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Still Just Five

With an even more aggressive China against UNSC permanent membership for India, reform looks tough

TOI Editorials



PM Modi chose the right occasion – in his concluding remarks at the G20 summit – to reiterate India’s pitch for permanent membership of the UN Security Council. The New Delhi meeting was ample proof of India’s growing geopolitical stature. That it was able to produce a joint statement on critical issues – including on the Ukraine war – highlighted the depth and breadth of its global influence. Therefore, an expanded UNSC with India as a permanent member will better reflect current global realities.

However, UNSC reforms have been still-born for decades. The last time the council was expanded was in 1965 to increase the number of non-permanent rotational members to 10. But the five veto-wielding, permanent members have remained the same since 1945 – notwithstanding People’s Republic of China replacing Republic of China, and Russia taking over the erstwhile Soviet Union’s seat. The main reason for this inertia is the high bar for effecting UNSC reforms. The UN Charter needs to be amended by two-thirds of the UN members in a vote and further accompanied by ratification by the same number. Crucially, this must include all the five UNSC permanent members (P5). Over the years, three blocs have emerged advocating reforms – G4 (India, Brazil, Germany and Japan), Uniting for Consensus (comprising G4’s regional rivals like Pakistan, Italy, Argentina and South Korea), and the African Union. They all differ on the nature of reforms – while G4 wants permanent UNSC membership, Uniting for Consensus wants an expansion in the number of non-permanent seats only, whereas AU wants two permanent African seats with veto powers.

Plus, among P5, China has been playing spoiler. Its position has become consistent with the Uniting for Consensus group to deny India and Japan permanent seats. And given the state of India-China ties today, Beijing is unlikely to support New Delhi’s position in the foreseeable future. Yet, UNSC reforms need a fresh push if the body is to remain relevant. As the Ukraine war and other crises show, not having an expanded UNSC has led to substantial sidelining of Global South issues. If the UN is not to go the League of Nations way, it must have countries like India as permanent UNSC members.

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How Indian Universities Can Break Into Global Top 100

It will take innovative approaches that focus on leveraging technology and fostering research, academia-industry connect plus strong alumni networks

SS Mantha is former chairman of AICTE and Ashok Thakur is former secretary of education, GOI

India has long aspired to be an educational hub for the world. However, the reality is that every year droves of Indian students opt for higher education in foreign countries. An implicit recognition exists of the difference in quality between Indian and foreign universities such as those in the US, UK and Germany. In fact, the highest-ranked Indian institute, IIT Bombay, stands at 149 in the QS World University Rankings 2024. To address this situation, there needs to be serious introspection about the reasons why Indian varsities don't measure up.

The best universities in the world typically share several common characteristics that set them apart from the rest – such as academic excellence, robust support services and industry partnerships.

But above everything else, they have enthusiastically embraced digital transformation. By leveraging technology effectively, a university can create a more dynamic and inclusive learning environment, while simultaneously improving administrative efficiency and overall institutional performance. What then must our universities do to break the glass ceiling of rankings?

If technology has been anchoring the great changes in teaching-learning pedagogies our universities must take full advantage of such changes.

- Integrate gamification and interactive digital learning platforms into the curriculum. This will enhance student engagement and retention, while keeping pace with the evolving educational landscape.
- Adopt data-driven decision making. Utilising data analytics to identify areas for improvement, monitoring progress and making informed decisions will enable best practices.
- Research. Investing in cutting-edge research facilities, encouraging collaborations between faculty members, students and industry partners, recognising and rewarding research excellence and embracing open science practices will significantly boost a university's reputation plus attract talented academics and students.
- Forge strong partnerships with local and international industries. This can lead to research funding, internship opportunities and job placements for graduates, all of which positively impact the university's ranking plus the employability of its students.

The concern, however, is with funding. While public universities depend on government funding, which is reducing with each year, private universities have to balance their balance sheets within the regulatory frameworks. The result is that while some universities manage to corner large funds, many are left to fend for themselves, which sometimes is not even sufficient to pay salaries. With just 1.4% of GDP spent on higher education, quality is bound to suffer.

Offering high-quality online courses and degree programmes to attract a broader audience from around the world will bring in some funds, besides increasing the university's global visibility and reputation. This will ultimately reflect positively on its ranking.

Perception value of a university is critical. But how are perceptions created?

- Recognise students as ambassadors. This means universities must actively create an ecosystem that supports student entrepreneurship – including via incubators, funding opportunities and mentorship programmes. Universities with successful student-run startups gain recognition for fostering innovation and practical skill development.
- Undertake social impact initiatives. Good teaching and research would have sufficed in the past. Not anymore. Projects that address real-world challenges are now equally important.
- Prioritise faculty development. Provide opportunities for professional growth, research support and recognition for outstanding contributions. A strong faculty will attract more research grants and top-tier students.
- Foster a diverse and inclusive campus. An environment that promotes exchange of ideas from individuals with different backgrounds and perspectives is a quality builder. Many of our universities suffer from almost nil diversity among student populations, mostly enrolling from within the state to which they belong.

Age-old domicile rules in admissions do not help quality and must go.

- Embrace sustainable practices and promote environmental stewardship on campus. Today's university must not only add value to education delivery but also be alive to the various contemporary issues that plague the planet. Demonstrating a commitment to sustainability can attract environmentally conscious students and faculty, plus enhance the university's reputation.
 - Cultivate a strong alumni network. Organise events, provide continuous learning opportunities and involve alumni in university activities. For, engaged alumni contribute to fundraising efforts and serve as brand ambassadors. Above all, our universities must emphasise the development of critical thinking, problem-solving abilities, communication skills and teamwork, thus preparing students for the challenges they may encounter in their future careers. Our universities must not remain associated with only obtaining a degree, but also serve broader purposes such as personal growth and exposure to diverse perspectives. Only then will we see our universities stand among the Top 100 in the world.
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Ridding India of food insecurity

Ensuring that Indians have permanent access to a healthy diet is the most important task of economic policy today

Pulapre Balakrishnan is an economist

India may be the fastest growing large economy of the world, but it is also facing accelerating food-price inflation. The rise in the price of food first accelerated sharply in 2019, and has climbed in most years thereafter. In July this year, annual inflation exceeded 11%, the highest in a decade. An implication of continuing high food-price inflation is that a section of the population could be facing hardship in consuming food of adequate nutritional value.

We now have some evidence to this effect. The ‘State of Food Security and Nutrition in the World’ of the Food and Agriculture Organization (FAO) estimates the proportion of the population across countries unable to afford a healthy diet (reported in this newspaper on August 31, 2023, under a datapoint). The figure for India in 2021 is devastating to note — an estimated 74% of the population cannot afford a healthy diet. Given a population of 1,400 million, this makes for approximately one billion Indians. A shrinking ability of households to finance their food requirement is evident also in studies undertaken in India itself.

Why this finding is plausible

A study reported in this daily (August 30, 2023 under a datapoint), of the trend in the price of food in Mumbai city over 2018-2023 found that while the cost of preparing a thaali at home has risen by 65%, in this period, the average wage of a manual worker rose by 38% and that of a salaried worker by 28%. The implied reduction in purchasing power is considerable, and it would be reasonable to expect that food consumption has been impacted. This would be in line with the reported rise in the prevalence of anaemia, mostly induced by nutrient deficiency, in the latest National Family Health Survey undertaken over 2019-21. Over 50% of adult women were estimated to be anaemic. This suggests that the FAO’s finding, that over half of India cannot afford a healthy diet, is plausible. Even if we were to assume that the agency has overestimated numbers by 100% we would be left with 500 million people in this category. This is larger than the population of all the countries of the world other than China.

Ensuring that Indians have access to a healthy diet is the most important task of economic policy today. Macroeconomic policy, relied upon to control inflation, has proved to be useless in the context. The Reserve Bank of India has failed in this task, with the inflation rate mostly higher than the target for four years by now. Its approach of contracting output when the inflation rate rises — misleadingly termed “inflation targeting” — does nothing to manage food inflation stemming from the supply side. Central

banks are incapable of solving this problem, it must be said within any time frame. It is necessary to intervene on the supply side to ensure that food is produced at a steady price by raising the yield on land.

The significance of the Green Revolution

India has rich experience in this area, having engineered a Green Revolution in the 1960s, but it is not being tapped. At the time, reeling under extreme food shortage following two successive droughts, the government orchestrated a supply-side response by providing farmers with high-yielding seeds, cheap credit, and assured prices through procurement. This succeeded spectacularly. Within a few years India was no longer dependent on food imports.

If there was a single event that aided India's quest to be self-reliant in the highly polarised climate of the Cold War, it was this. Western economists have pointed to the success of the United States' mission to land a human on the moon as an example of an entrepreneurial state. However, to have engineered the Green Revolution in India at a time when it was a desperately poor country challenged by having to ensure food security to a staggeringly large number is perhaps more significant.

With hindsight, we can see that mistakes were made, among them the rampant use of chemical fertilizer, fuelled by subsidy, which degraded the soil. There was also the reliance on procurement prices rather than productivity increase to ensure farm incomes, which fuelled inflation. We also see that the policy was almost exclusively focused on cereals rather than pulses, the main source of protein for most Indians. However, rather than carping about the errors made in an extraordinarily successful economic policy intervention, we should be correcting them now. At the same time, we should focus on the specific goal of lowering the cost of producing food. The first Green Revolution had a specific agenda — of making India self-sufficient in food. In this it succeeded eminently, and in a remarkably short time, but without paying any attention to the cost of producing food. For this, a second agricultural revolution is needed now. To contain the rising price of food would require action on many fronts; a mission mode is necessary. As for policy, it is clear that procurement prices, cash transfers, the Public Distribution System, and priority lending required of public sector banks are not sufficient. Yield increasing interventions on the farm are needed to at least contain the cost of production, if not to actually lower it. Agricultural yield is lower in India than in East Asia, pointing to the potential for an increase. Attention is needed to extend irrigation to 100% of the net sown area, an end to restrictions on leasing of land, a quickening of agricultural research and the re-institution of extension.

Initiatives to work on

Expanding on each of these proposals would be in order. It has been pointed out for some time that increased public expenditure on irrigation is not reflected in an increase in irrigated area — whether due to waste or the diversion of funds has not been established. The ongoing fragmentation of already small land holdings lowers the capacity for productivity-enhancing capital investment, for which leasing is a solution. India's network of public agricultural research institutes needs to be energised to resume the sterling role they had played in the 1960s. Finally, extension has now more or less vanished from where once the gram sevak was a familiar figure in the village, playing a crucial role in the dissemination of best practices. It must be revived. These initiatives should be dovetailed into a programme for the manifold increase of protein production, which India is severely deficient in.

In all the areas identified above, the role of States is crucial. In the 1960s, the States that were chosen for the spread of the new technology worked closely with the central government. This would have to be

replicated in order to make a difference to the country as a whole, with the central government taking the States along in a spirit of co-operative federalism. At the same time, it may be asked if the States are playing their part to enhance agricultural productivity rather than relying on food allocations to their Public Distribution System from the central pool.

But, a non-ideological approach would be needed, whether at the Centre or in the States, if a difference is to be made. A noticeable feature of the first Green Revolution was that by relying on private enterprise, the then Prime Minister, Indira Gandhi, chose a capitalist approach (with the objective of making India self-sufficient in food), unmindful of any damage that would be caused to her socialist image. It was the Green Revolution that made the first dent on poverty in India. So, the poor did benefit from this strategy. Similarly, now, in order to ensure that all Indians have permanent access to a healthy diet, no approach consistent with ecological security must be off the table.

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Why simultaneous elections would militate against federalism

The idea of simultaneous elections is untenable if its impact on existing Assemblies and the three-tier system is considered

JASMIN NIHALANI & SRINIVASAN RAMANI



India's electoral matrix
The data for the tables were sourced from the Election Commission of India and the Ministry of Panchayati Raj

Table 1 | The table shows when the term for each State Assembly ends and the number of months that would be curtailed if elections are held in June 2024

State	Term ends	No. of months
Karnataka	May 2028	-17
Meghalaya	March 2028	-48
Nagaland	March 2028	-48
Tripura	March 2028	-49
Himachal	Jan. 2028	-43
Gujarat	Dec. 2027	-42
U.P.	May 2027	-34
Goa	March 2027	-33
Manipur	March 2027	-33
Punjab	March 2027	-33
Uttarakhand	March 2027	-33
Puducherry	June 2026	-24
Assam	May 2026	-23
Kerala	May 2026	-23
Tamil Nadu	May 2026	-23
West Bengal	May 2026	-23
Bihar	Nov. 2025	-17
Delhi	Feb. 2025	-8
Jharkhand	Jan. 2025	-7
Haryana	Nov. 2024	-5
Maharashtra	Nov. 2024	-5
Andhra	June 2024	0
Arunachal	June 2024	0
Odisha	June 2024	0
Sikkim	June 2024	0
Chhattisgarh	Jan. 2024	5
M.P.	Jan. 2024	5
Rajasthan	Jan. 2024	5
Telangana	Jan. 2024	5
Mizoram	Dec. 2023	6

Table 2 | The table shows the number of Lok Sabha seats, Assembly representatives, urban local wards, and the elected panchayat representatives for each State

State	Lok Sabha seats	Assembly seats	Urban local wards	Electoral wards/panchayat representatives
U.P.	80	403	10,040	9,23,417
West Bengal	42	294	2,938	59,229
Maharashtra	48	288	7,489	2,40,635
Bihar	40	243	3,322	1,36,573
Tamil Nadu	39	234	12,448	1,06,450
M.P.	29	200	7,828	3,02,981
Karnataka	28	224	7,125	1,01,304
Kerala	25	200	8,140	1,28,271
Gujarat	26	182	1,374	1,44,080
Andhra	25	175	3,903	1,06,000
Odisha	21	147	2,092	1,07,497
Kerala	39	140	3,529	18,212
Assam	14	126	910	26,754
Telangana	17	119	3,587	1,03,488
Punjab	13	117	3,163	1,00,312
Chhattisgarh	11	90	3,234	1,70,465
Haryana	10	93	1,549	70,035
Jharkhand	14	81	1,120	59,638
Delhi	7	70	280	-
Uttarakhand	5	70	1,134	62,796
Himachal	4	68	560	28,723
Arunachal	2	60	30	9,383
Madhya	2	60	396	1,746
Meghalaya	2	60	164	-
Nagaland	1	60	371	-
Tripura	2	60	324	6,646
Goa	2	40	226	1,555
Mizoram	1	40	242	-
Sikkim	1	32	21	1,153
Puducherry	1	30	116	-

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The Union government has constituted a committee headed by former President Ramnath Kovind to explore the possibility of conducting simultaneous elections to the Lok Sabha, the Legislative Assemblies, municipalities, and panchayats. The idea of simultaneous elections has been discussed in the last five years or so, and is part of the Bharatiya Janata Party's manifesto.

The next Lok Sabha election is due to be held before June 16, 2024. If the simultaneous elections idea bears fruit and is ratified and implemented, this would curtail the terms of all Legislative Assemblies barring those of four States — Andhra Pradesh, Arunachal Pradesh, Odisha, and Sikkim. The election cycles for these four States have coalesced with elections to the Lok Sabha over time. If simultaneous elections are held in 2029, it would require a similar exercise of curtailment or extension of Assembly terms.

Table 1 shows when the term for the Assemblies of each State ends, and the number of months that would be curtailed if simultaneous elections are held in these States in June 2024. As the

table shows, 17 States would see their Assembly terms being truncated by close to a year and a half, with the terms of the Assemblies of Karnataka, Meghalaya, Nagaland, Tripura, Himachal Pradesh, and Gujarat being truncated by close to three and a half years or more.

The government has touted the need for simultaneous elections as a cost-saving exercise. A report by the Law Commission in 2018 stated that the expenses for Lok Sabha and Assembly elections in any State are more or less the same. It argued that conducting elections together would reduce the costs by half. However, reports such as this treat election expenditure as “wasteful”, disregarding the multiplier effect and the economic impact of conducting elections on sectors such as transport, printing, media, and infrastructure.

Many such reports also do not consider the import of simultaneous elections on the specificity of the legislative and governance tiers in India. The number of Lok Sabha seats, Assembly representatives, urban local wards, and the elected panchayat representatives for each State is provided in **Table 2**. Cumulatively, India elects 543 Lok Sabha representatives, more than 4,100 Assembly legislators, representatives to 89,194 urban wards, and nearly 31.89 lakh elected panchayat representatives spread across three tiers of the Panchayat system — village panchayats, panchayat unions, and district panchayats. Each of these tiers has its own roles and responsibilities. The sheer number of representatives across the three tiers points to the importance of each tier and the need for contestation to cater to the specific needs of the voters. For example, if a voter is bothered about garbage management in her locality, she would use her power to elect a candidate who is best suited to solve the issue in the local ward. On the other hand, MPs and MLAs are representatives of larger constituencies and are elected to enact laws on matters relating to the Union government and the State, respectively.

Besides curtailing the terms of Assemblies much before their tenure, holding simultaneous elections could also mean that the various issues concerning these three tiers could be subsumed under just one mandate for the voter. This would militate against federalism and the very structure of three-tier governance. The committee must take a substantive look at the federal aspects of Indian democracy before envisaging simultaneous elections.



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जी-20 की सफलता से आगे की राहें आसान हुईं

संपादकीय

जी-20 में कई ऐसे मुद्दों पर जिन पर सहमति असंभव लगती थी, जैसे संयुक्त घोषणा-पत्र जारी करना और 55 सदस्यीय अफ्रीकी यूनियन को इस संगठन का सदस्य बनाकर इसे जी-21 का नया नाम देना आदि मेजबान भारत की बड़ी उपलब्धि में शुमार होगा। ऐसा कोई एक मुद्दा नहीं है, जिस पर भारत में राजनीतिक विपक्ष या हमारे विदेशी विरोधी जैसे चीन या पाकिस्तान इस सफलता को नजरअंदाज कर कुछ आरोप लगा सकें। जहां रूस ने इसे अपनी ही नहीं पूरी दक्षिणी दुनिया की जीत बताई और इसका श्रेय भारत को देते हुए कहा कि उसने पश्चिमी दुनिया के मंसूबे पर पानी फेर दिया। वहीं फ्रांस सहित पूरे यूरोप ने कहा कि नई दिल्ली शिखर सम्मेलन ने रूस को अलग-थलग कर दिया।

दुनिया के राजनयिक इतिहास में बिरले ऐसे अवसर आते हैं, जब किसी देश को पक्ष और विपक्ष- एक ओर अमरीका और पश्चिमी दुनिया और दूसरी ओर रूस और चीन सहित कुछ अन्य देश- दोनों श्रेय दें। इस सफलता का एक और आयाम है। अब भारत की संयुक्त राष्ट्र सुरक्षा परिषद (यूएनएससी) में स्थाई सदस्यता की दावेदारी को नजरअंदाज करना लगभग असम्भव होगा। सुरक्षा परिषद को विस्तार देना दुनिया की मजबूरी होगी और शायद चीन का 'वीटो' भी अब इसे रोक नहीं पाएगा, भले ही इसके लिए परिषद के चार्टर का प्रावधान बदलना पड़े। दूसरे, भारत, पश्चिमी एशिया और यूरोप के बीच आर्थिक गलियारे पर सहमति एक असाधारण सफलता है, क्योंकि इससे चीन की आर्थिक बादशाहत पर रोक लगेगी और भारत के लिए ट्रेड, यातायात और सांस्कृतिक मेलजोल के रास्ते खुलेंगे। कुल मिलाकर एक नया ग्लोबल ऑर्डर होगा जिसमें चीन को अपनी विस्तारवादी नीति छोड़नी पड़ेगी या फिर भारत के नेतृत्व वाली नई दुनिया के साथ द्वंद्व करना होगा- सामरिक नहीं आर्थिक |



दैनिक जागरण

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जनधन योजना ने किया कमाल

रमेश कुमार दुबे, (लेखक केंद्रीय सचिवालय सेवा के अधिकारी हैं)



हाल में विश्व बैंक की इस रिपोर्ट ने सबका ध्यान खींचा कि भारत ने जनधन बैंक खातों, आधार और मोबाइल फोन के उपयोग से वित्तीय समावेशन दर को 80 प्रतिशत तक प्राप्त करने में केवल छह साल का समय लिया, जिसके लिए इस तरह के डिजिटल पेमेंट इन्फ्रास्ट्रक्चर यानी डीपीआइ के बिना 47 साल लग सकते थे।

जिस देश में दिल्ली से एक रुपया चलता था तो गांव तक उसमें से 15 पैसे ही पहुंचते थे, उस देश में आज 100 के 100 पैसे पूरे मिल रहे हैं और वह भी सीधे लाभार्थियों के बैंक खातों में, तो इसका श्रेय मोदी सरकार की वित्तीय समावेशन नीति को जाता है। देश के वित्तीय समावेशन की दिशा में 16

अगस्त, 2023 की तिथि किसी मील के पत्थर से कम नहीं है। इस दिन देश में प्रधानमंत्री जनधन योजना के तहत खुले बैंक खातों की संख्या 50 करोड़ के रिकार्ड आंकड़े को पार कर गई। इन बैंक खातों की सबसे बड़ी विशेषता यह है कि इनमें से 56 प्रतिशत बैंक खाते महिलाओं के हैं और 67 प्रतिशत खाते ग्रामीण एवं कस्बाई क्षेत्रों में खुले हैं। भारत जैसे विविधतापूर्ण देश में वित्तीय समावेशन का इससे अच्छा उदाहरण और क्या हो सकता है? मोदी सरकार ने देश में वित्तीय समावेशन को बढ़ावा देने के लिए 28 अगस्त, 2014 को प्रधानमंत्री जनधन योजना शुरू की थी, जिसका उद्देश्य प्रत्येक ऐसे परिवार को जीरो बैंक बैलेंस खाता उपलब्ध कराना था, जो बैंकिंग सेवा से नहीं जुड़े थे। इसके तहत हर परिवार के दो सदस्य जनधन खाता खोल सकते हैं। जनधन खाते में पैसे जमा करने एवं निकालने पर कोई शुल्क नहीं देना पड़ता है।

इन खातों में बिना किसी शुल्क के फंड ट्रांसफर और मोबाइल बैंकिंग सुविधा मिलती है। इन बैंक खातों में न्यूनतम राशि रखने की भी आवश्यकता नहीं है। इसके अलावा मुफ्त रुपये डेबिट कार्ड के अलावा 10,000 रुपये तक का ओवरड्राफ्ट, दो लाख रुपये का दुर्घटना बीमा जैसी सुविधाएं भी मिलती हैं।

जनधन योजना के तहत खुले बैंक खातों का सबसे बड़ा लाभ यह हुआ कि केंद्र सरकार को धन के रिसाव को रोकने में मदद मिली। इसके लिए सरकार ने जनधन-आधार-मोबाइल के गठजोड़ से देश में बिचौलिया मुक्त धन हस्तांतरण का नेटवर्क स्थापित किया। इससे हर स्तर पर मौजूद बिचौलियों द्वारा किया जाने वाला फर्जीवाड़ा रुका और सरकारी योजनाओं का लाभ सीधे लक्षित वर्गों तक पहुंचने लगा। आज जनधन बैंक खातों का इस्तेमाल सरकारी योजनाओं की सब्सिडी, छात्रवृत्ति, पेंशन, आपदा सहायता जैसी तमाम योजनाओं का लाभ सीधे लाभार्थियों के बैंक खातों में पहुंचाने में किया जा रहा है। उदाहरण के लिए सरकार ने कोविड महामारी के दौरान जनधन खातों का इस्तेमाल किया और ग्रामीण परिवारों के खातों में तत्काल प्रत्यक्ष नकदी हस्तांतरण (डीबीटी) के माध्यम से धन भेजा। मात्र दस दिनों के भीतर 20 करोड़ से अधिक महिलाओं के बैंक खातों में राशि भेजी गई। जिस देश में 'आपदा में अवसर' तलाशने वालों की कमी न हो, वहां यह एक बड़ी उपलब्धि है।

वित्त वर्ष 2022-23 में सरकार ने विभिन्न योजनाओं के 7.16 लाख करोड़ रुपये लाभार्थियों के बैंक खातों में हस्तांतरित किए, जो वित्त वर्ष 2013-14 में हस्तांतरित राशि (7,367 करोड़ रुपये) की तुलना में 100 गुना ज्यादा है। आज 53 केंद्रीय मंत्रालयों की 320 योजनाओं के लाभ डीबीटी के तहत सीधे लाभार्थियों के बैंक खातों में भेजे जा रहे हैं। विश्व बैंक अध्यक्ष अजय बंगा ने डीबीटी की प्रशंसा करते हुए कहा था कि भारत सरकार का सोशल सिन्क्रोरिटी नेटवर्क पूरी दुनिया के लिए अनुकरणीय है। उनके अनुसार डिजिटलीकरण सोशल सिन्क्रोरिटी नेटवर्क को मजबूत बनाता है। इसी तरह अंतरराष्ट्रीय मुद्रा कोष ने भी डीबीटी को गरीबी उन्मूलन का कारगर हथियार बताया है।

जनधन योजना के विरोधी पहले उस पर व्यंग्य करते हुए कहते थे कि ये खाते खाली पड़े हैं, लेकिन अब जीरो बैंक बैलेंस खातों की संख्या 58 प्रतिशत से घटकर मात्र आठ प्रतिशत रह गई। 2015 में जहां जनधन खातों में औसत जमा राशि 1,065 रुपये थी, वहीं अगस्त 2023 में यह बढ़कर 4,062 रुपये हो गई। स्पष्ट है जमीनी स्तर पर करोड़ों लोग बैंकिंग प्रणाली को अपना रहे हैं। अधिकतर खाताधारक गृहणियां, असंगठित क्षेत्र के श्रमिक और कम आय वाले दिहाड़ी मजदूर हैं। इसके बावजूद आज इन बैंक खातों में 2.03 लाख करोड़ रुपये जमा हैं। जनधन खाताधारकों को 34 करोड़ रुपये कार्ड जारी किए गए हैं। जनधन योजना महिला सशक्तीकरण का भी कारगर हथियार साबित हो रही है। 2015 में मात्र 15 प्रतिशत खाते महिलाओं के थे, जो अब 56 प्रतिशत हो चुके हैं। जनधन खाते महिलाओं के नेतृत्व वाले स्वयं सहायता समूहों को ऋण लेने और मुद्रा योजना के तहत महिला उद्यमियों को लोन लेने में सहायता प्रदान कर रहे हैं।

जनधन योजना दुनिया की सबसे बड़ी और प्रभावशाली वित्तीय समावेशन पहल में से एक है। इस योजना ने समाज के सभी वर्गों विशेषकर वंचित वर्ग के समावेशी विकास में योगदान दिया है। ग्रामीण और दूरदराज के इलाकों में लाखों बैंक मित्र करोड़ों लोगों को बैंकिंग प्रक्रिया से जोड़ने में सहायक बने हैं। जिस देश में सरकारी योजनाएं भ्रष्ट तत्वों की लूट का जरिया बन गई हों, वहां देश भर में बैंकिंग प्रणाली का विकास और योजनाओं का लाभ सीधे बैंक खातों में भेजना आसान नहीं था, लेकिन मोदी सरकार ने हर स्तर पर जवाबदेही सुनिश्चित करके इस असंभव से दिखने वाले लक्ष्य को मात्र नौ वर्षों में हासिल कर लिया। इसी राजनीतिक प्रतिबद्धता और हर स्तर पर जवाबदेही सुनिश्चित करने का नतीजा है कि

आज बीमा, रसोई गैस, शौचालय, बिजली, सड़क जैसी जो मूलभूत सुविधाएं पहले शहरों तक सीमित थीं, वे आज बिना किसी भेदभाव के सभी देशवासियों को उपलब्ध हैं।

राष्ट्रीय सहारा

Date:12-09-23

ग्लोबल साउथ हुआ मजबूत

संपादकीय

भारत की पहल पर अफ्रीकन यूनियन को जी-20 का स्थायी सदस्य बनाया जाना वैश्विक राजनीति की एक महत्वपूर्ण घटना है और इसका भू-राजनीतिक स्थितियों पर दूरगामी प्रभाव होंगे। इस घटनाक्रम से प्रधानमंत्री नरेन्द्र मोदी का भावनात्मक सूत्र वाक्य 'सबका साथ, सबका विकास और सबका विश्वास' वैश्विक स्तर पर स्थापित हुआ, जो बहुत बड़ी बात है। आज की बंटी हुई धरती, परिवार में कलह और अनिश्चित भविष्य की परिस्थितियों में वैश्विक समस्याओं का समाधान इसी सूत्र के सहारे निकाला जा सकता है। प्रधानमंत्री मोदी ने ग्लोबल साउथ के इस महत्वपूर्ण समूह अफ्रीकन यूनियन को जी-20 का सदस्य बनाने का प्रस्ताव रखा था, जिसे नई दिल्ली शिखर सम्मेलन में एकमत से स्वीकार कर लिया गया। 55 सदस्यीय अफ्रीकन यूनियन को जी- 20 में यूरोपीय संघ की तरह दर्जा प्राप्त हो गया। भारत की विदेश नीति कभी शक्ति पर आधारित नहीं थी। देश के प्रथम प्रधानमंत्री पंडित जवाहरलाल नेहरू ने पंचशील के सिद्धांत पर विकासशील और अर्द्धविकसित देशों को एकजुट करने के लिए गुट- निरपेक्ष आंदोलन पर जोर दिया था। प्रधानमंत्री मोदी ने बदली हुई वैश्विक राजनीति में ग्लोबल साउथ को एकजुट करने की कोशिश की है। अफ्रीकन यूनियन का जी-20 का सदस्य बनने से इस विश्व मंच पर ग्लोबल साउथ की आवाज को ताकत मिलेगी। अफ्रीकन यूनियन को जी-20 परिवार में शामिल किए जाने पर इसके अध्यक्ष अजाली असौमानी बहुत भावुक होते हुए भारत की प्रशंसा की। भारत का अफ्रीका महाद्वीप के साथ लंबे समय से राजनीतिक संबंध है। अफ्रीका के अनेक गुलाम देशों पर भारतीय स्वतंत्रता आंदोलन का प्रभाव पड़ा था और वे भारतीय प्रेरणा से औपनिवेशिक दासता से मुक्त हो पाए थे। भारत अपनी विदेश नीति में अफ्रीका को प्राथमिकता देता है। जी-20 शिखर सम्मेलन में प्रधानमंत्री मोदी ने इस बात पर जोर दिया। भारत का अफ्रीकी देशों के साथ व्यापारिक और आर्थिक संबंध तेजी से बढ़ रहे हैं। कई भारतीय कंपनियां अफ्रीकी देशों में व्यापार और उद्यम कर रही हैं। अफ्रीकी देशों में भारत के लिए चीन भी एक फैक्टर है। नई दिल्ली और बीजिंग के बीच प्रतिद्वंद्विता है। जाहिर है अफ्रीकन यूनियन को जी-20 परिवार का सदस्य बनाने में भारत ने जो पहल की है, उसे बहुत बड़ी कूटनीतिक जीत के रूप में देखा जाना चाहिए। इससे निश्चित रूप से विश्व नेताओं के बीच मोदी का और भारत का कद बढ़ा है।