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## Sharing risks: Local institutions like SHGs and temples should buy formal insurance for the communities they serve

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The first noble truth, Gautam Buddha said, is “Life is suffering.” Trained as a financial economist, I translate this as “Risks are inherent in life.” But when I teach finance to my students, I point out to them that because “Risks can be shared” we can mitigate the suffering that uncertainties in life can bring. Sharing is the essence of what a family or community and indeed finance is about.

People have traditionally relied on informal mechanisms to protect themselves against the vicissitudes of nature. These informal mechanisms usually take the form of saving for

the rainy day, transfers from family members less affected by adverse outcomes, charitable donations by more fortunate members of society, government relief aid in various forms (waiver of debt payments, free electricity, water and food for affected people etc).

At the level of the entire country or a state, relief may come from foreign aid and charity mobilised by relief organisations across the world. Even though such informal risk-sharing mechanisms are important in a civil society, they bring their own uncertainty, are not very reliable and are generally limited to a local area – international aid and support arrives only for extremely visible calamities. We should be able to do better than that.

This is what financial markets allow us to do. In the jargon of financial economics, many risks can be diversified. For example, many insurance products such as life insurance, automobile insurance, health insurance exist and are used by millions of people. But Robert Shiller, Nobel laureate in economics, has pointed out that there are many risks we face in life (unemployment risk, for example) against which the level of formal insurance (livelihood insurance) is woefully inadequate.

Furthermore, in a research paper by Shawn Cole, Xavier Gine, Jeremy Tobacman, Petia Topalova, Robert Townsend and James Vickery, they show, using evidence from India, that there are many barriers that have severely limited the use of formal insurance contracts. They suggest that many poor people don't buy insurance because they face liquidity and credit constraints, do not trust formal insurance products and sometimes the advantages of insurance, such as large payouts in adverse situations, are not visible.

Innovations by the private sector that address these barriers can increase the use of formal insurance products.

But we suggest a different solution. We propose a marriage of formal insurance contracts with informal insurance mechanisms. Large institutions, such as self-help groups, local banks and cooperatives, temples, churches, mosques, gurdwaras, even state and central governments can buy formal insurance against risks faced by people in the communities they serve – drought, floods, earthquakes, disease, negative shocks to local livelihoods etc.

The local institutions can then use their informal mechanisms – shelters, food langars, even cash disbursements – to help the people adversely affected in their area. They could even buy group insurance for their members' protection against critical risks – which will be a lot cheaper than if individuals were to buy it on their own. This eliminates the need for (or supplements) the uncertain and unreliable aid that may or may not materialise when needed.

The paper by Cole et al suggested that the poor are very reluctant to make upfront payments for formal insurance products; they are so cash-constrained that they are willing to ignore the fact that if they are faced with an adversity against which they have not bought insurance, their situation would be very dire. A reluctance to pay upfront cash premiums is even prevalent in middle-class families who can, in fact, afford to buy insurance products.

On the other hand, people are often willing to help others when they are able to, by making charitable donations (recall the success of PM Cares fund during the pandemic), offerings to gods in temples, masjids, churches and gurdwaras. We suggest that institutions, when they receive such donations, should leverage these funds to buy formal insurance products, making the protection for their communities even stronger.

Markets work well at larger scales and at a distance. Informal mechanisms work well at smaller scales and locally where information and trust problems are resolved more effectively using social networks. An appropriate combination of the two would provide a more robust protection against risks in life.

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**THE ECONOMIC TIMES**

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## **Towards More, Robust Private Banks**

### **ET Editorials**

The RBI working group on ownership and corporate structure of banks has done well to recommend sweeping changes that would allow companies to promote or own sizeable chunks in banks and to allow promoters to hold 26% equity, subject to the extant fit-and-proper criteria being met. This opens the way for some public sector banks to increase their capital buffers by issuing additional equity that could be picked up by private sector giants. This would give more fiscal room to the government while strengthening the financial sector.

Changes in technology and the nature of mediation of savings from individual savers to those who use resources to create additional income or to allocate capital among different seekers of capital warrant changes in ownership norms. Electronic fund flows and bank accounts with uniquely identified owners make it possible for the banking supervisor and the regulator to not only track the movement of funds but also to carry out sophisticated analytics. Identifying a barred related-party transaction by a bank owned by an industrial house is a lot easier today than it was even 15 years ago. The emergence of large non-banking finance companies that fund infrastructure projects and a growing corporate debt market create new dynamics in mediation of savings. The emerging fintech industry is likely to bring further, possibly disruptive, changes. It is welcome that India's regulatory framework is keeping pace.

RBI's readiness to hand over Lakshmi Vilas Bank to Singapore-based DBS indicates that the central bank would be happy to accept and act on the recommendations of the working group. The working group has liberalised the conditions for a non-banking finance company to convert to a bank, apart from raising the minimum equity threshold. Payment banks, too, can convert to banks, which is a welcome development. All told, these recommendations pave the way for a healthier, stronger and more diverse banking sector. RBI's focus should shift to developing the corporate debt market and the fintech sector.



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## Machine Hole

***Government move on mechanisation of sewage cleaning is long overdue. Much more needs to be done.***

### Editorial

More than 375 workers died while cleaning septic and sewer tanks between 2015 and 2019, according to the Ministry of Social Justice and Empowerment's data. This, by all accounts, is a conservative estimate. A number of independent surveys have talked about the continued reluctance on the part of state governments to admit that the practice prevails under their watch. Unwilling to invest in technology and the rehabilitation of workers, municipalities live in denial instead of acting to end the practice. The Centre's decision to give more teeth to the Manual Scavengers and Their Rehabilitation Act, 2013, therefore, was long overdue. Mechanised cleaning of sewers and septic tanks will be mandatory, the word "manhole" will be replaced with "machine-hole" in official usage, and a 24x7 national helpline will be set up to report violations. But correcting a problem that is closely intertwined with social hierarchies requires more than technological or legal solutions. The measures announced on Thursday fall short in not giving adequate attention to the social conditions that force people to plumb toxic cesspools.

The 2013 Act prohibits manual scavenging. It asks state governments and municipal bodies to identify manual scavengers and rehabilitate them. But a large body of reportage has shown that local bodies outsource sewer cleaning tasks to private contractors, many of them fly-by-night operators, who do not maintain proper rolls of sanitation workers. In case after case of workers being asphyxiated to death,

these contractors have denied any association with the deceased. In fact, Minister of State for Social Justice and Empowerment Ramdas Athawale admitted in the Lok Sabha in July last year “that there have been no reports from states of people being convicted for employing manual scavengers”. Civil society organisations have, for long, argued that fixing accountability is difficult in a system that operates at the intersection of caste, economic inequality and the inadequacy of India’s sewerage systems: The design of septic tanks in large parts of the country is not amenable to technological intervention and machines are too big to enter narrow bylanes, especially in dense urban areas.

The Social Justice Ministry has decided to directly provide funds to workers to purchase cleaning machines, instead of giving money to contractors or municipalities. This is a step in the right direction. For it to succeed, states need to accurately enumerate the workers engaged in cleaning toxic sludge. Systems need to be put in place to prevent pilferage, ensure that the machines reach the right hands. This will require policymakers and local-level officials to first acknowledge and then understand how and why manual scavenging continues to be embedded in the caste system.



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## **Digital nation**

***The true measure of digitalisation would be seamless delivery of all citizen services***

### **Editorial**

Affordable smartphones and Internet access have made India a digital nation with an estimated 750 million connections and a thriving financial technology sector. Citizens inured to queues at dingy utility offices even to pay routine bills find this a major leap, thanks to fintech. Digital platforms providing goods and services, including online education and telemedicine, have grown vigorously during the COVID-19 pandemic, while many professionals have maintained productivity by working from home. Yet, it would be premature to declare digital as a way of life in India, as Prime Minister Narendra Modi put it at the Bengaluru Tech Summit. The true measure of digital nations is the readiness of governments to use technology to create open, participatory public systems that citizens consider trustworthy. What governance must achieve is a reliable system of digital welfare. A beginning has, no doubt, been made through government-to-citizen services using Common Service Centres, advice to agriculturists, digital payments of welfare benefits through bank accounts and, even legal advice online to four lakh people under the Tele-Law scheme. These represent a welcome advance, but if digital methods were applied to other sectors, such as road safety, the results could be dramatic — potentially reducing the accident mortality rate of about 1,50,000 deaths a year.

In the ongoing pandemic, Mr. Modi’s forecast for enhanced adoption of technology in health and education will have resonance, although this was always a priority. In fact, successive governments failed to grasp the promise of achieving universal health coverage (UHC) by 2022, for which the erstwhile Planning Commission presented a road map a decade ago. Now, the nucleus plan is Ayushman Bharat,

with a digital health identity for all. With the emphasis on digitalisation, it should be possible to achieve measurable progress early on at least on one UHC component — access to free, essential prescription drugs. A digital health ID would help prescribe and dispense essential medicines free. The Planning Commission estimated that the public procurement cost for this, in 2011, would be 0.1% to 0.5% of GDP. If this is a medium-term goal, the more immediate task of distributing COVID-19 vaccines looms as a test for the government. At a broader level, efficient digital government depends on transforming internal processes, and fixing deadlines for service delivery. The UPA could not see its electronic delivery of services legislation through, and it remains forgotten. If digital has to become a way of life, redefining the labyrinthine functioning of citizen-centric services would be a good place to start, with deadlines for government departments.

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## India's no to RCEP could still be a no

*The circumstances under which New Delhi had distanced itself from the RCEP negotiations have hardly improved*

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Last week, 15 East Asian countries agreed to take their economic integration several notches higher by forging the Regional Comprehensive Economic Partnership (RCEP), the largest free trade agreement (FTA) ever. In 2019, RCEP members accounted for about 30% of world output and population and 28% of world trade. But more importantly, about 44% of their total trade was intra-RCEP, which is a major incentive for the members of this agreement to agree to the deal for this could contribute to the strengthening of the regional value chains. This may well prove propitious for the RCEP member countries in their efforts to recover

from the downturn.

### **The objectives**

The initiative to establish RCEP was taken by the member-states of the Association of Southeast Asian Nations (ASEAN) in 2011. These countries had adopted a resolution “to establish an ASEAN-led process by setting out principles” that would allow ASEAN members to “engage interested ASEAN FTA partners in establishing a regional comprehensive economic partnership agreement”. The “Guiding Principles and Objectives” (<https://bit.ly/2UGGOdq>), the de facto negotiating mandate for RCEP, spoke of “progressively eliminating tariff and non-tariff barriers on substantially all trade in goods” and achieving “high level of

tariff liberalization, through building upon the existing liberalization levels between RCEP participating countries and through tariff elimination on a high percentage of both tariff lines and trade value". As regards services, RPCs agreed to conclude a comprehensive and high quality agreement that would "substantially eliminate restrictions and/or discriminatory measures".

And, finally, RCEP negotiations on a framework for investment "to cover the four pillars of promotion, protection, facilitation and liberalization". It was, therefore, quite clear that the RCEP participating countries (RPCs) had given themselves an ambitious agenda of trade and investment liberalisation.

### **A comparison with the TPP**

Several commentators have observed that RCEP is not likely to usher in comprehensive economic integration in East Asia. It appears that this view has arisen by comparing RCEP with the Trans-Pacific Partnership (TPP), which would have been the world's most extensive FTA in terms of market opening had the Trump Administration decided not to abandon it. But there have always been doubts whether the TPP was promoting "free trade" or a highly discriminatory "managed trade". This was because the TPP included several regulatory issues including the controversial labour and environmental standards and issues such as "anti-corruption", all of which could raise regulatory barriers and severely impede trade flows.

In contrast, RCEP includes traditional market access issues, following the template provided by the World Trade Organization (WTO). However, it also includes issues that are currently being discussed by several groups of WTO members as a part of their agenda to "reform the multilateral trading system". These issues are electronic commerce, investment facilitation, which seems to be the first step towards a multilateral agreement on investment and creating an enabling environment for the participation of small and medium enterprises in global trade.

While India has been opposed to the inclusion of all these issues in the WTO, the formation of RCEP could provide serious momentum to the discussions in Geneva, especially after the Organization convenes under its new Director General.

### **Progress made and problems**

The question is, would RCEP be able to realise its primary objectives of trade and investment liberalisation? In case of trade in goods, RCEP members have taken big strides towards lowering their tariffs. For instance, China has agreed to cut its average tariffs from 9.4% in 2014 (adopted as the "base year" for tariff cuts") to 1.2% for Australia and all ASEAN members, by the 10th year of implementation of RCEP, and has also committed to reduce tariffs on almost 90% of its imports from these two RCEP members to 5% or less. Further, less than 4% of its products figure in the exclusion list, implying that their tariffs will not be reduced. Vietnam's tariff offers to China look similar: average tariffs would drop from 10% in 2014 to 2% by the 10th year, and nearly 90% of its imports from China will be tariff-free.

Moreover, Vietnam does not have an exclusion list. Among the major economies in the region, Malaysia has had the lowest levels of protection and this will be reduced as it implements its commitments under RCEP.

In contrast to their market access commitments under goods, commitments made by RCEP members for services trade liberalisation do look shallow in terms of the coverage of the sectors. Movement of natural

persons, an area in which India had had considerable interest, is considerably restricted. RCEP members have allowed relatively limited market access only to individuals in managerial positions or those having high levels of skills. The areas of investment and electronic commerce, in both of which India had expressed its reservations on the template adopted during RCEP negotiations, the outcomes are varied. The text on investment rules shows that it is a work-in-progress. The rules on dispute settlement procedures are yet to be written in, and, therefore, it will be interesting to see whether the controversial investor-state-dispute-settlement (ISDS) mechanism is included.

In case of electronic commerce, RCEP members have agreed not to “prevent cross-border transfer of information by electronic means where such activity is for the conduct of the business of a covered person”. However, a member can deny transfer of information if it is necessary to “achieve a legitimate public policy objective, provided that the measure is not applied in a manner which would constitute a means of arbitrary or unjustifiable discrimination or a disguised restriction on trade”. In addition, members are free to adopt a “legal framework which ensures the protection of personal information of the users of electronic commerce”.

### **Re-engaging India**

In the months following India’s disengagement from RCEP negotiations, several RPCs had expressed their strong desire to get India re-engaged. These efforts are now “official”: prior to the signing of the deal, RCEP Ministers adopted a Declaration on India’s Participation in the agreement through which the door has been left open to India to join RCEP Agreement as an original signatory. Further, India has been invited to participate in RCEP meetings as an observer and in economic cooperation activities undertaken by RCEP members. And, finally, RCEP members have agreed to commence negotiations with India once India submits a request in writing of its intention to accede to the agreement. The question is, have the circumstances under which India had distanced itself from the RCEP negotiations become any better for it to join the agreement in the near future?

The answer seems to be unambiguously in the negative on two counts. The first is that during the RCEP negotiations, India had raised a number of concerns, two of which, namely, the levels of market access it was expected to provide, especially the deep cuts in tariffs on imports from China, and provisions relating to the investment chapter, have become even more significant over the past several months. Since the border clashes, India has imposed a number of import restrictions on Chinese products and has also subjected investment flows from its northern neighbour to greater scrutiny. Both these measures would have been infructuous if India were a party to the RCEP.

Second, India’s initiative for its economic turnaround, the Atmanirbhar Bharat Abhiyan, is primarily focused on strengthening domestic value chains, while RCEP, like any other FTA is solely focused on promoting regional value chains.

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## **The ‘Time Use Survey’ as an opportunity lost**

## ***Gaps in the Indian version's data will impact Sustainable Development Goal 5.4 and the ILO's resolution on defining work***

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The all India Time Use Survey, 2019 has just been published by the Government of India. As a survey that has covered the entire country for the first time, the National Statistical Office needs to be complimented for accomplishing the task.

The “Time Use Survey, or TUS, provides a framework for measuring time dispositions by the population on different activities. Its primary objective is to measure participation of men and women in paid and unpaid activities... TUS is an important source of information on the time spent in unpaid care-giving activities, volunteer work, unpaid domestic service producing activities of the household members. It also provides information on time spent on learning, socializing, leisure activities, self-care activities, etc., by the household members” (<https://bit.ly/36T8elZ>).

The data collection was done for one day — normal or other day in a 24-hour time diary, beginning at 4 a.m. and till 4 a.m. the next day. In developed countries where literacy is high, time use is recorded in a 24-hour time diary by the respondents themselves, using 10-15 minute time slots.

In India, where literacy is low, the time diary was filled in by interviewers in 30 minute time slots through face-to-face interviews. The International Classification of Activities for Time-Use Statistics of the United Nations Statistics Division, was used for classification of activities.

### **Key developments**

Two recent developments which have pushed up the demand for TUS globally are the commitment to achieving the Sustainable Development Goals (SDG) by 2030, and the path-breaking Resolution of the 19th International Conference on Labour Statistics, on “Statistics of Work, Employment and Labour Underutilization — International Labour Organization 2013”; <https://bit.ly/35PklkW>. The Government of India is fully committed to the SDGs and has also indicated its inclination to implementing the second. TUS data are also required for understanding and monitoring major socioeconomic concerns of countries. Somehow, both these developments have not been incorporated in this first time use survey.

Time use data are needed for implementing not only the SDG 5.4 on unpaid work, but also for implementing the SDG-1 to the SDG-10. Even for the SDG 5.4 — considered to be the most important SDG for measuring and valuing unpaid domestic services and unpaid care by women and men, and reducing unpaid work through public services and infrastructure — the Indian TUS data are not adequate. Unpaid work is usually valued using the input method, i.e. valuing the labour input in unpaid work using suitable prices (minimum wages of workers, housekeeper's wages, opportunity costs or specialised wages). However, this valuation is not adequate, because it values only the labour input and leaves out the capital and technology used. Satellite accounts of unpaid work, however, takes into consideration capital/technology while computing the accounts. Satellite accounts of unpaid work use the principal functions concept, which can be compared with the national accounts functions. Under this approach, unpaid work is presented in terms of this classification of the functions, similar to the classification of the

functions under the national-accounts. These accounts would be comparable with the national income accounts, and measure the correct contribution of unpaid work to the GDP.

This accounting requires information on the assets of a household that includes assets used in domestic services, vehicles used in travel and commuting, and consumer durables, etc. The accounting also requires wage rates prevailing in different locations. Unfortunately, this information is not collected by this TUS in the background questionnaire. In the absence of this information, valuation will not be feasible in satellite accounts. Since there is no data collected on the ownership of the assets by gender, valuation by gender will not be feasible.

### **Defining work**

The ILO's Resolution — referred to above — presents a new definition of work, new forms of work and a new labour force status classification. It defines “work” as “any activity performed by persons of any sex and age to produce goods or provide services for use by others or own use”. “Work” is divided into five categories: employment (production of goods and services for pay, profit or barter); own use production of goods and services by households; unpaid trainee work, volunteer work; and other work (compulsory work performed without pay to produce goods/services for others). Unpaid domestic services and unpaid care are now formally recognised as “work” for the first time.

Clearly, the Resolution cannot be implemented without time use data. Several countries have initiated its implementation, and the ILO has also undertaken pilot studies in several countries. It was a good opportunity for India to implement the Resolution. However, the Standing Committee on Labour Force Statistics that designed the time use survey decided to keep the Resolution out and conducted an independent TUS. The TUS does not even have employment as one of the objectives of the TUS.

### **Breaks in Indian surveys**

Experts have always argued that Indian Employment/Unemployment Surveys, or EUS, tend to under-report informal workers, due to the nature of informal employment. Being frequently intermittent, scattered, temporary, short term or unstable, it is frequently not reported accurately by the EUS. Again, women frequently view work as a part of household work and under-report it. Also, the EUS are not equipped to collect data on multiple jobs performed by people, the time spent on work (i.e. intensity of work), the scattered nature of work, subsistence work, and work performed under simultaneous activities. The TUS, which collects comprehensive information on all human activities, provides improved estimates of the workforce as well as shed light on important characteristics of the workforce. The TUS can thus provide critical information to add the richness of the EUS. The Expert Committee on the 62nd Round of the NSSO on EUS therefore recommended that a national TUS should follow an EUS.

A TUS collects data only for one or two days per person in a week, while according to the ILO, “a person is a worker if she/he has spent at least one hour on work in the reference week”. As informal work is frequently intermittent and irregular, the TUS information on one day's work (for less than one hour) or non-work cannot qualify the person to be a worker or non-worker. It is quite likely that the person reporting as a non-worker on one day may be working on other days, or one reporting work may not work for one hour totally in the week. Thus, the TUS cannot provide information on the workforce/employment status of persons. It is necessary, therefore, to draw the TUS sample (which is always smaller) from the same sampling framework that is used by the labour force survey (EUS), with

some common units. The TUS can complement the labour force survey (LFS) information. The independent TUS cannot provide estimates of the workforce/labour force.

In short, the Indian TUS has missed two important opportunities — of implementing the SDG 5.4 and the ILO's important resolution.

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## यह सजा भी जालसाजी का हिस्सा

राजीव डोगरा, ( पूर्व राजदूत )

प्रतिबंधित आतंकी संगठन जमात-उद-दावा प्रमुख और साल 2008 के मुंबई हमले का मास्टरमाइंड हाफिज सईद को आतंकी फंडिंग से जुड़े दो मामलों में 10 साल की सजा सुनाई गई है। कहा जा रहा है कि फाइनेंशियल एक्शन टास्क फोर्स (एफएटीएफ) व अमेरिका के संयुक्त दबाव का यह नतीजा है। तर्क यह भी दिया जा रहा है कि हाफिज सईद के बहाने पाकिस्तान विश्व में अपनी छवि चमकाने की कोशिश कर रहा है। मगर क्या यह पूरी सच्चाई है? क्या वाकई पाकिस्तान की रीति-नीति इस कदर बदल गई है कि वह अपनी संतति पर चोट करने को तैयार है?

मुझे तो ऐसा नहीं लगता। पाकिस्तान निगाहें कहीं और रखता है, और निशाना कहीं और साधता है। 1947 से वह इसी रास्ते पर चल रहा है। वह कुछ जुमले उछाल देता है, और पूरी दुनिया उसके शब्दजाल में फंस जाती है। तमाम कूटनीतिज्ञ इसी सोच में डूबते-उतराते रहते हैं कि उसका इशारा किस तरफ था या उसका मतलब क्या था, और इस चक्कर में वे मुख्य मुद्दे से भटक जाते हैं। इससे दुनिया को झांसा देने का पाकिस्तान का मकसद पूरा हो जाता है। हाफिज सईद की सजा भी उसकी इसी जालसाजी का हिस्सा है। इसमें यह तो दावा किया जा रहा है कि इस आतंकी सरगना को कैद के साथ आर्थिक जुर्माना सुनाया गया है और उसकी संपत्ति भी जब्त की जाएगी, मगर इस बात का खुलासा नहीं हुआ है कि यह सजा किन मामलों में हुई है और उसकी कितनी संपत्ति कुर्क की जाएगी? बीते फरवरी महीने में भी तो उसे ऐसे ही मामलों में 11 साल की सजा मिली थी।

ज्यादा दूर नहीं, पिछले चार-पांच वर्षों से ही यदि पाकिस्तान के हालात पर गौर करें, तो यह स्पष्ट हो जाता है कि हाफिज सईद को पाकिस्तानी 'डीप स्टेट' (जम्हूरी हुकूमत पर पकड़ रखने वाला फौजी व खुफिया अधिकारियों का गुट) चुका हुआ मानने लगा था। अपने ऊपर मंडराते खतरे को भांपकर फौज को खुश करने के लिए ही उसने तत्कालीन वजीर-ए-आजम नवाज शरीफ की आलोचना शुरू कर दी थी। हमें तभी समझ लेना चाहिए था कि उसकी उपयोगिता अब खत्म हो गई है। मगर न हम तब असलियत समझ सके, और न आज सच्चाई समझना चाहते हैं। इसीलिए हाफिज सईद की सजा पाकिस्तानी न्यायपालिका की जीत कतई नहीं है।

दिवक्कत यह है कि पाकिस्तान बार-बार चक्रव्यूह बनाता है और हम उसमें फंसकर मुख्य मसले से भटक जाते हैं। अभी भी हमारे लिए बड़ी समस्या जमात-उद-दावा नहीं, वहां की खुफिया एजेंसी इंटर-सर्विसेज इंटेलिजेंस (आईएसआई) होनी

चाहिए। हाफिज सईद तो सिर्फ एक मोहरा है, जो अपने भाषणों से नौजवानों को भारत के खिलाफ भड़काता है और दहशतगर्दी फैलाने के लिए उन्हें यहां भेज देता है। उसकी असली डोर तो आईएसआई के हाथों में है, जिसका तत्कालीन प्रमुख अहमद शुजा पाशा रावलपिंडी में बैठकर नवंबर, 2008 के मुंबई हमले को अमलीजामा पहना रहा था। जब उसे सजा मिलेगी, तभी असली इंसाफ हो सकेगा। लिहाजा, जैश-ए-मोहम्मद, लश्कर-ए-तैयबा, जमात-उद-दावा जैसे संगठनों को घेरने के बजाय हमें इनको गढ़ने वाली आईएसआई पर हमलावर होना चाहिए। उसको बेनकाब करने की रणनीति हमें ज्यादा फायदा पहुंचाएगी।

अच्छी बात यह है कि केंद्र सरकार इसे लेकर अब थोड़ी-बहुत संजीदा दिख रही है। मुझे याद है कि लाल किले के प्राचीर से हमारे एक प्रधानमंत्री ने कभी कहा था कि दहशतगर्दी में पाकिस्तान का सत्ता प्रतिष्ठान शामिल नहीं है, बल्कि वहां के 'नॉन-स्टेट एक्टर्स' (हुकूमत से अलग काम करने वाले मजहबी, गैर-सियासी गुट आदि) की ये करतूतें हैं। मगर आज हम बखूबी समझते हैं कि वहां के 'नॉन-स्टेट एक्टर्स' आखिरकार किससे नियंत्रित होते हैं, और किनके कहने पर वे दुनिया भर में आतंकी गतिविधियों को अंजाम देते हैं। उनको बेपरदा करने का काम हमारी सेना और खुफिया व सुरक्षा एजेंसियां कर सकती हैं। हमें उनका सहयोग करना चाहिए।

इसमें सोशल मीडिया भी हमारे काम आ सकता है। हम इसके माध्यम से पाकिस्तानी अवाम को जागरूक भी बना सकते हैं। जैसे, बीते कुछ महीनों में खैबर पख्तूनख्वाह प्रांत में एक नारा खूब गूंज रहा है- यह जो दहशतगर्दी है, इसके पीछे वर्दी है। इसका मतलब है कि वहां के लोग अब यह समझने लगे हैं कि आतंकवादी नीतियों को पालने-पोसने का नुकसान खुद उनके मुल्क को भी हो रहा है। वहां के लोगों की इस सोच को हम और व्यापक बना सकते हैं। उन्हें यह एहसास करा सकते हैं कि उन्हें तमाम वैश्विक प्रतिबंधों के कारण जो माली नुकसान हुआ है, उसकी मुख्य वजह उनके नीति-नियंताओं द्वारा दहशतगर्दी को पनाह देना है। संचार के हरसंभव साधनों से वहां के लोगों को हमें इस सच का बराबर एहसास कराते रहना चाहिए। यह करना इसलिए भी जरूरी है, क्योंकि कोई बाहरी ताकत पाकिस्तान में मौजूद आतंक की जड़ों को नहीं उखाड़ सकती। जब तक वहां के लोग खुद आगे नहीं आएंगे, पाकिस्तानी 'डीप-स्टेट' अपनी हरकतों से बाज नहीं आएगा।

यह सुखद है कि पाकिस्तान की विपक्षी पार्टियां अब एकजुट होकर फौज के खिलाफ मुखर हो रही हैं। अगर उनका आंदोलन वाकई गति पकड़ता है, तो उसका अवाम पर व्यापक असर होगा। यह न सिर्फ पाकिस्तान की जम्हूरियत के लिए, बल्कि भारत और तमाम अमन-पसंद मुल्कों के लिए राहत की बात होगी। ब्रिटेन के पूर्व प्रधानमंत्री डेविड कैमरन ने कभी कहा था कि दुनिया में घटने वाली आतंकी घटनाओं में से 70 फीसदी के तार पाकिस्तान से ही जुड़ते हैं। यह बात आज भी उतनी ही सच है। इसका एहसास पाकिस्तानियों को कराया जाना चाहिए। अगर हम पाकिस्तानी अवाम में इसे लेकर शर्म और फिक्क पैदा कर सके, तो यकीनन आतंकवाद पर हम एक कड़ी चोट करेंगे।