंगे कि उनके धन का देशहित में ईमानदारी से सदुपयोग हो जाए। यह हमारी सरकारों के लिए भी चुनौती है कि वे ऐसे किसी विशेष कोष को पूरी ईमानदारी से निचले स्तर तक पारदर्शिता के साथ खर्च करके देश के सामने पूरा खाता रख दें। ऐसे कोषों पर शंका-आशंका नई बात नहीं है, अपने देश में राहत कोषों पर हमेशा से सवाल उठते रहे हैं, लेकिन महाविपत्ति के समय के इस विशेष फंड को एक आदर्श स्थापित करना चाहिए। पुरानी आशंकाओं को झुठला देना चाहिए। हमारे विशाल विकासशील देश में ऐसे विशेष कोष की सफलता से दान और सेवा का भविष्य भी तय होगा।

*Date:19-08-20*

## हमारी डिजिटल अर्थव्यवस्था को चाहिए मजबूत बुनियाद

जयंतीलाल भंडारी, ( अर्थशास्त्री )



जैसे-जैसे वैश्विक अर्थव्यवस्था डिजिटल होती जा रही है, वैसे-वैसे रोजगार बाजार का परिदृश्य भी बदलता जा रहा है। स्थिति यह है कि भविष्य में कई रोजगार ऐसे भी होंगे, जिनके नाम हमने अब तक सुने भी नहीं हैं। हाल ही में प्रधानमंत्री नरेंद्र मोदी ने स्वतंत्रता दिवस पर देश को संबोधित करते हुए कहा कि पिछले वर्ष में देश में प्रत्यक्ष विदेशी निवेश (एफडीआई) में 18 फीसदी की वृद्धि हुई और देश तेजी से डिजिटलीकरण की ओर बढ़ रहा है। ऐसे में, डिजिटल होती भारतीय अर्थव्यवस्था के तहत स्थानीय एवं वैश्विक, दोनों ही स्तरों पर कौशल प्रशिक्षित भारतीय युवाओं के लिए रोजगार के मौके बढ़ गए हैं।

यह स्पष्ट दिख रहा है कि कोविड-19 के बीच भी वैश्विक डिजिटल कंपनियां भारत में डिजिटलीकरण के लिए स्वास्थ्य, शिक्षा, कृषि व खुदरा क्षेत्र के ई-कॉमर्स में बड़ी मात्रा में निवेश करती दिखाई दे रही हैं। कोविड-19 के बीच भारत में डिजिटल भुगतान उद्योग, ई-कॉमर्स तथा डिजिटल मार्केटिंग जैसे सेक्टर तेजी से आगे बढ़े हैं और इनमें रोजगार के मौके भी बढ़े हैं। यदि हम डिजिटल भुगतान उद्योग की ओर देखें, तो पाते हैं कि नोटबंदी में भी डिजिटल भुगतान उतनी तेजी से नहीं बढ़ा था, जितनी ऊंची छलांग उसने कोरोना महामारी के पिछले चार महीनों में लगाई है।

नेशनल एसोसिएशन ऑफ सॉफ्टवेयर एंड सर्विसेज कंपनीज (नैसकॉम) की अध्यक्ष देवयानी घोष द्वारा डिजिटल अर्थव्यवस्था में भारतीय प्रतिभाओं के रोजगार मौकों पर हाल ही में दी गई टिप्पणी का उल्लेख करना उपयुक्त होगा। देवयानी ने कहा है कि इस समय प्रतिभा के संदर्भ में भारत डिजिटल अर्थव्यवस्था में लाभ की स्थिति में है, लेकिन कोरोना महामारी के बाद की दुनिया में मौजूदा आईटी प्रतिभाओं को उभरते तकनीकी कौशल से फिर से लैस करने और दुनिया में खुद को खड़ा रखने के लिए नवाचार यानी इनोवेशन पर जोर देना होगा। निस्संदेह, सरकारी कदमों से डिजिटलीकरण को बढ़ावा मिला है, पर अभी इस दिशा में बहुआयामी प्रयासों की जरूरत बनी हुई है। हमें डिजिटलीकरण के लिए आवश्यक बुनियादी जरूरत संबंधी कमियों को दूर करना होगा। चूंकि बिजली डिजिटल अर्थव्यवस्था की महत्वपूर्ण जरूरत है, अतः ग्रामीण क्षेत्रों में बिजली की पर्याप्त पहुंच और आपूर्ति जरूरी है।

चूंकि हमारी आबादी का एक बड़ा भाग अब भी डिजिटल बैंकिंग व्यवस्था की दृष्टि से पीछे है, अतः उसे डिजिटल बैंकिंग की ओर आगे बढ़ाना होगा। खासतौर से अभी ग्रामीण क्षेत्रों में बड़ी संख्या में लोगों के पास डिजिटली भुगतान के लिए बैंक-खाते, इंटरनेट की सुविधा वाले मोबाइल फोन या क्रेडिट-डेबिट कार्ड जैसी सुविधाएं नहीं हैं, इसलिए ऐसी सुविधाएं बढ़ाने का अभियान जरूरी होगा। फिर ऑनलाइन धोखाधड़ी की बढ़ती घटनाओं के कारण बड़ी संख्या में ग्रामीणों का ऑनलाइन लेन-देन में अविश्वास बना हुआ है, इसलिए ऑनलाइन धोखाधड़ी रोकने के लिए सरकार को अपनी साइबर सुरक्षा मजबूत करनी पड़ेगी।

देश में डिजिटलीकरण को आगे बढ़ाने के लिए मोबाइल ब्रॉडबैंड स्पीड के मामले में देश को आगे बढ़ाना जरूरी है। मोबाइल ब्रॉडबैंड स्पीड टेस्ट करने वाली वैश्विक कंपनी ओकला के मुताबिक, अप्रैल 2020 में मोबाइल ब्रॉडबैंड स्पीड के मामले में 139 देशों की सूची में भारत 132वें पायदान पर है। ओकला के मुताबिक, अप्रैल 2020 में भारत की औसत मोबाइल ब्रॉडबैंड डाउनलोड स्पीड 9.81 एमबीपीएस रही, वहीं इसकी औसत अपलोड स्पीड 3.98 एमबीपीएस थी। मोबाइल ब्रॉडबैंड स्पीड के मामले में दक्षिण कोरिया, कतर, चीन, यूएई, नीदरलैंड, नॉर्वे बहुत आगे हैं। इतना ही नहीं, स्पीड के मामले में भारत को पाकिस्तान और नेपाल जैसे देशों ने भी पीछे छोड़ रखा है। ऐसे में, भारत को डिजिटल अर्थव्यवस्था में रोजगार के मौकों का फायदा लेने के लिए इंटरनेट स्पीड बढ़ाने के अधिकतम प्रयास करने होंगे।

डिजिटल अर्थव्यवस्था के आधार को मजबूत करने की जरूरत है, तभी यह क्षेत्र ज्यादा से ज्यादा रोजगार देने की स्थिति में होगा। उम्मीद है कि देश की नई पीढ़ी डिजिटल अर्थव्यवस्था के पीछे छिपे अवसरों को तलाशेगी और देश-दुनिया की नई जरूरतों के मुताबिक अपने आप को सुसज्जित करेगी।

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