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The War That Will Not End

UKRAINE IS NOT WINNING, RUSSIA IS NOT LOSING'. THAT IS how some defence experts define the stalemate in the current phase of Russia-Ukraine conflict. Former Swiss intelligence officer and NATO adviser Jacques Baud alleged in no uncertain terms that the US and UK undermined a peace deal that could have ended the bloody war. The West's aim "is not the victory of Ukraine, it's the defeat of Russia'. Nobody bothers about Ukraine and Ukrainians. They have just "instrumentalised Ukraine for the purpose of US strategic interests—not even European interests". And Zelensky has allowed himself to play the role of an American stooge as some people on the left would like to call him a 'Neo-Liberal Pawn'. Peace is not on the agenda of any party. China's initial initiative is a non-starter. Neither Moscow nor Kyiv has much in talking at the moment. The proposal of cease-fire and withdrawal of sanctions was no more than window dressing for Xi's highly publicised and yet less understood visit to Moscow in March.

The human and economic costs already enormous are poised to climb as Russia and Ukraine ready their next moves in the battlefield. With the arrival of spring and soil becoming hardened tanks from both sides are likely to roar anytime soon. While Ukraine is dancing with recently delivered Germany's Leopard II and American Abraham tanks, Russia is flexing muscle by parading its improved Soviet era models.

According to opinion polls from the Leveda Centre more than 70 percent Russians still back war though 9 lakh youths are said to have left Russia apprehending forced conscription. But what matters most in this war is Russian nationalism, rather Great Russian Chauvinism, which is so strong that Putin is not worried about domestic voice of dissent, despite setbacks in war zone before the Ukraine army's superior skill and morale. After all this is not the Soviet red army, it is Russian army. Russia looks determined to occupy a larger chunk of the industrially advanced Donbas region. Ukraine too appears to be preparing a deadly assault with the help of newly acquired American long-range fire arms to destroy the land bridge between Donbas and Crimea, clearing the way for Ukrainian forces to fully expel Russian troops and restore its pre-2014 territorial position. But it is easier said than done. Ukrainian successes are being exaggerated by the western media while the Russians do more shelling than propaganda to cripple Ukraine's economy. Ukraine is said to be one of the most corrupt countries

in Europe and Ukrainian persons in power and authority across the country are minting millions because of liberal 'defence benevolence' showered by America and its western allies. So Ukraine is in no mood to settle. Rather than looking to the West for diplomatic intervention Zelensky is continually asking for more military and economic help. Because it means more money for his corrupt officials and politicians.

Despite strict censorship some disturbing facts are being leaked to make things worse for the war-mongers. The combined defence-industrial base of America and Europe cannot keep up with Ukraine's expenditure of equipment and ammunition against Russia's abnormal rise in defence production. After all sanctions have failed to weaken Russian economy much. America is being forced to divert some of its military

hardware in the Indo-Pacific as Taiwan may become another flash point. Then no country has won war by depending on foreign arms. Ukraine having lost much of its own production capacity has no option but to depend dangerously on the West and America to avert existential crisis.

Tragically enough, the Zelensky club continues to defend the indefensible---complete destruction of Ukraine. Their army has suffered more than 100,000 casualties and lost many of their best troops. The Ukrainian economy has shrunk by some 30 percent, the poverty rate spiking and Russia continues to bombard the country's critical infrastructure and major cities forcing more and more people to flee war and take refuge in some European countries. Then the plight of internally displaced persons defies description.

Ukrainian refugees now languishing in European camps don't know when they will be able to return to their homes. Zelensky and his men are taking risk to destroy themselves in pursuit of goals that are in all probability out of their reach.

No doubt the war is imposing massive costs on the global economy as well, triggering high inflation, disrupting supply chains and creating energy, fertiliser and food shortages, particularly in the global South. From France to Britain to Egypt to Peru, economic duress is producing political and social unrest. Workers, doctors, nurses are on the streets. This war is also polarising, for good reasons or bad, the international system, allowing the poor to join the new emerging bloc against the hegemony of one power bloc led by America. □□□

18-04-2023
[Contributed]

COMMENT

'Amul' vs 'Nandini'

KARNATAKA GOES TO POLLS ON 10 May and the state has been witnessing an array of rallies and campaigning by political parties. Strangely, this time the ruling Bharatiya Janata Party (BJP) is being targeted by the Opposition, particularly Congress over an issue that never featured in earlier state assembly elections. It's a clash between the Gujarat Cooperative Milk Marketing Federation (GCMMF), the maker of 'Amul' milk products and Karnataka's biggest and local milk cooperative and producer of 'Nandini' brand of products, the Karnataka Milk Federation (KMF). If anything GCMMF's 'Amul' stands for big business. They are now looking at e-commerce or quick commerce channels. They spend crores of rupees on advertisement round the year across the country, virtually

enjoying monopoly in certain milk items. Opposition parties see in the entry of 'Amul' in Karnataka as a threat to state's 2.5 million small milk producers represented by KMF. Congress looks too worried about small farmers!

'Amul' being based in Gujarat, opposition parties; particularly Congress and Janata Dal (Secular) identify it with the ruling dispensation—Bharatiya Janata Party. "One Nation, one Milk, one Gujarat seem to be the official stand of the Central Government". So said H D Kumaraswamy, the leader of JD(S).

Milk producers' vote in Karnataka is crucial for elections and have winning those carries a huge bonus for political parties. "The fear of 'Amul' taking over 'Nandini', however, goes back to a comment made by Union Home Minister Amit Shah sometime

ago in which he said that the Gujarat cooperative that sells Amul and KMF would work together to set up dairies in all villages in Karnataka". But it was seen as an attempt to merge the two cooperatives and finish KMF's independent existence.

Meanwhile, KMF is going to appeal to the National Dairy Development Board to stop 'Amul' from take-over, hear their demands. They are also planning to hold a protest movement depending on the development. Congress, otherwise faced with a survival crisis, has started election campaign in Karnataka by way of fuelling the Amul-Nandini issue. Then Congress leader Siddaramaiah went a step further as he would tweet to Narendra Modi saying, "You have already stolen banks, ports and air-ports from Kannadigas—are you trying to steal Nandini from us?" In other words they are trying to whip up regional passion as it, like religious communalism, sells well in vote market.

But the chief minister of Karnataka, BJP's Basavaraj Bommai, has stated clearly that Amul will not be prevented from entering the state as Nandini products are also sold in other states. Then brands like 'Arokya' and 'Heritage' from Tamil Nadu and 'Thirumala' and 'Dodla' from Andhra Pradesh are doing business in Karnataka without being opposed by the Opposition. In truth this shadow boxing over a secondary issue makes little sense in a situation where inflation is ruining ordinary wage earners in the informal economy. Unemployment is like a volcano. Curtailment of budgetary allocations for social welfare schemes is creating trouble for the marginalised. But Congress has no agenda to address the problems of ordinary people. Their only agenda is how to project Rahul Gandhi as the supreme leader of the Gandhi establishment and make electoral permutations and combinations with some regional outfits, having national ambition, as their principal

political activity. They are not against monopoly business. Nor can they oppose the BJP government ideologically and politically on the economic front because what Modi is doing was originally scripted by the Congress. Talking of erosion of democracy and constitution day in and day out will not alter the draconian detention law regime. The idea of locating naxalites (or terrorists) as main internal security threat was floated by the Congress and Modi has extended the internal threat syndrome to all shades of political dissenters, including Gandhian dissenters. So there are so many people languishing in jails just for criticising the government. And Congress Party never agitates on the street demanding unconditional release of the innocent.

This 'Amul'-'Nandini' debate will soon subside and the Congress will have to search for another sensational issue having very little relevance to the ground reality.

□□□

NOTE

Where is Peace Movement?

Bharat Dogra writes:

DISTURBING EVENTS IN recent months have led to a deepening divide of the world between two fast consolidating power blocs, one led by the US and the NATO and the other by China and Russia. Nothing could be more disturbing for a world already faced by life-threatening problems—instead of getting together for united global action to resolve the most serious environmental issues, the world is getting more divided and the danger of a catastrophic war is increasing.

The difference between what is needed and what is actually happening in the world could not have been greater at any other point in

history (including the two world wars as the environmental crisis was not so acute then and the weapons of mass destruction were in their very early stage).

The fact that a country gets sucked into one of the two blocs does not and should not mean that the people of this country, or even several of the leaders including ruling party or coalition leaders, are happy about this. Are several NATO member countries happy about this; are their leaders and people happy about this? Are most people of China, Russia and the USA happy about this? Are even the majority of their soldiers happy about this? No, they are not. They would like to

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have a much more peaceful future. Yet the logic of a badly organised world with very aggressive elements in a lead role inevitably drives them towards becoming part of war-mongering and actual wars.

The US position of seeking dominance of world and preventing the emergence of rivals and potential rivals is not rational. But it gets pushed all the time by the representatives of the powerful arms industry (unfortunately there are no matching representatives of any 'peace industry'). While all rational beings look for friends, the arms industry (in fact the entire military-industrial complex minus ordinary soldiers) is the only entity which searches all the time for real or imagined, more often the latter, enemies—even if there are no enemies these can be invented and there are enough hacks available to collaborate in this.

Once US foreign policy goals are linked closely to seeking world dominance then the USA inevitably offers incentives to its allies to join its pursuit of dominance as junior partners. (There are disincentives also for those who raise too many questions). Weighing all the short-term considerations, all or most allies join in. The countries most directly threatened by this build-up of the biggest military force, finding them increasingly targeted and encircled, inevitably enter into closer strategic cooperation with each other. The fact is that the highly aggressive and preemptive actions related to seeking dominance constitute the most non-rational course to be adopted in the middle of the present day serious problems relating to environment and accumulation of weapons of mass

destruction. These are ultimately also likely to consume even the main instigators in the fires of their own making, but nevertheless in the present badly organised world these actions once initiated can quickly acquire a momentum of their own, while forces of peace which can check them are weak and have become weaker in recent years.

In such a MAD (mutually aided destruction) situation, the role of ordinary peace-loving people and peace activists can still hope to create some sanity. While peace activists recognise the need to oppose firmly the US quest for dominance as a very leading problem, they affirm at the same time their deep commitment to the welfare of people of the USA and try to show how by giving up the entirely non-rational

quest for dominance of world, the USA cannot only help greatly the cause of world peace but also increase immensely the possibilities of enhancing the welfare of the people of the USA in numerous ways. Peace activists should explain clearly that they will be equally opposed to dominance efforts by any other country as well, now and in future. What peace activists need to emphasise above all is that there should be no quest for world dominance by any country and only that future can save earth from numerous threats to its life-nurturing conditions which is free from war and weapons of mass destruction. □□□

[The writer is Honorary Convener, Campaign to Save Earth Now. His recent books include Planet in Peril, Protecting Earth for Children, Earth without Borders and A Day in 2071]

CORPORATE CRIME

Adani and his Empire

Aurobindo Ghose

TWO RECENT EXPOSURES of the Gautam Adani conglomerate have inflicted sufficient market punishment on it. One by the Hindenburgh short seller's accusation of "brazen stock market manipulation and accounting fraud, triggered an huge sell-off of its shares, wiping out about \$118 billion of its market valuation. While the Bangalore-based Ken report's exposure of non-repayment of debt worth \$ 2.15 billion by the Adanis, triggered another sell-off resulting in a Rs 50,000 crore loss in Adani's capitalisation. However, by present indications of lack of Opposition unity, the Adani group may be spared a Joint Parliamentary probe.

On a comparison between two Prime Ministers of India, Nehru and Modi, with respect to their capacity to hear criticism and listen to divergent views—the sine qua non of a

vibrant democracy—Nehru emerges the clear winner. While Nehru allowed his own son-in-law Feroze Gandhi to break ranks with the ruling Congress party to expose the Haridas Mundhra scandal in Parliament, resulting in the resignation of Nehru's friend Finance Minister TTK and 22 years' jail for "adventurer" Mundhra by a Commission headed by Justice M C Chagla, who completed his public enquiry in 24 days flat. Whereas, the present incumbent wasted no time in disqualifying Rahul Gandhi from Parliament after his conviction and sentence in a defamation case in Gujarat, even though the Gujarat Court had given Rahul time to appeal against his sentence.

When there was an outcry that the Government is creating monopolies in public services like ports and airports, the answer was that the policy was geared to strengthening

the corporate sector, which is beneficial, rather than create monopoly. But as once Deputy Governor of the RBI, Professor R K Hazari had shown, in India the concentration of economic power lay in a few hands, that of the business or corporate house (instead of the individual firm) like Tata or Birla and now, Adani or Ambani. Following Hazari, this writer demonstrated in his article way back in the Economic & Political Weekly (EPW) Annual Number 1972, that in India product-monopoly and economy-wide monopoly coexist. In the last fifty years, the situation has not changed, rather perhaps aggravated, with only a few houses like Adani or Ambani and some others being added to the list. The Adani Group controls 14 ports, 7 airports, 4 coal mines and its diverse businesses in India include electric power generation and transmission, renewable energy, natural gas, food processing and infrastructure, besides coal mines in Borneo (Indonesia) and Queensland (Australia), a port and two wind-power projects in Sri

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Lanka and the Haifa port in Israel. Quite like the old Indian sub-continent but much larger, the Adani Empire is spread wide from apple orchards in Himachal in the North to a under-water coal-mine and a port in Australia in the South, to another coal-mine in Borneo in the East and Haifa Port in the West. Mukesh Ambani's conglomerate is also very big and wide-spread and includes Jio and a Zoo.

Researcher and Commentator Rupa Subramanya writing for Nikkei Asia attributes the rise of Adani and Ambani to their proximity to Narendra Modi, former CM of Gujarat and now India's PM. The picture shines of Modi travelling in Adani's jet for his 2014 election campaign and subsequent visit to Bangladesh in 2015 leading to the very unequal agreement for supply of electricity to Bangladesh from Adani's Godda coal-powered electricity plant in Jharkhand, India. Subramanya terms this phenomena as "crony capitalism" and foresees this turning into 'gangster capitalism' of the kind seen in Russia. In fact GVK Ltd. was reaching a deal on Mumbai airport when the ED and CBI were arraigned against it. Later the GVK Ltd. decided to sell its interest to the Adani Group. Jai Ram Ramesh of the Congress in a public statement wondered why the PMO ignored the Niti Ayog's recommendation not to hand over Mumbai airport to the "inexperienced" Adani group. While the Bloomberg News sees Adani as America's Rockefeller, it is better to view Gautam Adani as India's Henry Ford whose photograph adorned the wall behind the Fuhrer's desk.

The economic behaviour of the monopoly houses in India in the late '60s and early '70s showed that they were characterised by three attributes: first, to restrict output and hike the price in a monopolistic market; second, to pre-empt new investment areas and shut out com-

petition; and third to try to lay-off workers and lower their wages. All such traits have recently been seen in the case of the Adani Group.

It is in this scenario, that another former Deputy Governor of the RBI, Professor Viral Acharya has proposed the breakup of the Big 5 conglomerates, as a countervailing exercise against the monopolistic tendencies in the economy. In an astonishingly honest analysis of economy-wide trends, the journal Peoples' Review in a May 2021 article, has concluded that "Adani's wealth increase amid rising poverty reaffirms why capitalism is the pandemic". Indeed, Professor Viral Acharya's suggestion for control of monopoly appears apt when the Competition Commission is seen as a lame duck, pretending to control monopoly but failing to do so.

What does the phenomenon of sparing the Adani Group from the JPC or any other judicial or Parliamentary restraint, reflect? In short, it reflects four things: an unequal, fragile democracy; a divided people lacking the leadership of a Gandhi navigating the Dandi March against tax on common salt or even the Quit India movement; the significant role of the RSS on a Pan-Indian basis to influence the society as well as polity, as sharply reflected in the recent re-writing of history in the NCERT school text books by purging extracts on Hindu extremists' dislike for Mahatma Gandhi and the RSS ban after Gandhi's assassination; and, finally, an indulgent compact of competitive imperialism. In 2017, when India boycotted the Beijing Summit on China's OBOR, (One Belt One Road) project, it transpired that Modi had already turned down China's overtures to co-sponsor the OBOR project. Now that India is part of The Quad, a four nation group of the US, Japan, Australia and India to oversee the Indian

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Ocean and the Indo - Pacific and protect it from Chinese incursions, why India refused China's offer of co-sponsorship of the OBOR project, now becomes very clear.

But things are changing fast in the geo-politics of the world. Now another grouping is emerging on the international scene: that of China, Russia, Iran and Saudi Arabia. This may be called as a compact of competitive imperialism. It is in this background that the news comes that Adani has appointed a former Israeli envoy to India, Ron Malka as the Executive Chairman of Adani's Haifa port. The importance of Adani is revealed by the presence of the Israeli Prime Minister Benjamin Netanyahu by the side of Gautam Adani at the inauguration of Adani's takeover of Haifa port.

As reported in the online Middle East Eye this March, "the \$ 1.2 billion purchase of Haifa Port by billionaire Adani will accelerate

Israel's integration into the Middle East as it expands and deepens its occupation over Palestinian life and land." Whereas the Israeli Prime Minister Benjamin Netanyahu described the Adani deal as "liberating", a critical researcher of the subject—Sarr Plonski of the Queen Mary University, London—says "Haifa port has been a key site of Zionist and Israeli nation building".

In truth Adani's promise of improving Haifa's skyline holds much hope for Israeli expansion in Palestinian territory. The subsequent appointment of a former Israeli ambassador to India, as Adani's chief executive of Haifa port only underlines the importance of Haifa and Adani to Israeli expansionist plans.

It is precisely here that the enigmatic George Soros of Open Society Foundation and Human Rights Watch comes in. Eli Lake writing for Bloomberg headlines the fact that a "Marginalised Israel" is anti-Zionist

Jewish George Soros' plan, as he has distributed large sums of philanthropic money among Palestinian groups. George Soros would like Israeli expansionism to be contained. That's why Soros does not like Adani.

For the moment, Gautam Adani has little to fear, backed as he is by national and international forces, whereas the opposition in India is disunited and the people are divided without a palpable leadership. The only glimmer of hope will be the possibility of a concerted campaign to materialise Professor Viral Acharya's nascent idea to contain and control monopoly. Even in the United States, there is effective anti-trust legislation. Why should it not be in India too? □□□

[Aurobindo Ghose, writer, lawyer, human rights activist and author of numerous articles on Monopoly in India and a Ph.D dissertation on "Monopoly in a Mixed Economy: case of India". He can be contact at g_aurobindo@yahoo.com] (Source: Countercurrents.org)

FROM NO 2 TO NO 21

Adani—Biggest Scam in Corporate History

Notan Kar

THE CORONA PANDEMIC and the unplanned lockdown resulted in unprecedented economic hardships for the common man as the country's economic growth bottomed out. But, the number of individuals with assets more than \$100 billion has gone up during the same period. Mr Gautam Adani is one such individual, and by 2022 he had managed to become world's 2nd richest person. Share prices of a particular company contribute a large part in calculating the wealth of such capitalists. Suppose you have 50 shares of a company at Rs 10 each, then your total assets value will be 500 rupees. Now if the share price increases to rupees 12, then your assets value will be 600 rupees. Such

artificial rise in share prices has helped Adani's rise in tower. Over the last one year, the share prices of Adani associates have increased by 101% to 167%. Overall, in the last 3 years, sometimes the share prices have even gone-up by 2121% or 1398% for Adani Companies. This artificial inflation of share prices has in fact helped Adani to be the 2nd richest man in the world.

Crony capitalism played a pivotal role for Gautam Adani as the RSS led BJP government went out of the way to help acquire new government contracts one after another. Because of that, the share price of his companies went-up. This smoke screen made him eligible for massive loans from public or private

financial institutions in India. Meanwhile, he also bought government property, ports, airports, coal mines at dirt cheap rates which in turn helped him to expand his private capital portfolio.

But on January 24, 2023, a US based stock market analyst 'Hindenburg Research' published a report on Adani's business empire. This report raised questions about the share prices of Adani's companies! According to 'Hindenburg', Adani's shares were sold at a higher rate than their real prices because share prices were artificially inflated by manipulation. "The Adani Group, one of India's biggest conglomerates", had "engaged in a brazen stock manipulation and accounting fraud scheme over the course of decades." said 'Hindenburg'. How has this rigging been done? According to the report, a large portion of the Adani Company's shares are

held in the names of various companies that are registered in other countries including Mauritius. But they do not actually exist. Through these fake companies, money has been invested into the shares of Adani companies in various ways, in turn manipulating the share prices. The report, which Hindenburg said, was based on interviews with former executives and research from thousands of documents, raised concerns about high debt and the activities of top executives and concluded that "seven of Adani's companies were overvalued". After the report came out, the share prices of Adani companies started a massive downward trend. Adani himself has lost \$48.5 billion out of his \$120 billion 'fortune' company. Once ranked No 2 among the world's wealthiest, Gautam Adani has tumbled to No 21 on the report of 'Bloomberg Billionaires Index' (03/02/2023). He has also slipped one spot below his rival and fellow Indian tycoon Mukesh Ambani, the chairman of Reliance Industries. In other words, Adani's wealth has been eroded by half of the total assets. 'Forbes' suggested that the allegations wiped out more than \$66 billion in market value from Adani's business empire in a matter of days after the report came out, along with more than \$30 billion from Adani's personal 'fortune' company. Such reports about Adani Group's stock market manipulation, money laundering and tax evasion had an overall negative impact on the Indian stock market as foreign investors are leaving the country's stock market. But the problem is not limited to Adani and his private empire. He has actually borrowed a large amount of money from the public sector banks, particularly the State Bank of India. Cumulative loan amounts to more than \$9.9 billion, mostly invested in five of his

companies i.e. Adani Enterprises, Adani Ports, Adani Power, Adani Green Energy, and Adani Transmission-as of March 2022. SBI on its own has lent over Rs 80,000 crores to Adani. The Life Insurance Corporation of India (LIC) has also invested a huge amount of money in Adani's shares. LIC's total holding under equity and debt is Rs 35,917.31 Crore as on December 2022 under Adani group of companies. That means the future of India's two biggest financial institutions is to an extent linked to the fate of Adani. Overall, Indian banking exposure is less than 40 percent of group debt. Within this, private banks' exposure is below 10 total percent of total group debt. PSU banks do have material exposure (30 percent of group debt) which has not increased in the past three years. Most of the incremental funding to the group for new businesses and acquisitions has been reported to have come via overseas sources. Elara India Opportunities Fund has amassed \$4.2 billion- from three stocks: Adani Transmission Ltd, Adani Enterprises Ltd, and Adani Total Gas Ltd. APMS Investment Fund Ltd, whose \$3.6 billion portfolio also includes Adani Power Ltd, has done it with four of the Adani stocks. There are three more of these Mauritius-based entities among major shareholders: Cresta Fund Ltd, LTS Investment Fund and Vespera Fund Ltd. These publicity-shy investors own a combined \$12 billion of Adani stock. Elara, Cresta, Albula and APMS - held significant stakes in two companies whose founders fled India and have since been probed for money laundering. There was a report last summer that three out of the six offshore funds had seen their accounts frozen by the country's national share depository. In a reply to a question in parliament, India's deputy Finance Minis-

ter said neither the funds nor Adani firms were being investigated.

A few days after the publication of the report, Adani dismissed Hindenburg's accusations as baseless, calling the short-seller the "Madoffs of Manhattan." "This is not merely an unwarranted attack on any specific company but a calculated attack on India, the independence, integrity and quality of Indian institutions, and the growth story and ambition of India," Adani's statement said. 'Hindenburg' in turn replied that only about 30 of those pages addressed issues raised in its report, and that Adani had not answered 62 of its 88 questions. "India's future is being held back by the Adani Group, which has draped itself in the Indian flag while systematically looting the nation," the research group said. "We also believe that fraud is fraud, even when it's perpetrated by one of the wealthiest individuals in the world."

Despite a scam of such magnitude, neither the BJP government nor the Prime Minister Narendra Modi himself is assuring investigation. People know very well that Gautam Adani is a close friend of Modi. Modi denies travelling with him abroad and takes benefits of his private aircraft. However, despite so many days since the scam was ex-

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posed, neither CBI, ED nor SEBI is being asked to investigate. The opposition has raised some questions in a low voice, but those too may disappear after a few days.

Adani's groups build ports, generate electricity, coal mines, run airports and manufacture defence equipment etc. Among other things, Adani has also made huge investments in foreign countries. Those projects are now in turmoil. For example, after the report came out, the Bangladesh Power Development Corporation wrote to Adani Power and demanded re-evaluation of the agreement. Earlier Australian government has rejected his proposal to set up the coal mine

project due to environmental pollution. In India, Adani's offer to take over the power distribution network in Mumbai has met with stiff opposition from the employees of the state-owned electricity company. At present, the Maharashtra Electricity Regulatory commission is looking into the proposal afresh.

If the corporate, capitalists and the state become synonymous, it must be understood that fascism is gaining ground in the country. Italy's 'Benito Mussolini' once said that fascism is the system in which the corporate and the state dissolve into one another. The government's favouritism towards Adani and the

comparison of his organisation with the country seems to give credence in the country to Mussolini's ideas.

Earlier, before the 'Hindenburg' report came out, Indian journalists such as Sucheta Dalal, Paranjay Guha Thakurta who questioned about the doubtful massive price rise of Adani shares, had to face a lot of government sponsored harassment. Overall, this tug of war between 'market economy' and State support to him is likely to determine Adani's future as billionaire Gautam Adani continues to battle the worst crisis of his corporate life initiated by a US short-seller. □□□

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DELETING MUGHALS

'Rationalisation' of Text Books

Ram Puniyani

TEXT BOOKS OF SCHOOLS are also a site of contestation between differing versions of nationalism. The two inheritors of colonial India, India and Pakistan show this in a parallel and opposite ways. In Pakistan since the country came up in the name of Islam, it taught a history in schools which began with Mohammad bin Kasim ruling in Sind in eighth century. The Hindu kings and Hindus are shown in a poor light to the extent that an average child in Pakistan school will refer to a Hindu in a very derogatory way.

India had a much different trajectory and succeeding the early historians, an attempt was made to make the history scientific and rational. Religion was not the sole marker of the king's rule or diverse aspects of history, till BJP ruled NDA came to power in 1999, when Murli Manohar Joshi as MHRD minister undertook project of 'saffronisation of history and syllabus'. Saffronisation term was broadly put to promote the view including understanding of History

around Hindu nationalist discourse. It was based on the 'glorious Hindu kings versus evil Muslim kings'. In addition the faith based subjects like astrology were made part of the curriculum. Rituals like 'Putra Kameshti Yagya' (ritual to have a son) found a place in the new syllabus.

With UPA coming to power (2004) an attempt was made to undo part of this saffronization. Now with BJP in the saddle the process of communalisation is being brought back, in the name of 'rationalisation'. NCERT on the pretext that Covid epidemic and the lockdown has put extra pressure on the students so there is a need to lighten the burden of students is deleting portions of the books which are a sore to the eye of ruling dispensation. Aghast by the rash and untoughtful 'deletions' which break the link of the whole many historians have expressed their dismay to the whole process, as portions related to Mughal history are being deleted while the portions related to Vijayanagar Kingdom continue to be retained.

In the Hindu nationalist view of the ruling dispensation, Islam is a 'foreign' religion and Muslim kings were aggressors who came here and spread Islam on the point of the sword. The syncretism and social interactions during this period stands erased. How will these ideologues present the rise of great Sikh religion, Bhakti and Sufi tradition during this period remains to be seen. The Mughal period or any other period, cannot be understood solely around the religion of the king. This pattern was introduced by British to pursue their policy of 'divide and rule'. Particularly during the medieval period the alliances between Muslim and Hindu kings will have to be erased by this method of History writing. Just a single example, how will it be explained that in the battle of Haldighati Akbar's commander in Chief was Raja Mansing and amongst the two generals of Rana Pratap, one was Hakim Khan Sur.

This aspect of 'deletion' of Mughals, though at present in part, has been the most glaring part of the present process of rationalisation. The accompanying other deletions go on to tell us the whole agenda of the ruling party.

Gandhi's life was the supreme example of promoting fraternity, mainly Hindu-Muslim unity in the country. Now this stands deleted. The deleted portion is as follows "His (Gandhi's) steadfast pursuit of Hindu-Muslim unity provoked Hindu extremists so much that they made several attempts to assassinate Gandhiji... Gandhiji's death had an almost magical effect on the communal situation in the country... The Government of India cracked down on organisations that were spreading communal hatred. Organisations like the Rashtriya Swayamsewak Sangh were banned for some time..."

The other major aspect, the outcome of communal politics is the rise of communal violence. The carnage in Gujarat, which was orchestrated on the pretext of Godhra train burning, now its reference is being dropped from the books, particularly where the role of BJP is indicated by National Human Rights Commission in failure of the Government to control the carnage. It was possible to control the carnage but the large military contingent which was available to the state Government was put on hold for three long days! The deleted passage includes an apt observation, "Instances, like in Gujarat, alert us to the dangers involved in using religious sentiments for political purposes. This poses a threat to democratic politics." It also deletes the advice of Prime Minister Atal Bihari Vajpayee

to CM of Gujarat, Narendra Modi, "My one message to the Chief Minister (of Gujarat) is that he should follow 'raj dharma'. A ruler should not make any discrimination between his subjects on the basis of caste, creed and religion."

One of agenda of communal politics is to stifle democracy and undermine to suppress the mass movements. Many such movements which took place during last several decades stand omitted from the new books. The one aimed at preserving environment, Chipko Movement is out and the movement Narmada Bachao, which aimed to preserve Adivasis' rights and also save environment will not be there anymore. Communal politics also wants to ensure that the Dalits-OBC remain on the lower strata of society. While the communal politics adopts complex tactics for this, the books will not mention the significant rebellion of Dalits in the form of Dalit Panthers, which awakened the Dalit masses to their plight and rights in the decade of 1970s. The most democratically empowering 'Right to Information' movement, the main achievement of democratic struggles will stand deleted from the new books.

Origin of caste which has been from within the social norms and religious practices has been mostly attributed to the foreigners, Muslims in particular. So such a para has no place in the new books, "The priests also said that these groups were

decided on the basis of birth... Later, they classified some people as untouchable. These included some crafts persons, hunters and gatherers, as well as people who helped perform burials and cremations. The priests said that contact with these groups was polluting..." "...Caste rules were set which did not allow the so-called "untouchables" to take on work, other than what they were meant to do. For example, some groups were forced to pick garbage and remove dead animals from the village. But they were not allowed to enter the homes of the upper castes or take water from the village well, or even enter temples. Their children could not sit next to children of other castes in school..."

And of course Nehru's vision of temples of Modern India has no place in the scheme of things practised by communal forces today. How can this vision of the Architect Modern India can withstand the communalisation of India's text books, "Which place can be greater than this, this Bhakra Nangal, where thousands and lakhs of men have worked, have shed their blood and sweat and laid down their lives as well?"

Simlaly chapters like 'Democracy and Diversity' along with comments on the Emergency when the media and civil liberties were stifled stands deleted. All in all the deletions are total reflections of the political agenda of communal politics and it is not just the deletion of Mughals. □

A SECULAR FESTIVAL

Folkloricisation of Bihu

*Antora Borah
Bishadeep Kakati
Bagmita Borthakur*

THE STATE OF ASSAM IS the homeland to different tribes and each tribe has its own unique ways of celebrating Bihu. The annual Assamese Bihu festival is

more than a temporal marker of the beginning of spring and a new year for Assamese community, the ushering in of a new planting season in the agricultural cycle, and a celebration

of fertility. Bihu provides a ceremonial way to strengthen people's kinship ties and revive the relationship between nature and mankind. Unlike many other festivals in South Asia—for example Holi, Muharram, the Punjabi festival Vaisakhi, the Rajasthani festival Gangaur, or the Tamil harvest festival Pongal—Bihu is often described as "secular" and not marked primarily by rituals and tradi-

tions of one religious community. Apart from its ritualistic ceremonies, Bihu also presents “public culture” through its Bihu music and dance performances featured on various platforms like intimate village courtyard, public stages, television and social media platforms.

The very first time when Bihu was brought from the paddy fields to the stage, the main agenda behind it was to make the broader masses witness the diversity of Bihu celebration of various tribes in one particular stage. The “public” commemoration of Bihu beyond ritualistic practice believed to be began since 1918 among the local village communities. However, it was after independence with the growth of Assamese nationalism, the music and dance were incorporated into staged Bihu events and framed as entertainment. The staged Bihu also meant promoting the local artists as well the tribal performers who were probably less known. The staged Bihu also brought in the notion of BihuXamragyi, BihuRani, BihuKuwori, etc, the recognition which is awarded to the best female Bihu performers. As such, the staged Bihu codified the various means of celebrating Bihu and also provided the opportunity for the denizens to see the amalgamation of different forms of celebration of Bihu. In the

facet of liberalisation with the new way of consumerism and the arrival of satellite television, created a new platform for Bihu. As a consequence, Bihu made an en route to larger audience; there was an increased trend of sponsoring the Bihu programmes. Critics have often brought forward the perspective that the folkloricisation of Bihu has shaken its tradition but often people forget to realise the importance that commercialisation of Bihu has its own merits. It is witnessed that advertising media use Bihu songs, images of women and men in iconic Bihu dance poses, and symbolic Bihu instruments, Bihuan to market products to consumers across the region and nation. For instance, very recently there was a hue and cry among a section of Assamese people that Gamucha, pride of Assam has been used as packaging design by a whiskey company. The design was actually Yakshagana illustrated through Kaavi Art from the region of Karnataka. As the design was in white and red, the netizens thought it be Gamocha and assumed that the new packaging came up as a pre-Bihu marketing campaign. Thus, in the past few decades, Bihu has become an even more powerful symbol of Assamese nationalism through the increased intensity of advertising, which caters to an upwardly mobile Assamese consumer public.

Furthermore, with Bihu programmes being sponsored, various Bihu pageantries have been organised which not only meant the artists bringing in the best of their talent to get awarded but also these have led to increase in healthy competition among the Bihu performers, thus, giving a wide appeal to traditional celebration of Bihu. In the present time, the concept of sponsorship has also led to a lot of workshops being organised on Bihu dances which again gives opportu-

nity to all the enthusiasts to learn more about Bihu and its associated rituals, culture, norms, etc. The social media platforms like Youtube, Instagram reels had moved one step ahead in globalising/glocalising Bihu. These platforms also made a way for local artists to generate income by making Bihu songs and videos. In this environment of media excess, competitive market and increasing consumerism has created an array of opportunities for Bihu performers of different class and caste backgrounds to thrive, while also increasing cultural purists’ anxieties about the preservation of “traditional” modes of performance. Furthermore, folkloricisation of Bihu will also be able to attract tourist throughout the world and which people definitely add to the state revenue and create more employment opportunities for the youth in the state.

The Assam government under the leadership of CM Dr Himanta Biswa Sarma, has also tried to create the necessary balance between the concept of folkloricisation and holding on to the roots, by not only organising one of its kind programmes, where eleven thousand Bihu Dancers will perform simultaneously in the presence of the Prime Minister of India, but also taking the initiative of prohibiting sale of powerloom gamusas, sadors and arnais from the period between 1st March to April 14, 2023. In fact, he has also given significant importance in seizing machine made Gamusas as 16 thousand machine made gamusas were seized in Assam in the last one year. Considering the importance of Gamusa getting the G I tag, the government under the Swanirbhar Nari scheme, has decided to procure hand woven items directly from the indigenous weavers of the state and already 4.8 lakh female weavers from the state have registered their names for the same.

For Frontier Contact

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No doubt folklorisation of Bihu in a proper manner and with proper scrutiny is helpful. However, when a “little tradition/folk culture” is turned into “Great tradition” and rapid folklorisation of Bihu has led to standardisation of Bihu through various codes and ethics such as sharing same costumes by the Bihu troupe in the stage, comportment of

the performer, etc. has led to exclusiveness of certain sections of society. For instance, a performer from poor family may not be able to afford a Muga costume. It is true that documentation of Bihu is necessary with proper codes and ethics but at the same time it should be fun-filled festival so that one can revive relationship with kins and

nature. The current need of the hour is to make “Bihu Binandiyā” i.e. to make the festival of Bihu joyful and colourful while maintaining its own heritage and hegemony. □□□

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NATIONAL SEMINAR REPORT

Community Health Conundrums

I Satya Sundaram

A TWO-DAY (MARCH 20TH & 21st, 2023) national seminar on the theme, “Community Health and Sustainable Development Goals” was held under the auspices of the Department of Sociology and Social Work of Acharya Nagarjuna University, Nagarjuna Nagar-522510, Andhra Pradesh. The Vice-Chancellor is Prof P Raja Sekhar. The Principal is Prof Ch Swaroopa Rani. The Seminar Director is Prof M Trimurthi Rao. The Organising Secretary is Prof V Venkateswarlu.

India is poorly placed in terms of Human Development Index, Happiness Index, Sustainable Development Index and Hunger Index. Community Health is included in Sustainable Development Goals (SDG) 3. There are 17 SDGs. 1. No Poverty. 2. Zero Hunger. 3. Good Health and Wellbeing. 4. Quality Education. 5. Gender Equality. 6. Clean Water and Sanitation. 7. Affordable and Clean Energy. 8. Decent Work and Economic Growth. 9. Industry Innovation and Infrastructure. 10. Reduced Inequalities. 11. Sustainable Cities and Communities. 12. Responsible Consumption and Production. 13. Climate Action. 14. Life below Water. 15. Life on Land. 16. Peace, Justice and Strong Institutions. 17. Partnership for Goals.

The SDGs were adopted in 2020

by 193 countries at the UN General Assembly. Besides 17 SDGs, there are 169 related targets to be achieved by 2030. Experts feel it is not possible to achieve SDGs with current levels of growth (CP Chandrasekhar & Jayati Ghosh: “Why is South Asia performing so badly on the SDGs?” Business Line, March 26, 2019).

India is making progress on SDGs front, but there are differences across the states. Kerala, Himachal Pradesh, Andhra Pradesh, Tamil Nadu and Telangana have made progress in this direction. Experts say a grassroots approach is needed to pursuing SDGs. There is also need to streamline the institutional framework (Parul Jain & Tanveer Ahmed Khan: “A Grassroots Approach to Pursuing SDGs,” Business Line, December 28, 2022).

In India, the poverty ratio has come down to 18 percent. But, the country could not eradicate poverty completely. According to United Nations Development Programme (UNDP), India’s poverty ratio fell from 55.1 percent in 2005-06 to 27.7 percent in 2015-16 and to 16.4 percent in 2019-21. However, there are rural urban disparities—poverty ratio is 21.2 percent in rural areas, 5.5 percent in urban areas. In the Global Hunger Report, India got a rank of 107 out of 121 countries, with a serious malnutrition score.

According to a study published in the journal, The Lancet (February 2023), India is trailing behind in achieving more than 50 percent of indicators under the SDGs, seven years before the 2030 deadline. The study used National Family Health Surveys, 2016 & 2021.

India’s performance on the health front continues to be poor, mainly because of funds shortage. However, some progress has been achieved. Full immunisation drive among children aged 12-23 months has recorded substantial improvement from 62 percent to 76 percent at the all-India level. Institutional births have increased substantially from 79 percent to 89 percent at the all-India level. Institutional delivery is 100 percent in Puducherry and Tamil Nadu and more than 90 percent in 7 States/UTs out of 12 Phase II States/UTs. Child Nutrition indicators show a slight improvement at the all-India level. Stunting has declined from 38 percent to 35 percent, wasting from 21 percent to 19 percent and underweight from 36 percent to 32 percent at the all-India level. In 2021, life expectancy at birth was 69.96 years, fertility rate was 2.18, birth rate 17.38 and infant mortality rate 28.77, All-cause mortality rate was 7.34.

Malnutrition should not be studied in isolation. One should give importance to food and livelihoods. There is a need to combine agriculture, nutrition and health. The National Family Health Survey-5

(NFHS-5) was completed in January, 2020. It revealed, among children aged five years, 35.5 percent were stunted, and 32.1 percent were underweight.

The health sector continues to suffer from funds shortage. Health spending as percent of GDP is 16.9 in the US, 11.2 in Germany, 9.8 in the UK, 4.2 in Turkey and 1.28 in India. This sector is dominated by the private sector. The share of out-of-pocket expenditure in total health expenditure is above 50 percent. The shortfall of specialist doctors is also a serious problem. Of course, spending on social health insurance (at current prices) has almost doubled between 2013-14 and 2018-19.

The Centre has initiated some measures to strengthen the health sector. Of course, food fortification is not enough. The PDS and supplementary nutrition programme should be strengthened. Food habits should change. People have to depend less on rice and wheat, more on coarse cereals, fruits and vegetables. The Year 2023 has been declared International Year of the Millets by the UN, following a suggestion by Indian Prime Minister Narendra Modi. The authorities should encourage organic farming. Public Private Partnership (PPP) has limited scope as health sector is service-oriented.

The Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) was launched in 2018. It covers insurance also. However, the Union Budget 2023-24 failed to provide enough funds for this vital sector. Experts say investments need to be prioritised first towards basic services such as nutrition, health, employment, education, educational sanitation and hygiene.

The Centre and the World Bank have signed two complementary loans of \$500 million each to support and enhance the country's health sector development. Through this combined

financing of \$1 billion, the World Bank will support India's flagship Programme Pradhan Mantri-Ayushman Bharat Health Infrastructure Mission (PM-ABHIM), launched in October 2021. This mission looks at improving the public healthcare infrastructure across the country. One of the loans will prioritise health service delivery in Andhra Pradesh, Kerala, Meghalaya, Odisha, Punjab, Tamil Nadu and Uttar Pradesh.

The Food Safety and Standards Authority of India (FSSAI) is tightening the labelling norms for breads at a time when a wide number of varieties with health claims are available on retail shelves. From May 2023, bread-makers will need to ensure that a product labelled as whole wheat bread is made of at least 75 percent whole wheat flour and brown bread comprises at least 50 percent whole wheat flour.

The FSSAI is considering releasing a standard operating procedure (SOP) or guidelines on use of health supplements and nutraceuticals. This comes at a time when more and more people are turning to health supplements amid rising awareness on fitness. The producers are usually recommended by coaches or personal trainers at fitness centres. The FSSAI recently directed States to step up the overall surveillance of commonly consumed food products, especially during festival and wedding seasons.

Some voluntary agencies have evolved low-cost health delivery systems. They use the services of retired doctors, charge the cost of medicines only. The very poor get treatment free of charge. The health sector needs innovative strategies.

At the Inaugural session, the Vice-Chancellor said healthy mind is the conduit to happiness. Very often the incidence of mental illness is underestimated. The power-point presentation by the Keynote speaker, Prof.

H. Kalyan Rao, Department of Community Medicine, NRI Academy & Super Speciality Hospital, Mangalagiri, Gunter District, Andhra Pradesh touched on all the dimensions of stress management.

The various papers presented dealt with all aspects of community health. Balanced food alone can reduce the incidence of malnutrition. India's food security is tenuous because in a climate of inflation and low employment, access to good food becomes difficult. Of course, in a difficult situation, the National Food Security Act is helping the poor. The PDS should function effectively.

Malnutrition should be muzzled. Most children are stunted and wasted. There is also the problem of obesity. Organic farming should be encouraged. Breast feeding should become popular. Mere rise in price support is not enough. A diversified and decentralised procurement system is needed.

The health strategies should be situation specific. In a tribal region, the stress should be on education, sanitation and protected water. Of course, they consume healthy food. Mother's education is also necessary. Also, violence against women leads to mental ill-health.

The mental health problem has assumed ominous dimensions. It is a serious problem because very often the person affected is abandoned somewhere or thrown out of the house or left in religious places. The rehabilitation services are primarily confined to urban areas. Mental ill-health requires a multidisciplinary approach. A few papers were presented on COVID-19. Some serious mistakes were committed in tackling the problems. The migrant workers were left in the lurch. Of course, the Government did implement schemes like free ration.

Dr Pravin Yannawar, Assistant Professor, Department of Psychiatric

Social Work, Institute of Human Behaviour & Allied Sciences, Delhi spoke on 'community mental health in India'. He pointed out India has to fight on various fronts to bring down the incidence of mental illness. Prof P Varapradasa Murthy, Rector and Chief Guest, has observed that good physical and mental health is required to achieve life's goals. Prof Saraswati Raju Iyer, Dean, Faculty of Social Sciences, has said all developing countries should strive hard to achieve SDGs by 2030.

Major Recommendations

- India's food security should aim at balanced food, not merely enhancing food-grain output. India has food-grain security not food security. The stress should be on dietary diversity.
- The PDS should be used as a
- conduit to ensure balanced food, and reduce the incidence of malnutrition.
- The National Food Security Act should be strengthened. There are still some poor families without ration cards.
- Food wastage needs to be avoided. One can think of more community kitchens.
- The status of genetically modified (GM) crops should be decided as there are conflicting views.
- Natural farming should be encouraged not only to reduce cost, but to ensure healthy food and environment protection.
- Female labour participation should be encouraged as women take care of nutrition needs of children.
- Budget allocations for social sec-

tors like health and education should be stepped up.

- India is poorly placed in respect of stunting, wasting and obesity. Hence, India's rank is not good in the Global Hunger Index.
- Breast feeding should be encouraged. Food fortification offers cost effective complementary strategy.
- The government has to bring rural areas too under the coverage of mental healthcare as they are neglected at present.
- The authorities need not think of "Health for All" To start with, communities and areas which are prone to ill-health frequently should be identified.
- The health sector needs innovative and cost effective strategies. Some voluntary agencies are following them. □□□

TARGETING WOMEN

Microfinance—A Debt Trap

Madhu Sudan Chatterjee

WOMEN FROM LOW-income families in Bankura district of West Bengal find themselves trapped in a circle of debt with never-ending installments to be paid and high-interest rates.

The word 'Sir' in some areas of West Bengal represents officers of microfinance institutions (MFIs) who come to collect money from low-income families. If these families cannot pay, they are allegedly met with continued threats.

In some ways, this was depicted in a 2017 movie by Nila Madhab Panda called 'Kadvi Hawa'. The debt collector in the movie was called 'jamdoot' (God of Death); in villages and urban areas of West Bengal, they are referred to as 'Sir'.

Unemployment has become a severe issue in West Bengal. Despite that, families are also concerned with

running households and having money for events like marriage, burial ceremonies, etc. Since it is a patriarchal setup, women get assigned the gender role of running the household. Coupled with unemployment, the need for money creates a circle of debt. That's where MFIs come into the picture. Predominantly, MFIs give loans to women in West Bengal. This is especially true in Bankura and Purulia districts. The authorities know how MFIs have set up their shop across these districts, but nothing is done to stop it.

Can the families who took loans from MFIs ever escape its trap? This apprehension is emerging from several villages and urban areas of the Bankura district.

Which loophole has helped MFIs? How do they give loans to women? Why are only women given loans? Why are men not entitled to get such

loans? This writer talked to several borrowers to get answers to these questions.

"Poor people like us do not have a choice. Who will give us unsecured loans for our routine consumption and social obligations like marriage, medical expenses, festivals, and repair of broken homes? Does the government care about us? Do we have to take loans at high-interest rates if our male family members get suitable work? I did not have to take a loan 10 years ago," said Mithu Nioyi, a borrower who has loaned Rs 30,000 from Bandhan Microfinance institution. She received Rs 27,500; the rest was deducted as insurance. As per the loan terms, Nioyi has to pay Rs 2,000/month for 18 months. She paid the first 10 instalments but is unable to pay anymore. Nioyi, a widow, said she had to leave her home due to alleged threats from debt collectors.

In 1996, the Left-Front government in West Bengal created self-help groups (SHGs) to make economically-poor women self-reliant. Under the supervision of SHGs,

women were trained to make various products, such as jams, fruit juice, imitation jewellery etc. Women from SHGs in Bankura have attended several fairs nationwide to sell their products, including in Delhi and Mumbai.

However, government support towards SHGs decreased after Trinamool Congress assumed power in the state in 2011. As per the official data, there are around 57,000 SHGs in Bankura district. However, very little is known about how they operate.

"They sometimes get loans which are not subsidised. These groups often cook mid-day meals in schools and for rallies of the ruling party. They are often taken to attend these rallies," said Siuli Midya, district secretary of All India Democratic Women's Association.

The poor state of MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) has further worsened unemployment in the district. Considering abject poverty, MFIs have entered the district. Under the guise of helping economically poor women, MFIs have re-introduced the old moneylending system.

In March 2022, the Reserve Bank of India (RBI) allowed MFIs to fix interest rates on loans with a rider that they should not be usurious for borrowers. However, MFIs allegedly do not comply with the latter.

"MFIs go to poor neighbourhoods through brokers. They first form a group of a minimum of 10 married women. Within a few days, each group member gets a loan of Rs 20,000," said Minu Bauri, a resident of Lal Bazar, Bankura. Bauri borrowed Rs 70,000 from an MFI.

As per Reba Bauri, another borrower, many women in her area have borrowed from various MFIs.

"While giving loans, they tell us that installments must be paid on a certain day. They warn that they will not be merciful if we fail to pay installments," she told this writer.

Dulali Bauri borrowed Rs 70,000

from an MFI. She is scheduled to pay a weekly installment of Rs 1,300 for 104 weeks. For a principal amount of Rs 70,000, Dulali Bauri's total payment would be around Rs 1,35,200 over two years; this amounts to an interest rate of over 50%.

Similarly, Nasima Bibi and Ayesha Bibi borrowed Rs 40,000 from an MFI three years ago. They could not pay installments during COVID lockdowns for several months. After that, their installment amounted to Rs 2,000/month. However, the Collector said they still needed to pay Rs 30,000. When this writer looked at the document, he found that the document showed an interest rate of 24%. However, more money was taken from them. This amounts to a clear case of cheating.

MFIs often use women of the same group to collect loans from another group member. The group members are allegedly threatened that if one member fails to pay installments, the loans of all others will be terminated. As a result, when a group member struggles to pay an installment, other members often pressure them to do so. This is straining interpersonal relations.

Moreover, the alleged inhumane behaviour of debt collectors has led to disastrous situations. Some women have reportedly even tried to commit suicide in the district, while many are absconding.

"We have several cases of women trying to die by suicide in recent months; however, no actual suicide has come to our notice. If we get a report, we will conduct a fact-finding inquiry and take appropriate action," said an Additional Superintendent of Police, Bankura.

MFIs have started another method to keep women trapped in debt. After they pay five to seven installments, women are told they are again eligible for loans. After deducting the money for the old loan and re-insuring the new one, very little money is given to these women under the new

loan. After that, women are forced to pay more money with higher interests. If they want to repay these loans, they often have to borrow from another money lender at a higher interest rate, as no other MFI will loan these women. MFIs seem to have a tacit understanding amongst themselves for exploiting women in the name of self-employment.

In Bankura district, several banks run MFIs, such as HDFC, Axis Bank, etc. Along with that, there are entities like L&T Aasha Finance.

When this writer contacted Nasiruddin Altamas, Assistant Manager, Bandhan Microfinance, about high-interest rates. He said that banks fix these rates, and the women are paying.

"We do not care what borrowers do with this money. Our work gets done when we get the installment money," he said.

Suman Karmakar (name changed), a debt collector of Aasha Finance, said it is easy to collect money from women as they cannot stay outside for long.

"They must bring money from somewhere. We get a commission on the collected money. This is important because we only get Rs 7,000 as our monthly salary," he said.

Debt collectors are often from outside; women are rarely informed about the offices of these MFIs.

"We change office addresses every six months. We do not think it is necessary to tell members of groups about this. They need money; we give it," said Buddhadeb Bairagy, manager of Village Microfinance, Bankura branch.

"A government-sponsored self-help system is required to rescue these women from the shackles of MFIs. The Reserve Bank has been unable to monitor and regulate the sectors. MFIs are continuing their work without any hindrance," said a former project officer of Bankura District Rural Development Cell. □□□

[Source: NewsClick]

LETTERS

Extra-Judicial Killings

The cold-blooded televised assassination of convicted UP politician Atique Ahmed and his brother Ashraf late last night in police custody in Prayagraj starkly illustrates the complete collapse of rule of law in BJP-ruled Uttar Pradesh. Yogi Adityanath routinely boasts about the frequent use of extra-judicial killings that are passed off as encounters by his government and celebrated as the most effective antidote against crime. But when Atique and Ashraf were shot down at such close range, the police just watched and waited in silence till the assassins surrendered after finishing their assignment.

The Chief Minister had been openly threatening to finish off Atique Ahmed prompting the latter to appeal to the Supreme Court to seek protection. His counsel told the apex court that Atique's transfer from Gujarat to UP was a death warrant. The Supreme Court while turning down the plea for protection had orally observed that since he was already in police custody, the state machinery would take care of him. People now know how the state has discharged its role. The shocking assassination of Atique and Ashraf came close on the heels of the extra-judicial killing of Atique's son Asad in Jhansi.

In 2006 Yogi Adityanath, then MP from Gorakhpur, had wept in Parliament complaining to then Speaker Somnath Chatterjee against his alleged persecution in Uttar Pradesh. Now in power, his government has unleashed an unbridled reign of terror, vendetta and persecution on his opponents. The assassination of Atique Ahmed, who too, like Yogi Adityanath, was a member of Parliament (from Phulpur) during 2004-2009, just shows how the rule

of law has taken a complete beating and lawlessness has been institutionalised as governance supported by the twin props of rampaging bulldozers and extra-judicial 'encounters'.

This collapse of rule of law makes life increasingly insecure for all citizens regardless of religion and caste. The killing of Vivek Tiwari, a marketing executive with Apple in Lucknow, by the police on 29 September 2018, the murder of Ghaziabad journalist Vikram Joshi on 20 July, 2020 and the lynching of transport manager Shivam Johri in Shahjahanpur on April 12, 2023 are just three chilling instances of the reign of terror and impunity that governance has been reduced to in Uttar Pradesh under the stewardship of Yogi Adityanath.

**Central Committee,
Communist Party of India
(Marxist-Leninist) Liberation
(CPIML)**

April 16, 2023, New Delhi

Civil Death for**2.2 Million Assamese**

Behind every (human) rights violation is a name, a person, a human being whose life gets violently ruptured when the basic right to live with dignity is snatched away. Assam's citizenship crisis is a humanitarian tragedy of unspeakable proportions affecting a third of the population. A discriminatory and ill-thought through, documentary test of being is bringing into question an individual's relationship with the land of his/her birth. Arbitrarily being declared non-Indian (un-Indian) has meant a civil death for 2.2 million Assamese and their families. Since 2017, CJP's Team Assam has worked in faraway villages and districts to provide real paralegal, legal and psychological assistance.

The team came across many instances of unlettered housewives, even elderly women, being victimised by a document-dependent system that fails to take into account ground realities in rural India. 73-year-old Parbati Das was thrown into a detention camp because she had no acceptable documentary evidence of being her parents' daughter!

The denial of citizenship is much like a civil death as the 'right to have rights' is arbitrarily snatched away by an unfeeling State. There were many instances of mysterious deaths of detention camp inmates. Seemingly healthy people, suddenly dropping dead. Then there were people who succumbed to a bout of ill health brought about by poor hygiene and over all bad conditions in the detention camps. But Saken Ali's case took this to a completely different level! His citizenship was questioned because his name was spelt Saken in some documents and Sakhen in some others. A missing "H" paved the way to hell for this middle-aged fisherman who likes nothing more than to stand on the banks of his beloved Brahmaputra and watch the sun go down.

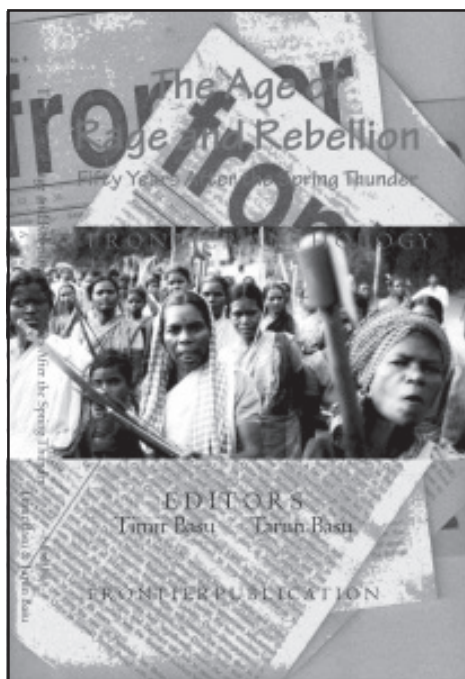
CJP's Assam team persevered through floods, damaged roads, and a wave of notices labelling innocent citizens as "foreigners" and questioning their citizenship. CJP's dedicated team provided unconditional support to those previously detained in detention camps, as well as those labelled as "suspected foreigners" and "D-voters." Additionally, CJP fought against hate, bigotry, and injustice within the state, surmounting every obstacle in the path.

CJP Team Assam

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