

# Democratise Credit for Equitable Development

Rakesh Magotra

## Use on-line mode for better service delivery

Jammu and Kashmir too can now claim to be at par in the race with other states and Union Territories in respect of introducing with reasonable speed and accuracy, digitization of its departments and offices for public facility, convenience and cutting down on the botheration to repeatedly visiting in person Government departments by the citizens. It may be recalled that earlier this year, the UT Administration had launched Rapid Assessment System (RAS) which was stitched in such a manner that provided an inbuilt mechanism at civil Secretariat to receive necessary feedback in respect of a number of identified services provided through on-line mode. Leaving things just right at that point, it may be appreciated, cannot bring the requisite results and provide an insight into the levels of the success of the RAS unless regular review meetings and that too at higher administrative levels took place periodically to find out the nature and the trend of the feedback and possibly to address areas of weakness or deficiencies.

In this connection, it is quite satisfying that recently such a review meeting was convened wherein besides other aspects of digitization, an appraisal of a total of 178 services introduced through on-line mode was made. In all, a fairly good number of 23 Government departments having to deal exclusively with these services on what is classified as 'trigger based digital reach' or instantaneous reach with a click as promised, has got to be fructified in reality on the ground. In fact, RAS provides a platform to citizens for submitting online applications to get various services like Domicile Certificates, commercial water connections, benefits under MUMKIN scheme, licenses for fertilizers, pesticides, opening nurseries, sericulture items and various other new facilities and services. So far so good but the question is about how the citizens and the beneficiaries place and rank such services offered in Government departments albeit a new experience, say through online mode.

Against the general perception as was wont through and on account of off-line or personal contact and visits system coupled with lot of paper work in Jammu and Kashmir, response of RAS reach outs comprising 3.30 lakh, even merely less than eleven thousand feedback there-from with 78 percent users rated the delivery of services as "good", other services as "satisfactory" while remaining ones with "positive feedback" in respect of different departments. We cannot be pessimistic in drawing a negative conclusion but term the initiative and the response as healthy and encouraging and equally cannot feel fully satisfied also as the feedback is virtually symbolic and not extensive. What, therefore, if more feedback /responses from more users would have been there with how they would place the quality of services delivered, review exercise would have been more meaningful as well as fruitful and exploring ways how improvement could be brought about. Let a margin or some leverage, however, be given in respect of the new initiative of online mode and by the time it gets duly familiarised and naturally adopted by the citizens, the concept of RAS shall definitely get transformed into a working reality. Besides, citizens' feedback and the necessary action on that, if warranted, shall undoubtedly prove a game changer in respect of the speed and the quality of services delivered.

Now that administrative directions to concerned officers for integration of all the 178 services have been issued besides introduction of IVRS mechanism for reaching out to maximum number of services receivers, perceptible improvement with better results are expected in terms of getting reasonably sufficient requisite feedback as the facility of SMS backed feedback rather the only mode available so far, is already existing and has otherwise been providing the feedback. Fighting rampant corruption, encouraging transparency and accountability and making delivery of services in quality oriented and fast mode manner in time bound framework through on-line mode shall result in overall enhancement of the quality and standard of working culture in Government departments, not only better delivery of services. The initiative coupled with regular review shall definitely result in giving a major push to end to end digitization of services in additional departments and offices and ultimately realising the vision of Digital India.

## Disruption in J&K Bank activities

Since Banking is not a static or any of inertial status in its working and is subject to periodic updating and introducing of revised innovative and customer friendly procedures periodically with trust on security aspect, The Jammu and Kashmir Bank Ltd is within its rights, as such, to undertaking of "major" system upgrading which obviously is in the interests of both the Bank as well as its constituents. However, during the revised exercise being undertaken usual banking activities should not be caused to suffer and customers not subjected to denying their usual banking activities.

Since everything in Banks revolves around the most important and basic to banking - the customer- if the customer suffers due to improperly handling of the situation by the Bank management as has been experienced by the customers, it does not auger well. Banking activities in the normal course cannot and should not be caused to be disrupted. You cannot put up a notice that banking activities are suspended pending installation of the new version in the system as that is tantamount to breaking of the contract between the Banker and the customer besides could be termed violation under ESMA. The managerial competence warrants both the factors receiving equal attention- the customer service and the updating or up-grading procedural process.

It can be said with unequivocal conviction that financial inclusion has been among the top priorities for the current government at the Centre. From Pradhan Mantri Jan Dhan Yojana (PMJDY) to Kisan Credit Card (KCC) scheme, PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) and from Pradhan Mantri Mudra Yojana (PMMY) to Credit Guarantee Scheme for MSMEs - the Government has taken various initiatives to achieve the goal of financial inclusion. For the last several years, the focus of the government has been on opening bank accounts for all and helping the marginalized sections of the society to get easy access to credit.

There have been frequent voices among the government claiming credit for such initiatives at various fora and rightly so. As per the available data, over 45.5 crore Jan Dhan Accounts had been opened across the country till May 25 this year. Collectively, which hold over Rs 1.66 lakh crore as account balance. Meanwhile, over 31.8 crore RuPay cards have been issued for the said bank accounts. These are impressive figures. But what about the Union Territory of Jammu and Kashmir? The data looks promising here as well with over 25.8 lakh Jan Dhan Accounts already been opened in Jammu and Kashmir till May 25 and over 18 lakh RuPay cards have been issued. The credit for the same should not only be given to the initiatives of the Government but also to the efforts and focus of the premier financial institution of the UT in this direction.

However, opening bank accounts may not be exactly enough to achieve financial inclusion for all. There is a lot more to it. According to the World Bank's definition, financial inclusion means that

individuals and businesses "have access to useful and affordable financial products and services that meet their needs delivered in a responsible and sustainable way". The financial products mean not only having bank accounts, but also having access to affordable credit.

If we look at the data for the number of active Kisan Credit Cards in the Union Territory, we find that out of 12 lac farm operating families over 8 lakh Kisan Credit Cards (crops) have been issued so far out of which over 35,000 were issued only in 2021-22. These collectively account for an amount of over Rs 5784 crore or around Rs 70,000 per credit card. Similarly, when it comes to active Kisan Credit Cards (Animal Husbandry), a total of 1.38 lakh such cards have been issued accounting for a total amount of Rs 722 crore. This corresponds to around Rs 52,000 per credit card. Overall there are around 28.98 lacs borrower accounts with banks as per the UTSLBC; who have availed one or two credit facilities from the Banking System in JKUT. As per the Aadhar Statistics the Jammu and Kashmir population in 2021/2022 is 13,635,010.

Looking at the numbers, it gives an impression that the goal of financial inclusion is progressing well and is close to being achieved. However, this would only be a partial representation of the actual ground situation, which becomes clearer when we look at the district-wise data for the number of bank branches and the amount of credit disbursed by the banks in the Union Territory.

For instance, sample this: Out of a total of 2014 bank branches in the Union Territory, over 32 per cent - that is 646 branches - are located in just two out of the 20 districts, that is district Jammu and district Srinagar, as per the data from Jammu and Kashmir Union Territory Level Bankers' Commit-

tee. Moreover, if we take the top five districts of the Union Territory in terms of bank branch density - Jammu, Srinagar, Baramulla, Anantnag and Kathua - they collectively account for over 52 per cent of all bank branches. Meanwhile, Jammu & Srinagar alone has bank branches which are more than the total number of branches in the following 11 districts taken together - Kishtwar (31), Shopian (37), Ramban (38), Ganderbal (44), Bandipora (46), Poonch (49), Kulgam (55), Reasi (55) Doda (56), Kupwara (87) and Udhampur (87) taken together.

Now looking at the distribution of credit, similar trends crop up. In fact, the disparity in the distribution of credit is much worse than the distribution of bank branches. Out of the total outstanding advances of around Rs 84,000 crore given out by banks in the entire Union Territory, around 45 per cent or around Rs 37,816 crore corresponds to only the two districts of Srinagar and Jammu. With advances outstanding amounting to Rs 20821 crore issued in Srinagar alone and Rs 16996 crore in Jammu alone, the huge disparity seems apparent with respect to other districts. In fact, the top three districts, viz Srinagar, Jammu and Baramulla, account for more amount of outstanding advances compared to all other 17 districts taken together. Meanwhile banks disbursed only Rs 934 crore worth of advances in Kishtwar, around Rs 1252 crore in district Reasi, and around Rs 1296 crore in Bandipora.

This disparity between the availability of credit and access to banking services is directly linked with the development of the region and the socio-economic profile of its people. Hence this is where there is a lot of scope for work to be done in the Union Territory of Jammu and Kashmir. This is the

reason that when we correlate this data related to advances disbursed by the banks and juxtapose it with the NITI Aayog's data on multidimensional poverty in the Union Territory, pieces do fall nearly together. For instance, Ramban, Doda and Rajouri, Udhampur, and Kishtwar are the five districts with the largest percentage of population who are multidimensional poor. These are followed by Poonch, Reasi, Kupwara, Kathua and Bandipore. These are all districts where significantly lower amount of credit is disbursed by the banks. Meanwhile, Srinagar has the lowest percentage of multidimensional poor population. It is also the district where the population and businesses receive the highest amount of credit from banks. Jammu also figures among districts where poverty is relatively lower amongst all districts. In Jammu district though pockets of poor diffusion of bank branches and credit availability is visible in some Kandi Belt Areas where one or two bank branches are catering to a large geographic area depriving its population of benefits of credit because a higher bank density is often seen as a precursor to effective diffusion of credit.

If look at closely, one would find that regions where people get better access to financial services, especially credit, they develop faster than others which are marginalized with respect to financial services. Hence it is crucial to geographically democratize credit in the Union Territory to ensure equitable deployment of resources as well as equitable development across regions. Else, we may find ourselves in a position where the divide between urban and rural regions in the Union Territory which is already quite wide expand to unmanageable proportions.

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Kalyani Shankar

Will a caste census trigger a disaster or settle the demand of many political parties? While it plays such a dominant role in our social, economic, and political life, it is strange that no credible Caste data has existed since 1931. Also, the prominent four main castes, Brahmin, Kshatriyas, Vaishya, and Shudra, have produced hundreds of subcastes and continue to create more sub-sections.

The demand to count castes is not new: Every Census in independent India from 1951 to 2011 has published data on Scheduled Castes and Scheduled Tribes, but not on other castes. Decennial Census until 1931 had data on Caste, but due to World War II, the 1941 census was skipped. After independence, the Nehru government rejected the demand for a caste census. Indira Gandhi's government turned the Mandal commission recommendation in the 1981 Census. In 2001, the Vajpayee government rejected a similar proposal by the then Registrar General of Census. In 2010 the Manmohan Singh government too dismissed the inclusion of castes in the Census but surveyed on an economic basis instead. The Modi government released only its financial component (in 2015) and withheld the caste component. Unfortunately, the decennial population census of 2021 has been postponed due to the Covid pandemic.

Political Parties have already taken sides and sought votes in the name of castes and won. Caste-based parties have also sprung up like the BSP, Samajwadi Party, Rashtriya Janata Dal, etc. Parties such as JD(U), RJD, SP, BSP, YSRCP, and the DMK depend on certain caste groups for their

## Caste census in India

political strength. They were leading a heavy campaign for the next caste census in 2021. Other leaders, including Bihar chief minister Nitish Kumar, Tamil Nadu chief minister MK Stalin, Samajwadi Party (SP) leader Akhilesh Yadav, and Bahujan Samaj Party (BSP) chief Mayawati, remain in favour.

Jats in Haryana, Patels in Gujarat and Marathas in Maharashtra have demanded inclusion under the OBC category. There are arguments for and against the caste census. As for the SC and STs, the quotas are based on the census report. But the OBC reservation was fixed at 27 percent to keep the reservation cap at 50 percent. If the support for the caste census is political, so is the opposition demerging from multiple factors. A caste-based census will only expose the upper castes who have been the primary beneficiaries. Secondly, the BJP and the RSS apprehend that a caste count might dent their carefully built caste alliances.

Supporters claim there could be no proper estimate for the OBCs and others without the caste data. The Mandal Commission estimated the OBC population at 52%, and some other calculations are based on National Sample Survey data. Still, political parties make their estimates in states and Lok Sabha and Assem-

blies seats during elections. Incidentally, the National Commission on Backward Classes, the parliamentary committee on the welfare of OBCs, and in the past, the Registrar General of Census have endorsed the demand for a backward classes census.

Secondly, the caste census was the only way to breach the current 50 percent cap on reservations. The Apex court, too, has recommended caste count was essential to rule on the 50 percent cap.

Thirdly, caste data is vital as a factor in public policy.

Opponents argue that such a headcount will harden caste identities and lead to social fragmentation and caste enmities. It would be not only divisive but also counterproductive. There could be political and social repercussions. BJP leaders argue that several leaders from Mahatma Gandhi downwards to Rammonohar Lohia have expressed that caste discrimination has weakened society. They also feel they should not now touch on a complex and challenging issue.

The demand for a caste census goes beyond politics. Opponents and supporters have run their arguments forcefully. It is for the Modi government to take a decision. India runs the world's most extensive affirmative welfare programme based on caste identity. While the youth want a casteless society, Caste is being perpetuated. India has seen many caste-based agitations and will continue to see them, which will harm the social fabric. It is an emotional and controversial issue that many governments would rather keep away from such a census. In the 21st century, India should be discussing 'let's do away with caste' rather than further dividing India into those lines. (IPA)

## Factionalism in Taliban command

Sankar Ray

The monolithic dictatorship of the Taliban shows cracks as the compulsion for compromises on certain issues looms large. There is bitter opposition within the top leadership. It was apparent months ago when the Taliban's deputy foreign minister, Sher Mohammad Abbas Stanikzai, publicly pulled up the Taliban high command for banning girls from attending secondary school. Formerly head of Taliban's political office in Qatar, he said "We must aim for winning the hearts of our people rather than ruling over them with batons". Michael Semple, professor at Queen's University Belfast and former European Union and United Nations adviser in Afghanistan finds the rift in the Taliban leadership something 'unprecedented'.

Parallely with Stanikzai, women's protest in the Afghan capital Kabul against the Taliban rights restrictions, is a shot in the arm for liberals who oppose the obscurant Taliban biggies. The protesting Afghan women -around two dozens-were chanting slogans like "Bread, work, freedom, and education is my right! reopen schools" on 29May this year protesting against the rollback of women's rights since returning to power in August 2021. Girls are now banned from school beyond the sixth grade in most of Afghanistan. In March, the Taliban ordered closure of girls' high schools. Moreover, Taliban authorities issued guidelines requiring women including female journalists to cover their faces except for their eyes, and the orders are to be enforced by punishing the closest male relatives of women who do not comply.

The United Nations special rapporteur on human rights in Afghanistan Richard Bennett who made an 11-day visit to the troubled state expressed worries about the deteriorating situation in the country as the governing Taliban impos-

es new restrictions on women and attacks against religious minorities mount. The Taliban have failed to acknowledge the magnitude and gravity of abuses being committed. The dissent has aggravated irrepressible as a recent UN report warned of 97 percent of Afghan people sinking below the poverty line.

Yet Semple does not envisage a split in the Emirate leadership at least in the not-so-remote future. "The differences in matters of policy and moderation are really secondary. The more seri-

**Recently the Taliban administration's acting Foreign Minister, Mawlawi Amir Khan Muttaqi, met an Indian Foreign Ministry delegation led by JP Singh, Joint Secretary in the Ministry of External Affairs. Muttaqi described visit of Indian team as a "good start".**

ous differences are squabbles over the division of powers and privilege. These are the real divisions that the Taliban worry about." This is debatable as the battlefield-experienced rank and file of Taliban are hardliners who are temperamentally intolerant. "The Taliban are very serious about their unity and cohesion," he said. "If someone works or talks against their policies, they are isolated, pushed out, and even killed", he quipped.

However, Stanikzai's criticism in the open has been directed at the spiritual head of Taliban Mul-

lah Haibatullah Akhundzada, the supreme leader or Amir ul-Momineen, the leader of the faithful leading the final say under the Taliban's clerically led system. Nonetheless, schism in the Taliban has been widening for nearly a year during the Taliban endeavour to transform itself from a guerrilla force into a functional government after seizing power in August last year. Reports of infighting within the militant group were pouring in. The rift has been between the Taliban's relatively pragmatic political figures and the hard-line field com-

manders, and radical clerics who are hell-bent on implementing fundamentalist interpretation of Islamic law. The latter are backed by the Haqqani network -- a Taliban faction based in the east, mostly Pashtun. But there are other factions comprising ethnic Tajik and Uzbek Taliban commanders who are based in northern Afghanistan.

Another Afghanistan expert, Ibraheem Bahiss too finds the public criticism as unusual and apprehends it partly as 'a way to figure out how to navigate intra-movement differences and influence

politics'. He thinks Taliban are divided into two camps. If one believes that restrictive decrees will help the new Islamic emirate fetch international recognition and sanctions removal harder to achieve, the other believes bending down to the West is no guarantee to set better ties with the West. The latter is for focusing on bolstering its Islamist credentials and consolidate its control. "The Taliban appear divided in reemploying policies similar to their emirate of the 1990s or treading a new path still in line with their ideology," he stated.

The rift in the hierarchy of the Taliban is a hard reality. The schism expands as the Taliban grapples with a series of political, social, and economic crises, directly challenging its rule, including a freefalling economy and a devastating humanitarian crisis. The Haqqani Network cannot suppress the growing resentment and anger as economic distress continues to spread and deepen. Rifts are thus a reflecting reaction of Taliban's uneven policies. The collapsing Afghanistan's economy forces its citizens to leave the country en masse in a trend which actually began before the seizure of power by the Taliban, precisely after the announcement of withdrawal of foreign forces in the spring of 2021.

Recently the Taliban administration's acting foreign minister, Mawlawi Amir Khan Muttaqi, met an Indian Foreign Ministry delegation led by JP Singh, Joint Secretary in the Ministry of External Affairs. Muttaqi described visit of Indian team as a "good start". "The meeting focused on India-Afghan diplomatic relations, bilateral trade and humanitarian aid," Taliban foreign ministry spokesman Abdul Qahar Balkhi said on Twitter. The Indian delegation had reportedly sensed severe poverty and humanitarian deficit engulfing the mountainous country. (IPA)

## Grades can't define a student

Sir,

Education is of paramount importance to every society and without it a society or nation is nothing but an uncivilized mass without any vision or direction. Education is one of the institutions that makes up the social structure of any society. Education is the single most potent tool of development and inclusive growth in the country. But in the present era we are conditioned to believe that the way we perform at schools/colleges/universities is the way we will live life. We are conditioned to believe that what's valued and important at school, college is what we should value and find important in life. The truth is, no one's opinion can define our future. The truth is no teacher's thought or assessment of you is final.

Remember grades are just one measure and matter when that subject matters to you. We are not defined by our grades. We are so much more than a grade on a sheet of paper for one subject. Our mental and physical health is more important than our grades. It is not that our grades are important, it is just they are not everything. The truth is we all have strengths and weaknesses. There will be some subjects that you perform extremely well in and others you will struggle with. Follow your intuition. Follow your heart. Follow your passion, follow where that natural moments come to you. Because when school, college or university measures success based on grades and result, that is what disappoints us in life. Because life is not so much about the result. It is so not about the destination and it is so much more about the process. "Listen your grades don't define how smart you are". The number of followers you have in school, college and university and on Instagram does not define your work. And opinion of people doesn't define your future.

Mool Raj  
Jammu

(The views expressed by the authors are their personal)

Readers Write

## Moral values

Sir,

Since the dawn of civilization, need for moral values has been felt to the extent that prevalence of such values, is considered unquestionably significant. Even laws without morality are meaningless, and can't be usefully implemented. The following couplets sufficiently explain the need to follow them in one's life.

When morality dies, corruption prevails, when humanity dies, justice derails. When hatred is bred, love disappears, when selfishness grows, no one remains dear. Nepotism and favouritism are manifestation of societal decadence.

Only righteousness (Dharma) accompanies the soul, wealth, property, kith and kins, play no role.

Worry not in this world, when nothing is yours, Have trust in God, there is nothing to fear. Only four days wonders, rest all dark, keep on doing good deeds, Let the dogs bark. Adopt humanitarian approach to pass the life.

The days aren't fair, when you would attain glorious height. As you sow, so shall you reap, Be honest and sincere, otherwise you would have to weep. Contentment is happiness, a great wealth one keeps, crave not for, what is not yours you can keep away every sorrow and grief.

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