From Panchsheel to Panchamrit

हिन्दु आदर्श के दो पारस्परिक पूरक स्तंभ: 
德拉. ह्यामा प्रसाद मुखर्जी एवं डा. अम्बेडकर

आजपा विश्व की सबसे बड़ी पार्टी बनी: सदस्यता महाकाव्याल का श्रेय देश भर के लाखों कार्यकर्ताओं को जाता है-अरुण सिंह

“PRAGATI”: a multi-purpose, multi-modal platform for ‘Pro-Active Governance and Timely Implementation’

“Sagarmala”: Towards Blue Revolution

Why Mudra Bank is a major landmark in our growth process?
राष्ट्र का विचार लेकर आने के बाद तो एक और एक मिलकर दो नहीं म्यार होंगे।

“व्यविततासंदेश, दलगत या वादगत कोई विचार लेकर चलने से प्रभाव नहीं हो सकती। राजनीति आखिर राष्ट्र के लिए ही है। यदि राष्ट्र का विचार छोड़ दिया, तो राष्ट्र की अर्थिता, उसके इतिहास, संस्कृति, सभ्यता को छोड़ दिया तो राजनीति का क्या उपयोग? राष्ट्र का समरण कर कार्य होगा तो सबका मूल्य बढ़ेगा। राष्ट्र को छोड़ा तो सब शून्य जैसा ही है। राष्ट्र का विचार लेकर आने के बाद तो एक और एक मिलकर दो नहीं म्यार होंगे हैं।”

- दीनदयाल उपाध्याय

- (राष्ट्र जीवन की दिशा : दीनदयाल उपाध्याय : सं. समसंख्यक अभिव्यक्ति, भानुप्रताप शुक्ल: लोकहित प्रकाशन, लखनऊ : 2008: पृ. 25)
PM Modi's Vision

04 Those who are well-off, must “#GiveItUp” subsidy on Gas cylinder: PM Modi

05 Narendra Modi at RBI: 10 key take aways

06 PM's address at the Conference of State Environment and Forest Ministers

Policy Analysis

07 “PRAGATI”: a multi-purpose, multi-modal platform for ‘Pro-Active Governance and Timely Implementation’

- Siddharth Singh

Pradhan Mantri MUDRA Yojana

Special Article

11 From Panchsheel to Panchamrit

- Dr. Anirban Ganguly

13 हिन्दू आस्था के दो पारस्परिक पूरक स्तम्भ: डा. श्यामा प्रसाद मुखर्जी एवं डा. अंबेडकर

- रामनाथ कोविन्द

15 भाजपा विश्व की सबसे बड़ी पार्टी बनी सदस्यता महाभिंतय का श्रेय देश भर के लायकों कार्यक्तियों को जाता है—अरुण सिंह

- अमरजीत सिंह

National Agenda

19 “Sagarmala”: Towards Blue Revolution - Siddharth Singh

21 Why Mudra Bank is a major landmark in our growth process?

- Prof. R. Vaidyanathan

25 Price Stabilisation Fund Scheme: An appraisal

- Shubhendu Anand

28 India needs a thorough clean-up

- Raj Liberhan

Political Commentaries

31 Jayapur: Smart Village No. 1

INDIA@New Initiatives

34 National Optical Fibre Network (NOFN) Project: Transforming the country into a digitally empowered society and knowledge economy

States Corner

35 U.P. & BIHAR

Revival of Gorakhpur and Barauni Fertilizer Units

India@Positive

36 India’s Fourth Navigation Satellite IRNSS-1 D Successfully Launched

36 Gujarat leads in implementation of Swachh Bharat Mission

Book Review

37 डा. विनदूक जोशी की पुस्तक ‘सहामानव सरदार’

- राजेन्द्र कुमार शुक्ल
The Indian Lion's leap and roar at the Hannover Messe and the Prime Minister's voice pointing out that “Lions are a symbol of new India” has caught the imagination of the world and generated and strengthened a renewed interest in India.

Terming the “Make in India” programme as a “new national movement”, Prime Minister Modi has taken the entire initiative to a next dynamic stage and imparted it a new dimension of energy and vision. It was heartening to see the energy, the precision, the interest with which the Prime Minister was himself showcasing India, India's potential and her capabilities to the world and inviting the global community to repose faith in India and in the new vision that is being now worked out in the country.

Prime Minister's call to do business in India goes much beyond the routine profits and benefits of the call – he sees in such a call an opportunity to create and turn India into an “anchor of economic stability; and engine for growth” and to develop her as a “force of peace and stability in world.”

Prime Minister's visit to France was equally eventful and successful, not only has France emerged as an anchor of India's friendship in Europe she has also risen as a front-ranking partner in India's fight against the scourge of terrorism. The Rafael episode is finally over and through his push Prime Minister has helped infuse a great enthusiasm and energy into the forces tasked to protect our Motherland. In his seminal and moving address at the UNESCO, Prime Minister spoke of the collective goal of humanity in which India has begun to play a crucial role, his following words are especially memorable, “Our collective goal is to seek a peaceful and prosperous future for our world, in which every Nation has a voice; all people have an identity; all cultures are flowers in a garden; every human being has a life of dignity; every child a future of opportunity; and our planet the chance to preserve its glory.” Having paid his tributes to Sri Aurobindo, Prime Minister talked of working for “diversity of civilizations and autonomy of culture.” It is evident, as reports have indicated from Germany, that the world is taking a renewed interest in India and is responding to the resounding call of converging on our youthful country and partake of its effort for progress, performance and prosperity.

The episode on Netaji Subhash Chandra Bose has left a deeply negative feeling in the psyche of the nation – especially to know that a Congress stalwart could and did stoop so low to try and sully the legacy of this most heroic son of Mother India. It is a great solace to know that Prime
Minister has taken cognizance of the entire episode. Unfortunately the Congress has treated all its stalwarts in a shabby and neglected manner – the exception has always been for those who have came from a particular dynasty.

While the BJP has emerged as the largest political party in the world – with a membership of over 9 crore, 85 lakh – through a well-coordinated, well-strategized and energetic pan-India membership drive, there is another party, the CPIM, which is holding its 21st party congress and in the midst of a confused dialectical battle, it is shrinking and is also fast ageing with no members forthcoming from among the new generations. And yet, surprisingly, it never tires of hallucinating and of talking of launching a new national movement. Those days are gone, the only national movement now is the BJP and the future of India lies in an evolving nationalist political discourse which, being aware of our civilisational philosophy, shall work to evolve, as the Prime Minister said, “a modern state in an ancient land.”

- Dr. Anirban Ganguly
Director, SPMRF
Those who are well-off, must “#GiveItUp” subsidy on Gas cylinder: PM Modi

PM Modi’s Vision

THE NATIONALIST

Those who are well-off, must “#GiveItUp” subsidy on Gas cylinder: PM Modi

Hemne ek chhota sa utlekh kiyaa tha ki zinko sabishadi affordable hai unhe sabishadi kyon lene chaahite. Kya desh me 5 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne safalta akin sabishadi 80 valve ne sa...
Narendra Modi at RBI: 10 key take aways

The 10 most important points made by Modi while speaking at a financial inclusion conference organized as part of the 80th anniversary celebrations of the Reserve Bank of India (RBI) were:

1) Banks should set milestones before 2035, the centenary year for RBI, and work towards making banking services available to every single household in the country.

2) So far, about Rs.14,000 crore worth of deposits have come in through new accounts opened under the Prime Minister’s Jan DhanYojana. Banks must improve this number.

3) Banks should fund marginal farmers in a way so that no farmer commits suicide due to excessive debt.

4) Banks should give up the fear of non-performing loans while lending to marginalized sections of society and to those excluded from the formal financial system.

5) Banks should fund more small businesses and entrepreneurs to help increase employment and productivity.

6) They should partner in knowledge funding so that the poorest of students can be financed to be able to pursue courses of their choice.

7) Banks should convince their employees to let go of the cooking gas subsidy so that it can be used to make these cylinders more affordable to the poor, who still use choolahs.

8) Bankers should fund farmers to grow more trees where crops have failed to reduce carbon emissions and maintain soil fertility.

9) Banks should fund a second green revolution in eastern India by tapping into the development that will come to these states due to their abundance in natural reserves.

10) RBI must ensure the paper and ink used in minting currency is Indian and not imported.
Salient points of PM's address at the inauguration of the Conference of State Environment and Forest Ministers

• Climate के संबंध में या Environment के संबंध में प्रारंभ से कुछ हमारी गलत अभिव्यक्ति रही है और हम ऐसे जैसे अपनी बात को दुनिया के आगे प्रस्तुत किया कि ऐसा लगाते लगा कि जैसे हमें Climate की परवाह है न Environment की परवाह है। और सारी दुनिया हमारी इस अभिव्यक्ति की गलती के कारण यह मानना करते हैं कि विश्व तो Environment conscious हो रहा है, विश्व climate की चिंता कर रहा है – यह देखा है जो कोई अद्वह जाना रहा है। और इसका मूल कारण यह नहीं है कि हमने environment को विगाड़ने में कोई अपघ भूमिका निभाई है, climate को बर्बाद करने में हमारी या हमारे पूर्वजों को कोई भूमिका रही है। हाकिकत तो उल्टी है। हम उस पर्यंपसं में पले हैं, उन नीति, नियम और बंधनों में पले–बढ़े लोग हैं, जहां प्रकृति को परमेश्वर के रूप माना गया है, जहां प्रकृति की पूजा को साथथाना माना गया है और जहां पर प्रकृति की रक्षा को मानवीय संवेदनाओं के साथ जोड़ा गया है।

• दुनिया में अधिकतम वर्ग यह है कि जो climate की चिंता और पर restriction की दिशा में करता रहता है, जबकि हम लोग सदियों से प्रकृति की रक्षा करते–करते जीवन विकास की यात्रा में आगे बढ़ने के पथकार कर रहे हैं।

• समस्या की जड़ में हम carbon emission को रोकने के लिए जो सारे नीति–नियम बना रहें हैं, विश्व के अंदर एक बंधनों की दिशा में हम आगे बढ़ रहे हैं, लेकिन हम कोई अपनी Life Style बदलने के लिए पैदा नहीं है। समस्या की जड़ में मानवजाति जो कि उपभोग की तरफ आगे बढ़ती चली गई है और जहां ज्यादा उपभोग की परंपरा है, वहां सबसे ज्यादा प्रकृति का नुकसान होता है, जहां पर उपभोग की प्रृक्ति कम है, वहां प्रकृति का शोषण भी कम होता है।

• अगर हमारी Urban Body यह तय करे, लोगों को विवास में लेकर के करे कि भगवान पूर्णिमा की रात street light नहीं जलाएंगे। एक community event हो जाएगा, एक आवाद उत्सव हो जाएगा और पर्यावरण की रक्षा भी होगी।

• हमारे स्कूलों में किस प्रकार से एक माहौल बनाया जाए–प्रकृति रक्षा, प्रकृति पूजा, प्रकृति संरक्षण यह सहज मानव प्रकृति का हिस्सा कैसे बने, उस दिशा में हमें जाना होगा। और हम ये लोग हैं जिनका ‘त्येन तत्कतन भूमिज़ा’— यही जिनके जीवन का आदर्श रहा है। जहां ‘त्येन तत्कतन भूमिज़ा’ का आदर्श रहा हो, वहां पर हमें प्रकृति का शोषण करने का अधिकार नहीं है।

• इन दिनों जब पर्यावरण की रक्षा की बात आती है, तो ज्यादातर करारें हैं और ऊर्जा उसके आस–पास चलने रहती है। भारत उस अर्थ में ईंधन की कुराया वाला रास्ता रहा है कि जिसके पास Maximum solar Radiation है। इसका हमें Maximum उपयोग केंद्र करना है? और इसलिए सरकार ने Initiative लिया है कि हम Solar Energy, Wind Energy Biomass Energy – उस पर कितना ज्यादा बल दे लाकि हम जो विश्व की चिंता है, उसमें हम मददगार हों।
Prime Minister Narendra Modi recently launched his ambitious multi-purpose and multi-modal platform PRAGATI (Pro-Active Governance and Timely Implementation). PRAGATI is a unique integrating and interactive platform. The platform is aimed at addressing common man's grievances, and simultaneously monitoring and reviewing important programmes and projects of the Government of India as well as projects flagged by State Governments.

The PRAGATI platform uniquely bundles three latest technologies: Digital data management, video-conferencing and geo-spatial technology. It also offers a unique combination in the direction of cooperative federalism since it brings on one stage the Secretaries of Government of India and the Chief Secretaries of the States. With this, the Prime Minister will now be able to discuss the issues with the concerned Central and State officials with full information and latest visuals of the ground level situation. Such an effort has never been made in India. It is also an innovative project in e-governance.
and good governance.

PRAGATI has been designed as an IT-based redressal and monitoring system with the three main objectives of: 1) Grievance Redressal, 2) Programme Implementation and 3) Project Monitoring. It will combine Data Management and Analysis, Geo-spatial Applications as well as Video-conferencing. The application will be accessible to the Secretaries of the Government of India and the State Chief Secretaries.

Key features of the PRAGATI application are as follows:

It is a three-tier system (PMO, Union Government Secretaries, and Chief Secretaries of the States);

Prime Minister will hold a monthly programme where he will interact with the Government of India Secretaries, and Chief Secretaries through Video-conferencing enabled by data and geo-informatics visuals;

It will be held once in every month on Fourth Wednesday at 3.30 PM-to be known as PRAGATI Day.

Issues to be flagged before the PM are picked up from the available database regarding Public Grievances, on-going Programmes and pending Projects;

It will also take into consideration various correspondences to PM’s office by the common people or from high dignitaries of States and/or developers of public projects;

The issues flagged will be uploaded seven days prior to the PRAGATI day (i.e. on third Wednesday of every month).

The system has been designed in-house by the PMO team with the help of National Informatics Center (NIC). As the name suggests, it is aimed at starting a culture of Pro-Active Governance and Timely Implementation. It is also a robust system for bringing e-transparency and e-accountability with real-time presence and exchange among the key stakeholders.

(Siddharth Singh is Research Associate at SPMRF)
Pradhan Mantri MUDRA Yojana

Mudra Yojana. The products government has would be covered under 'Shishu', 'Kishor' and 'Tarun' category to initiative to help the signify the stage of growth/development and funding needs of the beneficiary micro unit/entrepreneur as also provide a reference point for the next phase of graduation/growth for the entrepreneur to aspire for:

- **Shishu**: covering loans upto Rs. 50,000/-
- **Kishor**: covering loans above Rs. 50,000/- and upto Rs. 5 lakh
- **Tarun**: covering loans above Rs. 5 lakh and upto Rs. 10 lakh

Businesses/entrepreneurs/units covered would include proprietorship/partnership firms running as small manufacturing units, shopkeepers, fruits/vegetable sellers, hair cutting saloon, beauty

M Modi government has taken a historical initiative to help the micro entrepreneurs to expand their business. Almost 20% of the Indian people are dependent on micro enterprises and most of them are based on self-employment. The basic purpose to start the Mudra bank was to 'fund the unfunded' because these micro enterprises were not getting the due attention which they actually deserve. So under Pradhan Mantri Mudra Yojana, micro entrepreneurs will be sanctioned loans ranging from Rs. 50,000/- to Rs. 10 lakhs.

**Products and Offerings**

The primary product of MUDRA will be refinance for lending to micro businesses/units under the aegis of the Pradhan Mantri MUDRA Yojana. The products would be covered under 'Shishu', 'Kishor' and 'Tarun' category to signify the stage of growth/development and funding needs of the beneficiary micro unit/entrepreneur as also provide a reference point for the next phase of graduation/growth for the entrepreneur to aspire for:

- **Shishu**: covering loans upto Rs. 50,000/-
- **Kishor**: covering loans above Rs. 50,000/- and upto Rs. 5 lakh
- **Tarun**: covering loans above Rs. 5 lakh and upto Rs. 10 lakh

Businesses/entrepreneurs/units covered would include proprietorship/partnership firms running as small manufacturing units, shopkeepers, fruits/vegetable sellers, hair cutting saloon, beauty
parlours, transporters, truck operators, hawkers, co-operatives or body of individuals, food service units, repair shops, machine operators, small industries, artisans, food processors, self help groups, professionals and service providers etc. in rural and urban areas with financing requirements upto Rs.10 lakh.

The products initially being launched are as under:

- Sector / activity specific schemes, such as, schemes for business activities in Land Transport, Community, Social and Personal Services, Food Product and Textile Product sectors. Schemes would similarly be added for other sectors/activities.
- Micro Credit Scheme (MCS)
- Refinance Scheme for Regional Rural Banks (RRBs)/Scheduled Co-operative Banks
- Mahila Uddyami Scheme
- Business Loan for Traders and Shopkeepers
- Missing Middle Credit Scheme
- Equipment Finance for Micro Units

The establishment of MUDRA would not only help in increasing access of finance to the unbanked but also bring down the cost of finance from the Last Mile Financiers to the informal micro/small enterprises sector. The approach goes beyond credit only approach and offers a credit – plus solution for these myriad micro enterprises, creating a complete ecosystem spread across the country.

SPMRF Desk
A fter a long spell a political party has come out with a resolution on India’s foreign policy that reflects not only the new restructured vision matrix of India’s aspiration beyond her boundaries but also deftly spells out her urge to evolve or re-configure her role as a civilisational state in a rapidly changing global political framework.

The foreign policy resolution passed at the just concluded BJP national executive meet in Bengaluru, departing from staid diplomatic lexicon, talks of working for India's rise as a “respected world power” and emphasises on the need to recognise and work to enhance and re-invent India’s “cultural and civilisational linkages.” The recognition of the civilisational dimensions is in itself an original approach, signifying a directional shift in re-imagining India’s foreign policy in the last one year.

Nehru’s Panchsheel, may now be put to rest. It reflected the ideals and yearnings of a bygone era and in any case did not serve us so well in times of crisis. Panchsheel in its intrinsic programming and vision had no forward movement. It was essentially a doctrine of status-quo, a document of preservation rather than a vehicle for dynamic outreach. The newly articulated “Panchamrit”, on the other hand, as formulated in the foreign policy resolution, has clearly emerged as the new supporting pillars of India's foreign policy.

The foreign policy resolution passed at the just concluded BJP national executive meet in Bengaluru, departing from staid diplomatic lexicon, talks of working for India's rise as a “respected world power” and emphasises on the need to recognise and work to enhance and re-invent India’s “cultural and civilisational linkages.”

“Samman – dignity and honour; Samvad – greater engagement and dialogue; Samriddhi – shared prosperity; Suraksha – regional and global security; and Sanskriti evam Sahyata – cultural and civilizational linkages” are the five themes – “Panchamrit” – of India’s new approach to the world. India’s external strategy has finally discov-
“Samman – dignity and honour; Samvad – greater engagement and dialogue; Samriddhi – shared prosperity; Suraksha – regional and global security; and Sanskriti evam Sabhyata – cultural and civilizational linkages” are the five themes – “Panchamrit” – of India's new approach to the world.

outreach in each of these five areas. Prime Minister Modi's global criss-crossing, Foreign Minister Swaraj's equally determined strategic outreach programmes have inaugurated greater engagement and dialogue while formulating the “shared prosperity” vision especially in the context of SAARC. Prime Minister Modi's outreach in the IOR and the Asia-Pacific have redefined India's approach to global and regional security while his proactive effort to articulate a civilisational and cultural narrative in each of these has introduced a new dimension that has capacity to consciously facilitate the remapping of India's civilisational footprints in Asia and beyond.

The question as to what would be the cornerstone of Modi's foreign policy, the question as to how would a “regional leader” cope up with the intricate web and demands of foreign policy, the question as to what would be Modi's contribution or what new can he do in the domain of foreign policy have been roundly answered in the last eleven months.

After a stagnant decadal phase, the last eleven months have witnessed some of the most dynamic

Let Panchseel lapse and be consigned to discussion rooms of the academia, let it rest with historians of diplomacy and be left to their semantics, let Panchamrit instead be our directional compass in foreign policy for the next five decades.

(Dr. Anirban Ganguly is Director of Dr. Syama Prasad Mookerjee Research Foundation, New Delhi & scholar of civilisation, politics, history, can be followed on twitter @anirbanganguly)
हिन्दू आस्था के दो पारस्परिक पूरक स्तम्भ:
дра. श्यामा प्रसाद मुखर्जी एवं डा. अम्बेडकर

德拉. श्यामा प्रसाद मुखर्जी वर्ष 1941-42 के काल में बंगाल की प्रोग्रेसिव डेमोक्रेटिक अलायन्स (Progressive Democratic Alliance) सरकार, जिसका नेतृत्व श्री ए.के. फाजलुल हक कर रहे थे, में वित्तमंत्री रहे लेकिन सरकार द्वारा विस्तारित की पप्पु देखरेख ना कर पाने के कारण विरोध स्वरूप सरकार से त्यागार्थ दे दिया था।

वर्ष 1944 में अखिल भारतीय हिन्दू महासभा का विलासपुर (उत्तराञ्चल) में राष्ट्रीय अधिवेशन सम्पन्न हुआ, जिसकी अयशाता डा. मुखर्जी ने की। इसके दौरान डा. भीमसेव अम्बेडकर द्वारा हिन्दू धर्म की कृतियों को दूर करने की दिशा में मध्यमात्र क्षेत्र (नागपुर) में की जा रही गतिविधियों व आन्दोलनों की बतें भी उठाई गई। कहा जाता है कि कुछ प्रतिनिधियों ने डा. अम्बेडकर को हिन्दू धर्म का विरोधी बताया तो कुछ ने डा. अम्बेडकर के आन्दोलनों को सही परिप्रेक्ष्य में देखा। डा. मुखर्जी ने भी हिन्दू धर्म को कलक्ट बताया और इसके खिलाफ आवाज उठाने वाले डा. अम्बेडकर के कामों की प्रशंसा की।

डा. मुखर्जी ने डा. अम्बेडकर को हिन्दू का एक सच्चा हितित्वी बताया, कुछ महावाद डा. मुखर्जी व डा. अम्बेडकर का देश में समकालीन परिस्थितियों व समस्याओं पर गहन विचार चिंतन हुआ। डा. अम्बेडकर की विहिता व सीधे से डा. मुखर्जी प्रभावित हुए और राष्ट्रीय राजनीति में डा. अम्बेडकर की
महत्वपूर्ण भूमिका के निर्धारण में अपना सहयोग देने का निर्णय लिया।

दा. अम्बेडकर बन्गाल विद्यालय से राज्य सभा में निर्दलीय सदस्य के रूप में मनोनीत होना चाहते थे, लेकिन उनके प्रयास के कारण उनका मनोनयन ना हो सका। इस घटना की जानकारी पाकर दा. मुखर्जी व्यक्ति हुए, क्योंकि उनकी दृष्टि में दा. अम्बेडकर जैसे प्रतिमार्ग व राष्ट्र को समर्पित व्यक्ति को राष्ट्रीय राजनीति में होना चाहिए।

दा. मुखर्जी वर्ष 1946 में बंगाल विधान सभा के लिए विश्वविद्यालय क्षेत्र (University Constituency) से चुने गये। तब तक बंगाल राजनीति के दा. मुखर्जी आधार से महत्वपूर्ण स्थान बना चुके थे। उन्होंने बंगाल के सशक्त कांग्रेसी नेता प्रफुल्लचंद्र घोष से दा. अम्बेडकर को राजसभा में मनोनयन करने हेतु सहयोग मांगा। उस समय बंगाल से श्री मण्डल को कुछ दिन पहले ही मनोनीत किया जा चुका था। अतः मुखर्जी ने राजसभा से लोकसभा दिया और उस रिक्त सदर्श्टा के लिए बंगाल से दा. अम्बेडकर को राजसभा में मनोनीत किया गया। बाद में दा. अम्बेडकर सविधान सभा द्वारा सविधान प्रारूप समिति (Constitution Drafting Committee) के अध्यक्ष चुने गये और इस दायित्व को सफलतापूर्वक निवर्तित करने वाले 26 नवंबर 1950 को तत्कालीन राष्ट्रपति दा. राजेन्द्र प्रसाद को भारतीय सविधान सौंपा।

नेहरू मंत्रिमंडल में दा. अम्बेडकर कानून मंत्री व दा. मुखर्जी उद्धोग व आपूर्ति मंत्री बने। ये दोनों नेता नेहरू मंत्रिमंडल में गैर कांग्रेसी थे। गांधी जी का कहना था कि इन दोनों नेताओं के बिना नेहरू मंत्रिमंडल अस्थायी रहेगा अतः गांधी जी के आग्रह पर नेहरू ने अपने मंत्रिमंडल में इन दोनों को सम्मिलित किया था।

इस प्रकार दा. अम्बेडकर के व्यक्तित्व को राष्ट्रीय स्तर पर उजागर करने में दा. मुखर्जी का विशेष योगदान रहा। दा. मुखर्जी भी सविधान सभा के लिए 1947 में चुने गये थे। दोनों नेताओं की प्रतिमा के योगदान ने देश के भविष्य को एक नई सकारात्मक दिशा दी।

दा. मुखर्जी वर्ष 1947 में महाबोधी सोसाइटी ऑफ़ इंडिया के अध्यक्ष चुने गये और बुद्ध के शिष्यों सरिपुत्ता व महामूर्ति ने उन्हें महाप्रेमी के रूप में स्थापित करने लगे। ऐसा प्रतीत होता है कि दोनों महापुरुषों की वैचारिक अंतर्गत की छाप भारतीय सविधान पर भी पड़ी और एक दूसरे की जीवन रहे राष्ट्र समर्पण के मार्ग पर बढ़ती रहे। दोनों ने देश के व्यक्तिगत हेतु मंत्रिमंडल से व्यापक के निर्माता। दा. मुखर्जी ने कम्युनि नीति के विरोध में तो, दा. अम्बेडकर ने महिलाओं के प्रति लीग्नेट्ड भेदभाव के खिलाफ (Hindu Code Bill) ल्याने पत्र दिया। दोनों महापुरुषों के अधिति व अभिव्यक्तिगती राष्ट्रीय योगदान के लिए देश सरदेव ऋणी रहे। दा. अम्बेडकर को 125वीं वर्षगांठ 14 अप्रेल 2015 के अंतर्गत राष्ट्र अपनी कृतिज्ञाता क्षेत्र में सम्मान किया गया।

(लेकिन राष्ट्र सभा सालांत, भाजपा, अनुशासित जाति गोष्ठी के राष्ट्रीय अध्यक्ष, भाजपा के राष्ट्रीय प्रतिपक्षी व दा. शामा प्रसाद मुखर्जी की मृत्यु आदि घटनाओं के अध्ययन रहे हैं, सत्यजीत सूर्योदय, गौरिन्दनाथ कुमार, शंकर सूर्य, योगिन, रमण और गणेश यादव. आदि के साथियों के साथ दा. रमन कोविंद (Email: ramnath.kovind7@gmail.com))
भारतीय जनता पार्टी द्वारा महज कुछ माह पहले शुरू किया गया सदस्यता महाभिषय का सफर आज आसमान की बुलंदियों को छू रहा है। पार्टी अध्यक्ष श्री अमित शाह जी द्वारा जब दस करोड़ सदस्य बनाने का लक्ष्य पार्टी कार्यकर्ताओं को दिया गया तब सियासी गलियारों में यह मजबूती का विषय बन गया, लेकिन विरोधियों के आलोचनाओं पर ध्यान देने और बायावाजी के बजाय पार्टी पदाधिकारी और कार्यकर्ताओं ने जिस मनोरंजन से इस महाभिषय में शरीरक हुए उसका परिचालन आज दिख रहा है। आज भारतीय जनता पार्टी प्राथमिक सदस्यों के मामले में दुनिया की नंबर वन पार्टी बन गयी है। इस अभियान को पूरा करने में एक मजबूत टीम का सहयोग रहा है।

इसी टीम के सदस्य और भारतीय जनता पार्टी के राजतंत्री सचिव और सदस्यता महाभिषय के राजस्थानी तहसील प्रभारी श्री अरुण सिंह जी रूप से इस विषय पर वर्तमान हैं। श्री अरुण सिंह जी ओडिशा के प्रभारी भी हैं और इनके प्रभार में ओडिशा में पार्टी का जनावर लगातार बढ़ रहा है, इस बात का प्रभाव विकास दर्शाता है। परतु है यह खास बात्वीता का अंश (राष्ट्रिक कार्यों में संदर्भित सिंह, रिचर्ड एसोसिएट, ज्ञातमा प्रसाद मुखर्जी शोध अभियन)।

विश्व की सबसे बड़ी पार्टी बनने पर आपको बधाई, सदस्यता महाभिषय का लक्ष्य क्या है?

धन्यवाद। सदस्यता के लियाहाल से आज भारतीय जनता पार्टी विश्व की सबसे बड़ी पार्टी बन चुकी है। आज भारतीय जनता पार्टी के पूरे देश में 9 करोड़ 70 लाख सदस्य हैं, जो कम्युनिस्ट पार्टी ऑफ वूढ़ाना के सदस्य संख्या से एक करोड़ अधिक है। हमारा लक्ष्य पूरे दस करोड़ सदस्य बनाने का है, जिससे निर्धारित समय लीग में पूरा कर लिया जाएगा।

आप सदस्यता महाभिषय के राजस्थानी सह-प्रभारी हैं, आप अपनी इस जिम्मेदारी को किस रूप में लेते हैं और इस सफलता का श्रेय किसे देना चाहेंगे?

भारतीय जनता पार्टी के राजस्थानी अध्यक्ष मानमीय श्री अमित शाह जी के विश्वस का ही प्रतिफल था कि मुझे इस महाभिषय का राजस्थानी सह-प्रभारी बनाया गया। जब मुझे यह जिम्मेदारी मिली तब बहुत सारी चुनौतियों थी। लेकिन हम लोगों ने एक टीम बनाकर योजनाबद्ध तरीके से कार्य प्रारंभ किया, जो आज सफलता की ओर अग्रसर है। सब कहूँ तो वास्तव में इस पूरी उपलब्धि का श्रेय उन लाखों कार्यकर्ताओं को जाता है जिन्होंने दिन-रात में न्याय लिया।
सदस्यता अभियान के दौरान सबसे अधिक योगदान किसका रहा?

मुझे लगता है कि हमें विश्व की सबसे बड़ी पार्टी बनाने में पार्टी की विचारधारा का सबसे बड़ा योगदान रहा है। और इसके साथ ही जन-जन के नेता और हमारे प्रधानमंत्री माननीय श्री नरेंद्र मोदी जी ने जनवरी 1, 2014 को इसका शुभारंभ किया, जिन्हें सदस्यता क्रमांक नंबर-1 माननीय अध्यक्ष अभिमान शाह जी द्वारा दिया गया, तब पूर्व देश को यह लगा कि जब हमारे प्रधानमंत्री ने एक नम्बर सदस्यता और माननीय अभिमान शाह जी ने दो नम्बर के साथ सदस्यता प्राप्त कर ली है, तो हमें भी इस महान पार्टी के साथ जुड़ना चाहिए। माननीय मोदी जी और माननीय अध्यक्ष अभिमान शाह जी की यह पहला आम कार्यकर्ताओं के लिए एक प्रेरणा सिद्ध हुई।

जिन्हें दिन सदस्यता अभियान चला उन्हें दिन माननीय अभिमान शाह जी लगभग देश के सभी राज्यों का प्रवास किया, केवल प्रवास ही नहीं अपितू उन सभी राज्यों में रूह और जिला स्तर के सभी (जिला अध्यक्ष और जिला प्रभारी) कार्यकर्ताओं के साथ बेठक कर उनको प्रोत्साहित किया, उनमें उत्साह का संचार किया।

सदस्यता महाअभियान की कार्यप्रणाली को समझाएं?

यह सदस्यता कार्यक्रम एक व्यक्तित्व और क्रमबद्ध तरीके से किया जा रहा है। उदाहरण के तौर पर हमारे यहां वहां राष्ट्रीय स्तर पर कार्यकर्ताओं का प्रशिक्षण हुआ, उसके बाद राज्य स्तर पर किर जिला और मंडल स्तर पर प्रशिक्षण वर्ग का आयोजन किया गया। उसके बाद सदस्यता अभियान का श्री गणेश किया गया।

इस अभियान के दौरान पार्टी द्वारा प्रचार के सभी माध्यमों का प्रयोग किया गया। मसलन शेडिंग के माध्यम से प्रचार किया गया, लोगों को पार्टी के गतिविधियों को प्रोत्साहित करने के लिए हाउसिंग और वाल पेंटिंग का भी प्रयोग किया गया, कोई अलग डिजाइन का बेग बनाया, ग्राहक का पोस्टर बनाया, टोपी, टी-शर्ट इत्यादि का उपयोग हुआ। पार्टी द्वारा एक पत्रकार (लोफलेट) बनाया गया जिसमें पार्टी की इतिहास,
पार्टी के सदस्यों का उपयोग केवल पार्टीहित में ही होगा या समाजहित में भी होगा?

हम सदस्यों के माध्यम से और भी सरकारीकार्य करेंगे। मसलन नमी गंगा की एक योजना शुरू होने वाली है, इस योजना के तत्तांत देश में गंगा नदी के किनारे जितने भी गंगा हैं, इन गंगाओं के कार्यकर्ताओं की एक टॉपी बनाकर नमी गंगा योजना में सहयोग करेंगे। ये कार्यकर्ता गंगाओं में कच्चा डालते हैं और गंगा की सफाई के प्रति लोगों को जागरूक करेंगे। यही नहीं इस प्रकार के बहुत सारे सरकारात्मक कार्य सदस्यों के माध्यम से हमलोग करने वाले हैं, जिससे समाज की सेवा हम दंग से कर सकें। स्वच्छ भारत जैसे सरकारात्मक कार्य भी हम सदस्यों के माध्यम से करने वाले हैं।

इस अभियान से सबसे ज्यादा किन राज्यों में पार्टी का लाभ मिला है?

इस अभियान का सबसे बड़ा लाभ यह हुआ कि पार्टी जहां सांगनात्मक रूप से कमजोर थी वहां हमारी स्थिति मजबूत हुई है। ऐसे सात राज्य हैं जहां हम बेहद कमजोर हैं, लेकिन अब वहां भी स्थिरता बहुत मजबूत है। यह सात राज्य हैं आसाम, उड़ीसा, पश्चिम बंगाल, तमिलनाडु, कर्नाटक, आंध्रा और तेलंगाना। इन राज्यों पर मानवीय अध्ययन जी ने विशेष फोकस किया है। इन राज्यों में अयोग्य जी कर भी अधिकार अधिकार प्राप्त हुआ है। इसका परिणाम यह हुआ है कि इन राज्यों में सदस्यों की संख्या दस गुन ही बढ़ा है। उदाहरण के तौर पर उड़ीसा में जहां केवल 3 लाख सदस्यों की
संख्या थी, वह 10 गुना बढ़कर 30 लाख हो गयी है। हमारा फोकस इन सात राज्यों में है। इन सभी सात राज्यों में संभवतः की दृष्टि से अन्य राज्य जो संगठन की दृष्टि से मजबूत हैं, उन सात राज्यों में भी वही मजबूती देखने को मिलती है।

सदस्यता अभियान के दौरान सबसे ज्यादा रुपये किस वर्ग के लोगों का रहा है?

जहां तक आपने बात की है कि किस वर्ग के लोगों का रुपया ज्यादा है, तो मैं आपको यह स्पष्ट रूप से बता देना चाहता हूँ कि हमारे इस अभियान में सर्वाधिक और सर्वस्थपति की कल्पना पर जोर दिया गया है। समाज के पिछड़े वर्ग के लोगों एवं महिलाओं का, गरीबों का बहुत अधिक रुपया रहा है। इस दौरान गरीब लोग भारतीय जनता पार्टी से बहुत जुड़े हैं, क्योंकि उनको लगता है कि जब एक चार्ट बचने वाला कार्यकर्ता हमारा धारणमंत्री बन सकता है और एक मजबूत जारीख़ं बन सकता है।

इस दौरान गरीब लोग भारतीय जनता पार्टी से बहुत जुड़े हैं, क्योंकि उनको लगता है कि जब एक चार्ट बचने वाला कार्यकर्ता हमारा धारणमंत्री बन सकता है और एक मजबूत जारीख़ं बन सकता है।

हमारे राष्ट्रीय अध्यक्ष बूढ़ शाह जी जिस प्रकार से दिन-रात लग करके इस अभियान की कल्पना की और उसे क्रियाविद किया, वह सराहनीय है। प्रारंभ में हम लोगों को भी नहीं लग रहा था कि इसने संख्या बढ़ेगी। इस पूरे अभियान का श्रेय कार्यकर्ताओं को जाता है, लेकिन अभियान के मुख्या माननीय अभियान भाई शाह ने जिस प्रकार से निर्देशित किया, वह सराहनीय है। इस पूरे अभियान का श्रेय कार्यकर्ताओं को जाता है, लेकिन अभियान के मुख्या माननीय अभियान भाई शाह ने जिस प्रकार से निर्देशित किया, वह सराहनीय है। इस पूरे काम में हमें बहुत अधिक आंदोलन आया।

(साक्षात्कार दिनांक 11 अप्रैल, 2015 को लिया गया था)
Sagarmala Project has been passed by the Union Cabinet recently to provide ports and shipping the rightful place in the Indian economy and to enable port-led development in India, which till now has been long neglected. There is a great scope to increase the share of merchandising trade in India's GDP. With the Union Government’s “Make in India” initiative, the share of merchandise trade in India's GDP is expected to increase. Amongst Indian states, Gujarat has been a pioneer in adopting the strategy of port-led development, with significant results.

The Sagarmala initiative will focus on three pillars of development, namely:

(i) Supporting and enabling Port-led Development through appropriate policy and institutional interventions and providing for an institutional framework for ensuring inter-agency and ministries/departments/state's collaboration for integrated development,

(ii) Port Infrastructure Enhancement, including modernization and setting up of new ports, and

(iii) Efficient Evacuation to and from hinterland.

Sagarmala will also lead to large scale employment generation of skilled and semi-skilled manpower. Employment generation will be in industrial clusters and parks, large ports, maritime services, logistics services, and other sectors of the economy that will be directly and indirectly impacted by port-led development under Sagarmala. Manufacturing of ships, vessels, cruise ships, barges and tugs will also increase industrial output and also contribute to employment generation.

Implementation of Sagarmala will also result in effective steps to ensure sustainable development of the population living in the Coastal Economic Zones (CEZ) by synergising and coordinating with State Governments and with the Ministries of Central Government through their existing schemes and programmes such as those related to community and rural development, tribal development, fisheries, skill development,
tourism promotion etc. In order to provide funding for such projects and activities that may be covered by departmental schemes, a separate fund by the name 'Community Development Fund' would be created.

The Institutional Framework for implementing Sagarmala will provide for a coordinating role for the central government. It will provide a platform for central, state governments and local authorities to work in tandem and coordination under the established principles of “cooperative federalism”, in order to achieve the objectives of the Sagarmala Project and ensure port-led development.

A National Sagarmala Apex Committee (NSAC) has been formed for overall policy guidance and high level coordination, and to review various aspects of planning and implementation of the plan and projects. At the Central level, Sagarmala Development Company (SDC) will be set up under the Companies Act to assist the State level/zone level Special Purpose Vehicles (SPVs), as well as SPVs to be set up by the ports, with equity support for implementation of projects to be undertaken by them. The SDC will provide a funding window and/or implement only those residual projects that cannot be funded by any other means/mode. All efforts would be made to implement those projects through the private sector and through Public Private Participation (PPP) wherever feasible. Funds requirement for starting the implementation of projects in the initial phase of Sagarmala Project is projected at Rs. 692 crore for the FY 2015-16. Further requirement of funds will be finalized after completion of Detailed Master Plan for Coastal Economic Zones for future years. These funds will be used for implementation of projects by related ministries in accordance with approvals by the NSAC.

In conclusion, the prime objective of Sagarmala project is to promote port-led direct and indirect development and to provide infrastructure to transport goods to and from ports quickly, efficiently and cost-effectively.

(Siddharth Singh is Research Associate at SPMRF)
India's sluggish agriculture and announcement of manufacturing. Creating the Mudra Bank has been welcomed by small and non-corporate businesses since it is a serious attempt by the government to facilitate "funding the unfunded".

First, some facts about our economy. Nearly 50 per cent of our GDP comes from unincorporated (Uninc) enterprises comprising proprietorship and partnership firms. The corporate sector constitutes only 12 to 14 per cent of the GDP. Agriculture and government each constitute around 18 per cent.

Uninc constitutes nearly 50 per cent of the value addition in the manufacturing sector. Their role in service sector is significant. The service sector, consisting of construction/trade/transport/hotels and restaurants/real estate and dwellings/other professional services like plumber; electrician; carpenter; chartered accountants; lawyers has nearly two-thirds of the GDP and, in that, Uninc constitutes more than 70 per cent in various sectors.

Not only that, the service sector is one of the fastest growing in our economy - averaging more than eight per cent in the last decade. Actually they are the engines of growth given India's sluggish agriculture and manufacturing.

It might interest many that trade, which is part of the service sector, is nearly 17 per cent of the GDP as much as manufacturing. But unfortunately, the credit available to the Uninc from the banking sector is actually shrinking in spite of the fact that they have a very large share of the economy and are also the fastest growing.

According to RBI data (on credit disbursal by commercial banks), Uninc had nearly 60 per cent of credit disbursed in the early 'nineties which has fallen to 33 per cent in 2010. In other words, the banks are not catering to the need of the largest segment which is also the fastest growing in our economy. This implies that Uninc has to depend on non-bank financial businesses, including chits/kuri/local community/money lenders etc. The rate of interest varies from two to six per cent per month depending upon the requirement and speed of getting credit.

In this context comes the Mudra Bank.

Indian businesses and entrepreneurs are provided credit for running business by a plethora of sources. It ranges from foreign banks (FBs),
public sector banks (PSBs), old private sector banks, new private sector banks, cooperative banks, non-bank financial companies (NBFCs), unincorporated bodies (UIBs) and relatives/friends, etc.

The form and size of the organisation decides the source. If it is a proprietorship or partnership it uses non-banking channels compared to a large public limited listed company which uses PSBs and/or FBs. The size also mostly decides the rate of interest. The flower vendor gets funds at much higher rates compared to the listed companies.

Not only that. There are problems associated with access to funds.

It is not only lazy banking but also banking with significant structural distortions. As noted, the share of the private corporate sector in national income is around 12 to 15 per cent, but it takes away nearly 40 per cent of the credit provided by the banking sector. The fastest growing non-corporate sector gets a lesser share of bank credit, which reveals that the non-banking financial sector is playing an increasingly important role in the credit delivery mechanisms of the growth of the economy.

Estimating an yield curve for our economy is a very difficult task. On the one side we have rates in the range of 12 to 14 per cent for corporates. more so for listed companies (nearly 8,000) of which 200/300 are actively traded in the exchanges. The remaining Uninc, which borrows at two to six per cent per month, is totally different. The transmission mechanism of our monetary policy is weak due to this segmented market.

This brings out the need to have a comprehensive approach towards the the non-bank sector in the credit market instead of looking at issues in a piecemeal fashion. The non-bank sector consists of assorted group of entities regulated by different agents with the stress more on regulation rather than on development of an integrated financial market.

We also have the Unincorporated Bodies [UIBs] which are money lenders and are regulated by respective state governments, including the rates and other covenants. The chits are also under the registrar of chits of the state governments and nidhis are under the department of company affairs.

Other than these NBFCs on which data is provided by the RBI, there is a huge informal sector of money lenders etc., which provide substantial portion of credit requirements of the Indian economy. We find that 43 per cent of the debt of rural households is from moneylenders and 25 per cent in the case of urban households. (Computed from - Household Indebtedness in India; Statement6; page 25; -NSS Ministry of Statistics
and Programme Implementation-GOI-New Delhi; December 2005.)

Hence we need to recognise the importance of the entire spectrum of the non-bank sector rather than in a segmented fashion. Yet, according to government estimates, only four per cent of the 57.7 million small business units in India have access to institutional finance, leaving many to rely on informal lenders. Industry experts estimate that the demand for loans from the sector outstrips supply by more than Rs 30 lakh crore.

In the recent past, the interest rates have been moving south and many a large corporate is in a position to access funds from banks at less than 12 per cent. But my flower girl and my vegetable vendor get it at half per cent per day. (Returning half a rupee for a hundred rupees borrowed in the morning). This will work out to be more than 180 per cent per annum. My retail provision stores man gets it in an interesting way. He gets Rs 45,000 (for a loan amount of Rs 50,000) up front and pays Rs 500 per day for 100 days to repay Rs 50,000.

It turns out to be more than 10 per cent for three months. My barber gets it through a local chit process at around four per cent per month. The fast food restaurant (idli joint) at the corner of the road gets funds at three per cent per month from a non-bank agency. The private bus operator in the suburbs gets it at two and a half per cent and the construction contractor near home gets it at three per cent per month. The plumber, carpenter, fitter, painter, etc. get funds at three to four per cent per month.

The segmented financial markets present an ironical (if not tragic) picture of huge funds available with bankers on one hand and prohibitive interest rates at which funds are accessed by trade and commerce, particularly the non-corporate sector, on the other. As already seen, the non-corporate sector has a dominant role in activities like trade (wholesale and retail) construction, hotels and restaurant, private transport and other services, hence we are not talking here of some "residual" segments. We need to look at Mudra Bank in that context.

The government has proposed to set up a Micro Units Development and Refinance Agency (MUDRA) Bank through a statutory enactment. This bank would be responsible for regulating and refinancing all micro-finance institutions which are in the business of lending to micro/small business entities engaged in manufacturing, trading and services activities. The bank would partner with state/regional level co-ordinators to provide finance to last mile financier of small/micro business enterprises.

The MUDRA Bank would primarily be responsible for:

1) Laying down policy guidelines
for micro/small enterprise financing business

2) Registration of MFI entities
3) Regulation of MFI entities
4) Accreditation /rating of MFI entities
5) Laying down responsible financing practices to ward off indebtedness and ensure proper client protection principles and methods of recovery
6) Development of standardised set of covenants governing last mile lending to micro/small enterprises
7) Promoting right technology solutions for the last mile
8) Formulating and running a Credit Guarantee scheme for providing guarantees to the loans which are being extended to micro enterprises
9) Creating a good architecture of Last Mile Credit Delivery to micro businesses under the scheme of Pradhan Mantri Mudra Yojana

A sum of Rs 20,000 crore (Rs 200 billion) would be allocated to the Mudra Bank from the money available from shortfalls of priority sector lending for creating a refinance fund to provide refinance to the last mile financiers. Another Rs 3,000 crore (Rs 30 billion) would be provided to the Mudra Bank from the Budget to create a credit guarantee corpus for guaranteeing loans being provided to the micro enterprises.

The above measures would not only help in increasing access of finance to the unbanked but also bring down the cost of finance from the last mile financiers to the micro/small enterprises, most of which are in the informal sector. (http://finmin.nic.in/press_room/2015/press_briefs_budgetannounce20152016.pdf).

The important tasks like 'item 2?', namely, accreditation and rating as well as 'item 9?', namely last mile credit to micro businesses will change the contour of financial markets over a period of time.

As indicated, it will integrate our financial markets and transform the way monetary policy is transmitted across the economic spectrum. If the UIB or moneylender is integrated into the system then it will be a major landmark in our growth process.

Also, note that with a leverage of five to six, the Rs 20,000 crore (Rs 200 billion) can do business up to Rs 100,000-Rs 120,000 crore. Perhaps it is the first time in our economic history a government has thought about the more than 50 per cent of our economic activity instead of the five per cent represented by the Sensex companies.

(Prof. R. Vaidyanathan is professor of Finance, Indian Institute of Management, Bangalore)

(Courtesy: www.rediff.com, 24th March 2015)
Price Stabilisation Fund Scheme: An appraisal

Shubhendu Anand

In a very positive move towards strengthening the agriculture sector in the country, the Department of Agriculture and Cooperation (DAC) under the Union Ministry of Agriculture, on March 27, 2015 approved setting up of price stabilisation fund (PSF) with a corpus of Rs 500 crore to support market interventions for price control of perishable agri-horticultural commodities. The main objectives of the PSF are:

- To promote direct purchase by the government agencies from farmers or farmers' associations at farm gate.
- To maintain a strategic buffer stock that would discourage hoarding and unscrupulous speculation.
- To protect consumers by supplying such commodities at reasonable prices through calibrated release of stock.

The main objectives of the PSF are:

The scheme envisages creation of a 500 crore rupees corpus fund with the name Corpus Fund for Procurement and Distribution of Identified agri-horticulture commodities. To operationalise the fund a savings account Corpus Fund for Procurement and Distribution of perishable agri-horticulture commodities will be opened by the Small Farmers Agri-Business Consortium (SFAC) in a nationalized bank with flexi-deposit facility. The amount made available by the government will be kept in this account. The SFAC will act as the fund manager
and will maintain an account of receipts and expenditure from the corpus fund and report to the Member-Secretary, Price Stabilisation Fund Management Committee (PSFMC). The funds from the Corpus Fund would be provided in two streams, viz., Stream A and Stream B. Stream A account is for State government whereas Stream B account is for Central Government agencies. Under Stream A, States would be given as a onetime interest free advance which will only be released into a revolving fund account set up for the purpose by the State. The contribution to the state level fund by the Central Government and State Governments would be in the ratio 50:50 but for North-East States, the contribution ratio would be 75:25. Under Stream B, the funds from the Corpus fund would be provided to Central Government agencies as an interest free advance based on their proposal for market intervention for price control. This will be set up as a revolving fund. The proposal from the state agencies should be approved by a state level committee formed at the state level akin to the PSFMC by the respective state governments. Advances received cannot be utilized for any other purpose by the recipient agency, viz., Central Agencies and State Governments.

Losses incurred, if any, by the Central Government agencies during the operation of the scheme will be met from Central Corpus fund and the losses incurred by the States during the operation of the scheme will be shared between the Centre and the States in the ratio 50:50. In case of North-East States, the losses incurred by these states will be shared between Centre and these states in the ratio 75:50. At the time of closure of accounts, profits earned on interventions will be ploughed back into the Central Corpus Fund to extent of 100 percent in case of Central Government agencies and 50 percent in case of State Government. Under the fund, the government agencies will procure notified agri-horticultural commodities directly from farmers or farmers' organizations at farm gate. The commodities will be made available at a more reasonable price to the consumers when the prices are not affordable. Initially the fund is proposed to be used for onion and potato only. The fund will be implemented during 2015-16 and 2016-17, but the Fund may be allowed to roll on to future years also if need be. The accounts will be audited by the Comptroller and Auditor General of India. The scheme envisages the creation of Price Stabilisation Fund Management Committee (PSFMC). The PSFMC is the administrative
agency responsible for implementing the scheme. The objectives of the PSFMC are:

PSFMC will invite, appraise, approve proposals received from state governments and central agencies. PSFMC will approve the amount of advance.

PSFMC will take decisions regarding investing surplus available in the Central Corpus Fund in other bank instruments like fixed deposits, etc for better returns. While doing so, it will be guided by extant guidelines on this subject.

PSFMC will monitor the progress of implementation of the Price Stabilization Operations by the implementing agency. PSFMC will advise suitable measures and corrective actions, if any, during the course of implementation, keeping in view the overall aim and objectives of the scheme.

PSFMC will meet regularly to review the wholesale and retail prices of essential agri-horticulture commodities and will guide or propose required interventions.

The eight member PSFMC will be headed by the Secretary to the Department of Agriculture and Cooperation and includes additional secretaries and joint secretaries from the department as members. Joint Secretary, DAC (Marketing) would be the Member-Secretary.

As per an assessment made by PMO following Prime Minister Narendra Modi’s interaction with state chief secretaries, unseasoned rains and hail storms have led to crop damages in 106.73 lakh hectares across 14 states. Setting up PSF assumes significance in the light of reports that Rabi crops took a big hit owing to untimely rains across northern states as a result of western disturbances.

National Agricultural Cooperative Marketing Federation (Nafed) and Small Farmers Agri-business Consortium (SFAC) have already put two initial proposals to draw from the price stabilization fund to stock onions to meet requirements during crisis. Onion prices normally rise during September-October and potato prices spurt to abnormally high levels during September and November each year.

(Shubhendu Anand, a graduate of the Tata Institute of Social Sciences and currently a student of Law at University of Delhi, is a Research Associate at SPMRF)
India needs a thorough clean-up

• Raj Liberhan

In more ways than one, we need to clean up our country. The philosophical framework has been embedded in our heritage. Our scriptures and rituals have all underscored the need for personal hygiene and usage of public spaces with care and consideration. Yet we are dirty in every way imaginable. Our public spaces bear witness to what can be best described as a huge landfill site which is used by everybody as a mode of public waste disposal. No wonder we have airborne and waterborne viruses of all shapes and sizes thriving in our cities and villages. The population is suffering as a result, lives are shortened and health costs are on the rise for everyone.

In these circumstances, the Swachh Bharat Abhiyaan is a vital mission launched by the Prime Minister to rescue and salvage the nation's good health through promoting cleanliness. Naturally, it all began with a message and some symbolic inaugurals, but there can be no doubt that this mission needs to be part of the nation's DNA if it has to progress in any direction. The policy architecture has been set out for the rural and urban India and it envisages the following objectives:

i. Bring out an improvement in the general quality of life in rural areas
by promoting cleanliness, hygiene and eliminating open defecation.

ii. Accelerate sanitation coverage in rural areas to achieve Swachh Bharat by Mahatma Gandhi’s birthday in 2019.

iii. Motivate communities and Panchyati Raj institutions to adopt sustainable sanitation practices and facilities through awareness creation and health education.

The central government appreciates that the fulfillment of these ambitions rests largely in the hands of the different States. The implementation strategy has, therefore, been left to individual State governments and they can devise their campaigns based on their need to organise resources effectively. The Centre is also helping out with resources and advice on preparation of City Sanitation Plans by providing templates. These City Sanitation Plans will have to be powered with financial and human resources to make the whole idea of cleanliness a reality.

The people of this country need to realise that waste disposal and cleanliness is not the responsibility of the state only. They have to play a vital role to sustain cleanliness. The culture of casualness and indifference to keeping cities clean needs to be embedded from school onwards to citizens of all categories. They are equal partners in this mission. Yes, the state needs to create the infrastructure of cleanliness, but citizen needs to adhere to the protocols of clean maintenance and imbibe the culture to the point of making it a fetish.

The problem, as always, is not in policy but how to make it work. We have had policy pronouncements with the best objectives, but most have failed at the altar of implementation. Indeed this has been the bane of our growth story all these years. Anyway, it is now crunch time and failure in policy implementation will have disastrous consequences for our environment. To induce a sense of urgency, a rewards and competition architecture needs to be created. We begin with schools in a given state that can be incentivised to compete for the cleanest school in the district. A GOLD, silver and bronze star rating can be introduced and every six months the premises can be reviewed by an independent panel of citizens.

The students can elect their own administrative council to monitor and implement cleaning schedules. The star rating awarded can be displayed on its uniform and logo everywhere for the city to acknowledge that this school is indeed the cleanest in the city. At the end of the
year, a state award can be created for the victorious school. The award and rating will be valid for one year. This initiative needs the involvement of the citizenship and cannot be only state-controlled because then it will not gain traction of the public sentiment and thus become another poorly implemented policy. As schools are the foundation of public spirit, it would be easy to enlist the support of the parents as well to sustain the culture of cleanliness outside their homes.

The next level of the cleanliness program scale is harder to incentivise and sustain. Ultimately, the municipal body has to anchor the city's cleanliness program. Absolutely no choice here! And these are largely defunct or near defunct in terms of resources, human or financial, and total absence of leadership. It is a gigantic task to energise these bodies to lead the cleanliness agenda.

Nevertheless, it has to be done. The best way would be to enter into a performance contract with each municipality, detailing respective obligations and the right to funds for services performed. The failure to perform will entail penalties. The services are not only about cleaning through sweeping; it is the whole gamut of protocols required for waste management and effluent treatments. As the leadership and delivery instruments in the municipalities are flawed, the deficits will have to be filled in through deputed personnel and contracted managers. To put it starkly, politics will have to take a backseat in the transformation of the role of the municipality and professionalism will have to be allowed to take us out of the current morass. This has to begin in the state capitals with a serious planning initiative on how to make it happen in telescoped phases.

The political class needs to appreciate that the fundamentals of structures and institutions have been rotting for a long time. They have to be resurrected as we really have no replacements in the pipeline. Nor can patchwork fixes yield any results as the situation is beyond transitory solutions. The demand of the moment is for enduring solutions and these can only come from ethical appreciation of creating an agenda and serious and diligent implementation of the same. To be sure, we need many clean-ups metaphorically, but let's start with the physical dimensions and the spiritual will soon follow.

*Courtesy: Millennium Post, 7, April, 2015.*

*(The author is an eminent Urban Planner, former Director of IndiaHabitat Centre, New Delhi and is on the Advisory Council of SPMRF)*
Five months after Prime Minister Modi “adopted” Jayapur under the Saansad Adarsh Gram Yojana (SAGY) to showcase it as a “model of development”, achhe din have come to Jayapur village which is in the Varanasi constituency. Jayapur now has one more bank apart from the Union Bank and Syndicate Bank. State Bank of India has opened a branch. The village now has more than 100 solar streetlights. Eight bio-toilets have been installed while eight more are in the process to be installed. Jayapur's Vanvasis, a tribal community that lives near forests, have been allotted one-room pucca houses and are set to move in. The settlement has been given the name 'Atal Nagar'. The village has got new benches with the PM's name and slogans etched on them, installed at the main temple as well as around the Panchayat Bhawan. A new bus stop, sponsored by the Department of Posts, is under construction. The abandoned primary school, dating back to 1941-42 and the only government school in the village, has got a fresh coat of bright paint. New classrooms have come up. The adjacent anganwadi centre, which used to operate from a room, also is newly painted, and has freshly tiled floors, and colourful plastic chair and table sets for children. A 20,000-litre overhead water tank is being raised, and within six to eight months, every household has been promised a water connection. At the time when many opposition leaders and Members of Parliament are hesitant in adopting any village, PM Modi has set an example before them and has shown that he believes in the execution of the programme while opposition is only busy in criticising him.

SPMRF Desk
Smart cities – another approach

Dr. Mukul Kapoor

In a very positive move towards urbanization, our honorable Prime Minister made an announcement that the country would soon have smart cities. Thereafter, this plan received support from the visiting President of USA. The entire country was elated and excited about this progressive suggestion.

It would be in line thus, to make some observations proposing a certain approach to the smart cities initiative. Can making islands of modern comprehensive habitat make a city smart? Just imagine a high-rise 40-storey building at Karkarduma East Delhi in midst of an almost slum like Karkarduma village. What will the residents of this so-called smart city, see when they look out of their windows – dirt, slums and unhygienic surroundings. It will be akin to how Mumbai looks when you land at Mumbai, a swanky airport surrounded on all sides by Dharavi slums. Can a city, which is over-crowded, with over-stretched civic facilities, restricted water supply, inadequate electric supply and abysmal public transport become smart by adding an island of smart living?

Constructing new cities, with excellent infrastructure and world-class facilities, only can make smart cities. Existing cities can be made smart by removing slums and rehabilitating their residents in proper accommodation. Unplanned colonies must be reconstructed after replanning them. However, slum elimination is a longstanding problem successive governments have failed to solve. Governments have allocated land in the outskirts of cities to get rid of slums. New slums came up in place of old ones and the dwellers have sold the land allocated to others.

A slum can’t be eliminated if one relocates its dwellers. The residents of slums have their vocation in the area around the slum and they can’t afford to lose their vocation. The answer lies in construction of high-rise small dwelling units in the existing slum location and allotting them to the dwellers. The finance for the project can come from construction of high-end high-rise buildings in the balance space and selling them at market rates. The sale of these units would fetch enough money to finance the project. Both
types of units should be smart units and to ensure that they are attractive for buyers, the approach to the two-sections must be different. Gradually all slums will develop into smart habitats. To ensure a fair program, fool proof mapping of the existing slums must be done prior to the announcement of the scheme. It will also help achieve the long-term political goal of inclusive living.

The need to modernize also applies to areas not covered by Housing Boards/Development Authorities (like DDA). These so called 'Lal Dora' colonies are unhygienic, unplanned, overcrowded and unhealthy. Above all, their presence would never let any city develop into a world-class city. A similar formula needs to be worked out, with certain modification, for these areas. The incentive for the residents of these colonies would be a government-sponsored reconstruction of their properties with a difference that it will be modern, smart and high-rise. The balance land again can be used for smart high-end living, which will finance the project. The difficulty involved in making the residents agree for this can be overcome by offering them floor-areas more than the carpet area of their land (the exact factor can be calculated by an expert keeping the economics in mind). The existing colony will, of course, be razed to the ground.

Professional builders, with audit of the quality, must construct the buildings. Buildings need not be constructed with a focus of developing independent dwelling units. The rehabilitation units for slums dwellers must be designed on the lines of 'chawls' in Mumbai. All dwelling units made in future must be designed to ensure that no individual can expand his habitat. A government legislation legalizing such reconstruction will be required.

Such a measure will help in better mobility pattern, reducing housing crisis and congesting. Urbanization not only means smart cities but also provision for better quality of life by increasing the choices available to individuals. Smart cities need to be safe cities in terms of prevention of risks of sanitation, infrastructure, etc.

(Dr. Mukul Kapoor is a columnist on social issues and Head, Dept. of Anesthesiology, Saket City Hospital, New Delhi).
National Optical Fibre Network Project (NOFN) is a landmark initiative in taking forward the vision of Digital India which aims to transform the country into a digitally empowered society and knowledge economy. In order to ensure equity in access and to accelerate the socio-economic growth in the rural areas, the Government has planned to connect all 2,50,000 Gram Panchayats in the country with minimum 100 Mbps bandwidth under the National Optical Fiber Network Project. NOFN is set to link 600 million rural citizens of India across 2.5 lakh Gram Panchayats spread over 6600 blocks and 631 districts through Broadband optical fibre network thereby facilitating delivery of e-governance, e-health, e-education, e-banking and public internet access, weather, agricultural and other services to rural India. The project also seeks to achieve a huge employment generation opportunity through operation and maintenance activities, BPO services, rural entrepreneurship etc. NOFN, funded by the Ministry of Communications & IT, Govt. of India, is envisaged to provide non-discriminatory access to bridge the digital divide across rural India. Approximately 20,000 Gram Panchayats has been connected till March 2015 under Phase 1; another one lakh Gram Panchayats will get connected by March 2016 under Phase 2 and the remaining by December 2016.

It is expected that the establishment of NOFN would open up new avenues for access service providers like mobile operators, cable TV Operators etc. to launch next generation services, and spur creation of local employment opportunities encompassing e-commerce, IT outsourcing etc. as well as services such as e-banking, e-health and e-education for inclusive growth.

**NOFN Project Highlights:**
- World's largest rural broadband connectivity project through optical fiber
- All 2.5 lakh Gram Panchayats in India to be connected on optical fibre
- Minimum 100 Mbps bandwidth at each Gram Panchayat
- Approx. 6 lakh Km new incremental optical fibre cable to be laid
- Indigenous equipment design and manufacturing under “Make in India”
- High Capacity Network Management System and Network Operation Centre
The Modi Government has given its approval for the revival of the closed unit of Gorakhpur Fertilizer Unit of Fertilizers Corporation India Limited along with the Barauni unit of the Hindustan Fertilizer Corporation Ltd. (HFCL). These units were lying defunct and were not in operation since 2004. Therefore, the units and other facilities were lying unutilized. It is important to mention here that there is no indigenous urea units in the Eastern part of the country. The demand of urea in the Eastern region, at present is being met either from the Western ports or from the units located in Western and Central India involving long distance transportation. Long distance transportation of urea riddled with high expenditure in terms of high freight subsidy as well as logistics problems. The revival of these units will ensure timely availability of urea from these units to the eastern region. Apart from growth of the regional economy of the country, each unit will be revived through bidding route with an approximate investment of Rs. 5000 – 6000 crore, and create employment opportunity for 500 direct and 2500 indirect workers. In the history of independent India, no central government has done investment in the eastern Uttar Pradesh region on such a large scale as has announced by Modi Government – this is one best most clear display of the spirit of 'cooperative federalism' that PM talks of.
India successfully launched a navigation satellite using the Polar Satellite Launch Vehicle (PSLV) from Sriharikota. With this launch, the Indian Space Research Organisation or ISRO can start operations of India’s own version of the Global Positioning System or GPS, useful in everyday life for navigation. This Indian technology is most needed by India’s armed forces for precision guidance. Now India has joined a select club of six that have the indigenous capability of generating their satellite-based navigation signals. This navigation system has an accuracy of less than 20 meters, which is comparable to the best in the world. This is the fourth satellite in a constellation of seven and it now gives India the indigenous capability for a satellite-based navigation system. This will also help India assist the SAARC countries in getting the benefits of satellite technology as the signals can help them as well. With successful launch, the Indian space agency is very close to developing India’s own ‘GPS’ system which will be a useful addition for the common man as well as it will provide most needed strategic depth to the Indian armed forces.

Gujarat leads in implementation of Swachh Bharat Mission

Gujarat tops the list of states for the implementation of Swachh Bharat Mission in an assessment carried out by the Union Urban Development Ministry. According to the Ministry of Urban Development, out of 2,70,069 household toilets constructed during the last financial year under the Mission, Gujarat alone accounted for 60 per cent of them having built 1,65,376 household toilets. Report also mentions that in Solid Waste Management, Gujarat took the lead by reporting 100 percent collection and transportation of municipal solid waste in 120 of the 195 towns in the state.
पुस्तक के बारे में
‘महामान्य सरदार’

• शैलेन्द्र कुमार शुक्ल

भारतीय इतिहास के महामान्य सरदार निर्माण के पुस्तका, देश के प्रगत गृहमती और अखंड भारत के शिल्पी लीला गृहस्ति और अखंड भारत के सिद्धियों के पुस्तक निर्माण के पुरुष राजीव सरदार बल्लभ माई पटेल के जन्म तथा अन्याय के प्रति शरीर सही शिक्षा को अभ्यास करते हैं। एक और ज्ञात अधिकांश राजनेता पद लोकसत्ता से ग्रासित थे वहीं सरदार जी महामान्य सरदार को अपना आदर्श बनाकर अपने शरीर सही शिक्षा को अभ्यास करते हैं।

साहित्यकार डॉ दिनकर जोशी द्वारा लिखित उपन्यास में सरदार पटेल के एक विशेष व्यक्तित्व देखने को मिलता है। संविधान परिवार की शहीदी जीवन पर भी इस पुस्तक में लाइक समाज जीवन के अद्यतन देखने को मिलता है। सरदार एक कुशल संगठन करने अधिकार राजनेता और एक महान शिल्पी के समूह को अपने अंगीर लेखन के माध्यम से डॉ दिनकर जोशी के एक जगह लाने का अद्यतन कार्य किया है जो सरदार को समाज में माना पाने के लिए सहायक है। तीन सी पृष्ठों की यह वृद्धि पुस्तक एक साथ है ‘सरदार’ के विशाल व्यक्तित्व को समाज पाने में सहायता करती है। इस पुस्तक में ‘सरदार’ के उन तात्त्वक वक्तव्यों और विचारों में समूहा जीवन दर्शन और अपने वक्त की जांच करती है।

‘सरदार’ की देश भक्ति और देश के प्रति उनकी विश्वसनीयता उन्हें भारतीय इतिहास में विशिष्ट बनाते हैं। सरदार ने महामान्य सरदार के तत्कालीन अवस्था के प्रति यथार्थ स्वागत स्वागत को पहुंचाने के लिए उनके विश्वास का अर्थ मानने का संचालन करते हैं। सरदार्शी और देशी रियासतों के बीच परम्परा बनाने को और असंतोष को बढ़ाने के लिए न्याय स्थानों को समाधान करते हैं।

पुस्तक कहाँ उपलब्ध है:
‘प्रमाण प्रकाशन’
4/9, आसफ अली रोड,
नई दिल्ली – 110002,
टेलीफ़ोन: 011-23289555 ,011-23289666
मूल्य: 400 रुपए
BJP President Amit Shah's Speech at the National Executive in Bengaluru

While addressing a meeting of the Party's National Executive in Bengaluru, Shri Amit Shah said that the BJP is now the world's largest political party. On this occasion, he gave an account of the achievements of the Modi led government in the past ten months as well as a call for the party to form a majority government in the poll-bound Bihar.

Shri Shah said that the BJP has completed ten months under NDA. In these ten months, a lot has changed within this nation. Just a few months ago when the UPA government was in power, there was never a time when there weren't any scams. And that did plenty to dent our image as a nation. Consequently, the entire nation was absorbed in cynicism, with the country starting to doubt its own future. Besides, the anger of our unemployed youth often spilled out into our streets. However, global perspectives started changing once the BJP formed the government. With Narendra Modi becoming the Prime Minister, Indians across the world are proud of their heritage. And India is marching ahead to ensure its own position in the world.

Shri Shah said that the Modi government is a Government of the downtrodden, farmers and workers. It is a government that actually walks the road for the progress of everyone. He said that poverty leads to unemployment. And the two coexist. Therefore, the Modi government has undertaken two schemes to generate work. One of them is, 'Make in India'. Suddenly firms from all over the world are queuing up to manufacture and invest in India. This will help in creating employment for thousands of youth. While referring to farmers Shri Shah said, till the time a tiller is unhappy, the country won't progress. He added that over 10 crore members need to be on the rolls of the Party. Reminding workers of Narendra Modi's August 9 speech, Shri Shah implored that they should rise up above politics for the greater good. He asked party workers to fight the menace of scavenging across India. He urged BJP workers to connect with families employed in the task all over the country in a bid to put an end to this malpractice by 2016.

Shri Shah also called upon the workers to take the message of 'Beti Bachao, Beti Padhao' to the grassroots. He also spoke about cleaning up the River Ganga under the 'Namami Gange' scheme. Shri Shah said that polls are due in Bihar. The state has had to endure “jungle raj” for a considerable period of time. People of Bihar have high expectations from the BJP. Therefore, it is the party workers' responsibility to travel to their midst. Post the elections, the BJP will form a majority government in the state.
"If we are to live and grow as a university [Calcutta], one of whose paramount tasks is to produce not only leaders of thought and action but also workers dedicated to the service of the nation, we cannot sit idle with philosophic concern and let things drift as they may. So far as we are concerned, it is for us to set our house in order. It is for us, and specially the younger generation, Hindus, Moslems and Christians alike, to combine and resolutely stand for the permanent wellbeing of our province ..."

- Dr. Syama Prasad Mookerjee

(Excerpts from the speech delivered at Calcutta University Convocation on 2nd March 1935)