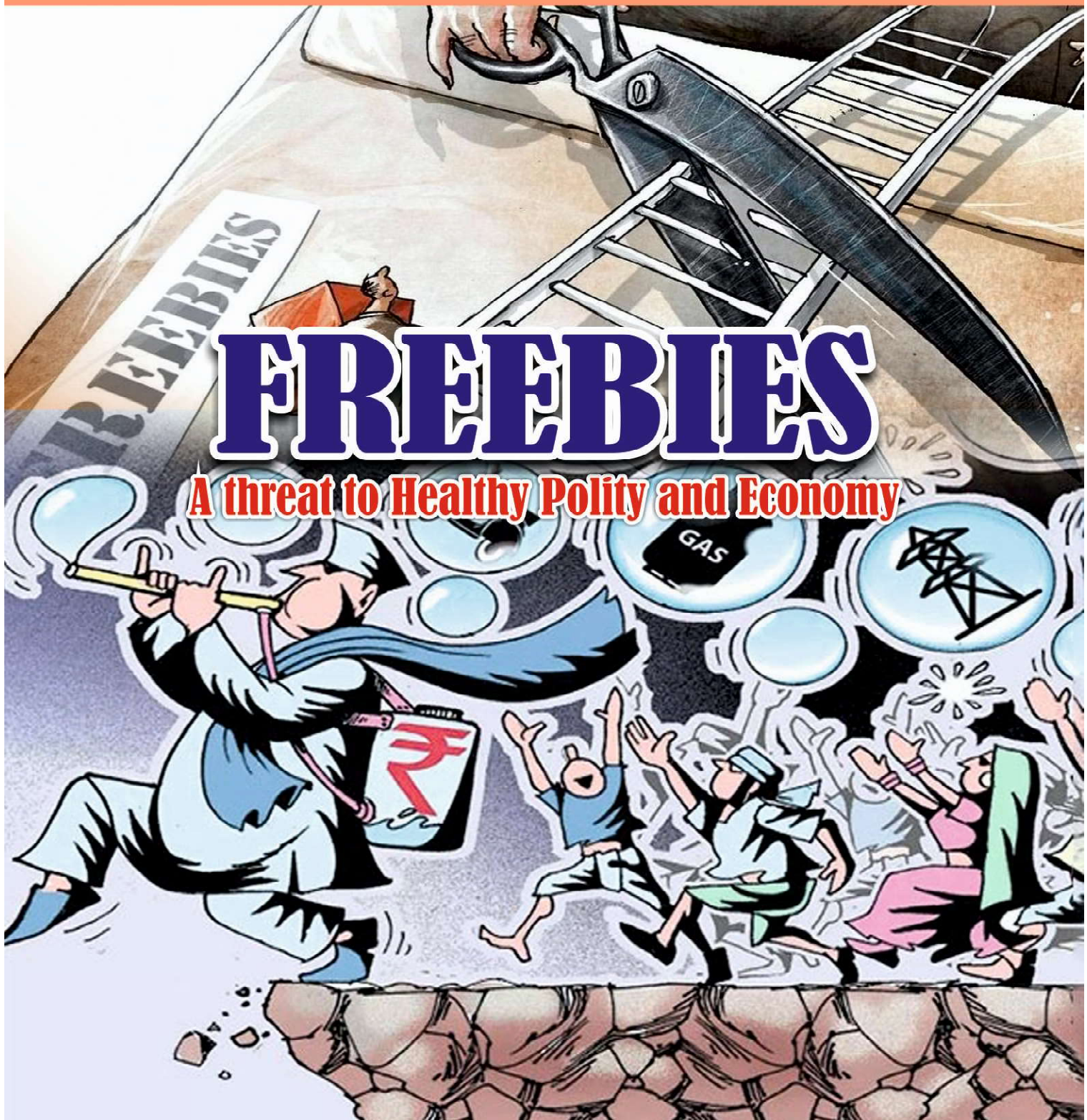


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SEPTEMBER 2022



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(उद्यमिता प्रोत्साहन सम्मेलन)

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Bareilly, UP



Puri, Odisha



Alwar, Rajasthan



Bulandshahr, UP



North Vibhag, Delhi



Rourkela, Odisha



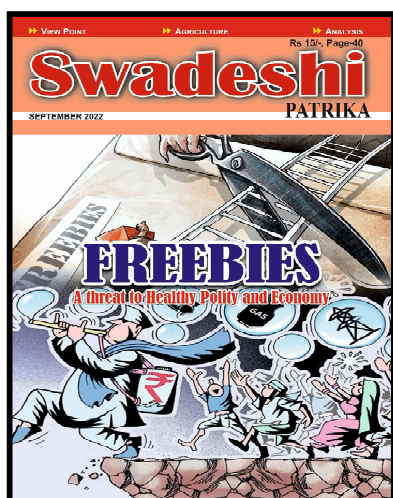
Kolkata, WB



Brahmapur, Odisha



Laksar, Uttrakhand



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"Revdi" or Freebies vs. Welfare

The recent debate about the perils of freebie culture should serve as a timely reminder to those promising freebies. Freebies are basically fiscally imprudent and unsustainable subsidies. We have to as a democracy transition from Freebies to Welfare. These two words are very different in nature. If a political party, proposes to give a laptop in exchange for its party coming into power, then it's a freebie. And of course, that is harmful in the long run because it favors or fulfills a very short-term demand without creating any return. "Revdi" or freebies culture basically started evolving during the 1967 Assembly elections in Tamil Nadu, when DMK promised to give three kilograms of rice for one rupee. After that, many parties not only in Tamil Nadu but everywhere else also started giving out freebies that could range from free television sets, laptop computers for students, bus trips for ladies, gas cylinders and stoves, to even a goat or a cow for needy farmers and so on. Now the problem with freebies is that it gives rise to a Patron-Client syndrome. It also has issues with political structure giving rise to populist policies and it also harms the public exchequer. Welfare is basically a targeted public distribution system such as social security like better insurance policies for workers, excellent education, fair employment, good housing, and protection from exploitation and violence. These welfare measures tend to benefit the greater and more collective public. The Supreme Court in the case of S. Subramaniam Balaji vs. Govt. of Tamil Nadu (2013) held that although the promises in the election manifesto cannot be construed as "Corrupt Practise" under Section 123 of "the Representation of People Act" but the distribution of freebies influence the people. It gives a rise to clientelism. Freebies upset India's quest for sustainable development, give rise to the issue of access and the issue of expenditure prioritization being distorted away from growth-enhancing items, impact States 'fiscal situation, encourage personality cults, and also against free and fair elections. Moving forward the impacts of freebies should be calculated i.e., an economic analysis should be done, how much to be invested in the freebies, what are the harms in the long term, and if not causing any harm, then reasonable freebies can be given. There should also be proper differentiation between subsidies and freebies.

— Kumar Gaurav, Samastipur, Bihar

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Quote-Unquote



Digital India has taken facilities earlier available in big cities to remote villages; boosting numbers of digital entrepreneurs.

Narendra Modi
Prime Minister, Bharat



Time is the most important thing in the construction. Time is the biggest capital. The biggest problem is the government is not taking decisions on time.

Nitin Gadkari,
Union Road Transport and Highways Minister, Bharat



Indian trade and commerce will not only be a strong element in India's march to prosperity, towards becoming a developed nation in the Amrit Kaal but also play an extremely important role in serving the needs of the whole world.

Piyush Goyal,
Union Minister of Industry & Commerce, Bharat

India booming amidst global recession

India has now surpassed United Kingdom's GDP to become world's fifth largest economy. Although the International Monetary Fund has cut India's GDP growth forecast by 0.8 per cent to 7.4 per cent for 2022-23 in its recent report 'The World Economic View: Gloomy and More Uncertain', it has also said that in comparison with other major economies such as the US and China India will grow faster. This means that India will become the fastest growing economy among the major economies of the world. Due to rising inflation and slowdown, there has been talk of declining growth in the US and Chinese economy. General opinion is that the situation may be even worse. The world reeling under the crisis of the pandemic is facing new challenges, including oil and food shortages and inflation due to the Russo-Ukraine war. Due to this, central banks around the world are raising interest rates, which will prove to be detrimental to growth. While the lockdown in China is affecting supply chains around the world, slowing growth in the US, in the first part of the year 2022, declining household incomes and a contractionary monetary policy have been causing slowing demand and growth globally. According to the IMF, the world's growth is projected to be 3.2 percent in 2022 and 2.9 percent in 2023, which is 0.4 and 0.7 percent lower than the earlier estimates, respectively.

According to latest report of Central Statistical Organisation (CSO), Indian economy is poised to grow at 13.5 percent in first quarter of this fiscal year 2022-23, that is, between April and June 2022. This growth in GDP looks impressive, as we see growth across sectors, where maximum growth is seen in public administration, defence and other services; Trade, hotels, transport communications; construction; and electricity, Gas, Water Supply and other utilities. Important to note that USA's GDP has been shrinking for the past few months, international agencies are warning of a global slowdown, the Indian economy remains the world's fastest growing economy. Though, inflation and depreciation of rupee vis a vis US dollar continues to worry the government, it has to be understood that inflation in India is far less than other big economies. Many countries of Europe and the US, which had not faced inflation in the past many decades, are now facing the heavy brunt of inflation. The rate of inflation in the US has reached 9.1 percent and in England it has reached 9.4 percent, while in India it is only 7.0 percent.

Similarly, however, the rupee has depreciated by 5.41 percent against the dollar in the last five months, meanwhile, the Pound Sterling has depreciated by 4.87 percent against the rupee, the Japanese Yen by 6.10 percent and the Euro by 4.97 percent. That is, the rupee has weakened against the dollar, but has strengthened against other currencies. The Pound Sterling, which was Rs 99.46 on 30 March 2022 is now (as of 30 August 2022) is Rs 94.61; 100 Japanese yen were worth Rs 62.24 now it is only Rs 58.44 Similarly, Euro which was worth Rs 84.24 is now worth Rs 80.00 only. That is, whether we talk about inflation or depreciation of currency, the Indian economy is performing better than other economies of the world. The Purchasing Managers' Index (PMI) is a measure of growth in services and manufacturing, the two main sectors of the economy. The PMI index for services stood at 59.2 in June, 2022, as estimated by Standard & Poor's, it can be assumed that India's services sector is performing extremely well. As far as the manufacturing sector is concerned, this PMI index has increased from 53.9 in June to 56.4 in July and maintained at 56.2 in August 2022. The agency's survey says that despite all the adverse conditions like huge foreign investor exodus, rising interest rates, weakening rupee and slowdown in the global economy, the manufacturing sector has been performing consistently better, since November 2021. Another indicator of growth in the economy, especially in non-farm activities, is GST receipts. It may be noted that GST receipts have remained at a consistently high level since October 2021, and are much higher than what they used to be in the past. Where GST receipts were Rs 1.17 lakh crore in September 2021, the average receipts since then have been above Rs 1.4 lakh crores. It can be understood that the manufacturing and services sector is now witnessing unprecedented growth. If we look at another indicator, namely Index of Industrial Production (IIP), we find IIP growth at 12.4 percent during June, 2022. Though, this is slightly lower than what it was in the same month a year ago (13.8 percent), it's still better, as last year growth was from a lower base due to effect of pandemic. Growth in Mining IIP is recorded at 7.5 percent in June 2022, Manufacturing IIP growth was recorded at 12.5 percent, while for Electricity, it was recorded at 16.4 percent. Consistency in growth of IIP across sectors indicates uptick in economic growth.

Freebies, a threat to Healthy Polity and Economy



To speak against distribution of freebies, of course, will attract the wrath of those who benefit from them. That is, if we say that electricity, water, travel should not be made free or that television sets or other types of temptations by political parties are wrong and they should end, then it is possible that people unaware of the possible consequences of announcements of such freebies may not like it. After independence, the emphasis has generally been on development, poverty alleviation, better social services, drinking water, road, rail etc. But now some political parties have started making promises to

provide free electricity, free water, free transport, free television sets and even mangalsutra, in spite of the poor economic condition of the governments. Result of such freebies is that states are coming under huge debts and the quality of public services is the major victim.

Significantly, Delhi is a prosperous region of the country. The per capita income here is second highest in the country, after Goa. Due to this, the revenue of Delhi is also very high. A large number of migrants also live in Delhi, who have migrated from other states in search of employment. Their economic condition is not so good, which can be gauged from the fact that a large number of people had to leave for their villages, as soon as the lockdown was imposed due to the pandemic. The sights of a large number of migrants going on foot, on bicycle or in buses with just one bag still haunts us. Most of the migrant laborers are daily wage earners, or engaged in micro businesses. A large number of them live in most horrible condition, where even basic facilities are lacking. In such a situation, there is usually no question of their families joining them.

The number of such migrant laborers in Delhi is not less than 50 lakhs. The laborers who bring their families with them are living in a very pathetic condition in Delhi. Schools, colleges and other educational institutions are needed for them and their families. At the same time there is also a need for better sewerage system and good health facilities in large numbers. Roads, flyovers etc. are also needed for their movements. But all these works require huge expenditure. It is seen that due to lack of funds, the Arvind Kejriwal's Aam Aadmi Party (AAP) government in Delhi is not able to provide budget for development and maintenance.

After assuming power by Chief Minister Kejriwal in 2015, till date the Delhi government has not been able to build any new school, college, hospital, flyover etc. In such a situation, the plight of the poor can be easily imagined. The roads, water and sewage system are also not being taken care of properly. Lack of finances is the main reason for this. It is not that the revenue of Delhi is deficient. The fact is that the per capita revenue in Delhi is much higher than the rest of



It has to be understood that this politics of freebies is inauspicious for both the economy and the administration; and the same needs to be stopped by consensus.

Dr. Ashwani Mahajan

India and is increasing continuously. The total revenue of Delhi for 2021-22 is estimated at Rs 53070 crore, which is 3 percent of the revenue of all the states. In 2019-20 it was Rs 47136 crore and in 2014-15, it was only Rs 29584 crore.

Ever Rising Freebies

But along with this increasing revenue, the expenditure on free electricity, water, transport of the Delhi government is increasing more than proportionately. The expenditure on free electricity was Rs 1639 crore in the year 2015-16, which increased to Rs. 2968 crore in the year 2021-22. Power Department has demanded Rs 3200 crore from the Delhi government for this power subsidy for the year 2022-23. That is, it can be understood that the burden on the budget is increasing in the name of making electricity free by the Delhi government and it has almost doubled between 2015-16 and 2022-23. By huge spending on free electricity, water and transport, there is always a shortage of funds for essential civic amenities.

As a result of the exercise of Delhi Government towards reducing water bills to zero, both the deficit and debt of the Delhi Jal Board are mounting. In the first three years of the Kejriwal government, the loss of Delhi Jal Board tripled from 220.19 crores in 2015-16 to 663 crores in 2018-19. According to the CAG report, in 1998-99, where Rs 26620 crore was lent to the Delhi Jal Board, out of which only Rs 351 crore was returned and till March 31, 2018, Rs 26269 crore was outstanding. Meanwhile, Delhi government has given Rs 41000 crore as loan to

Delhi Jal Board in the last 5 years. The deteriorating condition of Delhi Jal Board can be gauged from the slow pace of its development works and poor water system. It is believed that the financial condition of the Delhi Jal Board has become very bad due to the Delhi Jal Board being under the Delhi government and the exercise of making water free. Slow pace in water connection in unregulated colonies by Delhi Jal Board and poor condition of sewer system is primarily because of poor financial health of Delhi Jal Board. The opposition parties, have also been making allegations of alleged corruption in Delhi Jal Board.

Apart from this, free travel for women in Delhi Transport Corporation buses is yet another freebies scheme run by the Delhi government. Thousands of crores of rupees are lost by the government through freebies schemes. It is natural that due to the limited resources, this freebies policy puts pressure on the government finances and many essential expenditures are sacrificed to pave way for freebies.

At present, the Aam Aadmi Party, which is in power, promised in its election manifesto in the year 2015, about opening of 20 new colleges in Delhi, providing free Wi-Fi, building 20000 public toilets, constitute women's security force, installation of 3 lakh CCTV cameras, expansion of health facilities, among others. There were 69 such promises including creation of 8 lakh jobs, skill training of one lakh youth every year by Delhi Skill Mission which either remained mere promises or in which progress was very slow. It may be noted that prior to AAP government, 15 years between 1999-2000

and 2014-15, growth in capital expenditure was 19.6 percent per annum (increase from Rs 510.5 crores to Rs 7430 crores), which declined to hardly 9.2 percent in the first 5 years of AAP government (increase from Rs 7430 crores to hardly Rs 11549 crores). It can be easily understood that the main reason behind stalling of Delhi's development was lack of resources, as more and more resources are being used for giving freebies.

If it is said that these freebies schemes are targeted at poor, then it will not be right. In the year 2021-22, in Delhi, where per capita income at current prices was Rs 4,01,982 per year, out of 54.5 lakh electricity consumers, 43.2 lakh people are being provided electricity either free of cost or at half price. A big chunk of those, who can easily pay for electricity, are also being given electric free. The facilities are being badly affected and the debt on the government is increasing, so it cannot be said to be justified. Not only this, 20 thousand liters of water per month is also being provided free of cost to 5.3 lakh households. For this reason, worsening condition of Delhi Jal Board is also no secret. due to the provision of free water.

AAP, which took political gains from these schemes of free electricity, water in Delhi, has now started extending the same in other states as well. This political party is trying to justify free electricity and water after the Supreme Court put a question mark on such schemes. It has to be understood that this politics of freebies is inauspicious for both the economy and the administration; and the same needs to be stopped by consensus. □□

Freebie Lunch Trap

The training from home to school for young kids is that greed is always harmful. But as the population grows it forgets many moral science lessons and so the population lands in the freebie trap. The implications of the freebie culture have been warned again to the public by various sources, whether it be home, school, thinkers, philosophers, and different schools of economists as well as policymakers. The extreme case of financial support is freebies. The service support, product support, warranty support, and no question asked return policy are a few of the practices being engaged by the companies to gain the trust of the customers, retain customers, and make new products acceptable to the customers. In all the above cases the ultimate objective of the company is to survive in the turbulent waters of the business in the short term and be profitable in the long term. Every company has a restricted capability to practice such offers and beyond a point, they can't support such variants of freebies and ultimately either they are out of business or are successful in the business, whether it be manufacturing or services business.

The freebie is a tool in the hand of manufacturers and producers to enter the market of consumers. Consumers do not believe in any new product in the market, so a time-bound or quantity-bound freebie is an established tool. When automobile companies come up with a new car they offer an introductory price offer which is limited in terms of time or in terms of volume. For example, the home-owned automobile manufacturer Mahindra launched a vehicle named Thar SUV, it offered an introductory price offer to buyers who booked the vehicle within two months of its launch date. The same Mahindra Company, when launched another vehicle about 20 months later named Scorpio N the introductory price offer was offered only to the first twenty-five thousand customers, and this booking, happened within a minute of the opening. From its Thar experience, it changed the introductory price offer in terms of volume rather than in terms of deadline.

When a new service provider offers service to the existing customers i.e. wish to extract the existing customers by offering them a freebie to switch the service provider is an inconvenience fee beard by the company to make a foothold, and such freebies are lucrative enough but time-bound or target bound. Once the deadline or the target is achieved the freebies are discontinued. The entry of Reliance Jio into telecommunication service is an illustration of such a time-bound as well as a target-bound freebie.

In the aviation sector, the freebie is offered around the year and is limited in terms of volume rather than a deadline. The airline company makes sure that first of all, they need to sell the tickets to cover the operating costs, and once the target is achieved they start increasing the price of the ticket. The revenue and pricing model of the aviation sector is such that they overbook the tickets and also bump the customers. Such practices have been accepted worldwide as the sector can't survive without this policy. The bookings in hotel and railways follow different policy as the railway can get customers at the next station and the hotel can get



The demand to regulate freebie offering digital business is a work in progress and there should be a demand to regulate freebie offering politicians by the election commission of India. There was no free lunch ever and there is no freebie ever.

Alok Singh

new customer any time but the flight once in the air can't get new customers, so they overbook, bumps customers, and offers freebies.

The above examples demonstrate that the freebie is a tool in the hands of the owners to promote their products and is strongly linked with the characteristics of the business. It is justified, as such offers have a limit. The companies do a lot of research and survey to define the limit in terms of deadline and volume before offering such freebies. Such freebies in the manufacturing and services sector are part of the overall business strategy and the company at the end of the day has to make a profit by offering freebies to its customers to let the customers have enough motivation to provide an opportunity to serve once or use their product once. It's like an extended testing phase of the product and companies make sure that the customers who are participating in such freebies are satisfied, as later these customers who enjoyed freebies will be those who will spread the word of mouth appreciation of the product. The self-promotion objective of the companies is fulfilled. The companies usually divert little or higher finances from the advertisement and marketing budget to offer freebies. But companies also realize that freebies can't be forever and what matters most is the quality of the service or the quality of the product. The budget from one department of the company is diverted to a freebie scheme so that in the long run the company is accepted by the consumers and can be sustainable to all the stakeholders as well as profitable to all the con-

cerned investors. So, for companies freebie is a game of trade-off among various budget heads. Offering a such freebie is a strategic decision for a company and such decisions are taken by the top-level decision-makers of the company. The companies take a huge risk in offering such freebies and the consumers punish them if they divert from their assured advantages.

The average or bottom-level politicians in our country has forced top-level policymakers to talk about freebie and create awareness about political freebie i.e. freebie offered by a politician.

The problem with freebie starts when it tries to fool the consumers by letting them believe that freebie is limitless. The freebies promised by the politicians and implemented by the governments are aimed to serve the individual aspirations of a politician at the cost of the fund diverted from other welfare schemes. Freebies at the cost of medical, and education and by rounding the budget from one head to the freebie head is a crime. The consumption-based freebie is organized bribing and awareness needs to be created among the citizens to debate where they want their tax-paid revenue to be spent by the government. These freebies are creating unsustainable government debt and to serve such debt the government is encouraging the public to consume demerit goods like alcoholic beverages to make up the revenue gap to support freebies. It is a costly freebie if free water is committed but the cost of cheap alcohol, it's like a trade-off of immediate free water with an of costly health bill later. Such freebies are more dangerous and more speedy in terms of implications to the pub-

lic than the freebie trap being run by the digital world like free social media accounts, free home delivery services, and free credit cards, to name a few.

The social media company which offers free service to users had simply banned the account of the sitting president of the USA. There are many digital businesses that are running a variant of freebies and are able to increase their turnover year after year despite being at loss and don't pay taxes. Later on, it was figured out that something fishy accounting is done by the owners of digital platforms because of a lack of regulations. These newcomer politicians who are in hurry to capture the top post of the country by fooling the citizens be regulated strictly for their every promise of freebie and the accounts be scrutinized rigorously for the rotation of money from one head to the freebie head.

The top-level decision-makers of the country including the prime minister, finance minister, and the Supreme Court have accepted the dangers of freebie culture being accelerated by a few politicians at the cost of state exchequer and public debt is a sign of creating awareness among the public to decide where they want their money to be spent. The days of such freebie-offering companies as well as freebie-offering politicians are limited. The demand to regulate freebie offering digital business is a work in progress and there should be a demand to regulate freebie offering politicians by the election commission of India. There was no free lunch ever and there is no freebie ever. □□

(Alok Singh is a Fellow of the Indian Institute of Management Indore, a freelancer academician, and associated with AGET Business School, Jhajjar.)

Reimagining Secularism

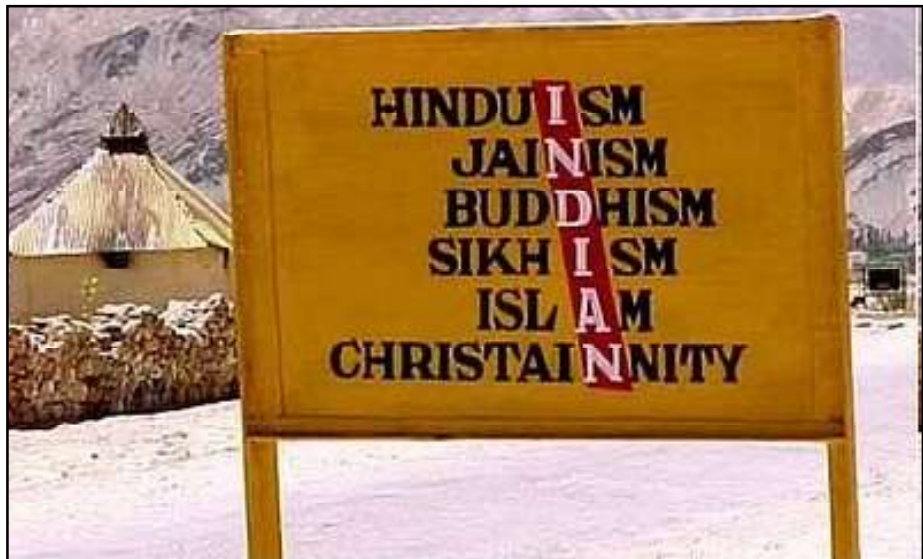
A recent survey carried out by c-voter revealed widespread anti Muslim sentiment prevailing in India. Thus nearly two fifth non-Muslim respondents did not want to have a Muslim neighbor. More than three fourth non-Muslims think, though not entirely correctly, that Muslim population in India is growing too rapidly for their comfort. Overall, the survey unambiguously points out that in India the anti-Muslims are becoming more and more intolerant towards Muslim brethren, in thought at least if not seeds Admittedly it is not entirely clear whether the existing political regime is stoking the fire and catalyzing this sentiment to grow or it is taking cognizance of whatever already was simmering and setting its own agenda accordingly. Or both?

In today's India BJP's ideology dominates, no two opinions about it. Accordingly the old secular/communal binary does not appeal anymore to the present electorate. Those who are critical of BJP (the non-BJP opposition) criticize Hindutva politics as being opposed to 'their' idea of India. They argue that what is being pandered to is the majoritarian but narrow minded communal ideology. This goes against the spirit of accommodating the religious and cultured diversity that is India. But many commentators, mainly those who sing praises in favour of the current rulers, talk in favour of a 'New' India which is nationalistic, muscular, where Muslims have a place, a legitimate one, to live but by no means on a pedestal.

The prevailing view is that our constitution is not cast in stone; there is always a scope to have a critical debate about the provisions. Some opine that the latter day additions of secularism and socialism in the preamble were done in a stealthily manner and need to be argued about. No debate about the fact that the party in power is pushing its political agenda and is throwing up new ideas about an India that it wants.



Western interpretation of Secularism did never find acceptance with majority population of India; its implementation merely led to granting undue privileges to Muslim minority.
KK Srivastava



Our constitution has scored a century – and more – in terms of amendment successfully carried out in it. Yet many of the hallowed principles enshrined in the Book have not witnessed any political will for their implementation in India's 75 years of Independence. Indeed, if one is allowed to claim further, the government of the day would some time not fight shy of going against the grain of the constitution, in letter and/or spirit. For example, in a 'secular' India the states have, collectively, decided to oversee the operations of hundreds of thousand temples dotted all across the geography of our nation.

There are of course some critics of the present regime who allege that the BJP is trying-successfully perhaps – to turn the tide, it is playing the card of Hindu victimization. But then there are others who equally vehemently reject the idea of secularism as it was defined and put into practice during earlier regimes. According to them it was a meaningless construct flagged by Congress and its allies for political gains. Infact the earlier rulers cleverly used the term to suggest minority crucifixion which needed to be set right. This than led to worsening – not repairing of – communal relations and a sense of permanent entitlement among the minorities. The minority groups were mighty pleased when the constitution (Articles 25-30) assigned a premium status to their religious rights. Thus these groups were actually, according to these commentators, a privileged lot, and not equals (to non-minority).

BJP ofcourse, being never unambiguous or subtle about its ideology, has decided to play – and

In fact Indian society has always been religious on which the Western idea of secularism – religious neutrality – was sought to be implanted. But in practice the idea and its exploitation in perpetuity led to the counterproductive breeding of resentment among Hindus that secularism actually unfairly.

win – the game by betting on Hindu victim – hood; it is attempting to counter consolidate Hindus across caste lines. While future is always fraught with uncertainty, in present times apparently this attempt at forging a rainbow electoral formation is yielding result. While some may scoff at it playing the 'game', the fact is while Congress worked on Muslim voter (by engendering feelings of being deprived and left out) to win electoral battles, BJP is trying to create a counters narrative. Politics may be immoral at times but no one can deny that the stakes being very high, it is all about mustering the game and wining it.

So what is the way out for Indian Muslims? Well, why not forge a new majority minority deal in an emerging 'Hindu' state? In the new reality Hindus have both a sense of entitlement (historically and empirically Hindus have had the priority right to India and victimhood (that they were ignored over Muslims for political gains). So Muslims can ill afford to fight

for the privileges that they enjoyed earlier in face of new realities; instead they must demand that their civil and religious rights remain intact. While it may be true that all Hindus do not constitute a homogeneous lot following a common set of cultural, political, and religious ideology, it is equally true that the present regime has been successful in 'empowering' Hindus as a whole who are becoming vocal in claiming what, according to them, has been denied to them all these decades. Barring the possibility of electoral fortunes of BJP being reversed in coming times, which seems highly unlikely given the fragmented and neutralized opposition in India, the march towards Hindu rashtra – in spirit and may be later in letters for – is a reality that is hard to refute. Reality is staring in our face.

In fact Indian society has always been religious on which the Western idea of secularism – religious neutrality – was sought to be implanted. But in practice the idea and its exploitation in perpetuity led to the counterproductive breeding of resentment among Hindus that secularism actually unfairly – and this author is in concurrence with this feeling-sought to empower Muslims at the expense of majority rights. This pseudo secularism aimed at milking the Muslims as vote bank without even benefitting them; look at the state of the community in terms of education, cultural renaissance, or any other criterion of awakening and advancement. Neither the majority nor the minority embraced the true core of the concept of secularism. It is time to accept 'new' reality. Muslims will be able to live then as 'equal' citizens of India. □□

‘Working’ Naari Shakti

At the recent National Labour Conference the PM opted to specifically talk about empowering women force to work. According to him setting up work from home ecosystems, provisions of flexible working hours, and non fixed workplaces together would ensure creation of wider work opportunities for women; this then should draw more women into the country’s workforce. He also urged the industry captains to think ways to catalyze entry of women in the newly emerging sectors. He emphasized that the nation can achieve its goals faster if women are coopted as partners in progress. This infact tied in well with his vision to harvest Naari Shakti for the development of the country, a focal point of his Independence Day speech this year.

However, if only wishes could be horses! On ground the governments and the private sector need to walk the talk. The two need to, pull all the levers to encourage women to join the mainstream workforce and facilitate their continued participation at the workplace on one hand, and, on the other removing all the headwinds that come in the way of achieving this idealistic and practical goal. As it stands, India is a dismal standout in terms of women’s actual work participation. Oxfam suggests that GDP would witness a jump of 43% if Indian women had matched the work participation rate of men in India. In actuality this figure is dismally low, compared not just with peer economies but also with some least developed countries.

Despite the need to correct gender imbalances, serious challenges rear their head. The percentage of women in India stands at 48%. But their sectoral representation is woefully inadequate. Infact it has witnessed a downward trend. Between 1991-2005 the female labour force participation rate (LFPR) hovered between 30-32%; regrettably during 2020-21 this figure had sunk to mere 25%. More worryingly while the share of Indian women in tertiary education has been consistently rising and has equaled that of men now, the lagging LFPR of women



Women empowerment through suitable productive engagements is a very seductive idea. But its implementation on ground requires multidimensional planning and execution.

Dr. Jaya Kakkar



points towards non utilization of educated women talent in contributing towards economic progress of our nation. Juxtapose this figure with the fact that compared to 46% men being employable 51% women qualified on that criterion, according to the India skill report. Thus not lack of ability but lack of opportunity comes in the way of women joining the workforce.

Allow us to take the example of entertainment industry for the purpose of illustrating gender imbalance. According to a research India is one of the fastest evolving media and entertainment markets globally. It produces the highest number of films every year. Yet only 10% of key industry roles, including designing, writing, directing, editing, etc. were held by women. Out of the 56 mainstream theatrical films surveyed, not one was directed or edited by a woman. In the trailers; male actors spoke three times more than women. Film promotions were also mainly male centric. And ofcourse majority of films contained typically stereotypical representation of women. These findings, even though not startling, betray two disturbing trends; one, like elsewhere women are poorly represented in the workforce here; and, two, no corrections are being made in the existing picture of women being skewedly represented as far as their participation in work force is concerned.

The picture is equally pathetic all across. The presence of women in the top echelon of India Inc is meager. According to Global Gender Gap report it may take nearly 200 years to achieve full gender parity. Hence mere high rhetoric will be of no consequence; what is needed is concrete action. So far

the record of both the governments and the industry has been dodgy. For example, women's reservation bill has failed to become an act, thanks to no support from political parties. This is not to deny of course the inherent obstacles faced by the women force in the form of inflexibility in work conditions which don't suit Indian women; indeed these create personal, cultural, and social hurdles in becoming gainfully engaged outside their home and hearth. Women are usually time poor, forced to

Women are usually time poor, forced to work a double shift of home work and care responsibilities. Consequently they either drop out altogether, or may opt for a safer, less rewarding track.

work a double shift of home work and care responsibilities. Consequently they either drop out altogether, or may opt for a safer, less rewarding track. During the recent switch over to working back from physical offices, instead of working from home, post pandemic, women have shown greater resigning than men; contrariwise attrition levels had sharply declined when they were offered WFH option during the pandemic. According to another finding just 21% women (15-59 year age group) were involved in paid work, while 94% were engaged in unpaid work at home and elsewhere. The corresponding figures were 70% and 49% respectively for men. Thus when due to social, cultural,

and economic compulsions working outside home may not actually be an option for potentially employable women, WFH can push at least some of them into formal, paid, main work stream. This then will have them, personally, lead a more fulfilling, independent, and meaningful life, while, socially, it will enable them to contribute more productively towards India becoming economically more prosperous.

To be sure, however, flexibility of this kind will need to be supplemented with other transformational – and fundamental – changes. WFH fixes only a part of the problem. First and foremost need is to fix the gendered biases. For example, while remote work tends to increase their willingness to participate by women in the workforce, it tends to stall promotion and career advancement for women. Then, any real solution has to ensure that men share equally the burden in household and care work with women folks. It will also call for greater investment in workplace childcare facilities.

At a more fundamental level, among other things, nutrition gaps need to be addressed; in India women being anemic is a norm, rather than being an exception. This tells poorly on women's working capacity. In general, as pointed out by World Economic Forum's Gender Gap Report, Indian women suffer from poor health. Thus while the workplace pay parity, care support, flexibility in work conditions have to be configured by the employers, the state has to ensure healthier, better educated, skilled women workers. By stretch of imagination no mean task, but morally and economically needed. Let the PM now guide and direct. □□

Visa queues get longer as drain becomes a tsunami

Indians applying for a tourist visa to go to the United States this year have been informed that their application interview may come up in 2024. The waiting time varies from one consular centre to another but the average waiting time for the five consular centres across the country is around 550 days. The immigration authorities in Canada and Australia have reported unprecedented numbers arriving from India this year. People of Indian origin have overtaken people of Chinese and European origin in Australia and are close to touching the share of immigrants from the United Kingdom. In Canada, Punjabi has become the fourth most spoken language after English, French and Mandarin. In the United States, Telugu scores as the mother tongue of the largest single group of Indians.

As I reported in my book, *India's Power Elite: Class, Caste and a Cultural Revolution* (2021), there has been a sharp rise in number of Indians seeking education and employment overseas and in Indians securing a non-resident status, making places like Dubai, Singapore and some places in Europe their second home. While inward remittances into India made by overseas Indians, amounting to around \$87 billion last year, still far outweigh the outward remittances which last year added up to close to \$20 billion, the gap is slowly but surely narrowing.

Several factors may contribute to a further narrowing of this gap. A bulk of the dollar remittances coming into India are still from the Gulf states. While more and more Indians now live and work in the Gulf, their families are increasingly moving to the region or to third countries and remittances to India from such families will decline over a period of time.

More important, domestic social policies in many of the Gulf countries require hiring of locals, and so fewer jobs are available for immigrant labour. Moreover, many Gulf countries are diversifying their sourcing, reaching out to Bangladesh, Nepal, the Philippines and other developing Asian economies for labour, reducing their dependence on India and Pakistan.



The immigration authorities in Canada and Australia have reported unprecedented numbers arriving from India this year.

Sanjaya Baru



A second major source of remittances has been North America, both the United States and Canada, and here too the expected stagflationary situation in the medium term may reduce the remittance flows to India. Most analysts expect that inward dollar remittances may get moderated in the medium term, returning to the pre-pandemic levels, while outward remittances may increase sharply, given recent trends. These remittances have been an important source of foreign exchange for India and a key instrument in the management of the balance of payments, since India has consistently run a deficit on the foreign trade account.

The trend that is striking is the sharp rise in outward remittances on account of tuition fees paid by Indian students going in for paid education overseas. It is interesting to note that most consular offices in India have been prioritising student visas over tourist visas. This may be out of genuine concern for the welfare of students seeking education abroad, but it would also be because educational institutions in the developed countries are desperately seeking rich students from the developing world who can pay for their education. Many British universities are now critically dependent on fee-paying overseas students, especially wealthy Chinese and Indians, for their very survival.

China was a favourite source of high-income students willing to pay fees and boarding at Western educational institutions, but India is the flavour of the season for now. Many in India view all this as a positive development. That the developed world is opening its doors to an increasing number of Indians. However, it remains to be seen how

Several factors have contributed to this out-migration of students, ranging from shortage of educational opportunities at home to rising income levels of middle class and upper class Indians willing to pay their way out.

this trend would develop and what impact it has on the availability of talented graduates in India.

In the 1970s and even into the 1980s, this out-migration of educated Indians was described as a “brain drain”. However, given the lengthening visa queues and the rising outward dollar remittances, the phenomenon can hardly be called a “drain” any longer. It is a flood, and this year it’s a tsunami. Several factors have contributed to this out-migration of students, ranging from shortage of educational opportunities at home to rising income levels of middle class and upper class Indians willing to pay their way out.

If hundreds of thousands of Indians are going overseas for education, tens of thousands come to India. At last count, in 2019 and before Covid-19, Indian educational institutions, mostly in the private sector, hosted a total of around 49,000 foreign students. They opted mostly for professional courses like medicine, nursing and engineering. More than half were men and the largest number from Nepal (28 per cent), followed by Afghanistan, Bangladesh and Bhutan. Till the 1970s, India was a preferred educational destination

for many from Africa. No longer, with Sudan and Nigeria being the main sources, and together accounting for around six per cent of foreign students in 2019. India is less and less hospitable as a destination for young foreigners.

An important initiative taken by Prime Minister Manmohan Singh was to set up the South Asian University to attract students from the region to study in India. Regrettably, over the years, the number of students from India at this university has been more than the combined enrolment of students from other South Asian countries, defeating the very purpose of this institution.

India has not been as open to foreign talent, especially non-whites, as the world has been to Indian talent. Thus, India’s “brain gain” from the in-migration of talent is insignificant compared to the “brain drain” due to out-migration. Indeed, China has attracted more Western talent despite being a non-democratic country. It has often been said that China is a closed country with an open mind, while India is an open country with a closed mind! Not surprisingly, therefore, an increasing number of Chinese universities now figure in the top 100 universities of the world (as many as nine at last count), while not a single Indian university has made it.

Neither the Union government nor any state government is addressing this crisis in higher education and research. It remains to be seen if the recent growth of privately-funded teaching and research institutions will make any difference. □□

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<https://asianage.com/opinion/columnists/210822/sanjaya-baru-risua-queues-get-longer-as-drain-becomes-a-tsunami.html>

The return of Structuralist Macroeconomics

Lance Taylor, who passed last week, lectured in Delhi in 1988. He made macroeconomics come alive and relevant to this dissatisfied economics post-graduate, addressing structural barriers to growth and equity that simplistic supply-side macroeconomics bypassed.

Lance was the contemporary doyen of structuralist macroeconomics, then well outside the mainstream of the economics profession. A structuralist by conviction, he resigned a tenured professorship at the Massachusetts Institute of Technology to work outside the mainstream. But the structuralist school was unique in that it was formed and shaped in the developing world, in Asia, Africa and South America, unlike any other economic theory. It attracted a swathe of economists from rich and poor countries, who saw through the game. “Supply side” economics was deliberately sterile and designed to enrich rich countries and rich people by ignoring the impact of things like inequality and effective demand. The delegitimisation of an interventionist state delivering common prosperity, and its replacement by “efficient financial markets” took the income and wealth of the top 1 per cent to dizzying heights— only for the State to bail them out when things fell apart in 2008.

Two things differentiated structuralist from mainstream economics: First, the assertion that economics was not just about the supply side— maximising output without including the majority in the production of that output would lead to impoverished societies and the permanent exclusion of many from the benefits of growth. Second, the rejection of mindless empiricism where “the numbers” determined policy action without reflecting on why these numbers arose, how they were selected, and how they were used to draw policy conclusions.



“Supply side” economics was deliberately sterile and designed to enrich rich countries and rich people by ignoring the impact of things like inequality and effective demand.

Rathin Roy



Sukhamoy Chakravarty was India's foremost exponent of the structuralist macroeconomics. In a seminal essay he argued that the question of home market demand was key to why the Indian economy continued to stagnate despite the alleviation of supply side constraints. Rising inequality and continued rural impoverishment, despite the Green Revolution, combined with jobless growth, was creating a shortage in mass-market demand. I have argued that this continues to be a limiting constraint to India's development in many different dimensions. Rising inequality has meant that while the top 10 per cent of India has enjoyed transformative economic prosperity since 1991, the inability to include even the next 20 per cent in this transformation has meant: (1) An economy that is still largely rationed except for the top 15 per cent and a State that, therefore, continues to act as a rationing agent for the majority —whether it is health, education, transport, or housing. (2) The lack of prosperity means limits to taxation and recourse to borrowing to finance government expenditure and transfers — to compensate the 80 per cent who have not benefited from the tripling of per capita income that has occurred since 1991. (3) An informal sector that continues to employ the vast majority in conditions of extreme insecurity. (4) The impoverished majority from the North and the East migrate, if not abroad, then to be servants, cleaners and service providers to their prosperous fellow citizens in the South and the West.

These are all “structural” constraints — the consequences are many but they will not be addressed

First, the assertion that economics was not just about the supply side— maximising output without including the majority in the production of that output would lead to impoverished societies and the permanent exclusion of many from the benefits of growth.

by policies that persist with supply-side obsessions or mindless “data-driven” empiricism. India's inability to export will not be solved by creating special economic zones or other enclaves that try to bypass structural barriers because no country with such a huge home market can bet on becoming an export powerhouse if it cannot produce at scale for even those citizens who are earning three times the per capita income.

Pump priming the economy will not solve for this structural demand deficiency, captured so well 35 years ago by Lance Taylor when he theorised “Belindia” —a country where the top 10 per cent prospered like Belgium while 90 per cent languished in “India” resulting in unequalising growth and eventual stagnation in the middle-income trap. That was Brazil in 1976. I fear it may be India in 2026.

Structural economic change is therefore of the essence but sadly, there is no political ideology that is able to take on this formidable challenge. Bigotry, populism and a compensatory state are lazier options to gain political support and popularity.

But the impetus for structural change may well come as a global ideological imperative. The contemporary economic situation poses challenges that have exposed the hollowness of the “mainstream” framework. A period of global stagflation has set in. Industrial unrest is on the rise. Central Banks around the world have shown themselves hopelessly inadequate at inflation control—the very soundness of the “data driven” inflation targeting framework is now questioned. Governments are encouraged to run large debts and deficits. Protectionism is on the rise, free trade on the wane. Inequality is now viewed as the central problem of our times but there is little that the policy toolbox offers to address it. The biggest votaries of renewables and anti-coal and nuclear evangelists in Europe have reopened their coal mines and nuclear plants. Climate action has been side-lined.

Structuralist economics is well equipped to address these challenges for which supply side economics and “data driven” randomised control trials are patently inadequate. There may be prolonged recourse to populist quick fixes, authoritarian hate regimes that turn citizens against each other, and a period of military conflict. This is what has happened in such times, in the past. But if we can do better, and develop an ideology of inclusive prosperity then these are easily countered. This is precisely what structuralist economics is equipped to do. If that were to happen, there could be no finer tribute to Lance Taylor's life and work. □□

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1. See Rajyadhaksha, N (2019) for an exposition on its contemporary relevance www.odi.org/knowledge/publications, October

2. Taylor, L. and Bacha, E. (1978) “The Unequalizing Spiral: A first Growth model for Belindia” *Quarterly Journal of Economics*, May https://www.business-standard.com/article/opinion/learning-to-structuralist-macroeconomics-for-india-1220240002_1.html

More private banks fail, PSBs Serve Better on Thin Spread

Public sector banks (PSB) are critically needed today as they were in 1969 is virtually the message RBI has given. Its observation that privatisation can do more harm is almost a warning. Independent reports suggest severe weakness in seven private banks - Federal Bank, Yes Bank, Karur Vysya Bank, Lakshmi Vilas Bank, Karnataka Bank, Dhanlaxmi Bank and South Indian Bank. The second largest bank ICICI has gone through many hiccups and its top officials put under probe. The HDFC is penalized for unethical practices. From 1969 onwards, a 2018 report says, 36 private banks, including ten during last 20 years, have been put under moratorium, due to mismanagement.

The RBI report is almost an echo of the views Pranab Mukherjee expressed as finance minister in 2008 after the collapse of Lehman Brothers. He triumphantly said the country was able to weather the global financial crisis on the back of its strong banks. History proved that later the same government encouraged undue incentivisations of the corporate post 2009. It led to an avoidable critical NPA situation. The RBI is right that the banks are not at fault but extra-banking decisions have led to many crisis-like situations and unwanted write offs.

The national psyche has yet to accept the move to privatise the banks. The bank employees went on strike a number of times during the past one year. The recent dilution of Life Insurance Corporation equities have only resulted in its share prices losing shine. The RBI paper is almost a counter to the policy paper of NCAER director general Poonam Gupta former NITI Ayog vice-chairman Arvind Panagarya which recommended privatisation of all banks except SBI.

The Narendra Modi government's decisions like MUDRA, Skill India, Jandhan Yojana, transferring of PM Kisan and other direct benefits were deftly handled because the banks are in social control. Demonetisation would not have been possible had not the public sector banks efficiently managed it.



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Shivaji Sarkar



The Indian financial sector underwent a tectonic shift, when the Indira Gandhi government nationalized the 14 biggest commercial lenders on July 19, 1969. The second volume of the official history of the Reserve Bank of India describes bank nationalization as the single-most important economic policy decision taken by any government after 1947. Central bank historians say that in terms of the impact, even the economic reforms of 1991 pale in comparison. It may be recalled prior to the takeover, often one or the larger banks were rumoured to be facing moratorium.

The RBI bulletin critically observes that public sector banks have given yeoman service to the stabilization and growth of the different sectors. They have higher degree of market confidence, better financial inclusion objectives, labour cost efficiency and handled covid19 shock well.

The bank employees, including the unions linked to Bharatiya Mazdoor Sangh have been protesting, occasional strikes included, against the move to privatise. In 1980, again 20 banks were bringing 90 per cent of the banking under the public sector. The banks were, economists observed, fiefdoms of big business. It got under social control. The common man, the poorest, students and the needy entrepreneurs got access to finance which the private house controlled banks had denied. It paid Congress political dividend in 1971 elections. People in general welcomed it but gradually aberrations set in as politicians could control the banking decisions.

The first major loan-waiver by Janata Party government led by

the then prime minister VP Singh cost the exchequer Rs 10000 crore yielding to the demands of agitating farmers in 1990. The second one of Rs 60000 crore was by the UPA government in 2008. Thirteen states followed it in the subsequent years to give relief to farmers. It was criticised but there were wide support too as the write-off of big loans of the industry too became norm for decades.

During the 2004-2014, the UPA government wrote off loans worth Rs 2.20 lakh crore. In subsequent years another Rs 19.2 lakh crore of large loans were written off. Banks say these are totally unrecoverable and excluded from balance sheets.

Yes these have been problems. The PSBs suffered a grievous injury when they ended up with a huge amount of gross non-performing assets (NPAs) or bad loans, which peaked at Rs 8.96 trillion in March 2018, 14.6 percent of total loans. This situation led a section in the government mull over privatising the banks starting with four major banks Central Bank of India, Bank of India, Bank of Maharashtra and Indian Overseas Bank despite the latest recapitalization of Rs 15000 crore.

The premise that private sector banks are doing better is being disputed by the RBI paper. It highlights that the private banks have failed to cater to the customers of the rural and semi-urban areas to date and customers from such locations are relying heavily on PSBs for banking. It turns out that even after bank nationalisation and with more stringent regulation of the banking system by the RBI, private banks continue to fail.

Some of the major reasons

as identified by the RBI paper shows PSBs can serve the country better than private banks as they have better financial inclusion, superior credit system, and better efficiency.

The paper hints at possible convolution of financial engagement if the entire sector is privatised, as the NITI Ayog suggests. It says that private banks are oriented to profits while the public banks work on thin spread but serves a larger section and different strata of the society. It implies that if the sector is privatised many government programmes as well as social welfare aims might get hit resulting in social imbalance. It notes that despite weak balance sheet, resource utilization of the public sector had been more efficient and that gave them the edge in weathering the covid pandemic shock remarkably well.

Once privatised, the large social wealth would be beyond the reach of the people and the government. This was the problem that the government faced most during the 1960s. If these are sold out again to similar people, many of whom are large defaulters, the countercyclical role of the banks would suffer the most. Apart it might cause severe fluctuations in lending rates affecting most government programmes and severe social imbalance.

It may not be good for the PSB themselves as abstract factors can affect their share price, market sentiment, valuation and may have three risks – interest rate, regulatory, price-to-earnings ratio and price-to-book value. For better social returns the public sector is the ideal and privatisation is not the panacea. □□

'Should We Hand Over PSBs To Private Sector?'

'Let public, not foreigners, own public sector banks'

With the release of the National Council of Applied Economic Research policy paper by NCAER Director-General Poonam Gupta, a member of the Economic Advisory Council to the Prime Minister, and Columbia University Professor and former NITI Aayog vice-chairman Arvind Panagariya, privatisation of public sector banks has once again become a topic of debate in India. The NCAER paper recommends privatisation of all public sector banks except the State Bank of India. Professor Ashwani Mahajan, the co-convenor of the Swadeshi Jaagran Manch, warns that this is an ill-advised move.

"We have to think of the repercussions if public sector banks are privatised and if they go the foreign hands," Professor Mahajan, below, left, tells Rediff.com's Shobha Warrier in the first of a two-part interview. The NCAER policy paper says all public sector banks should be privatised except the SBI as part of banking sector reforms. Does that mean we have to put an end to all public sector undertakings and hand them over to the private sector? Is that what reform is all about?

If you look at the authors of this report, Arvind Panagariya and Poonam Gupta, their opinion on privatisation is well known. So, there is nothing surprising about the report.

The government also is talking about privatising the banking sector...

We see that the government was following the path of consolidation of banks to make them bigger by merging some banks. The problem started with the NPAs (non performing assets) in public sector banks which affected the stability of many public sector banks. So, those banks that incurred losses were made to merge with profitable banks.

The Swadeshi Jaagran Manch had no objection to these mergers because we knew making four banks into one will not make any difference except a restructuring of the balance sheet. In fact, we are not against, or for consolidation of PSBs as long as the government remains the owner of the banks.

Now, regarding the clamour for privatising public sector banks. There are a set of economists who are

in favour of privatisation right from the beginning.

When 14 banks were nationalised in 1969, there was also a thinking that the private sector would manage banks better and that if you took everything under the public sector, private initiatives in the banking sector would be affected.

At that time, the dominant thought was socialistic and that everything should be in the public sector. But today, you have to think afresh about the idea of privatisation of banks. There are many schools of thought on this. The question is, should we hand over the public sector banks to the private sector?

When Modiji took over as the prime minister in 2014, one of the first initiatives was inclusive banking by starting Jan Dhan accounts.

Is there not a contradiction in starting Jan Dhan accounts for inclusive banking where the minimum balance is zero, and privatising public sector banks?

In Jan Dhan accounts, the profitability was not much, but the initiative was to achieve inclusion of all population in the banking sector.

Today, except for a very small percentage, majority of the population in India has a bank account and they are linked to Aadhar and their mobiles. This has transformed and revolutionised the whole banking and fiscal system.

Yes, only public sector banks can do social and inclusive banking and also the implementation of government schemes. The question I would like to ask is: If public sector banks are privatised, will the government be able to do this?

Private banks constitute 35%-37% of the total deposits and lending. They open only 10% of the accounts while 90% of the accounts were opened by public sector banks.

Though the government has shown its intent in changing the banking law in such a way that the shares of public sector banks should be divested bringing the government's ownership to zero from 51%, it has not yet done so. Many sessions of Parliament have passed, but they are yet to bring in the Banking Law (Amendment) Bill.

That's because there are two schools of thought: One for privatisation and another for not privatisation.

Where does the Swadeshi Jaagran Manch stand?

Our stand is, we may not mind if the shares are held by the government or by the general public. But this proposed privatisation is not going to be done by issuing an IPO. The proposal is to sell them. Now the question is, if it is going to be handed over to the private sector, who will buy these banks? Already, the promoters of all the private sector banks have been asked to shell their equity and their percentage is declining.

Now, who is owning these private sector banks? You will see that FIIs own 25%-45% of the total shares in all the major private banks. In some cases, the foreign ownership has even gone up to 80% and above. That means the promoters of the private sector banks do not have the capacity to buy such huge public sector banks

The private sector banks were owned by the corporates, and they were taken away from them because there shouldn't be crony capitalism.

You spoke of foreigners owning even up to 80% of some private banks. Does that not remind us of how the economies of some Asian countries collapsed due to the financial crisis of 1997?

That's exactly what I am saying. We have to think of the repercussions if public sector banks are privatised and if they go to foreign hands.

What is going to happen in the name of privatisation is not just privatisation. We are pushing our public sector banks to foreign hands. This is something we should be thinking about.

We have seen that when a private sector bank fails, it is taken over or bailed out by public sector banks. Then, how can you say privatisation is what is needed in the banking sector?

Exactly. This could happen because we had strong public sector banks. If the private sector banks are more profitable than the public sector banks, it is because public sector banks have to think of social inclusion. It is like saying Indian Railways is not profitable. But it provides affordable transportation for millions of Indians. That is the policy of the government.

Similarly, to implement the policies of the government, public sector banks are essential. Profit has never been the criterion for public sector banks till now.

In support of privatisation, the NCAER report says that private banks have emerged as cred-

ible alternative to public sector banks with substantial market share. Do you agree?

Definitely, their market share has increased but whether they are credible is questionable. If you look at the history of private sector banks, for example the number one private bank, the ICICI Bank, it was saved a number of times.

Lakshmi Vilas Bank failed recently, and it was handed over to DBS of Singapore.

Yes, because of their aggressive business practices, their market share has increased.

Another argument in favour of privatisation is that public sector banks have lost deposits and advances of loans to private banks...

While an average citizen may prefer to bank with a public sector bank, big corporates and other institutions go with private banks. I am not blaming anyone.

In a country like India, public sector banks are necessary for financial inclusion. Many public sector banks incurred losses when they opened non-profitable rural branches all over the country. But you have to do it for social welfare and social inclusion.

What we have to think about is, how to improve the efficiency of public sector banks. You have to make decision-making more prudent, and free from government intervention through bureaucrats.

For this, the government can reduce its share from 51% to a lower percentage. Through IPO, the shares of the public sector banks can be given to the general public. Let the public own the public sector banks, not foreigners.

Does reform mean handing over public sector undertakings to private people?

Ownership does not make any undertaking efficient or not efficient. What is needed is professional management of an institution.

I will give you the example of ITC, a government owned company. It is a professionally managed company which does not follow the dictates of the bureaucrats.

The success of ITC shows that if you bring in professionals to manage a company, you can get good results. That's why it is the number one FMCG company.

It shows you can make a company successful without handing it over to private corporate hands or foreigners, but by running it professionally. □□

<https://www.rediff.com/business/interview/swadeshi-jaagran-manch-ashwini-mahajan-should-we-hand-over-pubs-to-private-sector/20220802.htm>

Taliban murder Hazara commander

The Shia-Sunni divide amongst the Taliban intensified sharply with the killing of Maulavi Mahdi, a rebel Hazara commander, who was captured at the Herat border in the morning of August 17, 2022, while trying to escape to Iran. Sources said that Mahdi was trying to regain Tehran's support in his fight with the Taliban. The Afghanistan defence ministry denied local reports that the commander was murdered in captivity. Provincial information officer Naeemul Haq Haqqani said Maulavi Mahdi was alone and was "killed after a conflict."

During their first stint in power (1996-2001), the Taliban had captured and assassinated Hazara leader Abdul Ali Mazari and heaped numerous atrocities upon the Hazaras. Maulavi Mahdi's killing is a clear signal that the Taliban remain unchanged despite the gap of three decades, and life will not be easy for the Shia minority under their rule.

Maulavi Mahdi, former military commander of the Shia-dominated Balkhab district of Sar-e Pol, was the Taliban intelligence chief of Bamiyan province before he fell out with the group in June this year. The dispute was reported to be over the control of the coal trade in the province. Al-Arabiya reported that the Taliban sent thousands of troops to crush his followers. The United Nations estimated that around 27,000 people were displaced in the armed conflict.

The cycle of violence continued with an explosion inside a mosque in Kabul on the evening of August 17, 2022, in which around 21 persons were killed and around 35 injured. The UN Mission in Afghanistan (UNAMA) regretted the attack on the mosque and said bombings have killed and injured more than 250 people in recent weeks. On August 18, there was an explosion in Mandigak palace of Kandahar province, where Taliban leaders and foreign diplomats were present. However, no details are known.



The Shia-Sunni divide amongst the Taliban intensified sharply with the killing of Maulavi Mahdi, a rebel Hazara commander.
Sandhya Jain



An American journalist, Ivon Shearer, and his Afghan colleague, were detained and blindfolded for filming on the main Sherpur road in Kabul on August 17. Both were accredited to work in Afghanistan. So far, they are being held incommunicado.

On August 18, 2022, a day-long meeting of Taliban leaders in Kandahar concluded with a resolution, the first article of which condemned the US drone attack on an Al-Qaeda leader in Kabul and designated it as “a crime and violation of Doha Agreement.” The second article of the resolution observed that any neighbouring country that has allowed the US the use of its space to attack Afghanistan is also a partner in this “crime,” but did not name Pakistan for facilitating the drone strike on al-Zawahiri. There was no mention of reopening schools for girls.

Meanwhile, the resistance to the Taliban has intensified. National Resistance Front (NRF) leader, Ahmad Massoud, who was willing to dialogue with the Taliban when it seized power last year, is now adamant that armed resistance is the only way to end the rule of the militant group. In an interview to the Atlantic Council, he said the Taliban must be made to realise that they must submit to a constitutional and legal process so that a legitimate government, accountable to citizens of Afghanistan, and the world, can come to power.

Massoud revealed that initially, he and his allies, while stationed in the Panjshir Valley, attempted to engage the Taliban and make them understand that “legitimacy in Afghanistan ... cannot come through the barrel of a gun” but through the voice of the people. But the

Many had opined that once Washington departed, countries like China, Russia and Pakistan would rush to work with the Taliban, to India's disadvantage.

Taliban insisted on complete surrender and allegiance to the regime. This prompted Massoud and others to form the NRF, which has since engaged the Taliban forces; hostilities have increased in recent months.

Massoud said the conflict would continue until “the Taliban realize that the military regime, or a militant group's rule over a country, is not an option.” The Taliban, he lamented, are even more radical this time. The NRF commander admitted that attempts to work with regional actors to hammer out some sort of truce with the Taliban have failed.

World leaders, Massoud said, must understand that Taliban 2.0 is not different from Taliban 1.0. This should be evident from the fact that al-Qaeda leader Ayman al-Zawahiri, who was killed in a US air strike on August 1, 2022, was being sheltered in a posh locality in Kabul. The Taliban, thus, continued its relationship with terrorist entities and organizations. Groups like the Islamic Movement of Uzbekistan (IMU) are given refuge in Afghanistan.

Ali Maisam Nazary, head of foreign relations for the NRF, in

an article in Foreign Affairs observed that one year of Taliban rule has brought Afghanistan to the brink of the worst humanitarian crisis in modern times, with the economy in tatters and people facing acute food insecurity. There has been an increase in human trafficking and drug trafficking. Worse, the killing of al-Qaeda leader Ayman al-Zawahiri in Kabul exposes the ties between the Taliban and transnational terrorist groups.

The Taliban, Nazary alleged, have handed over the security of the Afghan-Tajik border to the militant groups Jamaat Ansarullah and the Islamic Movement of Uzbekistan. More dangerously, terrorists from Tajikistan have formed a group called the Taliban Movement of Tajikistan that aims to establish its own Islamic emirate in Central Asia.

Foreign Policy columnist Lynne O'Donnell, who returned to Afghanistan after a year, was detained on her way back, because Taliban officials believed they could act with impunity. Persons she had contacted were detained and interrogated; her driver was held incommunicado for three days, beaten, and deprived of sleep. His phone and car were kept for a week, but later returned. Even the manager of the guesthouse where she stayed was threatened. There is, she observed, an undercurrent of violence; over the past year, citizens have been detained, beaten, jailed, many are hiding or have fled over land borders. O'Donnell said the \$9 billion of Afghanistan's foreign reserves must be released to mitigate the humanitarian crisis in the country, but kept out of Taliban hands.

[Continued on page no. 24]

Kargil veteran, Brahmi and growing hope in Meghalaya's farmlands

Major Ajit Singh (ret'd) is a man on a mission. From the Kargil war to tackling the corporate and social development sector, Ajit likes to court challenges, especially the ones that take him to unfamiliar land and challenge his core. His next one is — doubling farmers' incomes in Meghalaya. With no knowledge of the Khasi language or sin or cos theta of Meghalaya, he ventured into the state two years ago and since then has created a network of 14,000 farmers.

Using a combination of government programmes, post-harvest safeguards and effective logistics, he has already improved their incomes from Rs 4,000-5,000 to over Rs 8,000.

I fished out his story after speaking with farmers near the Nongpoh area. His recent event — Farmers' Football World Cup — had made him a mini-celebrity in the area and was supported by the army, state government and even rockstars. But how was he changing things?

One had to visit his farm to find out, so on a rainy day in a blue rented Hyundai Eon I drove past the flooded paddy fields and low hills to reach his home — a small farm lodge with robust turmeric plants and baby pineapples growing. Snuck into his makeshift solar dryer hut, was sniffing cinnamon, bay leaves and other spices, when white bearded Ajit wearing his black worn-out polo T-shirt called out. We exchanged greetings and his story began.

"This place wasn't always like this. An apparently "haunted" run-down yard welcomed me. In fact, even today, our domestic help leaves by 5 pm due to fear. But we began the work, started involving bamboos and other local construction methods to repair this place. And then started to farm, build bamboo drying huts and a mini-processing centre, where local youths are skilled and employed," Ajit said. It was like a farm hermitage, I couldn't disagree.



If the might of one army veteran can bring about such change, what an army of dedicated women and men can do to solve India's agrarian problem?

Indra Shekhar Singh





Pick high-value products that can get high returns for the farmers in a short period, and then build the support structure around the product so the probability of failure is reduced greatly.

We drove to the nearby lake and ordered veg pakoras, a north Indian treat no doubt. “This area is a predominantly Hindu area. They have seven villages here that were given land grants by the Khasi kings. Culturally also they are unique, for example, the lake in front of us was full of fish but no one fishes, as this lake is considered holy. This is a unique way of matching spirituality and environmental consciousness,” Ajit explained.

But soon our conversation moved towards agriculture. “During my work with skill development, I realised the model they are teaching is wrong. It’s not bottom-up. The farmers already know everything about farming, we as city people can’t teach them. Our job is to help them gain access to correct information on government schemes, good farming practices, financial institutions, et al. Agriculture needs a systems approach,” Ajit said.

Being a rice-eating country “all government schemes are linked to paddy”, but Ajit burnt his fingers with corporate procurement first.

“Meghalaya is filled with over 100 rare medicinal and aromatic plants. But let me tell you how things go wrong. A Bangalore-based company approached us for Gotu kola (aka Brahmi). I had no

idea what it was, so the villagers told me it’s called Mana muni and grow abundantly here. Mostly as grass between the two growing seasons. It is also used by traditional healers as medicine. Now we calculated the costs and started procurement by giving 50 per cent advances to farmers. The company paid us Rs 120 per kg. It appeared to be a fair price at that time, but I later found out that the market price for Brahmi was over Rs 600/kg. The extracted oil was even costlier. The middlemen are much better than these companies as at least they are with the farmers 24/7 and give them fair prices,” Ajit said.

Ajit was doing this work during Covid and hence personally took on the financial burden of paying the farmers upfront and procuring about 6 tonnes of Brahmi. Now he doesn’t work with these kinds of company or big institutional buyers. But as luck would have it, the company eventually came back to them through another NGO and paid about Rs 600 per kilogram for it.

“I don’t want to be the middleman, that is not my model. Our efforts are to create a front for farmers with farmers in it. We have started an organisation which is empowering farmers to be ben-

eficiaries of government scheme collectively and advises them how to utilise using a community-centric approach for bettering their agriculture incomes,” Ajit said.

Ajit’s model is a simple one, pick high-value products that can get high returns for the farmers in a short period, and then build the support structure around the product so the probability of failure is reduced greatly. He has been successful with many crops, Brahmi included.

So how did he envision agriculture? “We call it the participatory approach to sustainable development as farming is a community programme. In case you talk of Punjab and big farms, where labourers come from Odisha to Bihar, that is not the right model. Farming is a community activity, it’s not an individual industry. Meghalaya’s farmers are interdependent and self-sufficient. They still barter and that’s why the lockdowns were not detrimental to their economy. Their community approach is their strength,” Ajit said.

So how does this approach manifest, and how do farmers really benefit? During lockdowns, Ajit helped local youths get trained in pisciculture and even gave his leased land for running a local fish and meat shop. “Collectively these eight people earned Rs 6,000 a day. But as they were college students, they returned to their studies. Now we are working with women and helping them lead the work and eventually, farmers will own these enterprises and train others too,” Ajit said.

With his recent jackfruit processing plant sanctioned, Ajit estimates the real-time income from agriculture will be much higher. Jack-

fruit is the new super food, fetching great returns, but he has plans for community-owned processing centres for pineapple and cashew that can potentially bring a mini-economic revolution in the area.

So what was his new “OP area” like and the difficulties? “Forming PGs and convincing farmers is the toughest part. In the Garo hills area, you have to walk for days to reach the villages, it’s almost like the Wild west, but the people are very nice. They know everything about organic agriculture as they practice it. It important we conserve the good agriculture wisdom and not destroy it promoting chemicals. The government may develop these areas as organic clusters. By making turmeric, ginger et al farming more efficient, we can bring a revolution

here,” Ajit said on a positive note.

In our conversation, it became clear he shared a passion for the environment and sustainable farming. Now as time was running out, I wanted to understand Ajit’s motivation. “The farmers should be our business partners. Farmers are the stakeholders in our model. We want to bring dignity to farmers and not charity. My role is to give logistical support to farmers and skill them until they can become entrepreneurs themselves. Fortunately, we have had many failures to learn from and fair amount of success too,” Ajit said.

To sum it all up Ajit candidly said, “Farmers don’t know the value of what they have because of no infrastructure support — testing labs, markets, information portals, etc. They also don’t know

that the market is them. If Uncle chips can buy potatoes from them and sell them back at inflated prices, so can our farmers. They can create a new healthy tasty food economy that brings their money back to them and gives health to the community. I am only trying to make them aware of their own strengths. Meghalaya’s farmers are my people now and I will do everything to make our community a model for the world.”

I left feeling hopeful because if the might of one army veteran can bring about such change, what an army of dedicated women and men can do to solve India’s agrarian problem? ...

(This is part 1 of a three-part series.)

The writer is an independent agri-policy analyst and the former director, Policy and Outreach, National Seed Association of India.

<https://www.firstpost.com/india/kargil-veteran-brabmi-and-growing-hopes-in-meghalayas-farmlands-11018561.html>

[Continued from page no. 21 ...]

Taliban murder Hazara commander

Michael Kugelman, Afghanistan expert, observed that the killing of al-Zawahiri proves that the Taliban protected and hosted terrorists and terrorist groups in violation of the Doha Agreement of 2020, whereby it pledged not to allow Afghan soil be used by those that threaten the security of the U.S. Islamabad, in his opinion, may be experiencing “buyer’s remorse”, as the Taliban is firmly in control in Kabul and has not deferred to Pakistan’s wishes, especially with regard to the border. The Taliban never accepted the Durand Line, and recent attempts by the Pakistani army to fence the border has led to fights with Afghan fighters.

Another bone of contention

relates to the Afghanistan-based Pakistani Taliban (TTP) that poses a threat to Pakistan and has increased its attacks in Pakistan in recent months. Islamabad expected the Taliban to control the Pakistani Taliban, but this did not happen. The Taliban helped Islamabad talk with the Pakistani Taliban, but the meetings were not fruitful.

Further, hopes of financial and other assistance from Islamabad have not materialised, given Pakistan’s own dire financial straits. There are also tensions due to Islamabad’s refusal to recognize the Taliban regime (unlike in 1996).

The international situation has unfolded very differently from the assessments of most experts. Many

had opined that once Washington departed, countries like China, Russia and Pakistan would rush to work with the Taliban, to India’s disadvantage. However, it is Pakistan that has serious issues with the Taliban, while India has partially reopened its embassy in Kabul, if only to process and deliver humanitarian aid and facilitate the exit of persecuted minorities. New Delhi can now pursue its own interests in Afghanistan more easily.

India’s principal concerns will be containing terrorist groups like Lashkar-e-Taiba and Jaish-e-Mohammed, which have a presence in Afghanistan and threaten India. India can also try to counter potential Pakistani and Chinese moves in Afghanistan. Above all, India wants access to Central Asian markets and energy resources. □□

<https://www.sandhyajainarchive.org/2022/08/23/taliban-murder-hazara-commander/>

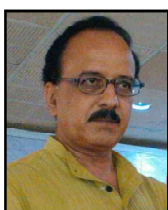
Time to move from Green to Evergreen Revolution

With soil fertility declining to almost zero; increased soil erosion expanding the spread of deserts; mining of underwater water sucking aquifers dry; and with chemical inputs contaminating the entire food chain, industrial agriculture has acerbated environmental destruction. Enough evidence is available worldwide to know that the days of chemical farming are nearing an end.

Several years ago I was in a conference at the MS Swaminathan Research Foundation in Chennai. A presentation by the Italy-based Third World Academy with the speaker explaining how in the absence of nitrogenous fertiliser application, considering nitrogenous fertilisers were very expensive since the State had refused to provide any subsidy support, Brazil had still emerged as one of top producers globally of sugarcane and soybean.

Nobel laureate, the late Norman Borlaug, who was also present in the conference, wouldn't agree. His argument was that crop production cannot increase at that level without the application of chemical fertilisers. Third World Academy scientists did answer by saying that their study showed farmers had gone in for alternative ways (including using biological alternatives) to increase crop productivity. Necessity is the mother of invention, they argued. Borlaug would still not agree. Eventually, Third World Academy invited Borlaug for a short visit to Brazil, to which the Nobel laureate agreed.

I do not know what impression Borlaug must have carried after his return from Brazil, but I found the analysis presented at the conference to be very exciting and of course futuristic. Why I thought the Third World Academy's research analysis had tremendous implications for the future was simply because it clearly showed that a world without chemical fertilisers (and also pesticides, as a lot of research subsequently demonstrates) was possible. All it needed was to shift the focus of research and development away from chemical farming – to move towards agro-ecological farming systems.



The intensive farming practices brought in by green revolution have severely added to the worsening of environmental crisis.

Devinder Sharma



So when I heard Prime Minister Narendra Modi say: “Organic farming is our duty,” while addressing the nation from the ramparts of the Red Fort on Aug 15, 2022, adding that “natural farming is also a way of becoming self-reliant,” I tend to be in complete agreement. Despite a dominant class of mainline agricultural scientists arguing against the switch-over to organic farming fearing an anticipated decrease in food production, I think the time has come to dispel those largely built-up apprehensions.

Those who think India will be on a backfoot with regard to food security need to think again. Business as usual is certainly not the way forward, as the 2009 International Assessment of Agricultural Science and Technology for Development (IAASTD) had conclusively shown. With soil fertility declining to almost zero; increased soil erosion expanding the spread of deserts; mining of underwater water sucking aquifers dry; and with chemical inputs contaminating the entire food chain, industrial agriculture has accelerated environmental destruction. Enough evidence is available worldwide to know that the days of chemical farming are nearing an end.

A combination of worsening climate change factors on the one hand, the devastation of natural resources on the other and at the same time the growing farm distress that the world is grappling with, agriculture seems to be desperately crying for a change. It is a broken food system at best, that needs immediate fixing. It’s time to move from producing food surpluses that suits the needs of the multinational food giants, and instead shift to ensuring safe and healthy food for the masses.

If the growing intent is to bring about a transformation in the prevalent food systems, it surely is the time to brace agro-ecological farming systems. But agro-ecological farming systems cannot be expected to work wonders when implemented in isolation. It needs an appropriate framework of business, trade and financial services to cater to the changing needs. It also needs the farm prices to be based on an ecosystem services approach, and more importantly to ensure that farming becomes an economically-viable enterprise all efforts should be to bring a smile on the face of farmers.

This will require a paradigm shift in thinking and approach. While the dominant economic as well as the agricultural research system will discourage any change, but drawing from what Albert Einstein had once said, and what the powers that be need to impeccably understand is that the same kind of thinking that led to the farm crisis cannot be expected to provide a way to emerge out of it. We therefore would need a change, bringing in freshness in policy planning, to usher in an everlasting change. Setting aside all the fears, the future of agriculture should entail a farming system that is ecologically sustainable, and drastically cuts back on Greenhouse Gas Emissions.

It all must begin by reforming the research and development infrastructure, as well as approach. When Green Revolution came in, a large number of agricultural scientists went to the Ohio State University and also to the University of California at Davis to be educated in the land-grant system of education that India had bor-

rowed. No wonder, Green Revolution did bring in newer technology to increase crop production to fight global hunger, and it did increase food production several times. Global cereal production for instance did increase by 175 per cent since the 1960s. But intensive farming practices, in the process, have severely added to the worsening of the environmental crisis.

It is therefore high time to move from the era of Green Revolution to a sustained period of an Evergreen Revolution. It becomes absolutely necessary to feed the world in a sustainable manner, without inflicting any more damage to the already plundered but precious natural resources. While the Green Revolution has run out of steam, a radical reform in the education system is the first prerogative, and accordingly the urgent need would be to redesign the research curriculum towards meeting the renewed goals of sustainability.

As PM Narendra Modi had earlier equated natural farming with self-reliance, an Evergreen Revolution, with reduced dependence on external inputs, can easily form the hallmark of atmanirbharta. The underlying aim should be to not only look forward to a happy farmer, who is pulled out of a continuing cycle of debt and suicide; but to also fulfil the raging health needs of the consumers. An ecologically vibrant farming culture and a healthy class of consumers together can truly lead to sabka saath sabka vikas. I am very hopeful that India can redraw the agricultural sustainability map thereby showing that a chemical-free world is possible. □□

(The author is a noted food policy analyst and an expert on issues related to the agriculture sector. He writes on food, agriculture and hunger)

Challenges for Skilling under NEP 2020

The Ministry of Education, Govt. of India announced the major reforms in the educational structure under the National Education Policy (NEP) 2020 launched on July 29th, 2020. The introduction of New Education Policy 2020 marked a revolutionary change in the education, shifting the focus from learning-based education to skill-based education. The NEP's proposal to introduce vocational education from Grade 6 onwards and create a National Committee for the Integration of Vocational Education (NCIVE) is seen as a reformative move. It is critical to embrace this change, sowing the seeds of craftsmanship at a young age as the country needs skilled youth who can itself eradicate unemployment. Given that there are around 350 million students today in school-going or college-going age groups, the NEP calls for a large-scale implementation of a magnitude never before attempted anywhere in the world.

The delay in implementation of NEP 2020 is a matter of concern and needs to be addressed by the Union and State Governments. This article seeks to escalate the challenges in nationwide execution of NEP recommendations so that the aspiring youth build the strongest Bharat through skilling and entrepreneurship.

The NEP document has laid out a comprehensive roadmap for overhauling the existing regulatory system, and the education ministry is in the process of bringing out a legislation that would facilitate the setting up of a Higher Education Commission of India. (In the place of existing regulatory bodies, mainly the UGC, AICTE, and National Council for Teachers Education).

The NEP Drafting Committee led by K. Kasturirangan has stated that our education system is underfunded, heavily bureaucratised, and lacks capacity for innovation and scale up. The internal capacities within the education ministries of Union and states and other regulatory bodies need to strengthen their capacity to implement the magnitude of transformations envisaged in the NEP.

According to Economic Survey 2019-2020, the public spending (by the Centre and the State) on education was 3.1% of the GDP. The successful execution of key initiatives requires availability of adequate financial resources for decades. In this regard, the NEP has stated that to realise the goals of the new policy, the country has to rise public spending on education to 6 percent of GDP which amounts to around Rs. 2.5 lakh crore per year. While the NEP has been drafted by the Union government (with inputs from multiple stakeholders including the state governments), its implementation largely depends on the active cooperation of the states. This is because most services-related education is performed by the state governments. The Centre has to work out elements of decentralisation with the states while rolling out key initiatives.

The workforce is growing substantially. According to the India Skills Report 2018, more than 12 million people between the ages of 15 and 29 years are expected to enter India's workforce every year leading to an about 600 million workforce by 2022. However, by 2022, a more skilled workforce of 109 million would be required in 24 key sectors of the economy. Today there are 21 ministries working in the field of skill development in PPP mode. Some of the key



According to the India Skills Report 2018, more than 12 million people between the ages of 15 and 29 years are expected to enter India's workforce every year leading to an about 600 million workforce by 2022.

Vinod Johri

milestones that the National Skill Development Corporation (NSDC) has been achieved in the area of skilling, up-skilling and re-skilling are that there are 538 NSDC training partners, with more than 10,373 training centres, more than 1,500 job roles, 37 Sector Skill Councils, with pan-country presence.

While the NEP has begun gathering a fair degree of momentum, the road to its realisation is filled with number of challenges. The quantum and diversity of our education sector makes implementation an uphill task. With more than 15 lakh schools, 25 crore students, and 89 lakh teachers, our country remains the second largest education system in the world. The size of the higher education system is massive too. As per the All Indian Survey of Higher Education (AISHE) report 2019-20 of Union Ministry of Education, our higher education sector consists of 3.74 crore students in nearly 1,000 universities, 39,931 colleges, and 10,725 stand-alone institutions.

The role of the private sector, particularly in dealing with the higher education system, is extremely critical for translating the inclusionary vision of the NEP. It may be noted that as much as 70 percent of higher education institutions (colleges and universities) are run by the private sector. Significantly, roughly 65-70 percent students are currently enrolled in private higher education institutions. This apart, the private sector brings much needed financial resources and innovation. Therefore, it is imperative for the government and regulatory bodies to create workable institutional mechanisms that would harness the contribution of the private sector and rec-

We require internet connections in remote areas because e-learning is the way forward, as witnessed during the pandemic.

ognise them as equal partner in the NEP process.

Higher Education Institutions (HEIs) shall develop and conduct their own vocational courses in partnership with industry and NGOs. HEIs would also be allowed to offer short-term vocational skill certificate courses. This ensures that the entire ecosystem of schools, colleges, and universities will now include vocational education as part of their curriculum. ITIs and Polytechnics will be provided opportunities to develop tailored programmes with HEIs. Industries will have the opportunity to work with HEIs for creating tailored programmes that serve their needs. Partnerships with the industry will provide hands-on experience and help create a robust talent pipeline. The Students shall be provided with opportunities for internships with local industry, businesses, artists, crafts persons, etc., as well as research internships with faculty and researchers at their own or other HEIs/research institutions, so that students may actively engage with the practical side of their learning and, as a by-product, further improve their employability. Preparing professionals in cutting-edge areas that are fast gaining prominence, such as Artificial Intelligence (AI), 3-D machining, big data analysis, and machine learning, in addition to genomic stud-

ies, biotechnology, nanotechnology, neuroscience, with important applications to health, environment, and sustainable living that will be embedded into undergraduate education for enhancing the employability of the youth.

Apprenticeship training is one of the most efficient ways to develop skilled manpower for industry. The students after undergoing apprenticeship training can easily adapt to industrial environment at the time of regular employment. The scope of National Apprenticeship Training Scheme (NATS) has been expanded to include students from Humanities, Science and Commerce besides students from engineering stream.

We require internet connections in remote areas because e-learning is the way forward, as witnessed during the pandemic. Digital infrastructure for this purpose will include digital classrooms, expertise-driven online teaching models, Augmented Reality (AR) and Virtual Reality (VR) technologies to overcome gaps in physical teaching and lab infrastructure, uniform assessment schemes across schools, career counselling sessions and teacher training to become adept at new-age technologies.

Ed-tech has proven its invincibility in education continuity for students during the prolonged period of lockdown. However, education is one of the areas where digital disparity was apparently visible during the lockdowns when many students didn't have the means and access to continue their education through the online mode. Since remote learning and technology-backed education delivery expected to become the New Normal in post-COVID world, huge investments will be needed

Environment

for developing digital infrastructure such as digital classrooms, remote expertise-driven teaching models, AR/VR tools to bridge gaps in physical teaching and creating laboratory infrastructure.

Some suggestions are made as under :-

1. Linking CSR to Skill India movement to attract investment from private sector for sector-specific skilling and creating an attractive policy so that educational institutions can tie up directly with industry partners for skilling in relevant sectors.
2. Funding support and incentives for such educational institutions which are desirous of starting such courses and training programmes and also recognition in the form of incentives for institutions which already have such programmes running successfully.
3. Participation from the industry

and corporates in designing of such courses will facilitate greater absorption of people taking such courses in the industry as jobs in academics and research are not adequate for the number of students pursuing these courses.

4. Research in such disciplines should focus on the latest and emerging trends for which a policy is already in place.
5. Government funding should be provided to incentivise innovations in these disciplines to ensure that our country is at par with global leaders in design and development of new technology and innovations in cutting-edge areas of research.
6. Involving industry and business houses partnerships in designing course curricula for such value-added skill-based courses so that these courses are university recognised for the pur-

pose of getting jobs.

The education is in concurrent list which renders implementation of NEP 2020 a formidable challenge looking to limited resources available with the States. No doubt, implementation on NEP 2020 is a huge challenge for implementation, yet its successful execution is sure to substantially reduce unemployment and catalyse skilling and entrepreneurship in our youth dreaming for bright future for themselves and for the country. It will be imperative on the Union Government to share its responsibility much more than the States through substantially increasing the educational institutions affiliated to CBSE, open Central Schools, enhance its infrastructure of education in the states and promote private investment in education or through PPP model.

Vinod Johri: Retd Additional Commissioner of Income Tax, Delhi.

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Mewar as the Locus of Guhila State (Part-IV)

We begin with a brief scrutiny of the strategic importance of Mewar in contemporary western India. Mewar formed an important part of the regional circuit of trade in western India. Between the tenth and fourteenth centuries, the Gujarat coast saw an increasing maritime and coastal trade; this stimulated commercial activities in the hinterland.

Arab settlements in western India are evident if one looked at Persian and Arabic inscriptions as well as the accounts of such travellers as Al Masudi, Al-Biladuri, Ibn Battuta and Al-Qulqashandi.” Not only foreign trade but an equally vibrant network of internal trade in western India is evident both from literary and epigraphic sources of the period. Merchants in western India traded in both essential and luxury commodities, ranging from grains, salt, jaggery, oil, ghee, textiles, leather goods, metal goods, animals, spices, betel-leaves and areca nuts to saffron, ivory, coral, gold, semi-precious stones such as camelian, onyx and cat’s eye.” Some of these commodities found markets in West Asia. The initiative of the local states in helping the trade to thrive can be seen in the political measures undertaken. The kings always ordered the local residents of the land to provide protection to all the merchants and pilgrims passing through their region, and provided them with financial assistance whenever required.” In a similar spirit, rulers quelled disruptive elements which were impediments to free flow of commercial traffic. In Prabandhacintamani Merutunga described the defeat of the Bhils in Malwa by Caulukyan King Siddharaja, as the farmer had obstructed a road.” It is evident from such texts as Prabandhacintamani and ‘Tilakamañjart’ that some rulers and ministers constructed rest-houses, water-reservoirs, and charity houses for food, drink, beds and medicines for the needy (mainly pilgrims) at Anahilavada, Pattana, Stambhatirtha (Cambay), Satruñjaya, Ujjayanta (Girnar), Darbhavali (Dabhoi), etc. Such measures must have helped the traders too.



The Guhila state of Mewar economically began its career on a prosperous rural basis in the seventh century. Socio-economic base of Mewar had expanded into urbanization and semi-monetization by the tenth century.

Prof. Nandini Kapur Sinha



The crucial question is how Mewar figured in this western trade network. In this context, the importance of Mewar is its location between northern India and western-central India. Mewar became critical for the passage of trade and traffic. True, one could bypass Mewar by travelling through the chief artery, the 'Palanpur gap' and Mt. Abu. This route ran from Anahilapura through Siddhapura, Candravati, Abu, Bhinmal, Nadol, Jalor, Bali, Pali, Ajmer and Naraina to Mathura. However, even in this context, western Mewar was very important because it provided the link route to the major artery through passes in the Mewar hills and forests. V.K. Jain points out that another route ran through Ahada (near present Udaipur, the Ahada of Nagda-Ahada), Pol and Idar, joining the Mount Abu route (the chief artery).⁸⁵ Western Mewar provided routes to Malwa and central India as well. The route from Ujjain ran through Dhora, Dohad, Arthuna (district Banswara), Ahada, Nadlai, Nadol and Pali to Ajmer and Naraina.⁸⁶ But what has not been highlighted by V.K. Jain is the strategic importance of eastern Mewar. The route through Chittaur was equally important as it linked northern India with central and western India. The Mount Abu route being a popular trade route (on a vast plain and unguarded) was always vulnerable to the threat of Mongol attacks right from the thirteenth century. This seems to be the compelling reason which forced both the sultans, Iltutmish⁸⁷ and Alauddin Khalji to make a passage through Mewar to Gujarat in the early thirteenth century and through central India in the early fourteenth century respec-

tively.⁸⁸ The Chittaur route was defended by the Aravallis and thick forest as it ran through Mewar and Vagod to Gujarat and Malwa. Much has been said about the imperial designs of Sultan Alauddin Khalji in invading Mewar in the early fourteenth century. Undoubtedly, he had to contain the ambitious Rajput rulers; but the move to annex Mewar had a strategic importance as well. And it was the same reason that compelled Iltutmish to ask for passage through Mewar. Alauddin Khalji was not content with the riches secured from Gujarat and with its incorporation into the sultanate. As one historian has pointed out, 'most of Alauddin's other ventures were mainly directed at securing his communication lines against the Rajputs and safeguarding the empire against repeated inroads of the Mongols. The attack on Ranthambhor and Chittor and his invasions of Sevana and Jalor were mainly for this purpose. 85 Mewar continued to command increasing commercial importance throughout the period specially in the fourteenth and the fifteenth centuries. An epigraphic study of exchange centres such as Ghatiyala, Mandor, Hathundi, Jalor, Nadol, Dhalop, Narlai, Sevadi, Kiradu, Candravati, Arthuna, Panahera, Shergarh, Ahada, Khamnor and Chittaur (the last three in Mewar), as well as prasastis put up by merchant families, testify to commercial transactions in early medieval Rajasthan.

The Guhila centres of power had been built on a rural resource base in the seventh century.⁸⁹ This material base gradually entered the age of commercial and urban epoch by the tenth century. Some important settlements figure for

the first time in the Guhila records of the tenth century. The following is a list of a few important settlements between the tenth and the thirteenth centuries (i) Atapura,⁹⁰ (ii) Ekalingaji,⁹¹ situated 22 km to the north of Udaipur, (iii) Paldi, situated near Udaipur,⁹² (iv) Jagat,⁹³ situated on the border of Udaipur-Chittaurgarh districts, (v) Dariba⁹⁴ near Kankroli (famous for zinc and lead mines), Udaipur district and (vi) Chirava near Ahada (Udaipur).⁹⁵ Because of the strategic location of western Mewar, a part of the commercial traffic of western India was regularly passing through Ahada. The traffic was either on its way to Nadol to join the arterial route, or to Malwa through Arthuna (Banswara), or to Gujarat. An idea of the nature and volume of trade passing through Ahada is provided by the inscriptions. The Nagda-Ahada kingdom was regularly visited by merchants from distant places such as Karnataka (Karnataka), Madhyadeśa, Lata (southern Gujarat and northern Konkan) and Takka (Punjab).⁹⁶ Sara Geṇvāra temple inscription of Guhila Allata of 953 records the grant of a number of commercial cesses levied on these merchants and travellers. Merchants and travellers entering Ahada were asked to pay one drama on the sale of an elephant, two rūpakas on a horse, one-fortieth of a drama on a horned animal,⁹⁷ one tula from lāa (the division of crops between a peasant and the state is called lātā or lāa in Mewar) and so on. It appears that every item entering the market of Ahada was assessed and duly taxed. Therefore, the state exchequer now came to receive commercial revenue in the form of tolls and custom in considerable amount. ... □

India and Russia join hands in digital payments war



The US' move to bar Russia from the SWIFT international payment system could boomerang as several countries are now looking at expansion of alternative mechanisms. India and Russia are already in talks to integrate their respective payment mechanisms to ensure trade between the two nations does not suffer.

India, which imports more than 80 per cent of the total fuel requirements, is expected to further increase energy shipment from Russia. Amid rise in global oil prices following the Russia-Ukraine war, India's crude imports from Moscow have gone up from 0.2 per cent of the total requirements to 10 per cent since the start of this financial year.

On an average about 600,000 barrels a day are now being imported from Russia at a discounted price. The number could rise.

New Delhi and Moscow have initiated an exercise to thrash out a mechanism by which transactions can be settled through Mir, the Russia's indigenous payment mode and RuPay.

"Payment system is strategic now, given the current situation and sanctions against Russia. It is of utmost importance to have self reliance in the payments system and we need to work towards that," SJM national co-convenor Ashwani Mahajan told India Narrative.

"We have our own payments system, we need to see how to expand its global acceptance," Mahajan said, adding that India must attempt to integrate its own payments system with Russia's indigenous Mir.

Following the sanctions on Russia that disconnected Moscow from accessing the SWIFT international payment system, the Indian rupee is being primarily used to settle payments.

Though the rupee-ruble trade has not been successful in the past, the ongoing geopolitical shifts have prompted both countries to work on resolving the bottlenecks. The arrangement essentially facilitates settlement of payment between the two countries in their own currencies instead of the US dollar, Euro or the British pound.

"The Centre is looking at easing the payment mechanism to boost trade..however there are certain hurdles but both sides are moving fast to resolve those issues at the earliest," a person with direct knowledge said.

While RuPay, the Indian payment gateway, devised by the National Payments Corporation of India was launched in 2012, Mir, the Russian system for electronic fund transfers was adopted in 2017.

These gateways will also ease payments made in rupee or the Russian ruble.

In fact Russia's deputy foreign minister Alexander Pankin told TASS that Moscow had already initiated talks with several countries besides India for the use of the Mir payment mechanism.

"Payments system can be weaponised today and we cannot depend on other countries' mercy..India must look at this issue and even work towards making the rupee more acceptable," SJM's Mahajan added.

An analyst said that the US move has only brought the focus back on the necessity of de-dollarisation of global trade. "Once more and more countries including China fall back on alternative payment mode, the US teeth will weaken," he said.

<https://www.indianarrative.com/world-news/india-and-russia-join-hands-in-digital-payments-war-41211.html>

SJM to work in 739 districts for entrepreneurship development

National co-organiser of Swadeshi Jagran Manch (SJM) Satish Kumar said that it will work on entrepreneurship development in all 739 districts of the country.

Addressing the media here on Thursday, Kumar said, "Youths should be job providers instead of becoming job seekers. Earlier, there was a well established trend in India that agriculture was at top choice for the people and industry sector was second choice and lowest was service. But after the British, the trend changed and government jobs became top choice and industries remained at second choice and agriculture slipped to third spot."

"We have to change it again in India. Secondly, we have to change the mindset of youth to become



job providers instead of job seekers. There are 37 crore youths in India in the age group of 15 to 29 years of age, which is also a plus point for the country,” Kumar added.

Kumar said, “I started a campaign from Jammu Kashmir from August 15 and it will culminate on January 12, 2023. I have to promote entrepreneurship in the country.” Kumar said, “In Bhopal, Swadeshi Jagran Manch organised a workshop at Sagar Institute of Research & Technology (SIRT), Bhopal, to motivate students to focus on other vocational prospects simultaneously with their study.”

The organisation SJM would also be carrying out the ‘Swawlambi Bharat Abhiyan’ as well as make people aware of the need to use local products to help give the country’s economy a boost. The abhiyan aims to provide employment through entrepreneurship development and skill development,” he said.

<https://www.freepressjournal.in/bhopal/bhopal-swadeshi-jagran-manch-to-work-in-739-districts-for-entrepreneurship-development>

NPCI directs apps not to charge bill payment fees

The National Payments Corporation of India has asked payment apps to stop charging a platform fee for payments enabled on the Bharat Bill Payment Platform. This is in light of the RBI coming out with a discussion paper on payment charges in the country. The government also seems inclined to treat the Unified Payment Interface (UPI) as a public good that customers do not have to pay for.

Last year, PhonePe, which has a large share of UPI transactions in India, started charging for some mobile recharges and other payments. The company had described the move as an experiment to test consumers’ willingness to pay a small fee for transactions. In July, Paytm too had started charging Rs 1 for bill payments on its platform.

However, in the second week of August, the

NPCI is understood to have written to payment apps and asked them to stop charging even this small fee. Paytm officials said that they have immediately discontinued the charge from this month. PhonePe has said that it has stopped charging for transactions on the Bharat Bill Pay platform however it said that the charges which are appearing are for services where it has built direct connectivity with the biller without going through BBPS. These include some credit card bill payments and some mobile recharges.

BBPS enables anywhere-anytime bill payment for utilities and other billers like insurance companies, credit cards, subscription fees, fastag and municipal charges. Before BBPS there were multiple aggregators who brought their merchants on one platform and payment companies would link to these aggregators.



“We have been running experiments on charging platform fees across different categories for some time now. The results look promising, and reflect the fact that a very large majority of Indian consumers (98%) are willing to pay a nominal fee for the convenience offered by PhonePe. For now, we have temporarily paused our platform fees experiments on all eligible BBPS categories. We will share our experimental findings with NPCI/BBPS, and then seek their support in standardizing nominal platform fees,” said PhonePe in an email response. The NPCI did not immediately respond to queries.

<https://timesofindia.indiatimes.com/business/india-business/npci-directs-apps-not-to-charge-bill-payment-fees/articleshow/93841809.cms>

‘Ultra-processed’ foods law comes into force in Argentina

A law to label foods as ultra-processed came into force in Argentina on Saturday, although it initially only covers a limited range of products and will not apply to all until the end of 2023.

The law was passed in October 2021 and regulated in March this year. Food producers were given 180 days to comply, but now further extensions have been given to around 240 businesses which produce 11,000 products, said the National Food Institute.

Ultra-processed foods must display an octagonal black label that occupies at least 5% of the surface of the packaging, and warn of high content of sugar, potassium, saturated fats or calories, among other things.

“The more processed the food, the more labels it has. There are many products that this will not apply to, and others that it will,” said Sandra Tirado, of the Ministry of Health, who said that some products, “can lower their salt and sugar content in order to not require a label.”

The foods that the law applies to may not advertise using images of children or celebrities, or offer free gifts or surprises.

There are similar rules to these already applied in Uruguay, Chile, Peru and Mexico.

66% of the population of Argentina is overweight, with 32% suffering from obesity and 42% from high blood pressure.

<https://batimes.com.ar/news/argentina/a-law-to-label-ultra-processed-foods-has-come-into-force-in-argentina.phtml>

‘Dolo-650 makers spent Rs 1,000 cr on docs for prescribing drug’

Supreme Court today raised concerns over alleged unethical marketing practices by pharmaceutical companies that leads to prescription of high-cost or over-priced brands by healthcare professionals. The apex court was hearing a public interest litigation (PIL) seeking directions to make pharmaceutical companies liable for giving freebies to doctors as incentive to prescribe their drugs.

The Supreme Court bench of Justice DY Chandrachud and Justice AS Bopanna was informed that makers of popular anti-fever drug Dolo-650 mg tablet had invested Rs 1,000 crore in freebies to have its medicine prescribed to patients.

The Central Board for Direct Taxes (CBDT) has accused makers of the Dolo-650 tablet of distributing freebies worth Rs 1,000 crore to doctors as consideration for prescribing the tablet, said senior advocate Sanjay Parikh, appearing for the Federation of Medical and Sales Representatives Association of India.

Calling it a “serious issue”, Justice DY Chandrachud said that even he was also prescribed the same tablet during when he had Covid.

“This is not music to my ears. I was also asked to have the same when I had COVID. This is a serious issue and matter,” Justice Chandrachud said.

The court has asked the Centre to file a reply within 10 days.

The PIL has claimed that there are abundant examples that show how corruption in the pharmaceutical sector endangers positive health outcomes and puts patients’ health at risk.

There are abundant examples that show how corruption in the pharmaceutical sector endangers positive health outcomes and puts patients’ health at risk, the petition has said.

The petition added that as violations of this kind have become a recurring phenomenon and are progressively becoming more pervasive, a Statutory Code of ethical marketing for the pharmaceutical industry, with penal consequences, be established to curb such practices for the enforcement of the Fundamental Right to Health of the people of India.

The petition also said that due to the voluntary nature of the existing Code, unethical practices continue to increase and have also surfaced during the COVID-19 times.

Hence, the petition urged to issue direction to give the Uniform Code of Pharmaceutical Marketing Practices a statutory basis and make it effective by providing a monitoring mechanism, transparency, accountability as well as consequences of violations.

<https://economictimes.indiatimes.com/news/india/dolo-650-makers-spent-rs-1000-cr-on-docs-for-prescribing-drug-sc-aiks-centre-to-file-a-reply/articleshow/93642719.cms?from=mdr>

Johnson & Johnson will stop selling talc-based baby powder around the world in 2023

Johnson & Johnson is abandoning talc-based baby powder next year and instead will make it with cornstarch.

Its talc-based powder, which hasn’t been sold in the United States and Canada since 2020, is at the center of tens of thousands of lawsuits filed by women who have developed ovarian cancer after using regular talcum powder

Johnson & Johnson says it remains confident in the safety of the product. But, in a statement Friday, the company said it would stop selling talc-based powder around the world next year as part of a “worldwide portfolio assessment.”

“We continuously evaluate and optimize our



portfolio to best position the business for long-term growth,” the company said in a statement. “This transition will help simplify our product offerings, deliver sustainable innovation, and meet the needs of our consumers, customers and evolving global trends.”

A handful of talcum powder companies have put warning labels on their products, but Johnson & Johnson (JNJ) argued such a label would be confusing, because it stood by its product. Some scientific studies have shown that women have an increased risk of ovarian cancer with talc use in the genital area, but others do not.

Lawsuits have been filed against the company alleging that asbestos in its talcum powder causes cancer. A St. Louis jury delivered a \$4.7 billion verdict against the company in 2018, saying the company was negligent and did not warn consumers about possible health risks from its baby powder. Enter your email to subscribe to the CNN Business Newsletter.

“Our position on the safety of our cosmetic talc remains unchanged. We stand firmly behind the decades of independent scientific analysis by medical experts around the world that confirms talc-based Johnson’s Baby Powder is safe, does not contain asbestos, and does not cause cancer,” it said in Friday’s announcement.

<https://edition.cnn.com/2022/08/12/business/johnson-and-johnson-powder-change/index.html>

China keeps world in dark over BRI projects

The spotlight on China’s ambitious Belt and Road Initiative (BRI), which has not published any official data on lending or the contours of the projects, is only increasing with the rising global economic uncertainty.

The Swadeshi Jagran Manch in a report has pointed out that despite much fanfare, the BRI is yet not very well defined and there is no official list on the number of projects that it has in its periphery.

“Therefore, it is difficult to distinguish projects which come under BRI and other projects which China is undertaking, to exhibit its presence in the world,” it said.

The report highlighted that the Chinese government is directly working on a number of projects and many are being executed through its companies.

“All these projects are not part of BRI, but there is a complete lack of clarity about what is included in BRI and what is not,” it said.

BRI projects are being funded in multiple ways. While for several projects, the Chinese government is lending at subsidized rates for others commercial rates are being charged. Besides, the Chinese government may invest itself through China Development Bank or even other Chinese financial institutions. Apart from this, funding is also being done through public-private partnership -jointly by Chinese companies or companies of other countries’ or a mix of both.

China driven Asian Infrastructure Investment Bank (AIIB) and New Development Bank (NDB) have also extended loans to India on a large scale for projects which are not part of the BRI exercise.



“So if we look at the financing of these institutions, then we cannot predict how big the size of BRI is. Therefore, in the absence of a list of BRI projects, it is not possible to trace the coverage and size of BRI,” it noted.

For China, the BRI projects have yielded little financial returns especially with the brutal economic impact that the Covid 19 pandemic and now the Russia-Ukraine war have left on countries. Sri Lanka, which has been one of the main recipients of Chinese lending, has declared itself bankrupt. Its Hambantota Port has been leased out to the Chinese for 99 years.

Bangladesh Finance Minister AHM Mustafa Kamal has now come out openly warning countries to be watchful of Chinese loans which are directed through the BRI umbrella.

“Everyone blames China. China cannot disagree. It’s their responsibility,” the New York Daily Paper quoted Bangladesh Finance Minister AHM Mustafa Kamal as saying. The minister also added that China too on its part must do a thorough analysis of the project for which it is lending.

<https://www.indianarrative.com/economy-news/china-keeps-world-in-dark-over-bri-projects-189744.html>

Germany struggles with ePay make Aadhaar, UPI real heroes

The architects of India Stack innovations like the Aadhaar and the Unified Payments Interface (UPI) have said that India's direct cash transfer system is a much-advanced framework that has been working well for many years. This came in response to a tweet outlining how Germany had been incapable of transferring money to its citizens because matching bank and tax IDs takes 18 months.

In comparison, more than ₹24.8 lakh crore has been transferred through Direct Benefit Transfer (DBT) mode in India since 2013, ₹6.3 lakh crore in FY 2021-22 alone. On an average, more than ₹90 lakh DBT payments were processed daily (in FY 2021-22).

As far as digital payments are concerned, more than 8,840 crore digital payment transactions were done during 2021-22 and nearly 3,300 crore in FY 2022-23 (upto July). On an average, 28.4 crore digital transactions were done in a day.

Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing and merchant payments into one hood. It also caters to the peer-to-peer collect request which can be scheduled and paid as per requirement and convenience.

Minister of State for Electronics and IT Rajeev Chandrasekhar told ET that India is leading the world in digital payments and is pre-eminent in the use of technology to improve citizens' lives and governance.

The India Stack and other various digital government solutions are now the envy of other nations, he said. “India leads digital and digital leads India,” he remarked. Pramod Varma, who is counted as one of the architects of Aadhaar and UPI, tweeted that the Indian direct cash transfer system was very advanced, interoperable across all banks, fully digital, low cost, and covers more than 650 million people.

It is powered by digital identity, unified national payment switch with open Application Programming

Interfaces (APIs), and a large network of cash-in/out touch points, he said.

Christian Odendahl, the European Economics Editor of The Economist, tweeted, “Absolutely remarkable. The German state is incapable of transferring money to its citizens because ... matching bank and tax IDs takes 18 months, and the admin can only handle 100k transfers a day anyway. Merkel's devastating legacy, No. 2314.”

It was retweeted more than 1,300 times and liked more than 7,600 times. Among those who responded to the tweet were Chandrasekhar, who tweeted, “And, meanwhile, India uses technology to drive digital payments and speedy delivery of government subsidies/benefits to all citizens.”

Political advisor Siddhant Jain tweeted, “Proud of India’s payment network UPI. Serves four billion transactions a month valued at \$100 billion! India has more real time payments than the USA, China & UK combined.”

Arvind Gupta, founder member of iSPIRT (Indian Software Products Industry Round Table), a think tank for the Indian software products industry, told ET, “The World Bank has understood and recognised the importance of India’s digital infrastructure and digital public goods which includes identity payments, and the eKYC framework which helped us not only open 460 million bank accounts but also enable direct benefit transfer to these bank accounts.”

He pointed out that India was part of the Digital Public Goods Alliance and Germany’s giz, a developmental institution, and its GovStack, to promote India’s digital public goods.

“We are not only contributing to global common good; we are actively sharing our knowledge and learning, and will be happy to do that through National Payments Corporation of India or foreign diplomatic missions,” he added.

Bengaluru-based International Institute of Information Technology has developed an open-source identity platform called MOSIP which is leading to the financial inclusion of millions of people across the world as various countries have based their national identity programmes on MOSIP.

Among digital public goods that India has provided to the world is also the CoWIN dashboard that aided in the Covid-19 vaccination of millions of Indians.



<https://economictimes.indiatimes.com/tech/trendspotting/germanys-struggles-with-e-pay-make-aadhaar-upi-real-heroes/articleshow/93935109.cms?from=mdr>

Swadeshi Activities

Entrepreneurship Encouragement Conferences

(उद्यमिता प्रोत्साहन सम्मेलन)

Pictorial Glimpses



Madurai, Tamil Nadu



Delhi school of Journalism



Mainpuri, Braj



Ganjam, Odisha



Govt. Inter College, Budaun



Dehradun, Uttarakhand



Delhi



Pilibhit, UP



Noida

Swadeshi Activities Entrepreneurship Encouragement Conferences

(उद्यमिता प्रोत्साहन सम्मेलन)

Pictorial Glimpses

