

Indian Textiles Can Regain Their Sheen

ET Editorials

The Cabinet approval for seven integrated mega textile and apparel parks pan-India makes eminent sense. It would boost value addition on-site, reaping economies of scale and scope, reduce logistical and sourcing expenses, and generally step up sector-specific competitive advantage across the board.

The value chain in yarn, fabrics and ready-mades is scattered and quite fragmented nation-wide. So, for instance, while cotton is grown in Gujarat and Maharashtra, spinning takes place in Tamil Nadu, processing gets done in Rajasthan and Gujarat, and garment-making happens mostly in the National Capital Region, Bengaluru and Kolkata. The proposed mega parks, spread over 1,000 acre and more, would provide facilities for weaving, dyeing, printing, fashion designing and garment-making in one location. They would have core infrastructure such as incubation centre, plug-and-play facility, and skill development units so as to keep abreast of the latest trends in textiles and apparel. The export potential in textiles is large. We need to build a conducive and innovative ecosystem with proactive policy.

The Centre has recently announced ₹10,683 crore production-linked incentive scheme for textiles. The textiles parks scheme would have an outlay of ₹4,445 crore, and is slated to provide support for project development in the cluster mode. The recent move to provide export-oriented units rebate on state and central taxes and levies would also help. But the fact remains that the share of textiles in India's export basket has declined, and is now barely in the double digits. A recent Crisil study says that absent free trade agreements (FTAs) hurt our export performance. Decent work in the textile parks would gain custom, in today's world.



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Handling complexity

The Physics Nobel winners have developed tools to get a handle on complex systems

Editorial

Bringing to a close speculation about the winner of the Physics Nobel prize this year, the Nobel committee decided to award a trio of researchers. One half went to Syukuro Manabe of Princeton University, U.S., and Klaus Hasselmann of the Max Planck Institute for Meteorology, Hamburg, Germany, for their work in climate science. In the long line of researchers who estimated the warming of the atmosphere due to gases in it, Syukuro Manabe's modelling, in collaboration with others — and over

decades — is a classic work that showed, even in the 1960s, that the atmosphere would undergo another 2.3° C warming with the doubling of carbon dioxide content. Klaus Hasselmann identified a way of treating the random noise-like variations of the weather, devising a method to generate useful “signals” on the scale of the climate. Of interest was the way these models could show the effect of human activities on the climate. The other half of the prize, to Giorgio Parisi from the Sapienza University of Rome, Italy, is for developing a method to sensibly study complex condensed matter systems called “spin glasses” — an outstanding feat in both mathematical and physical innovation. The idea to break what is called “replica symmetry”, seen in a spin glass, in a consistent manner, which was his contribution, led to a method to study one of the simplest models of a genuinely complex system. His work has helped solve problems in mathematics, biology and neuroscience; for instance, how memory is stored in networks of nerve cells.

What ties together the seemingly disparate works — the climate science work by Syukuro and Hasselmann on the one hand and theoretical condensed matter physics work by Parisi on the other — is that both describe complex physical systems. Physics is often thought of as a science of simple systems, and it is mostly celebrated and sometimes chided for this. Even rocket science, which inspires awe for its grandeur and accuracy, is mostly the study of so-called simple systems. Complexity arises when there are many, many interacting pieces in the system, with each moving in an independent way. The deceptively easy-looking problem of water rushing out of a tap is notoriously difficult to understand as to when it makes a transition from simple streamlined flow to a complex turbulent flow. The Nobel winners this year have handled such complex systems and developed tools to get meaningful, quantitative results out of them. Notable in this is the climate scientists’ work, which makes it obvious where science stands on the issue of global warming and estimates the human fingerprint on climate change. With the COP26 summit drawing close, the Nobel committee’s decision only underscores the need to take this into account.

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Seeding a data revolution in Indian agriculture

But technology fixes and agri-business investments alone will not be enough to improve farmers’ livelihoods

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In June this year, two significant documents relating to the Indian agriculture sector were released. The first is a consultation paper on the India Digital Ecosystem of Agriculture (IDEA) from the Ministry of Agriculture and Farmers’ Welfare (MoA&FW) and the second on Indian Agriculture: Ripe for Disruption from a private organisation, Bain and Company. The first talks about a digital revolution in the agriculture sector and later predicts a revolutionary investment growth in agri-logistics, offtake, and agri-input delivery by 2025; these are, surprisingly, highly complementary. The fact is that every segment of present-day life is data-hungry. The MoA&FW report describes creating data to fuel the growth predicted by Bain and Company.

The forecast

The Bain report is a data-based prediction on agri-business scenarios, anchored to the agricultural set-up at present and predicting its future trajectories in another 20 years. It includes targeting the production of alternative proteins, and food cell-based food/ingredients and initiating ocean farming, etc. The report has a 'today forward– future back approach' and predicts a drastic investment opportunity development by 2025. The agriculture sector (currently worth \$370 billion), is estimated to receive an additional \$35 billion investment. The two enabling conditions for such investment opportunities are the changes in the regulatory framework, especially recent changes in the Farm Acts and digital disruption. The report argues that benefiting from the huge investments into the agri-ecosystem, doubling farmers' income targets can be achieved in near future.

The idea of integration

The IDEA-consulting paper is based on the Task Force and Working Group report constituted by the MoA&FW to design the blueprint of "digital agriculture" — which is similar to the digital disruption mentioned in the Bain report. Eventually, the farmer and the improvement of farmers' livelihood is the aim of the IDEA concept and it is proposed to happen through tight integration of agri-tech innovation and the agriculture industry ecosystem to farming and food systems. To be precise, the IDEA concept profounds the creation of second enabling conditions (which is described in the Bain report). The IDEA principles explicitly talk about openness of data, which means open to businesses and farmers, indicating the kind of integration it aims at.

Value-added innovative services by agri-tech industries and start-ups are an integral part of the IDEA architecture. Beyond the architecture, these services listed in the document (to be available on the platform) are equally important data for farmers and businesses. The Indian agriculture sector in future will encompass farm to fork and pave the way for a single national market with a national platform with better connection between producer and consumers. Through their work, the management experts, Parijat Jain, Prashant Sarin and Shalabh Singawne (the authors of the Bain report) have depicted the agriculture reforms announced by the union government as a game-changer in the agriculture sector.

A thread of digital disruption

The IT industry has opposition to IDEA mainly due to the ethics of creating a Unique Farmer ID based on one's Aadhaar number and also the potential for data misuse. Beyond the news coverage about the prospects of achieving the goal of Doubling Farmers Income on which the present government has almost lost its hope, the Bain report has not been widely discussed — at least in the public domain. The assumptions used by authors of the Bain report, especially for its 'future back approach', need more or less focusing on widespread food production in controlled environments. No doubt, the emission, energy, and other resource footprints and sustainability issues around these techniques must be carefully studied to confirm the projected trajectory (which is not a part of the report). However, the report has convincingly demonstrated the business opportunity available in supply chains between farm to Agricultural Produce Market Committee (APMC) mandi and mandi to the customer, which can be realised with the support of digital disruption and the latest agriculture reforms.

Both these reports heavily rely on digital disruption to improve farmers' livelihoods, without discussing how much farmers will be prepared to benefit from these newly emerging business environments. Hinting that the Union government is serious about this digital support to the agriculture sector — the

Union Minister of Agriculture and Farmers Welfare, Narendra Singh Tomar, has emphasised the significance of the farmer's database being prepared and has sought the support of States.

An unconvincing 'how'

However, the fact is that a majority of small and marginal farmers are not technology-savvy. That most of them are under-educated for capacity building is ignored amidst these ambitious developments. The Bain report relies on the general assumption that more investments into the agriculture sector will benefit farmers; 'but how' has not been convincingly answered. Similarly, how the technology fix will help resolve all the nine issues of Indian agriculture listed at the beginning of the report is unclear in the IDEA concept. Together, the two reports look forward to benefiting from the recent agriculture legislature changes without perceiving the capacity-building required at a farmer's end. Politically, these two reports ignore the protest of farmers against the reforms without considering it as a barrier or risk factor resulting in a repealing of these new farm laws.

Focus on the farmer

While agreeing on the fact that a data revolution is inevitable in the agriculture sector, given its socio-political complexities, we cannot just count on technology fixes and agri-business investments for improving farmers' livelihoods. There need to be immense efforts to improve the capacities of the farmers in India – at least until the educated young farmers replace the existing under-educated small and medium farmers. This capacity building can be done through a mixed approach – preferably building the capacities of individual farmers or coping with the new situation by establishing support systems, through FPOs and other farmers associations where technical support is available for farmers. Considering the size of the agriculture sector of the country this is not going to be an easy task but would need a separate programme across the country with considerable investment.

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Will a bad bank fix India's broken banking system?

A bad bank can help in debt recovery but it is no substitute to fresh capital infusion



Last month, the Union government set up the National Asset Reconstruction Company Limited (NARCL) under the Companies Act. It thus delivered on its promise to set up a 'bad bank' to clean up the balance sheets of commercial banks. Under the new set up, the NARCL will take over loans worth almost ₹2 lakh crore from the books of commercial banks at a mutually agreed price. The NARCL will pay 15% of the price of these loans upfront in cash to banks and then issue security receipts in lieu of the remaining amount. The NARCL will then try to resolve these bad loans in a time-bound manner with help from the India Debt Resolution Company Limited (IDRCL).

In case the IDRCL is unable to sell these bad loans at a satisfactory price to make good on the security receipts, the Centre will step in and fund the gap, but within a budget limit of ₹30,600 crore. In a conversation moderated by **Prashanth Perumal J., Ajit Ranade and C.P. Chandrasekhar** discuss the bad bank proposal. Edited excerpts:

What is the need to bail out banks? Why not let banks recognise their losses and let insolvent banks fail?

Ajit Ranade: First of all, this is a one-time, time-bound effort. The bad bank has been set up to remove bad assets from the balance sheets of banks and free up capital which will allow bank lending to grow. Credit growth is important for economic growth, and bank balance sheets are constrained by the presence of bad assets. So, one of the main objectives of the bad bank is to remove these assets from the balance sheets of existing banks and consolidate them within a bad bank. Meanwhile, the resolution and recovery process can continue. The proposed design of the bad bank separates the trustee part of the NARCL, where the assets will sit, from the the IDRCL, which will engage in the recovery and turnaround of bad assets. So, it's a twin structure working to free existing banking capital to enable higher credit growth.

C.P. Chandrasekhar: There are many reasons to bail out banks but two in particular are crucial. One is the fact that there are depositors involved here. If you allow banks to fail, depositors who operated under the presumption that the regulatory framework would protect their money would be undermined. Historically, we've found that central banks try to actually save banks, either by bailing them out or by amalgamating them with stronger banks, in order to be able to protect depositors. Two, there is a systemic problem. If a bank fails, and there is a sort of contagion effect, you could actually have systemic problems. Banks are the core of the settlements system and the credit pipe and allowing them to go down would be a problem. And finally, there is also the option of getting banks to write off these bad assets and then the government can recapitalise them. But that would deal a significant blow to the government's finances.

Isn't there the risk of moral hazard linked with bailouts, which makes banks more complacent?

C.P. Chandrasekhar: You need to compare the risk to the system itself — the impact that bank failures would have on depositors and the social and political implications of it — with the moral hazard of bailing out banks. The more important problem is the systemic risk. But second, here we have a system in which banks are predominantly publicly owned. So, the problem is, in some sense, the result of the state allowing the use of banks for certain purposes.

Why do you think the government has opted for a bad bank over directly infusing capital into banks?

Ajit Ranade: These so-called bad loans have been completely 100% provisioned. However, the manpower of these banks is still spent on recovery and supervision. Now, it's important that these loans be moved to a separate entity which is exclusively focused on recovery, so that the bank can then focus on its core business, which is business development, giving new loans, credit growth, etc. And it is not an exclusive 'either... or' for banks. For their growth, banks will need to be infused with additional capital to achieve the credit growth needed to get to 7-8% GDP growth. So, the government will continue to pour more capital into banks, while bad loans will be moved to a separate entity.

C.P. Chandrasekhar: I think we have to see this in the context of accumulated bad debt of banks being addressed over a period of time through various mechanisms. First, we had the Lok Adalats, then the debt recovery tribunal, and then the SARFAESI (Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest) Act, which is supposed to give creditors much more power to be able to recover debt. Then we had the IBC (Insolvency and Bankruptcy Code). The understanding till recently was that the IBC would allow quick resolution, and the haircut that the banks would have to take would be relatively small. If you have a government that is committed to a conservative fiscal stance, then to think of going through a process in which these large amounts of accumulated debt will be cleared, which is essentially a process of partial write-off and recapitalisation, cannot be sustained if the haircuts are large. When IBC started, it appeared as if you're going to get a pretty high rate of recovery. As we moved along, the rate of recovery began to decline quite sharply. So, the point is, by adopting a bad bank mechanism, the government seems to think it will be in a position to paper over this contradiction — the need to resolve the bad loan problem and its unwillingness to allocate significant amounts from its Budget.

What is the need for a public bad bank when India already has a number of private asset reconstruction companies (ARCs)?

Ajit Ranade: What the NARCL is doing is providing an asset resolution platform, which is for the banks and by the banks. There have been some 28-odd private ARCs, which have perhaps not performed. Under the bad bank, asset acquisition and trusteeship has been segregated from asset resolution. The primary purpose of the IDRCL is resolution through specialists who can salvage some value. Even if they can recover only 25%, that's more than what the current record shows. The IDRCL will actually have incentive to resolve debts efficiently because of the profit-sharing arrangement. So, the incentives are aligned.

C.P. Chandrasekhar: The government has said that of the ₹2 lakh crore, it will be in a position to cover only as much as ₹30,600 crore. So, you're going to be in a situation where the banks are still going to carry the burden and take a hit to their profitability. On the other hand, if you look at those who defaulted, a large number of them being big corporates, they are going to walk away with their debts resolved at steep discounts. Banks might be left with perhaps not new losses, but with losses nevertheless, which have already been provided for, whereas those who defaulted would be let off in terms of their assets not being seized in significant measure.

Ajit Ranade: These are two different things. One is to go after the defaulters and the other is to recover the asset and salvage value from it. Corporates are not going to go scot-free. If there is an established criminal negligence or criminal activity, there is a separate process for that. Moreover, the bad bank is focusing the energies of banking personnel. The bad bank is not to be seen as a recurring thing wherein balances will keep moving from the existing banking balance sheets into this structure. If that happens, you are inviting the tendency of what we call moral hazard, as then there is no effort from the bank per se to try and recover.

Do you think the bad bank, which is essentially owned by the troubled banks themselves, will have a different incentive structure to efficiently resolve loans?

Ajit Ranade: The staffing, the pay scale, etc. in the IDRCL will be different. For example, when the State Bank of India (SBI) runs an asset management company, the AMC employees are not on the same pay

scale as the SBI. So, we have to recognise that the incentives, pay structure, staffing, talent, and ultimately governance... that's what's going to matter.

C.P. Chandrasekhar: There is a lack of clarity about certain things. One is the discount which is going to be negotiated between the NARCL and the banks. Once the bad debt is moved on to the books of NARCL, it will be handed over to the IDRCL. Now, as in the case of private ARCs in the past, both these entities would also be charging a managerial fee. So, they're going to cover a large part of their costs through the managerial fee charged to manage and dispose of these assets. What is going to be the incentive to try and get the maximum price possible from these bad loans is not really clear.

Ajit Ranade: The difference is that in the case of the existing ARCs, there is no guarantee for the value that will be recovered from the security receipt. So, typically, the average purchase price of bad loans by existing ARCs is something like 36%, but there is no backing for the security receipts; these receipts may end up being of zero value. The actual recovery could be just one-fourth of the 36%, which is 9%. In the new structure, the average purchase price will be lower, but the security receipts for the remainder of the value will be covered by the government up to ₹30,600 crore. That in itself changes the incentives.

Does the bad bank proposal actually address the root causes of the banking crisis or is this just a temporary band aid?

Ajit Ranade: The fact is that over the last few years, the NPA ratio has been mounting and we've tried many things. We now need to bring the problem to manageable proportions. In that sense, the bad bank is taking a small chunk out of the overall NPAs. But NPAs will continue to grow. Bad loans are a function of business cycles — during down cycles, the bad loan ratio increases, but in up cycles, the bad loan ratio comes down. The idea is to keep it within manageable proportions.

C.P. Chandrasekhar: There is a structural issue involved here. As opposed to the 1980s and 1990s, an overwhelming share of defaulted debt in this round has been corporate debt. Why did this come about? Earlier, financing capital-intensive projects was seen as something which had to happen through the government's budget or through development finance institutions specialised in development finance. There was also the idea that you could finance these investments through long-term capital available through an active bond market, which India does not have to a significant extent. The government decided that it cannot mobilise the resources to finance investments and decided to get financial institutions to set up commercial banks. Therefore, the burden of financing these investments was transferred by the state to the public banks. And banks are not supposed to do too much of this because there are significant liquidity and maturity mismatches. So, we got this problem because we have put the burden of finance of a certain kind on banks, which should not have been put on banks, which sometimes gets concealed by focusing on some frauds here and there.



दैनिक भास्कर

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‘आयुष्मान’ योजना बेहतर पैकेज नहीं, सही अमल की मोहताज है

संपादकीय

आयुष्मान योजना, जिसके तहत गरीबों का 5 लाख रुपए तक का मुफ्त स्वास्थ्य बीमा किया गया है, में 400 चिकित्सा प्रक्रियाओं की दर बढ़ा दी है। अभी तक अस्पतालों का कहना था कि इनका रेट बेहद कम है, लिहाजा सेवाएं सही नहीं मिल पातीं। करीब 12 करोड़ परिवार इस योजना में कवर हैं। लेकिन इसकी कमी यह है कि चूंकि यह गरीब तबके के लिए है, जिनकी शिक्षा और अधिकारों के प्रति लड़ने की क्षमता कम है और अस्पताल काफी प्रभावशाली होते हैं लिहाजा इन्हें इलाज नहीं मिल पाता। इसका ताजा उदाहरण कोरोना है, जहां पूरे बिहार में पिछले जून तक केवल 17 लोगों का इलाज इस योजना के तहत हुआ, जबकि यूपी में 875 लोगों का। वहीं कर्नाटक में, जिसकी आबादी बिहार की 40% है और गरीबी भी कम है, 1.60 लाख लोगों का इलाज इस योजना के तहत हुआ। प्रश्न योजना में रेट बढ़ाने का नहीं है, बल्कि कड़े नियम बनाने की जरूरत है ताकि गरीब को कार्ड दिखाने पर वही सुविधा मिले जो पैसा खर्च करने वालों को मिलती है। आरोप है कि अस्पताल इलाज पर फर्जी खर्च दिखाकर बीमा के पैसे वसूल रहे हैं क्योंकि अशिक्षित रोगी नहीं जानता कि दस्तखत अंग्रेजी में लिखे किस दस्तावेज पर कराए गए। पब्लिक हेल्थ फाउंडेशन ऑफ इंडिया के शोध के अनुसार तमिलनाडु में कोरोना के 4 लाख मरीज भर्ती हुए, लेकिन केवल 10,377 को इस योजना के तहत इलाज मिला। तमिलनाडु में केवल 0.3% कार्ड धारकों को योजना का लाभ मिला, जबकि आंध्र में 12% को। योजना अच्छी है पर सही अमल के लिए सख्त नियमावली तत्काल जरूरी है।

बिज़नेस स्टैंडर्ड

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कृषि समर्थन में सुधार

संपादकीय

सरकार के आरंभिक अनुमानों के मुताबिक इस वर्ष खरीफ सत्र में अन्न उत्पादन फिर नया रिकॉर्ड बनाएगा। उच्च उत्पादन से खेती में लगे परिवारों की आय में सुधार होना चाहिए लेकिन बाजार की हकीकत कुछ ऐसी है कि प्रचुर उत्पादन के बाद भी किसानों की आय में कोई खास सुधार नहीं होता। इससे निराशा उत्पन्न होती है और शायद यह भी एक कारण है कि तीन कृषि कानूनों के खिलाफ किसानों का विरोध इतना लंबा खिंच रहा है। पंजाब, हरियाणा और उत्तर प्रदेश के कुछ हिस्सों के किसान तीनों कृषि कानूनों को समाप्त करने की मांग कर रहे हैं। वे गारंटीशुदा न्यूनतम समर्थन मूल्य (एमएसपी) की भी मांग कर रहे हैं। सरकार ने स्पष्ट कहा है कि खाद्यान्न की सरकारी खरीद जारी रहेगी लेकिन विरोध कर रहे किसान समूह निजी मंडियों तथा कई अन्य बातों के खिलाफ हैं।

हालांकि कृषि कानूनों को वापस लेने या चुनिंदा फसलों पर एमएसपी की गारंटी से ज्यादातर किसानों की स्थिति में कोई खास बदलाव नहीं आएगा। व्यापक तौर पर ऐसा इसलिए होगा क्योंकि ज्यादातर किसान इतनी फसल नहीं उपजाते कि उनकी आजीविका चल सके। जाहिर है यह स्थिति ठीक नहीं है और इससे सामाजिक और राजनीतिक तनाव बढ़ सकता है। ऐसे में सरकार को कृषि क्षेत्र पर अधिक समग्रता से विचार करना होगा। हरीश दामोदरन और समृद्धि अग्रवाल द्वारा

किया गया एक हालिया अध्ययन इस संदर्भ में उपयोगी हो सकता है। राष्ट्रीय सांख्यिकी कार्यालय की 2018-19 में कृषि से जुड़े परिवारों के आकलन संबंधी रिपोर्ट पर आधारित अध्ययन में उन परिवारों की संख्या का अनुमान लगाया गया जो कृषि से होने वाली आय पर निर्भर हैं। अध्ययन में नियमित या पूर्णकालिक किसानों को ऐसे परिवार माना गया जो अपनी कुल आय का कम से कम 50 फीसदी खेती से अर्जित करते हैं। कहा गया कि अपनी आय का अहम हिस्सा खेती से अर्जित करने वाले किसानों की तादाद महज लगभग चार करोड़ है। आधिकारिक आंकड़े संकेत देते हैं कि यह तादाद नौ करोड़ से 15 करोड़ के बीच हो सकती है। प्रधानमंत्री किसान सम्मान निधि या पीएम-किसान योजना के तहत करीब 11 करोड़ किसानों को वित्तीय लाभ मिल रहा है।

इसके अलावा आंकड़े बताते हैं कि कृषि आय पर 50 फीसदी निर्भरता तभी संभव है जब किसान का रकबा 2.5 एकड़ से अधिक हो। ज्यादातर परिवारों के पास इतनी जमीन नहीं है और उन्हें सरकारी खरीद या सब्सिडी का ज्यादा लाभ नहीं मिलता। सरकार को अपनी नीतियों की समीक्षा करनी चाहिए और अलग-अलग समूहों को अलग-अलग तरह से समर्थन देना चाहिए। सबसे पहले सरकार को उन किसानों की तादाद निश्चित करनी चाहिए जिन्हें मदद की जरूरत है। इस संदर्भ में पीएम-किसान योजना के तहत सभी किसानों को समान राशि देने के बजाय हस्तांतरण को किसानों के रकबे से जोड़ा जा सकता है। यह बात भी ध्यान देने लायक है कि कृषि योजनाओं से कृषि श्रमिकों को फायदा नहीं मिलता। सरकार को इसके लिए व्यवस्था बनानी चाहिए। उदाहरण के लिए ओडिशा में कृषि श्रमिकों को सहायता दी जाती है। इसका अध्ययन कर इसे बाकी देश में लागू किया जा सकता है। चूंकि बड़ी तादाद में किसान अपनी अधिकांश आय अन्य माध्यमों से हासिल करते हैं इसलिए ग्रामीण इलाकों में कारोबारी सुगमता में सुधार से रोजगार बढ़ाने में मदद मिलेगी।

हमारे नीतिगत प्रतिष्ठान दशकों से मजबूत विनिर्माण आधार बनाने में नाकाम रहे हैं। ऐसे में रोजगार के अवसर भी कम हैं और कृषि से अधिशेष श्रमिक भी दूसरे काम में नहीं लग पाते। जब तक ऐसा नहीं होता तब तक कृषि क्षेत्र के संकट को दूर करना मुश्किल होगा। ताजा रोजगार सर्वेक्षण बताता है कि कृषि श्रमिकों की तादाद बढ़ी है। हालांकि ऐसा मोटे तौर पर महामारी की वजह से हुआ है लेकिन इससे आय में और कमी आई होगी। कुल मिलाकर सरकार को जहां कृषि क्षेत्र में हस्तक्षेप का तरीका बदलने की जरूरत है, वहीं समस्या का हल तेज औद्योगीकरण में निहित है।

सरकारी स्कूलों पर बढ़ता भरोसा

अनुराग बेहर, (सीईओ, अजीम प्रेमजी फाउंडेशन)



वह नन्ही-सी बच्ची कुछ मिनटों के लिए चौखट पर खड़ी रही। फिर, अंदर आई और जिस मेज पर मैं बैठा था, उसके सहारे खड़ी हो गई। वह अब भी शांत थी। मानो कोई जल्दबाजी नहीं। कक्षा पहले की तरह चलती रही। दो मिनट की चुप्पी के बाद, मैंने उससे पूछा, 'क्या कर रही हो?' 'मैं देख रही हूँ।' 'क्या देखा?' 'स्कूल तो चल रहा है, लेकिन खिड़की बंद है।'

फिर, चटकदार गुलाबी कपड़े पहने वह बच्ची कक्षा में सबसे आगे चली गई और एक कुर्सी पर चढ़ गई, जो उसकी लंबाई के हिसाब के काफी ऊंची थी। जैसे ही शिक्षक की नजर उस पर पड़ी, उन्होंने पूछा, 'मुनीरा, स्कूल क्यों नहीं आई आज?' 'खिड़की बंद, तो मुझे लगा स्कूल बंद, इसलिए देखने आई हूँ।'

अचानक वह तेजी से बाहर निकली और 10 मिनट में बालों में दो खूबसूरत चोटियां बनाकर व स्कूली यूनीफॉर्म पहनकर स्कूल बैग के साथ वापस लौट आई। उसके चेहरे पर एक लंबी सी मुस्कान थी। वह कक्षा तीन से पांच तक के बच्चों के समूह में घुल-मिल गई, क्योंकि उन सभी बच्चों की एक साथ लगाई जाने वाली कक्षा में ही वह पढ़ती थी।

इस सरकारी स्कूल में कक्षा एक से पांच तक में 55 बच्चे हैं और शिक्षक दो। पिछले वर्ष मार्च में जब कोविड की वजह से स्कूल बंद किया गया था, तब यहां 39 छात्र थे। विद्यार्थियों की संख्या बढ़ी है, क्योंकि अब गांव में इस आयु-वर्ग के सभी बच्चों ने इसी स्कूल में दाखिला ले लिया है, जबकि महामारी से पहले कुछ छात्र नजदीक के एक छोटे शहर के दो निजी स्कूलों में भी जाते थे। इन दोनों में से एक स्कूल तो हमेशा के लिए बंद हो गया, जबकि दूसरा चल रहा है, लेकिन ग्रामीणों का उस पर से भरोसा उठ गया है। मैंने जिन-जिन लोगों से बात की, उन सबमें निजी स्कूलों के प्रति अविश्वास व्यापक रूप से दिखा। मैंने बार-बार सुना कि महामारी ने निजी स्कूलों के चरित्र को बेपरदा कर दिया है। यहां में उन्हीं भावनाओं का सार परोस रहा हूँ।

दरअसल, निजी स्कूलों को जिस चीज की सबसे अधिक चिंता सता रही है, वह है फीस। पिछले 18 महीने के दौरान, उन्होंने बच्चों को व्यस्त रखने के अलावा कुछ और नहीं किया। इसके विपरीत, सरकारी स्कूलों के कई शिक्षक बच्चों के घर पर या गांव के चौपाल पर पहुंचे। कुछ तो नियमित रूप से ऐसा करते रहे। फिर भी, निजी स्कूल फीस मांगते रहे। कुछ ने जैसे-तैसे ऑनलाइन शिक्षण की व्यवस्था शुरू की, लेकिन उन्हें भी पता है कि जब तक यह व्यवस्था अधिकांश बच्चों की पहुंच में नहीं हो, कारगर नहीं होगी। और, सवाल यह भी है कि जिन कुछ बच्चों की पहुंच ऑनलाइन माध्यमों तक है, क्या वे वास्तव में इससे कुछ सीख पाते हैं? मगर निजी स्कूलों को इसकी परवाह नहीं है, वे तो सिर्फ पैसा बनाना चाहते हैं। उन्हें बच्चों या उनकी पढ़ाई में कोई दिलचस्पी नहीं है। वे एक व्यवसाय चला रहे हैं। और यह हास्यास्पद ही है कि उद्योग चलाने के बावजूद वे सेवा न देने पर भी भुगतान मिलने की उम्मीद पालते हैं। वे लोगों को जबरन फीस देने की कहते हैं। इसीलिए, इन स्कूलों ने सभी का भरोसा खो दिया है। अगर उन्होंने फिर से कामकाज शुरू किया भी है, तो बच्चे स्थानीय सरकारी स्कूल में भेजे जा रहे हैं। इसके अलावा, महामारी ने इस भावना को भी मजबूत किया है कि सरकारी स्कूलों की गुणवत्ता आमतौर पर उनकी होने वाली आलोचनाओं से बेहतर होती है और निजी स्कूलों से अमूमन अच्छी है।

निजी स्कूलों के प्रति भरोसे की कमी और महामारी के दौरान कई के बंद हो जाने के कारण सरकारी स्कूलों में दाखिले की दर बढ़ गई है। मुनीरा का गांव इसका एक आदर्श उदाहरण है। निजी स्कूलों के अनुभवों के विपरीत, उस गांव के सरकारी स्कूल का कोई एक शिक्षक पिछले 18 महीनों से नियमित: मोहल्ला कक्षाएं आयोजित करता रहा। शिक्षकों ने यह भी सुनिश्चित किया कि स्कूल में मध्याह्न भोजन योजना के तहत बनने वाला खाना बच्चों के घरों पर नियमित पहुंचे। लॉकडाउन के सबसे बुरे दौर में उन्होंने कई घरों को सूखे अनाज की भी मदद की। पिछले हफ्ते जब मैं इस पूरे क्षेत्र में घूम रहा था, तब मैंने देखा कि स्कूलों के फिर से खुलने पर हर सरकारी स्कूल में नामांकन कम से कम 20 प्रतिशत बढ़ गया है।

बढ़ते नामांकन के कारण सरकारी स्कूली तंत्र में नई ऊर्जा का प्रवाह हुआ है। इसका प्रभावी ढंग से इस्तेमाल किया जाना चाहिए, ताकि जिस अभूतपूर्व शैक्षणिक आपात स्थिति से हम जूझ रहे हैं, उनसे निपटा जा सके। पिछले 18 महीनों में बच्चों की समझ के स्तर पर हुए नुकसान की हमें भरपाई करनी है। इसके अलावा, हमें भारत के कमजोर तबकों के बच्चों में स्कूल छोड़ने की दर बढ़ने के कारण पैदा होने वाले संकट से भी पार पाना है। ऐसे संभावित बच्चों की पहचान करके और लक्षित कार्रवाई करके यह प्रवृत्ति रोकी जा सकती है।

देखा जाए, तो सभी निजी स्कूल खराब नहीं हैं। कई अच्छी गुणवत्ता वाले हैं और वे बच्चों की शिक्षा और खैरियत के बारे में चिंतित हैं। मगर सच यही है कि ज्यादातर निजी स्कूल केवल अपना व्यावसायिक हित साधना चाहते हैं। निस्संदेह, महामारी ने हमारे मूल चरित्र को उजागर किया है। हमारी व्यक्तिगत आकांक्षाओं, डर, कमजोरियों और साहस, सबको। साथ ही, बतौर समाज हमारी विषमताओं, कमियों को भी बेपरदा कर दिया है। इनके अलावा, इसने यह भी बताया है कि जो काम सार्वजनिक हित में होने चाहिए, वह केवल सार्वजनिकता की भावना से ओत-प्रोत सामाजिक संस्थाएं ही कर सकती हैं। आम लोगों के हित की आड़ में कारोबार करने वाली निजी संस्थाओं की सरचनात्मक भांतियां और अयोग्यताएं अब सामने आ चुकी हैं।

जाहिर है, समान, मजबूत और जीवंत सरकारी शिक्षा तंत्र का कोई विकल्प नहीं है। यह ठीक उसी तरह है, जैसे इस दुखद महामारी ने साफ कर दिया है कि प्रतिबद्ध निजी परोपकारी अस्पतालों की अच्छी संख्या होने के बावजूद उच्च गुणवत्ता वाले मजबूत सरकारी स्वास्थ्य तंत्र का कतई कोई विकल्प नहीं है।
