

PREFACE

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സർവ്വജന പ്രാപ്യതയും വികസന ലക്ഷ്യങ്ങളും

ഡോ. ഗൗരവ് രഹേജ

അംഗവൈകല്യം സംഭവിച്ചവർ ഉൾപ്പെടെ ജനസംഖ്യയിലെ ദുർബല വിഭാഗങ്ങളുടെ സംരക്ഷണം, അവർക്കുനൽകുന്ന പിൻതുണ തുടങ്ങിയ കാര്യങ്ങളിൽ ഒരു രാഷ്ട്രത്തിന്റെ വികസനം പ്രതിഫലിക്കുന്നു. ലോകത്തെ അംഗവൈകല്യമുള്ളവരിൽ മൂന്നിലൊന്നും, അതിൻ തന്നെ കാഴ്ചശക്തിയില്ലാത്തവരിൽ പകുതിയും അധിവസിക്കുന്ന ഇന്ത്യക്ക് ഇതിനായി സൂചിതിതമായ ഒരു കർമ്മപദ്ധതി ആവശ്യമുണ്ട്.

പ്രാപ്യതയെക്കുറിച്ചുള്ള സംവാദം ഇന്ത്യയിൽ ആരംഭിക്കുന്നതും പിന്നീട് ശക്തിയാർജ്ജിച്ചതും അംഗവൈകല്യമുള്ളവരുടെ ആവശ്യങ്ങൾക്ക് അനുസൃതമായാണ്. അംഗവൈകല്യമുള്ളവരെ ജീവിതത്തിന്റെ എല്ലാ തലങ്ങളിലും ഉൾപ്പെടുത്തുന്നതിനായി അനുകമ്പയുടെ സംസ്കാരവും പ്രധാന ഘടകമാണ്. വിദ്യാഭ്യാസം, മാധ്യമങ്ങൾ തുടങ്ങി സാധ്യമായ മറ്റു വഴികളിലൂടെയെല്ലാം ഇതേപ്പറ്റി അവബോധം വളർത്താനും അംഗവൈകല്യത്തെ കുറിച്ചുള്ള ധാരണ മുഖ്യധാരയിലേക്ക് എത്തിക്കാനും പരിശ്രമിക്കേണ്ടതുണ്ട്. അംഗവൈകല്യം എന്നത് ഒരു വ്യത്യാസം ഉയർത്തിക്കാട്ടലല്ല. മറിച്ച് മനുഷ്യ ജീവിതത്തിലെ ഒരു വൈവിധ്യം അംഗീകരിക്കലാണ്. ഇതിനോട് നമ്മുടെ ജീവിത സാഹചര്യങ്ങൾ പൊതുത്തപ്പെടുത്തുകയും വിവേചനമില്ലാതെ സൗകര്യങ്ങൾ നൽകുകയും ചെയ്യണം.

ഈ ബോധ്യത്തെ യഥാർത്ഥ്യ തലത്തിലേക്ക് കൊണ്ടു വരുന്നതിനുള്ള പ്രസക്തവും കുറഞ്ഞാർന്നതുമായ ഉപകരണമാണ് പ്രാപ്യത. ഒരാളുടെ കഴിവിനെ വെല്ലുവിളിക്കാതെ എല്ലാവരുടെയും വൈവിധ്യമാർന്ന കഴിവുകളെ പിന്തുണക്കാനും മനുഷ്യവൈവിധ്യത്തെ ഒരുമിച്ച് കൊണ്ടുവരാനുമുള്ള കഴിവ് അതിനുണ്ട്. പ്രാപ്യത ലഭ്യമാകുന്നതിലൂടെ നഗര ഗ്രാമ ഭേദമില്ലാതെ നമ്മുടെ ജീവിത പരിസ്ഥിതിയിൽ



വരുന്ന മാറ്റങ്ങൾ അപഗ്രഥിക്കാൻ ഗവേഷണങ്ങളെ അടിസ്ഥാനമാക്കിയ പഠനങ്ങൾ ആവശ്യമാണ്. സമകാലീന ഇന്ത്യയിലെ ഗതാഗത സംവിധാനങ്ങളിൽ സർവ്വജന പ്രാപ്യത ലഭ്യമാക്കിയതിന്റെ തിളക്കമാർന്ന ഉദാഹരണമാണ് ഡൽഹി മെട്രോ. ഭൗതിക സംവിധാനങ്ങളിൽ മാത്രമല്ല, വിവര-സേവന രംഗങ്ങളിലും സർവ്വജന പ്രാപ്യത അതിർ വരമ്പുകളില്ലാതെ ലഭ്യമാക്കിയിരിക്കുകയാണ് ഇവിടെ. വിശാലമായി നോക്കിയാൽ സാമ്പത്തിക, സാംസ്കാരിക, സാമൂഹ്യ വൈവിധ്യങ്ങളെ ഇതിൽ കോർത്തിണക്കിയിരിക്കുന്നു. പ്രാപ്യത എന്തെന്ന് കൂടുതൽ മനസ്സിലാക്കുവാനും വ്യഖ്യാനിക്കുവാനും തുടർ പഠനങ്ങൾ വേണ്ടിയിരിക്കുന്നു.

പ്രാപ്യതയും പ്രാധാന്യവും

പ്രാപ്യത എന്ന വാക്കിനെ ഒറ്റനോട്ടത്തിൽ മനസ്സിലാക്കാനും വ്യാഖ്യാനിക്കാനും സവിശേഷമായ സമീപനങ്ങളൊന്നും ആവശ്യമില്ല. നമ്മുടെ മനസകളുടെ സംവേദനക്ഷമത ഉറപ്പാക്കിയും സംസ്കാരം, സാമൂഹ്യ സമീപനം, പ്രതികരണം എന്നിവ സജീവമാക്കിയും ഇത് നേടാം. പ്രാപ്യത എന്നത് ഭൗതിക മാത്രമല്ല, അന്തർദർശനത്തിലും സാമൂഹ്യ കാഴ്ചപ്പാടിലും ഉന്നിയതാണ്. ലഘുവായി പറഞ്ഞാൽ ഒരാൾക്ക് തന്റെ ദിനചര്യകൾ പരസഹായം കൂടാതെയോ ഏറ്റവും പരിമിതമായ സഹായം ഉപയോഗിച്ചോ നടത്താൻ കഴിയുന്നതും ചലിക്കാനും വിരങ്ങൾ കൈമാറാനും തൊഴിൽ ചെയ്യുവാനും കഴിയുന്നതുമാണ് പ്രാപ്യത എന്നത് കൊണ്ട് അർത്ഥമാക്കുന്നത്. മറ്റൊരുതരത്തിൽ പറഞ്ഞാൽ നമുക്ക് നിലവിലുള്ള പരിസ്ഥിതിയിൽ അന്തസ്സോടെ ചലിക്കാനും വിവരങ്ങൾ കൈമാറാനും സ്വതന്ത്രമായി കാര്യങ്ങൾ നിർവ്വഹിക്കാനും കഴിയുന്നുണ്ടോ എന്ന ചോദ്യം ചോദിക്കുമ്പോൾ ഉത്തരം ഉണ്ട് എന്നായാൽ നമുക്ക് ജീവിത സൗകര്യങ്ങൾ പ്രാപ്യമാണ് എന്ന് കാണാം. മറിച്ചാണെങ്കിൽ അതിനുള്ള കാരണങ്ങൾ എന്താണെന്ന് പരതേണ്ടി വരും. മനുഷ്യന്റെ പ്രവർത്തനങ്ങളുടെയും ഇടങ്ങളുടേയും സങ്കീർണ്ണമായ കൂടിച്ചേരലുകളുടേയും പരിണിത ഫലമാണ് പ്രാപ്യത. ഇവിടെ എല്ലാവരുടെയും പ്രവർത്തനങ്ങളെ പരസ്പരം പിന്തുണക്കുന്നുണ്ടെങ്കിൽ പ്രാപ്യത സാധ്യമാണ്. അതുപോലെ മനുഷ്യ പ്രവർത്തനങ്ങളെ ഒരു തരത്തിലും സഹായിക്കുന്നില്ലെങ്കിൽ അവിടം അപ്രാപ്യമാണെന്ന് പറയാം.

നമ്മുടെ ജീവിത പരിസ്ഥിതികളെ സാമൂഹ്യ രാഷ്ട്രീയ സാമ്പത്തിക, സാംസ്കാരിക നിലവാരത്തിന്റെ പ്രതിഫലനമായി വേണം കാണേണ്ടത്. പ്രാപ്യതക്ക് തടസ്സങ്ങൾ ഉയരുന്നത് അടിസ്ഥാന ഭൗതിക സാഹചര്യങ്ങളിൽ നിന്ന് മാത്രമല്ല, മറിച്ച് അത് വേണ്ടവിധം മനസ്സിലാക്കാതെ വരുന്ന സംസ്കാരത്തിന്റെ അഭാവത്തിൽ നിന്ന് കൂടിയാണ്. പ്രാപ്യതയെ അംഗവൈകല്യമുള്ളവരുടെ മാത്രം



പ്രശ്നമായി കാണുന്ന പ്രവണത പഴക്കമുള്ളതും ഇപ്പോഴും തുടരുന്നതുമായ ഒന്നാണ്. പ്രാപ്യത പ്രയോജനം ചെയ്യുന്ന അനുഭവമാണെന്നും എല്ലാവർക്കും വേണ്ടിയുള്ള നിക്ഷേപമാണെന്നും ഉള്ള കാഴ്ചപ്പാട് കൂടുതൽ വേഗത്തിൽ ഉരുത്തിരിഞ്ഞ് വരേണ്ടതുണ്ട്. 1995-ലെ അംഗവൈകല്യം സംഭവിച്ചവർക്കായുള്ള നിയമം അതിന്റെ നടത്തിപ്പിനായി ശക്തമായ പശ്ചാത്തലം ഒരുക്കുന്നു. പ്രാപ്യതയെക്കുറിച്ചുള്ള നിർവചനം ഗവൺമെന്റുകളും തദ്ദേശ ഭരണ സ്ഥാപനങ്ങളും അവരുടെ സാമ്പത്തിക പരിമിതികൾക്കുള്ളിൽ നിന്നുകൊണ്ട് റാമ്പുകളും മറ്റും നിർമ്മിക്കണം എന്ന് ലഘൂകരിച്ച് പറഞ്ഞിരിക്കുന്നു.

അംഗവിഹീനരായവർക്ക് വിദ്യാഭ്യാസത്തിനും ഉദ്യോഗത്തിനും 3 സംവരണം ഏർപ്പെടുത്തുന്നതിലൂടെ പ്രാപ്യതയുടെ പ്രാധാന്യം എടുത്തുകാട്ടുന്നുണ്ട്. എന്നാൽ വിദ്യാഭ്യാസ രംഗത്തെ അടിസ്ഥാന സൗകര്യങ്ങളും സംവിധാനങ്ങളും പൂർണ്ണമായി പ്രാപ്യമാണെന്ന് പറയാം

നമ്മുടെ ജീവിത പരിസ്ഥിതികളെ സാമൂഹ്യ, രാഷ്ട്രീയ, സാമ്പത്തിക, സാംസ്കാരിക നിലവാരത്തിന്റെ പ്രതിഫലനമായി വേണം കാണേണ്ടത്. പ്രാപ്യതക്ക് തടസ്സങ്ങൾ ഉയരുന്നത് അടിസ്ഥാന ഭൗതിക സാഹചര്യങ്ങളിൽ നിന്ന് മാത്രമല്ല, മറിച്ച് അത് വേണ്ട വിധം മനസ്സിലാക്കാതെ വരുന്ന സാംസ്കാരത്തിന്റെ അഭാവത്തിൽ നിന്ന് കൂടിയാണ്. പ്രാപ്യതയെ അംഗവൈകല്യമുള്ളവരുടെ മാത്രം പ്രശ്നമായി കാണുന്ന പ്രവണത പഴക്കമുള്ളതും ഇപ്പോഴും തുടരുന്നതുമായ ഒന്നാണ്. പ്രാപ്യത പ്രയോജനം ചെയ്യുന്ന അനുഭവമാണെന്നും എല്ലാവർക്കും വേണ്ടിയുള്ള നിക്ഷേപമാണെന്നും ഉള്ള കാഴ്ചപ്പാട് കൂടുതൽ വേഗത്തിൽ ഉരുത്തിരിഞ്ഞ് വരേണ്ടതുണ്ട്. 1995-ലെ അംഗവൈകല്യം സംഭവിച്ചവർക്കായുള്ള നിയമം അതിന്റെ നടത്തിപ്പിനായി ശക്തമായ പശ്ചാത്തലം ഒരുക്കുന്നു. പ്രാപ്യതയെക്കുറിച്ചുള്ള നിർവചനം ഗവൺമെന്റുകളും തദ്ദേശ ഭരണ സ്ഥാപനങ്ങളും അവരുടെ സാമ്പത്തിക പരിമിതികൾക്കുള്ളിൽ നിന്നുകൊണ്ട് റാമ്പുകളും മറ്റും നിർമ്മിക്കണം എന്ന് ലഘൂകരിച്ച് പറഞ്ഞിരിക്കുന്നു.

അംഗവിഹീനരായവർക്ക് വിദ്യാഭ്യാസത്തിനും ഉദ്യോഗത്തിനും 3% സംവരണം ഏർപ്പെടുത്തുന്നതിലൂടെ പ്രാപ്യതയുടെ പ്രാധാന്യം എടുത്തുകാട്ടുന്നുണ്ട്. എന്നാൽ വിദ്യാഭ്യാസ രംഗത്തെ അടിസ്ഥാന സൗകര്യങ്ങളും പൂർണ്ണമായി പ്രാപ്യമല്ലാതിരിക്കെ ഒരാൾക്ക് എങ്ങനെ വിദ്യാഭ്യാസം ലഭിക്കും? തൊഴിലിടം അപ്രാപ്യമായ സൗകര്യങ്ങളും നടപടികളും മൂലം പരിമിതമാകുമ്പോൾ ഒരാൾ എങ്ങനെ തുല്യതയോടെ തൊഴിലെടുക്കും?



അംഗവൈകല്യ നിയമം 1995-ൽ പാസ്സാക്കി രണ്ട് പതിറ്റാണ്ടുകൾക്ക് ശേഷവും ഏവരെയും ഉൾക്കൊള്ളുന്ന ഒരു ഭാവികാലം കൈവരിക്കുന്നതിലേക്ക് നമുക്ക് മുന്നോടനായോ എന്ന് പരിശോധിക്കേണ്ടിയിരിക്കുന്നു. ഒരു പ്രാപ്യതാ സൂചിക വികസിപ്പിച്ചെടുക്കുന്നത് നമ്മുടെ നിലവാരം മനസ്സിലാക്കാൻ ഉപകരിക്കും. പ്രാപ്യതയെ അളക്കാനും പൊതുസ്ഥലങ്ങളിലെ അടിസ്ഥാന സൗകര്യങ്ങൾ അതായത് പൊതുകെട്ടിടങ്ങൾ, തെരുവുകൾ, സ്ഥാപനങ്ങൾ, ബെസ്-റെയിൽവെ-വിമാന ടെർമിനലുകൾ തുടങ്ങിയവ വിലയിരുത്താനും സമയം അതിക്രമിച്ചിരിക്കുന്നു. എന്നാൽ ഇതിന് വേണ്ടി ഗവേഷണ പഠനങ്ങൾ അത്യാവശ്യമാണുതാനും.

അടിസ്ഥാന സൗകര്യങ്ങൾ, പൊതുസംവിധാനം എന്നിവ മനസ്സിലാക്കാൻ വിൻഇറ്റ് (WINIT Model) മാതൃക ഉപയോഗപ്രദമാണ്. ജനസംഖ്യയുടെ ഏതൊക്കെ വിഭാഗത്തിന് പ്രത്യേക സൗകര്യങ്ങൾ പ്രയോജനകരമാണ് എന്ന് പരിശോധിക്കാൻ ഇത് ഉപകാരപ്പെടും. ആരൊക്കെ ഉൾപ്പെടുന്നു. ആരൊക്കെ പുറംതള്ളപ്പെടുന്നു എന്ന് ഇത് കാട്ടിത്തരുന്നു. നമ്മുടെ രാജ്യത്ത് നടപ്പിലാക്കാൻ ലക്ഷ്യമിടുന്ന സ്മാർട്ട് സിറ്റികളിൽ ഇത് നടപ്പിലാക്കാവുന്നതാണ്. സാർവത്രിക പ്രാപ്യത നമ്മുടെ നിലവിലെ നാഗരിക സൗകര്യങ്ങളെ കൂടുതൽ തിളക്കമാർന്നതാക്കുന്നു. ജീവിത സാഹചര്യങ്ങൾ സുസ്ഥിരമാക്കുകയും ചെയ്യുന്നു. സ്മാർട്ട് സിറ്റി വികസനത്തിലൂടെ ലക്ഷ്യമിടുന്നത് ആരെയാണ് എന്ന് ചിലർ ചോദിച്ചേക്കാം. ആർക്ക് പ്രയോജനപ്പെടും? എങ്ങനെ? വൈകല്യമുള്ളവർക്ക് എന്തു സൗകര്യങ്ങൾ ലഭ്യമാക്കും? എന്നിങ്ങനെ ചോദ്യം നീളാം. പുതിയ നഗര വികസന പ്രക്രിയയിൽ ഒരു പ്രാപ്യതാ മാസ്റ്റർ പ്ലാൻ അനിവാര്യമാണ് എന്ന് മാത്രമാണ് ഉത്തരം.

2050-ലെ പ്രതീക്ഷിക്കപ്പെടുന്ന ജനസംഖ്യാ കണക്കു വച്ച് പ്രായമായവരുടെ അനുപാതം ഏറിവരുകയാണെന്ന് കാണാം. ആസൂത്രണം, രൂപകൽപന, നിർമ്മാണം, നടപ്പാക്കൽ തുടങ്ങി അടിസ്ഥാന സൗകര്യ വികസന പദ്ധതി നടത്തിപ്പിൽ നാം ഏവരെയും ഉൾപ്പെടുത്തുന്നുണ്ടോ എന്നതാണ് പ്രധാന ചോദ്യം. ഉത്തരം അല്ലാ എന്നാണെങ്കിൽ അതിന് നൽകേണ്ട വില കണക്കുകൂട്ടിയേ തീരൂ. പൊതു ധാരണയനുസരിച്ച് ഒഴിവാക്കലിന്റെ വില രാജ്യവും സമൂഹവും വഹിച്ചേ പറ്റൂ.



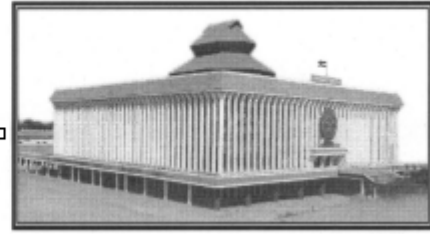
മുന്നോട്ടുള്ള വഴി

മുന്നോട്ടുള്ള മാർഗം എന്ന നിലയിൽ പ്രാപ്യത എല്ലാ വിഭാഗങ്ങളുടെയും സവിശേഷ ശ്രദ്ധ അർഹിക്കുന്നു. പങ്കാളിത്ത ആസൂത്രണം. വ്യക്തിപരമായ തുടക്കങ്ങൾ, സർക്കാർ പിന്തുണ തുടങ്ങിയവയ്ക്ക് സാമൂഹ്യ ഇടം, പരിസരങ്ങൾ, പൊതുകെട്ടിടങ്ങൾ, ഗതാഗതം, വിദ്യാഭ്യാസം മുതലായവയുടെ ലഭ്യതയിൽ പങ്ക് വക്കാൻ സഹായിക്കും. പ്രാപ്യത എന്നത് കുറഞ്ഞ നിലവാരത്തിന്റെ പരിമിതി കൾക്കുള്ളിൽ ഒതുങ്ങുന്നില്ല. പുതിയ അവസരങ്ങൾ സൃഷ്ടിക്കാൻ അതിരുകൾ ഭേദിക്കുന്നു എന്നതാണ് സത്യം. കൂടാതെ വികസന അതോറിറ്റികൾ മുനിസിപ്പൽ സ്ഥാപനങ്ങൾ, പ്രാപ്യത ഓഡിറ്റിങ് തുടങ്ങിയവയ്ക്ക് ദീർഘകാല യന്ത്രം അനിവാര്യമാണ്. പ്രധാനമന്ത്രി 2015-ൽ തുടക്കമിട്ട “ആക്സസബിൾ ഇന്ത്യ” പ്രചാരണം അംഗവൈകല്യം സംഭവിച്ചവർക്ക് മാത്രമല്ല എല്ലാവർക്കും പ്രാപ്യമായ ഇന്ത്യ എന്ന സ്വപ്നത്തെക്കുറിച്ച് പ്രതീക്ഷകൾ നൽകുന്നു.

അംഗവൈകല്യം ഉള്ളവർക്ക് ഉൾപ്പെടെ എല്ലാവർക്കും വിവേചന രഹിതമായി അവസരങ്ങൾ ലഭ്യമാക്കുക എന്നതിനുള്ള മാർഗം വേണ്ടിയിരിക്കുന്നു. സാർവത്രിക രൂപകൽപ്പനാ മാതൃക സ്വീകരിക്കുന്നതിലൂടെ ഏവർക്കും പ്രാപ്യമായ പരിസ്ഥിതി ലഭ്യമാക്കാം. ഇന്ത്യയുടെ പുതിയ നാഗരിക സംവിധാനത്തിൽ പ്രാപ്യത നിലവാര സൂചികയ്ക്ക് ഏറെ പ്രധാന്യം ഉണ്ട്. നഗര പ്രാന്ത ഗ്രാമമേഖലകളെ കൂടി ഉൾക്കൊള്ളിച്ച് ഇത് വിപുലപ്പെടുത്താം. വൈവിധ്യമാർന്ന പ്രത്യേകതകൾ ഉള്ള മനുഷ്യർ എന്നതിനപ്പുറം നമ്മുടെ പരിസ്ഥിതിയെ പ്രാപ്യമായതും അല്ലാത്തതും എന്ന് തരം തിരിക്കാം. അപ്പോൾ മാത്രമേ അംഗവൈകല്യം ഉള്ളവരിൽ ശ്രദ്ധ കേന്ദ്രീകരിക്കുന്നതിന് പകരം നമ്മുടെ പരിസ്ഥിതിയെ പ്രാപ്യമായതും അല്ലാത്തതും എന്ന് തരം തിരിക്കാം അപ്പോൾ മാത്രമേ അംഗവൈകല്യം ഉള്ളവരിൽ ശ്രദ്ധ കേന്ദ്രീകരിക്കുന്നതിന് പകരം നമ്മുടെ സാഹചര്യങ്ങളിലേയ്ക്ക് കണ്ണയക്കാൻ നമുക്ക് സാധിക്കൂ. ഏവർക്കും പ്രാപ്യമായ ഇന്ത്യ എന്നത് നമ്മുടെ കൂട്ടായ ശ്രമത്തിൽ യാഥാർത്ഥ്യമാകട്ടെ.

**യോജന,
മേയ് 2016.**





Higher Education Finance: Issue of Education Loan

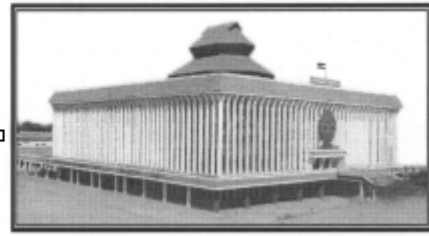
Lakshmi L.

The never ending craving of Malayalees for higher education is a known fact. They look at higher education as a panacea and they treat it as a visa for attaining a highly remunerative and socially acceptable job. In other words, higher education is considered as one of the easiest ways for attaining material and social success in human life. As a result of this attitude in Kerala, there is a boom in the higher education sector, both in terms of the enrolment of students.

Since the late 1990s, there was a policy shift in Kerala, with respect to the higher education stream as the idea of public-private participation in the field of higher education was welcomed. The opening of higher education sector to the private players resulted in the emergence of a large number of self financing institutions along with a huge increase in the availability of seats in the professional education stream. The situation is just like “manna falling from heaven” because people have been waiting for a long time for getting an easy into the professional education stream.

The increased enrolment gradually reduced the meritorious element in the admission process and the current situation is that anybody who wants an admission will get it easily. Thus the availability of seat is not a problem and the constraints are only with getting finance because self financing institutions will provide admission even without financial considerations. So for acquiring higher education, money is the only burden for majority of the students and this financial crunch pushed back the students from getting an admission into the self financing institutions.

Suddenly, the emergence of education loan revolutionized the entire higher education sector proliferated by the self financing institutions. Majority of the people warmly welcomed the phenomenon of education loan and the rest is history. Every one passing higher secondary exam is going for higher education particularly for professional education. Currently there is nearly a hundred percent pass in the higher secondary examination. It could be interpreted that most of the children, who enrolled for the first standard, will be enrolling for higher education after 12 years of study. The public may not find fault with this kind of policy as it simply initiates universalisation of higher education. However the pertinent question is whether such an



universalisation is desirable, in an underdeveloped country like India, from an economic point of view.

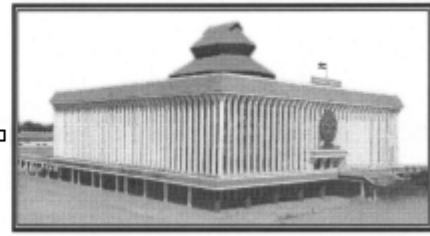
Before investing money in higher education, there is a need for a Cost- Benefit Analysis. If higher education is financed through own funds (private funds), there is no need for a Social Cost-Benefit Analysis because parents are likely to make the right decision and they will do their own Cost-Benefit analysis. But in the case of providing self financing education through education loans, the government should make a proper cost-benefit analysis, because most of the banks which are giving education loans are government owned public sector banks and the money deposited in these institutions is the money of the general public.

In this context, the important point is that education loan should not be misused. But the present situation is that everybody approaching a bank will get at least 4 lakh as education loan for pursuing their higher education course without any proper collateral security. Here the disturbing question is about the productivity of this so-called higher education. If a job that completely utilizes what individuals learnt, then it could be termed as productive. But in Kerala ninety percent of the highly educated do not get a job that suits their qualification. The net result is the increasing Non-Performing Assets (NPAs) for banks. The rising number of defaults and NPAs among educational loaners is a serious concern for banks and keeping track of the students after the completion of their course is get another huge challenge.

The major objective of this paper is to critically analyse the two serious issues pertaining to education loans. Firstly, the study focuses on the trend of sanctioning of education loans in Kerala along with the issue of increasing NPA in education loan. Secondly, it focuses on the patterns of availing education loan among the highly educated people and its repayment status on the basis of a micro level study. The present paper is divided into 3 parts: the first part deals with the theoretical issue of higher education finance, the second part deals with the trend in outstanding education loan taken by the student community and the increasing NPA and the third part deals with the micro level study on the availing and repayment of education loan by the higher educated ones.

Education Loan and NPA

Emergence of Education Loan: Since the introduction of the self financing institutions, the availability of seats .is not a problem as far as the student community is concerned, and the only problem faced by them is the availability of finance. The most important characteristic of self financing institutions is that they do not receive any financial help from the public exchequer and run their business mostly by collecting fees from the student community itself. Therefore, self financing institutions will provide admission to anyone without merit considerations but not without financial considerations. Therefore, finance is the only burden for majority of the students for acquiring higher education through self financing institutions. This financial .constrain pushed back



the students from getting an admission to a self financing course, in the initial periods of policy change of late 1990's.

Education loan has emerged as a solution to this financial problem and it attained wide popularity among the students and the society within a short span of time. In simple language, we can define education loan as a financial assistance provided by the bank to the students to complete their education course. Like other types of loans, education loan also requires fulfillment of certain criteria but may differ from other types of loans in some other matters. The terms and conditions of providing collateral security for getting education loan are easier compared to many other types of loans:

In India, the expenses' considered for education loan are the following Fee payable to educational institution and hostel, examination/library/laboratory fees, purchase of books/equipments/uniform etc, caution deposit/building fund etc, travel expenses, purchase of computers, any other expense required to complete the course like study tours, project work, thesis etc. At present, the maximum quantum of finance under the education loan is (a) For Studies in India: Maximum of Rs.10 lakh (b) For Studies Abroad: Maximum of Rs.20 lakh. The moratorium period of the loan is the course period plus one year or six months after getting a job, whichever is earlier. The criteria for giving a security of education loan are given in the Table-1.

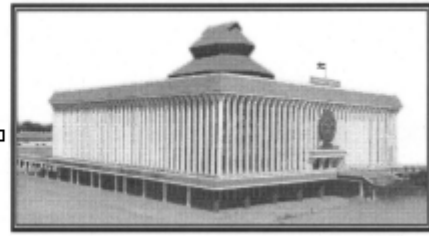
Table- 1
Security of Loan

Amount of Loan	Security of Loan
Up to Rs. 4 lakhs	Co-obligation of parents only and No collateral security
Between Rs. 4 - 7.5 lakhs	Co-obligation of parents together with collateral security / third party guarantee.
Above Rs. 7.5 lakhs	Co-obligation of parents together with tangible collateral security of suitable value.

Source: Indian Bank's Association Report, 2015.

It is actually the managements of the self financing institutions rather than the student community who understood and welcomed, the idea of education loan. They treated education loan as a demand provider for their unsold products. They advertised their products professionally and it raised the demand for education loan among the common man. After the policy change in the late 90's, the growth of self financing institutions is remarkable in Kerala particularly in the field of professional education. Since then there has been a rapid increase in the number of engineering colleges in the state and Table-2 presents the great spurt in the number of institutions in the engineering education field.

As per table-2, the number of engineering colleges in Kerala was around 175 in the year 2015, compared to only 15 in the year 1997. Likewise the total sanctioned seats in the engineering



colleges also increased to 57847 from a mere 4844 in the same period. Another interesting fact is that the spurt in the number of institutions was the result of the increased number of self financing institutions rather than government and aided institutions.

Table- 2

Total Number of Engineering Colleges in Kerala with annual intake

Nature of College	1997	2004	2015
Government Colleges	5	9	9
Aided Colleges	3	3	3
Self-Financing Colleges	7	71	163
Total	15	83	175
Annual Seats (B Tech)	4844	19346	57847

Source: Economic Review 2014, Kerala State Planning Board

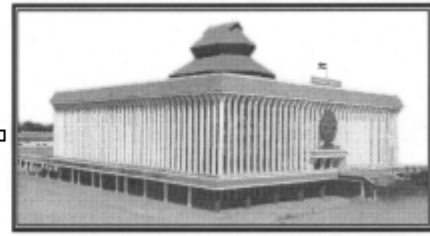
Prospectus, KEAM 2015 (Office of the Commissioner for Entrance Examination)

The medical education stream was also opened to the private sector in order to start self financing institutions. But the spurt in this field is not much as in the engineering stream, mainly because of the fact that medical field is highly expensive compared to the engineering field. Nevertheless, the number of institutions in the medical stream also increased manifold. At present there are 24 medical colleges in Kerala with 2950 MBBS seats while in 1997 there were only 5 colleges with 700 seats. In addition to medical and engineering field, there are many professional streams like MBA, MCA, B.Sc Nursing which are highly demanded by the students. At present there are 54 MCA colleges and 81 management colleges offering various courses of management. The total seats offered are 4402 and 8070 respectively. As a result of this mushroom growth in the number of self financing institutions and the availability of seats, the demand for education loan increased manifold.

Education Loan: Sanctioned Amount

From this analysis, it is clear that the number of educational institutions and level of enrolment in the field of higher education is very noteworthy and as a result of the increased advertisement of the self financing institutions and the easy availability of the education loan from the public sector commercial banks, the quantity of education loan sanctioned skyrocketed. As per the data of Indian banks Association, the total outstanding amount under education loans of Public Sector Banks is given in Table-3.

From Table-3 it is clear that in India the growth trend of education loan is remarkable over the years. In the year 2004 it was only Rs.4500 crores and it jumped to RS.60700 crores in the



year 2015. The increasing trend is more visible in Kerala (Table-4). In the year 2001, the outstanding educational loans disbursed by banks were only Rs.38crore. But fuelled by the booming self-financing institutions, the educational loan portfolio of banks in Kerala has touched an all time high of RS.9865 crore in September 2015 as per State Level Banker’s Committee (SLBC) data.

Table- 3

Growth of Educational Loans of Public Sector Banks in India (Rs. crores)

Year	Outstanding Loans of PSU Banks under portfolio
2004	4500
2008	24260
2012	52300
2013	56500
2014	59200
2015	60700

Source: Indian Bank’s Association & RBI Bulletins (Various Years)

Present Problem of Education Loan: Rising NPA

The idea of educational loan clicked very quickly and now a day, majority of the students, who have passed the higher secondary exam, are straightly going for higher education particularly for professional education. On the contrary, the situation in the employment sector is pathetic due to very low employment creation and as a consequence, vast majorities of the highly educated people do not get a job that suits their qualification and their expectation of income. For example, many nursing. students have availed the education loan facility and what they get after B.Sc Nursing is around Rs.7000 to Rs.10000 per month (Source: Field survey, 2015). This amount is not sufficient even to make both ends meet, not to speak about the repayment. The net result is the increasing Non-Performing Assets (NPAs) for banks.

Banks can technically declare a loan which remains overdue for 90 days or more as a Non-Performing Asset. The rising number of defaults and NPAs among educational loaners is a serious concern mainly for public sector banks and keeping track of the students after the completion of their course is yet another huge challenge. The situation is more serious in Kerala compared to many other states since the NPA with the commercial banks in the State under their education loan portfolio has increased very rapidly over the years. This reveals not only a serious banking problem, but also an evolving social issue.

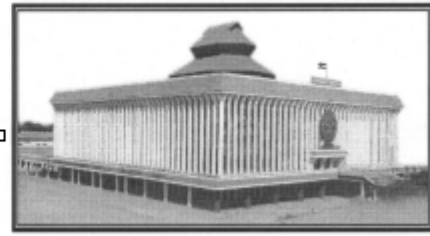


Table- 4
Education Loan in Kerala (Rs. in crores)

Year	Total Education Loan
2001	38
2011	6937
2012	7897
2013	8614
2014	9419
2015	9865

Source: SLBC Statistics, Various Years

According to statistics presented at the latest quarterly meeting of the State Level Banker’s Committee (SLBC), the NPA under education loan jumped from Rs.414 crore to RS.1038 crore between 2011 and 2015 (Table-5). As per the latest data revealed by the SLBC, 10.52% of the total education loan has been declared as NPA and it is the highest rate of NPA compared to other sectors like agriculture loans (2%), MSME loans (6%) and the sectors as a whole (3%).

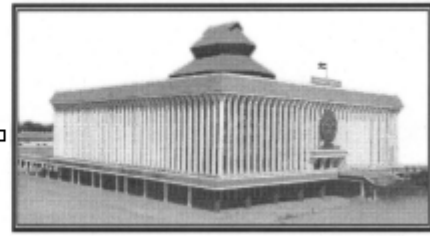
Table- 5
NPA under Education Loan in Kerala (Rs. in crores)

Year	Total Education Loan	NPA Amount	NPA (%)
2011	6937	414	5.97
2012	7897	761	9.64
2013	8614	929	10.78
2014	9419	1024	10.87
2015	9865	1038	10.52

Source : SLBC Statistics, Various years

Education Loan: A Micro-level Analysis

It is a fact that availing of education loan is very rampant among the student community of Kerala. In order to analyse the nature and extent of education loan taken by the students and also analyse the repayment pattern of these loans, a micro level study was conducted. A sample consisting of 900 persons who completed their higher studies and entered the labour force were



selected using simple random sampling method. The data were collected from three districts of Kerala, namely Kollam, Ernakulam and Kannur through a random sampling method. The sample consisted of 442 males and 458 females in the age group of 21-45 and among them 530 were from general education stream and 370 from professional education stream.

In order to make a thorough analysis of the repayment pattern of the education loan takers, data were collected on their employment/activity status and it is revealed that out of the total, 42.8% under-employed, 24.2% migrated for employment, 25.2% still unemployed and only 7.8% fully employed. By full employment, we mean that type of employment, which is consistent with an individual’s educational qualifications and salary expectations. On the contrary, underemployment is a situation in which a highly educated person is employed in a job, which did not require his higher qualification and offers lower wages. The magnitude of underemployment (42.8%) and unemployment (25.2%) are serious matters of discussions and it has repercussions on the entire economy including the repayment of education loan.

Type of Higher Educational Institution

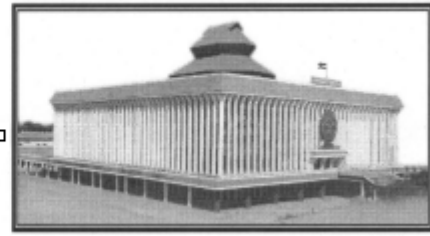
The type of higher educational institution attended by the individuals will have an influence on their financial matters in the later years of life. As we already stated, since the beginning of the present century there has been a spurt in the growth of self financing institutions in Kerala and it changed the educational equations of the State thoroughly. At present as far as the student community is concerned, an admission to a professional course is not a difficult task, particularly if they are capable of arranging a source of finance. Consequently, those who were educated through self financing institutions were more determined in finding a job than those who were educated through government aided institutions and it had also an impact on their employment outcome. Table-6 show the type of educational institutions attended by the respondents.

Table- 6

Types of Higher Educational Institution & Educational Qualification

Higher Educational Institution	Nature of Course				Total
	General Graduation	Professional Graduation	General Post Graduation	Professional Post Graduation	
Public Sector Institution	314 (98.7)	57 (22.3)	209 (98.6)	23 (20.2)	603 (67.0)
Self Financing Institution	4 (1.3)	199 (77.7)	3 (1.4)	91 (79.8)	297 (33.0)
Total	318 (100.0)	256 (100.0)	212 (100.0)	114 (100.0)	900 (100.0)

Source: Field Survey, 2015 Percentages are shown in parenthesis



From the table it is understood that the nature of higher education institutions varied widely with respect to the educational qualifications of the people. Among the general stream, around 98.7% of the graduates and 98.6% of the postgraduates were educated through public sector (government/aided) institutions while the corresponding percentage for the professionals were only 22.3% and 20.2% respectively. On the other hand, 77.7% of the professional graduates and 79.8% of the professional post graduates took their degrees from self financing institutions.

Availing of Educational Loan

Availability of Educational loan is the factor which boosted up the demand for self financing education in Kerala. The rapid growth of professional education along with easy availability of educational loan increased the absolute number of education loan takers and eventually the financial burden of the students and the society. Therefore the following sections are devoted to reveal the various aspects of educational loan. The Table-7 show the number and percentage of education loan taken by the different streams of respondents

Table- 7

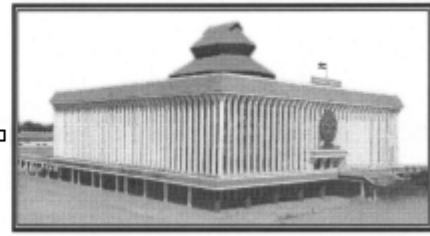
Education Loan Availed: Higher Education-wise

Educational Loan	Type of Course				Total
	General Graduation	Professional Graduation	General Post Graduation	Professional Post Graduation	
Loan Availed	4 (1.3)	194 (75.8)	3 (1.4)	79 (69.3)	280 (31.3)
Not Availed	314 (98.7)	62 (24.2)	209 (98.6)	35 (30.7)	620 (68.9)
Total	318 (100.0)	256 (100.0)	212 (100.0)	114 (100.0)	900 (100.0)

Source: Field Survey, 2015 Percentages are shown in parenthesis

From Table-7 it is seen that 31.1 % of the sample respondents have availed the loan and the remaining 68.9 did not avail the loan. Professional education was done mainly through self financing institutions and naturally majority of the educational loan takers were also professionals and they accounted for more than 90% (194+79/280) of the total loan takers. Another notable feature was that among the professionals, in the matter of availing education loan, graduates (75.8%) outnumbered post graduates (69.3%).

Table-8 show the number of education loans taken by the respondents with respect to different employment outcome and the data were collected and calculated with the help of descriptive statistics such as frequencies and percentages. From the table it is clear that, among



the underemployed category, 27.3% availed the loan while it was 45.0% and 30.8% in the case of migrants and unemployed-persons respectively. But only 10% of the fully employed availed a loan.

Table- 8
Education Loan Availed: Employment Outcome-wise

Educational Loan	Fully Employed	Employment Outcome			Total
		Under Employed	Outside Employed State	Unemployed	
Loan Availed	7 (10.0)	105 (27.3)	98 (45.0)	70 (30.8)	280 (31.3)
Not Availed	63 (90.0)	290 (72.7)	120 (55.0)	157 (69.2)	620 (68.9)
Total	70 (100.0)	385 (100.0)	218 (100.0)	227 (100.0)	900 (100.0)

Source: Field Survey, 2015 Percentages are shown in parenthesis

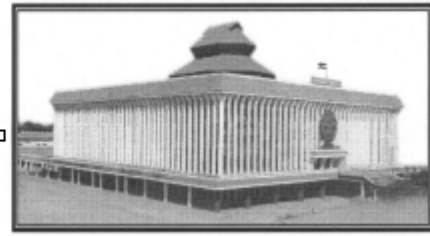
Repayment of Education Loan

Repayment of education loan is an important issue among the highly educated youth. The non-repayment of education loan is a prima facie evidence of the mismatch between higher education and employment opportunities, which needs further study. Table-9 shows the present status of the repayment of education loan taken by the highly educated individuals.

Table- 9
Repayment of Education Loan: Higher Education-wise

Repayment of Educational Loan (in full swing)	Nature of Course				Total
	General Graduation	Professional Graduation	General Post Graduation	Professional Post Graduation	
Respond	1 (25.0)	29 (14.9)	2 (66.7)	34 (43.0)	66 (23.6)
Not Respond	3 (75.0)	165 (85.1)	1 (33.3)	45 (57.0)	214 (76.4)
Total	4 (100.0)	194 (100.0)	3 (100.0)	79 (100.0)	280 (100.0)

Analysis of repayment of educational loan with respect to their nature of course revealed that more than 75% of the respondents had not yet started repayment of the loan. It is also found that post graduates did better compared to graduates as far as the repayment of education loan was concerned. This may be due to the fact that post graduates were more likely to get jobs



compared to graduates as escalation of qualifications increases their chances of being employed. Table-10 show the repayment status of education loan taken by the respondents with respect to different employment outcome.

Table- 10
Repayment of Education Loan: Employment Outcome-wise

Repayment of Education Loan (in full swing)	Employment Outcome				Total
	Fully Employed	Under Employed	Outside Employed State	Unemployed	
Respond	4 (57.1)	24 (22.9)	34 (34.7)	4 (5.7)	66 (23.6)
Not respond	3 (42.9)	81 (77.1)	64 (65.3)	66 (94.3)	214 (76.4)
Total	7 (100.0)	105 (100.0)	98 (100.0)	70 (100.0)	280 (100.0)

Source: Field Survey, 2015 Percentages are shown in parenthesis

The employment outcome wise distribution of educational loan repayment showed that the unemployed category, accounted for the largest number of defaulters as only 5.7% of them were correctly repaying the loan. It was followed by the underemployed section (22.9%) and the migrants category (34.7%). Among the fully employed, 57.1 % started repayment since they have been getting a good salary compared to the unemployed and the underemployed categories.

Repayment of Education Loan: Attitude of the Underemployed

The correct repayment of any loan depends mainly on the attitude of the borrower and all other factors are of secondary importance except some contingency factors. In order to analyse the attitude of the **underemployed** education loan takers, who had not started repayment yet, three proxy statements were given as shown below.

Statement 1: You will pay the loan only after getting a good job.

Statement 2: You will pay the loan after analysing all the chances of exemption

Statement 3: You think that it is the duty of the government to repay the loan

The opinions were marked in a five point scale ranging from strongly agree to strongly disagree with marks 5 to 1 and Table-11 show the mean and SD of the opinion of the underemployed respondents with respect to their categories of under-employment. The study classified the underemployed into two categories (i) underemployed by education and income category and (ii) underemployed by income category

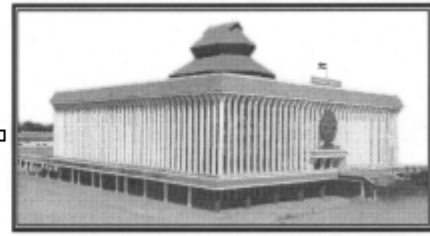


Table- 11

Repayment of Education Loan: Attitude of the Underemployed

Underemployed	Mean Scores and SD			
		Attitude Revealing Statements		
		Will pay the loan only after getting a good job	Will pay the loan after analysing all the chances of exemption	It is the duty of the government to repay the loan
Underemployed by education and income	Mean	4.71	4.74	4.74
	N	35	35	35
	SD	0.458	0.443	0.443
Underemployed by income	Mean	4.70	4.74	4.72
	N	46	46	46
	SD	0.465	0.444	0.445
Total	Mean	4.70	4.74	4.73
	N	81	81	81
	SD	0.459	0.441	0.448

Source: Field Survey, 2015.

All the three statements showed high mean scores, implying that they strongly agreed or agreed with all the statements. The marking revealed that they were trying to avoid repayment as far as possible. The main direct reason behind this is their underemployment status and low income and the actual indirect reason is the policy failure of the administrative system with respect to the manpower planning.

Repayment of Education Loan: Attitude of the Unemployed

Another attempt has been made in order to find out the attitude of the unemployed persons towards the repayment of education loan and it was also found (Table-12) by analysing the opinions on the three statements which were given above.

The mean scores in the table clearly revealed that people were not ready to repay the loan without any concession. They sought Governmental help to solve the problem. The above analyses clearly indicate the attitude of the people towards repayment of education loan and it throws light on the severity of the problem of reduction of NPA in education loan.

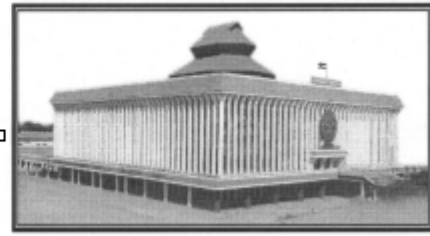


Table- 12

Repayment of Education Loan: Attitude of the Unemployed

Underemployed	Mean Scores and SD			
		Attitude Revealing Statements		
		Will pay the loan only after getting a good job	Will pay the loan after analysing all the chances of exemption	It is the duty of the government to repay the loan
Male	Mean	4.82	4.59	4.59
	N	17	17	17
	SD	0.393	0.507	0.507
Female	Mean	4.84	4.73	4.63
	N	49	49	49
	SD	0.373	0.446	0.487
Total	Mean	4.83	4.69	4.62
	N	66	66	66
	SD	0.376	0.463	0.489

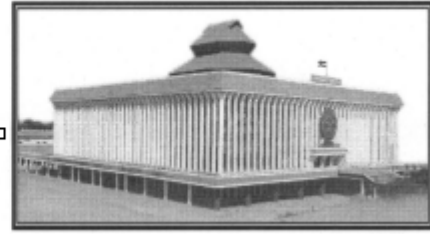
Source: Field Survey, 2015.

Conclusion

Even though there is a rising trend of NPAs, both the Centre and State governments force the public sector banks, over the years, to give more and more education loans to the students without any collateral security. This goes against the basic banking principle of safety, thereby endangering its existence itself.

The phenomenon of education loan resulted in the explosive outflow of highly educated unemployed or underemployed personnel as the society cannot provide, jobs which suit their educational qualifications and which fulfills their dream salary. As a natural consequence, students demand the write off their loans. However the question is who will suffer from a write off package? Since most of the banks are nationalized, it is the general public who are going to lose from this entire business.

The next issue to answer is who is actually gaining from this education loan business. It is none other than the self-financing institutions. Banks are suffering as their loan accounts are fast becoming NPAs; students are suffering as they have wasted their time and energy and entered into a state of bankruptcy; and Government is suffering as they have to finance the banks. Thus the entire windfall gains of this business are going to the self-financing institutions. These institutions



tend to perform well as they receive return on their investment via the education loan provided by the public sector banks.

The present pattern of financing of higher education system can be explained in a nutshell as follows. The current policy of the government with regard to higher education is a gradual withdrawal. However, only the direct role of the government is decreasing, whereas the indirect role is still increasing. It implies that, government is acting as a supplier of education loan for the students who are educated through various self-financing institutions. These institutions act just as an intermediary. They receive education loan taken by the students, which is actually supplied by the government through banks, and in turn they provide education. The original principle behind sanctioning self-financing institutions that is, reducing the financial burden of the government with respect to higher education, has been completely twisted around.

**SOUTHERN ECONOMIST,
MAY 1, 2016.**





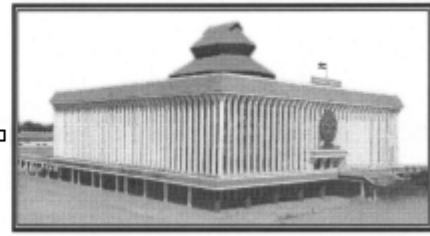
IT IS NOT A DROUGHT

Richard Mahapatra

The images are familiar, though stark. In Madhya Pradesh and Uttar Pradesh, police have been deployed to guard precious pools of water in dry beds of big tanks and rivers. Children in Madhya Pradesh's Umaria district, instead of heading to school, join mothers in hopeless journeys to search for water. It is now a common sight: villages in Madhya Pradesh transport water from far away tube wells to store it in dry dug wells for their use. In Dhar district's Chandawat village, the only source of water for 800 households has vanished this year. The village used to get water from a pond 5 km away and would store it in a dug well. But that pond has completely dried. "We now fan out to far away villages with bottles to beg for water" says Hare Singh, a resident of Chandawat.

Women in the Marathwada region of Maharashtra trudge up to 9 km, spending almost half a day to collect two buckets of water. In Latur, the town that is in news for water scarcity, Section 144 of the Criminal Procedure Code has been declared around water bodies, prohibiting assembly of more than five people at one place. In north Karnataka, residents leave villages early morning to scavenge water from any possible source, sometimes digging a metre into dry river beds and wait for hours to collect water as it seeps through. And it is just April; the rain is two months away. Recent official estimates say water level in 91 major reservoirs of the country is just at 23 percent of their capacity. As power stations bring down electricity generation due to water scarcity, city after city faces long power cuts. Amid this gloom, the government thought the word drought was too political. So now the India Meteorological Department will use terms like "deficit monsoon", leaving the word drought to be used by "others".

Half of India is under the grip of the second consecutive double-digit deficit monsoon, to use the official terminology. The last time the country witnessed such a situation was in 1965-66, when famine-like scenarios were triggered and widespread starvation deaths took place. At present, some 200,000 villages across the country are without water within their respective geographical boundary. Some 60,000 tankers in 10 states, and a train, have been deployed to provide water. Crops spread over 15 million hectares are under threat, while governments promise



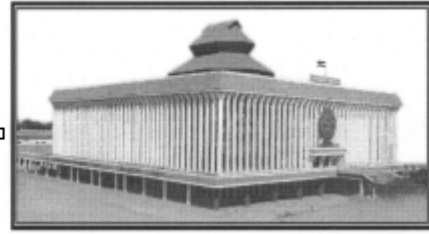
a drought-relief operation, allocating a miniscule ₹ 20,000 crore. Preliminary estimate shows over 330 million people are affected by the current drought spell.

But why does the country face a crisis every time it goes through a drought? Officially, drought is a permanent disaster that strikes, on an average, 50 million Indians every year; 33 per cent of the country is chronically drought-affected while close to 68 per cent areas are drought-prone. India has more than 150 years of experience in drought management. Despite this, every time the country faces a deficit monsoon, we plunge into a crisis.

Is the drought of 2015-16 different from other droughts? No. Like previous years, this time too India has just reacted to a situation. Though in all these years our policy has been to drought-proof the country instead of just embarking on drought relief operations. Since the 1965-66 drought, it has been an official policy to prepare villages to fight drought by investing in works related to soil and moisture management.

As they say, drought is a disaster one can see coming. Deficit monsoon creates situations for a drought. But it is not deficit monsoon, rather the lack of policies and mechanisms to drought-proof susceptible areas that turn the situation into a crisis.

Arguably, the current drought shouldn't have been so unbearable. In the last six decades we have spent more than ' 3.5 lakh crore on water conservation and drought-proofing. Particularly, in the last one decade, the Mahatma Gandhi National Rural Employment Guarantee Act (GNREGA) has helped create, on an average, 21 water bodies in every village. Some 12.3 million water harvesting structures have been built. Sixty-four per cent of the total expenditure under MGNREGA was on agriculture and agriculture-related works. From its inception in 2006 to March 2016, the government has spent over ₹ 3lakh crore on MGNREGA. Of this, according to an estimate of the DTE-CSE Data Centre, ₹ 2,30,000 crore has been spent as wage or money that has gone to people directly. We have a better monsoon forecasting system than we had before and our crisis response management has improved. The drought, therefore, should have been easy to tackle. But still the capacity of rural areas to tackle drought is quite poor. Probably, the ravages of nature the country witnessed in the past" five years have something to do with it, In 2009, a severe drought year that crippled more than half of India and impacted 200 million people, the situation was not that bad because the winter monsoon was more than normal and people harvested a bumper rabi crop. This compensated for the loss of kharif crops. But in the past two years, the country has gone through two consecutive double-digit deficit monsoons as well as a below normal winter monsoon. In January- February this year, the rainfall was 57 per cent less than normal-the lowest in five years. Moreover, when it rained, it poured so heavily that the winter crop in the areas already reeling from the second consecutive drought was damaged. In the Bundelkhand region of Uttar Pradesh and Madhya Pradesh, this was the 15th consecutive crop loss. Such situations are going to be the new normal in the face of climate change.



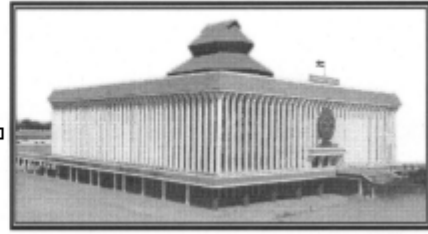
A 2006 study by the International Rice Research Institute in the Philippines and the Japan International Research Centre for Agricultural Science, in association with research organisations in Chhattisgarh, Odisha and Jharkhand, shows that drought is a key reason for the poor staying perennially below the poverty line. The study found that in every severe drought year, farmers in Chhattisgarh, Jharkhand and Odisha lose close to US \$400 million. It found that in the three states, 13 million people who were above the poverty line slipped below it due to drought-induced income loss. According to “Some aspects of Farming in India”, a 2015 report by the National Sample Survey Office, farmers cited inadequate rainfall and drought as the biggest reasons for crop loss, particularly for the two most harvested crops-wheat and paddy. Farmers, on an average, suffer a loss of ₹ 7,363 (one-fifth of their annual income) in paddy due to these reasons.

Drought and food security are critically linked. Drought-prone districts account for 42 per cent of the country’s cultivable land. With 68 per cent of India’s net sown areas dependent on rain, rain-fed agriculture plays a key role in the country’s economy. For maintaining food security, even at the current nutritional levels, an additional 100 million tonnes (MT) of food grain needs to be produced by 2020. Realistically, the total contribution of irrigated agriculture to food grain production from both area expansion and yield improvement will contribute a maximum of 64 MT by 2020. The balance 36 MT will have to come from the rain-fed areas or the drought-prone districts. According to estimates, 40 per cent of the additional supply of food grain required to meet the rise in demand has to come from these districts. So, it is not about whether our drought relief operations are effective. Rather, India can’t afford to have droughts any more. A long-term strategy to make India drought-free is the biggest message of the 2016 crisis.

DOWN TO EARTH,

1-15 MAY 2016.





FAULTY PRESCRIPTIONS

T.K. Rajalakshmi

On March 12, the Union Ministry of Health and Family Welfare banned nearly 350 fixed-dose combination (FDC) drugs, including common cough syrups, painkillers and other analgesics that were available across the counter without prescriptions. The ostensible reason was that these drugs lacked therapeutic justification but were aggressively marketed by leading pharmaceutical companies over the years. Although some of the common analgesics in the list had long been banned in other countries, they had manufacturing approval from state drug control authorities in India. The Jan Swasthya Abhiyaan (JSA), abroad front of health activists and professionals, has pointed out that since they did not have marketing approval, the drugs were marketed illegally. The health sector and health experts have welcomed the government's move.

Leading pharmaceutical companies have been accused of resorting to unfair marketing practices such as giving gifts to doctors, sponsoring doctors' foreign trips, organising medical conferences and giving financial incentives. Pharmaceutical companies are known to target doctors, especially specialists in chronic maladies such as diabetes, asthma and cardiovascular diseases. As treatment for these diseases is long term, pharmaceutical companies approach specialists to prescribe and push their products. Frontline has access to 91 airline tickets (involving more than one destination) that a major pharmaceutical company offered to doctors in July 2015. The pleasure trips were sponsored under the garb of "Continuous Medical Education" (CME). Interestingly, the company-sponsored trips took place in violation of the Uniform Code of Pharmaceuticals Marketing Practices (UCPMP).

The pharmaceutical major conducts in-practice usage and performance (IPUP) studies of various drugs. Frontline has in its possession the format of a study for one drug, Covance, recommended for the treatment of hypertension. The proforma, drafted by a medical professional on the rolls of the pharmaceutical company, specifies that doctors enlisting themselves for the study will be required to report their experience with the drug and provide other details such as adverse events relating to the drug use; they will be paid a professional fee of Rs.1,000 for every patient. Frontline has a copy of a cheque for an amount of Rs.25,000 given to a doctor through



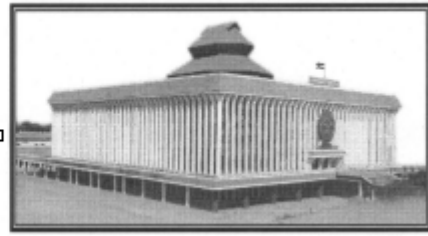
the IPUP for prescribing a drug called Teleact. It is being marketed after the regulatory approval was obtained, but the study, according to the objectives specified in the pro forma, was done because “it is important to know how it performs in day- to-day practice of individual medical practitioners”. An email correspondence dated October 16, 2015, from a regional manager of the pharmaceutical major, expresses happiness over the success of the IPUP campaign thus: “Let me share the joy of success of the IPUP campaign at Kottayam Hq. They were selling CEPODEM 100 DS at an average of 150 bottles per month. With the help of IPUP, they will be crossing 1,500 bottles in this single month October if not 2,000. The contributors are only 4 drs [doctors], which gives you the amplitude regarding right customer, right approach [sic] and determination.” Another correspondence on the same day addressed to “Team” said: “If we are investing IPUP with proper profiling of the customer, ROI [return of investment] is ensured. Let us utilise investments judiciously after doing homework. Eagerly waiting for more success stories.” Frontline has copies of all these documents that indicate the success of the inducement tactics if nothing else. In an email correspondence dated May 30, 2015, a manager of the company asks medical representatives to give details of “big ticket doctors for CRM [customer relationship management], who can contribute monthly above 50 k [thousand]”. The contribution naturally refers to business. Frontline has the supporting documents for this as well.

CAMP APPROACH

The sale and promotion of drugs is governed by two laws, the Drug and Magic Remedies (Objectionable Advertisements) Act, 1954, and the Sales Promotion Employees (Conditions of Service) Act, 1976. Neither of them encompasses a policy on promotion of drugs, many of which admittedly have no therapeutic justification. The drugs are promoted in subtle and obvious ways. The subtle ways include organisation of medical camps to mobilise patients.

A source associated with the industry said that the stated purpose of such camps would be to create awareness among the public but what they achieved in reality was to secure patients for doctors. These camps would conduct tests to detect asthma, arthritis, haemoglobin levels and thyroid malfunction. “The machines and the tests would be presented in a manner that would compel the camp attendees to take those medicines. Another common way to attract patients is by way of mass vaccination camps in educational institutions by approaching the parent-teacher associations. The hepatitis vaccination is one such ‘camp approach’, which incidentally is not a part of the WHO [World Health Organisation] vaccination regime,” the source said. Industry sources said that earlier the pharmaceutical companies used to provide as gifts pens, paperweights, writing pads, thermometers, etc., carrying the brand names of some products. Now the gifts ranged from payment of the equated monthly installments of car loans, sponsorship of foreign tours of doctors and their families, and giving money to conduct surveys or prepare study reports, and gifts such as air conditioners and refrigerators.

The Central government woke up to the unethical practices followed by pharmaceutical companies only in 2009. At a meeting attended by pharmaceutical industry associations on



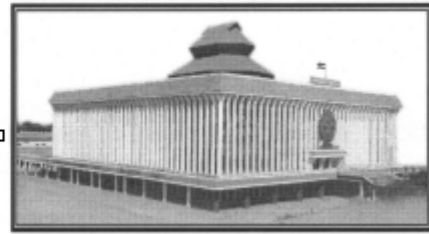
January 13, 2009, the Secretary of the Ministry of Chemicals and Fertilizers observed: “Keeping in view the seriousness of the allegations made in the medic reports, this department felt the need to take up the matter in the interests of consumers/patients as such promotional expenses being extended to doctors had direct implications on the pricing of drugs and its affordability.” A code of ethics and a mechanism for strict enforcement dealing with violations was formulated by the Organisation of Pharmaceutical Producers in India and the Indian Drug Manufacturers Association, which was rejected by the other associations. Interestingly, the government consulted only the pharmaceutical companies and not the other stakeholders such as public health experts and consumer associations. The process dragged on. A draft code was prepared, but not much was revealed in the public domain until December 2014 when the government, through a circular, announced the formation of the UCPMP and directed the pharmaceutical industry to adopt the code voluntarily and comply with it for a period of six months with effect from January 1, 2015. It also said the code would be reviewed on the basis of the inputs it received.

DESIGNED TO FAIL

The UCPMP, by its very nature, was voluntary with no statutory or legal backing for enforcement or affixing culpability. It was viewed as a mechanism in which the offenders themselves drafted a code to regulate their irregular and unethical practices. The very first paragraph of the code provided for a review after six months and “if it was found that it had not been implemented effectively by pharmaceutical associations/ companies, the government may consider making it statutory”. The Federation of Medical Representative Associations of India (FMRAI) pointed out that a code that was voluntary did not exist anywhere else in the world. On June 3, 2015, the government called a meeting to review the UCPMP, but it was called off without citing any reasons. The code has been deemed faulty on many counts. For one, it protects rather than proscribes unethical behaviour. Under the section “General Points”, subsection 1.5 lays down that information about a drug, which must be accurate, balanced, fair, objective and not misleading directly or by implication, must be “capable of substantiation”. Critics point out that the phrase “must be ‘capable of substantiation should be substituted with “must be substantiated””.

Similarly, under the section “Claims and Comparisons”, subsection 2.7 lays down, curiously, that the “clinical and or scientific opinions of members of health care professionals must not be disparaged either directly or by implication”. This effectively forbids any criticism of industry-influenced studies, ghost-writing, misleading statements, articles or studies. The code is in direct contravention of the Drugs and Cosmetics Acts. For instance, in the section on “Textual and Audio Visual Promotional Material”, it does not make it compulsory to mention the name and address of the manufacturer.

Under another clause, the naming of “inactive ingredients” of the drug is not required, which is again in contravention of the Food and Safety Act, which makes mentioning of all ingredients compulsory. Sodium, for instance, can harm some patients but may be an inactive ingredient in a



drug. The FMRAI has demanded that the legal term “sales promotion employees” should replace the term “medical representatives” who are mainly responsible for compliance with the code. It also said that the earnings of the sales promotion employees should not be linked to the sale of medicines. These stipulations, it said, would go a long way in correcting the unethical practice of inducing medical professionals to buy drugs.

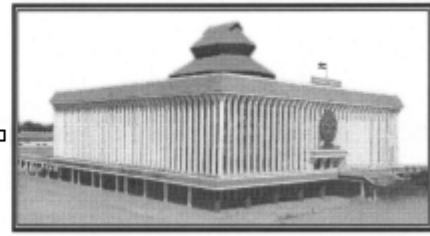
The code lays down in Section 7.1 that “companies or their associations / representatives of any person acting on their behalf shall not extend any travel facility inside the country or outside, including rail, air, ship, cruise tickets, paid vacations etc to health care professionals and their family members for vacation or for attending conferences, seminars workshops, CME programme as a delegate etc. It is clarified that in any seminar, conference or meeting organised by a pharmaceutical company for promoting a drug or disseminating information, if a medical practitioner participates as a delegate it will be on his or her cost.” It is not clear whether non-delegates can be sponsored in such a fashion. The code allows a lot of room for maneuver. However, the fact that the UCPMP details all the various categories of travel facilities provided by companies to medical practitioners is an indication of the extent of the rot.

CONFLICT OF INTEREST

Critics point out that the code has relied on the Indian Medical Council (Professional Conduct, Etiquette and Ethics) Regulation, 2002, which gives a lot of scope for paying professionals through other means. The real issue is that the code leaves it to the industry to take action against its own members—a major conflict of interest.

The Ethics Committee for Pharma Marketing Practices under the UCPMP will be composed of pharmaceutical industry representatives and associations. Even the review committee will consist of professionals from within the industry, leaving no room for any third-party intervention. Strangely, the committee set up by the government will have none of its representatives from the Ministries concerned. The ruling of the committee reviewing the complaints shall be final. Punishment for offenders ranges from suspension of the company from the association, reprimand of the company, publication of the details of the reprimand, issue of a corrective statement by the company to the media, recovery of items from the violators of the code and written submission of the action taken in writing to the committee. Simply put, the code has been designed for failure with its non-statutory status and weak provisions for penalty.

The code allows medical practitioners to work for pharmaceutical and allied health care industries in advisory capacities, as consultants, researchers, treating doctors or in any other professional capacity. It is known that pharmaceutical companies hire top doctors as advisers offering monetary benefits as compensation.



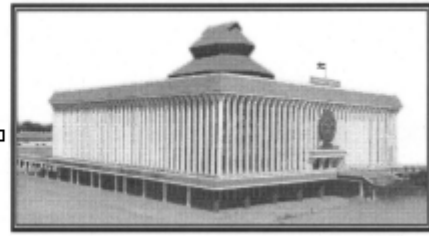
ILLEGAL DRUG FORMULATIONS

Pharmaceutical companies' profits have risen tremendously over the years. While taking irrational formulations off the shelves may hurt the industry, it is significant that despite several court orders, these formulations have been allowed to prevail. The JSA pointed out that of the list of 370 essential medicines prescribed by the WHO, only 25 are fixed-dose combinations. The JSA is of the view that the major brands that have been banned and on which injunctions have been granted, are manufactured by prominent multinational companies (MNCs).

“None of these banned formulations would be allowed in the home countries of the MNCs concerned. All the companies concerned had access to information showing that their formulations were unscientific. Marketing of these drugs is unethical in all cases and illegal in many cases. The distorted business model of large companies has also been laid bare by the pleas of some of these companies. Pfizer and Abbott, two U.S.-based MNCs, who take pride in claiming that they are ‘innovator’ companies, now lament that a ban on their unethical cough syrups-Corex and Phensedyl- will jeopardise their entire operations in the country. Surely, giant MNCs should not depend on simple remedies like cough syrups to sustain their operations in a developing country,” the JSA’s statement noted.

**FRONTLINE,
MAY 13, 2016.**





Tribal History Sans Contemporary Politics

ILINA SEN

The nine essays in this volume, as well as the scholarly introduction by the editors, deal with different aspects, of the history of the Adivasis in India. They discuss a wide range of issues affecting the socio-economic life of the Adivasis and explore long-term continuities and the opposite in situations therein. They also reflect some of the new concerns that have come up in the study of history involving new methodology and sources.

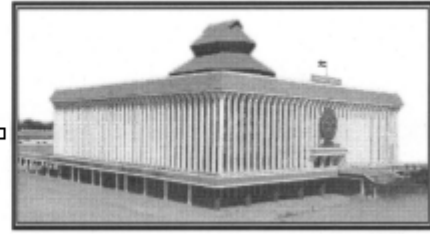
As the editors explain in their introduction, the volume owes its inception to a 2006 conference on “Communities and the Nation: Dalits and Adivasis in Colonial and Postcolonial India” organised by the Department of History, University of Calcutta. While the essays on the Dalit experience were separately published in 2008, selected essays from the conference on the Adivasi experience as well as two independent studies by Italian scholars have been grouped in the present volume.

Mixed Methodologies

Colonial and immediate postcolonial discourse on the Adivasis in India has centered around the issues of assimilation, integration and separate development in the context of the emerging nation. Adivasi rebellions as a reaction to colonial expropriation, the environmental impact of modern development on their society and social structures have the current scholarship on tribal India been important in more recent years.

In the process, some of the boundaries between disciplines have been breached and scholarship on Adivasi issues has used mixed methodologies ranging from history, sociology, anthropology, development studies and ecological sciences. The majority of the essays included in this collection deal with different aspects of this reality from the experience of Adivasis in the central region of the country- a belt stretching across Rajasthan, Madhya Pradesh, Jharkhand, Bihar, Bengal and Odisha.

The nine essays included are by eminent scholars-B. B. Chaudhuri, Tripti Chaudhuri, Sanjukta Das Gupta, Samita Sen, Shashank Sekhar Sinha, Nandini Sundar, Daniel .J. Rycroft, Marco



Fattori and Giorgio Milanetti. They deal with a wide range of subjects from the expansion of caste Hindu society in India at the expense of the indigenous colonial understanding of the tribal world, the missionary activity among Santhals in the 19th century, agrarian changes in Singhbhum in the wake of colonialism, recruitment of Adivasis for tea plantations in Assam, the memory of insurgencies as a formative factor in tribal consciousness and pride, the complex and interdependent relationship between Bhil and Rajput sovereignty in south Rajasthan, and the politics of Adivasi identity articulation in modern times.

Tribal Studies

The individual papers make for interesting reading, and bring together much of the current scholarship on tribal India. Put together, they paint a rich tapestry of the tribal world of historians and anthropologists, their sensitivity and empathy with the unique tribal world view from locations and places situated across north, west, and central India. There are no studies from the southern or north-eastern region, but there was no claim to total representation of the Indian Adivasi situation in any case. However, even apart from this, the papers in this book reveal an interesting process of inclusion and exclusion.

While B. B. Chaudhuri analyses the genesis of “tribal studies” in India during the colonial period and delineates the major trends and accounts, he draws interesting contrasts in the perspectives of several kinds of analysts, be they military or civil officials, scholar-administrators, missionaries or professional scholars of anthropology. In themselves, they provide lessons in importance of perspective in our understanding of tribal reality at a particular time period. Likewise, Tripti Chaudhuri studies the work of protestant missions among the Santhals in Chhota nagpur, and the construction of an idealised tribal identity that interfaces with British-introduced notions of modernity.

Methodological Lacuna

While these studies cover a wide range of source materials, one is struck by the absence of postcolonial or indigenous perspectives on tribal development in the work of many of these scholars. The work and standpoints of scholar-administrators like Verrier Elwin, who was very influential in formulating the trajectory of post- Independence tribal policy, and of the late B. D. Sharma, whose contribution to the passage of the Panchayats (Extension to the Scheduled Areas) or PESA Act, 1996 was huge, do not seem to be engaged historians of tribal studies in any serious way. There has been some more recent work in Jharkhand in trying to reverse this trend. The reliance on colonial representations of tribal cultures in India, most often located in antagonistic political positions to that of the Adivasis themselves, can be a serious problem.

The only serious engagement with modern historical processes appears in the essays by Nandini Sundar and Daniel Rycroft. However, here too, one is struck by the focus on identity and representation and the corresponding absence of discussion on larger issues of political



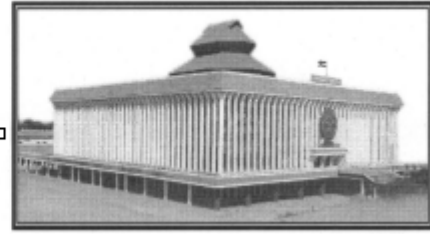
economy and changes in the pattern of resource mobilisation that has made the crucial difference to the preservation or destruction of tribal identity and survival. One of the most interesting contributions to the volume is that by Milanetti who reads the narrative of the Ramayana as a metaphor for the subjugation of the indigenous people of central and southern India by the superior force of the Aryan civilisation.

Similarly, this collection indicates the sparse engagement of historians with the reality of production processes and changes in these among the various tribal communities in the contemporary context. Das Gupta's study which deals with agrarian change in Singhbhum refers to the colonial period. There is an absence of engagement with contemporary historical and ideological processes, and one is left with the question whether this is a reflection of the total reality or indicative of a methodological lacuna. In either case, there is an important issue here relating to the methodology of tribal historiography in India that transcends the present volume alone. It is not as if there is no engagement with such issues among scholars. The work of Savyasachi, who spent long years documenting cultivation and livelihood practices in Bastar, comes most readily to mind, as does the work of Archana Prasad, who has critiqued the "ecological romanticism" of Verrier Elwin. The inclusion of these perspectives in the current volume would have enriched the collection very much.

The volume brings together important interdisciplinary perspectives in the study of tribal history. However, in the absence of any discussion on contemporary debates on tribal issues, history and material culture (particularly, those rooted in indigenous standpoints), the present collection of essays loses out on a lot of potential.

**ECONOMIC & POLITICAL WEEKLY,
MAY 21, 2016.**





LOKSABHA

RESUME OF WORK TRANSACTED FROM 23RD FEBRUARY, 2016 TO 16TH MARCH, 2016

The Seventh Session of the Sixteenth Lok Sabha commenced on 23 February and concluded on 16 March 2016. In all, the House held 16 sittings spread over 105 hours 26 minutes.

This being the First Session of the year, the President of India, Shri Pranab Mukherjee, addressed members of both Houses of Parliament assembled together in the Central Hall on 23 February, at 11.00 a.m. Later, the Lok Sabha met at 12.45 p.m. and a copy of the President's Address was laid on the Table of the House. Thereafter, the Hon'ble Speaker, Smt. Sumitra Mahajan, made obituary references and the House was adjourned for the day.

The Motion of Thanks on the Address by the President was moved by Smt. Meenakshi Lekhi on 24 February 2016 which was seconded by Smt. Harsimrat Kaur Badal. The discussion on the Motion was held over a period of five days in which as many as one hundred and twenty-seven members belonging to different political parties participated. On 3 March, the Prime Minister, Shri Narendra Modi, replied to the debate and the Motion of Thanks to the President for his Address was adopted the same day after all the amendments moved were negatived.

This being the Budget Session, considerable financial business was transacted by the House.

The Budget (Railways) for the year 2016-2017 was presented to the House by the Minister of Railways, Shri Suresh Prabhu, on 25 February 2016. The Supplementary Demands for Grants (Railways) for 2015-2016 were later presented by the Minister on 3 March 2016. The House held a combined General Discussion on the Budget (Railways) for 2016-2017 and on the Demands for Grants on Account (Railways) for 2016-2017 on 3, 8 and 9 March 2016. The Supplementary Demands for Grants (Railways) for 2015-2016 were discussed on 8 and 9 March 2016; thereafter, all the Demands for Grants on all the counts were voted in full and the relevant Appropriation Bills were passed.



The Budget (General) for the year 2016-2017 was presented to Lok Sabha on 29 February 2016 by the Minister of Finance, Shri Arun Jaitley. He also laid on the Table the Statements on (i) Macro-Economic Framework; (ii) the Medium-term Fiscal Policy; and (iii) the Fiscal Policy Strategy under Section 3(1) of the Fiscal Responsibility and Budget Management Act, 2003. Thereafter, he introduced the Finance Bill, 2016 and the House was then adjourned for the day.

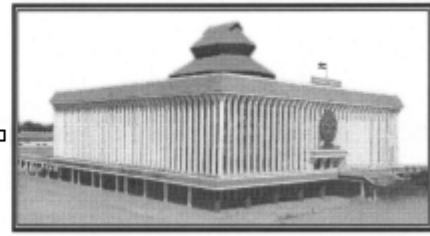
Earlier, on 26 February 2016, a copy of the Economic Survey 2015-2016 was laid on the Table of House. The Supplementary Demands for Grants (General) for the year 2016-2017 was presented by the Minister of Finance on 11 March. The House took up the combined General Discussion on the Budget (General) for 2016-2017 and the Demands for Grants on Account (General) for 2016-2017 on 10 and 14 March 2016. The Supplementary Demands for Grants (General) for 2015-2016 were discussed on 14 March 2016 and all the Demands were voted in full the same day and the relevant Appropriation Bills were passed.

On 24 February 2016, Shri Jyotiraditya Madhavrao Scindia initiated a discussion under Rule 193 on the situation arising out of the incidents in institutions of higher education with reference to Jawaharlal Nehru University and the Hyderabad Central University. Twenty-three members participated in the discussion. The Minister of Home Affairs, Shri Rajnath Singh, also intervened. The discussion concluded the same day with a reply by the Minister of Human Resource Development, Smt. Smriti Zubin Irani.

On 1 March 2016, during the Question Hour, members of the AIADMK entered the well of the House protesting against alleged illegal investment in real estates and other businesses by the son of a former Finance Minister. Subsequently, due to interruptions, the Hon'ble Speaker adjourned the House at 11.03 hrs. and reconvened at 11.15 hrs. to be adjourned again upto 14.00 hrs. Later in the day, Dr. P. Venugopal made a submission regarding reported disclosure by the Enforcement Directorate and the Income Tax Department on investments by a firm owned by the son of a former Finance Minister. The Minister of State in the Ministry of Parliamentary Affairs, Shri Rajiv Pratap Rudy, responded to the submission. On 2 March, the Hon'ble Speaker made the following observation:

“Hon'ble Members, I have received a notice from Shri Bhartruhari Mahtab for Short Duration Discussion under Rule 193 on the Aircel-Maxis Scam. If the House desires, I may allow the discussion today itself. The subject of discussion will be ‘Situation arising out of alleged money-laundering involving Aircel-Maxis in the wake of recent joint raids by Enforcement Directorate and Income Tax Department’”.

Accordingly, Shri Bhartruhari Mahtab initiated the discussion on the same. Twelve members took part in the debate and, at the end, the Minister of Finance, Shri Arun Jaitley, replied. The other discussion that took place under Rule 193 was raised by Shri Kalikesh Narayan Singh Deo on 16 March 2016 on the situation arising out of terror attacks at the Pathankot Airbase. In all, 19 members participated in the discussion. The Minister of Defence, Shri Manohar Parrikar,



also intervened in the debate. The discussion concluded after the reply by the Minister of Home Affairs, Shri Rajnath Singh.

On 10 March, Shri Nishikant Dubey called the attention of the Minister of Home Affairs, Shri Rajnath Singh to alleged alteration of affidavit relating to the Ishrat Jahan case. In response, the Minister of Home Affairs, Shri Rajnath Singh, made a statement and replied to the clarifications sought by the members. In addition, members made submissions on issues of urgent public importance like: (i) letter written by the Tamil Nadu Government for release of prisoners convicted of Shri Rajiv Gandhi's assassination, creating anguish among the people of the country; (ii) alleged role of social media in defaming the personality of a member of Parliament; (iii) alleged inaction by security agencies and the Public Sector Banks which facilitated an industrialist to leave the country, despite having an order for impounding his passport; (iv) immediate intervention and assistance to farmers affected by unseasonal rains and hailstorms in entire North India, particularly Jammu and Kashmir, Himachal Pradesh, Punjab, Haryana, Delhi, Rajasthan, Uttar Pradesh, Madhya Pradesh and Maharashtra; (v) reported disclosure by news agency showing politicians and higher officials taking bribe on camera; (vi) establishment of a separate High Court in Andhra Pradesh and Telangana; and (vii) injustice faced by the people of Andhra Pradesh due to non-implementation of the provisions of the Andhra Pradesh Reorganisation Act by the Government of India.

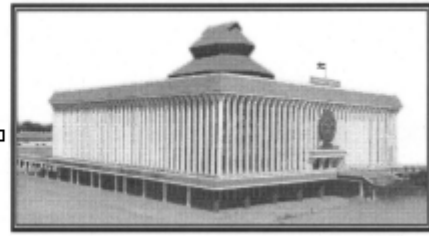
During the Session, the Minister of Finance, Shri Arun Jaitley made a statement on the issue of tax proposal for Employees Provident Fund/Superannuation Fund.

Insofar as Question Hour is concerned, out of the 280 Starred Questions that were listed during the Session, 71 Questions were orally answered on the floor of the House. Written replies to the remaining Starred Questions along with replies to 3,200 Unstarred Questions were laid on Table of the House.

The members made use of Rule 377 to raise 281 matters, particularly those relating to their constituencies. In addition, as many as 354 matters of urgent public importance were raised by the members after the Question Hour and after completion of formal business of the House by sitting late in the evening.

During the Session, 16 Reports of Departmentally Related Standing Committees, 5 original and 11 Action Taken Reports, were presented in the House.

Coming to Legislative Business, 12 Government Bills were introduced in the House and 10 Bills were passed during the Session. Some of the important Bills passed were: (i) The Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Bill, 2016; (ii) The Real Estate (Regulation and Development) Bill, 2016, as passed by Rajya Sabha; and (iii) The Mines and Minerals (Development and Regulation) Bill, 2016.



The Aadhaar (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Bill, 2016, sought to provide for efficient, transparent, and targeted delivery of subsidies, benefits and services, the expenditure for which is incurred from the Consolidated Fund of India, to individuals residing in India through assigning of unique identity (Aadhar) numbers to such individuals and for matters connected therewith or incidental thereto.

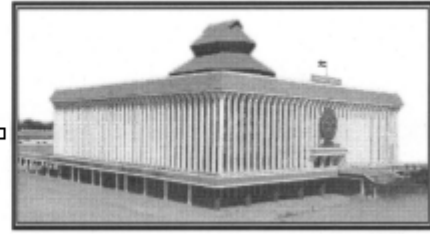
The Real Estate (Regulation and Development) Bill, 2016, sought to establish an Authority to be known as the Real Estate Regulatory Authority and Real Estate Appellate Tribunal by the appropriate Government, and to exercise the powers conferred on them and to perform the functions assigned to them under the proposed legislation; and to make the registration of real estate project compulsory in case where the area of land proposed to be developed exceeds one thousand square meters or the number of apartments proposed to be developed exceeds twelve.

The Mines and Minerals (Development and Regulation) Bill, 2016, sought to amend the Mines and Minerals (Development and Regulation) Act, 1957 to permit the transfer of captive mining lease granted otherwise through auction to facilitate banks and financial institutions to liquidate stressed assets where a company or its captive mining lease is mortgaged and also provide for merger and acquisition of plants/ businesses linked with captive mines.

In the sphere of Private Members' Business, 51 Bills were introduced during the Session. The Compulsory Voting Bill, 2014, moved by Shri Janardan Singh 'Sigrival' which already had been discussed during the Fourth, Fifth and Sixth Session, was taken up for further discussion on 26 February 2016 and later withdrawn by the leave of the House. Another Bill, the Rights of Transgender Persons Bill, 2014, as passed by the Rajya Sabha on 12 December 2014 and laid on the Table of Lok Sabha on 29 April 2015, was discussed on 26 February and 11 March 2016. However, the discussion on the Bill remained inconclusive.

On the very first day of the Session, Hon'ble Speaker made a reference to the demise of His Excellency Shri Sushi I Koirala, former Prime Minister of Nepal and the President of the Nepali Congress. She further made reference to the passing away of Dr. Bal Ram Jakhar, former Speaker of Lok Sabha and a member of the Seventh, Eighth, Tenth and Twelfth Lok Sabhas. On 4 March 2016, Hon'ble Speaker made reference to the passing away of Shri Purno Agitok Sangma, sitting member and former Speaker of Lok Sabha. During the Session, the Hon'ble Speaker also made references to the passing away of Shri Mufti Mohammed Sayeed, Chief Minister of Jammu & Kashmir and former member, and Sarvashri Yashpal Singh, Noorul Huda, Ramswaroop Prasad, Jashubhai Dhanabhai Barad, Basori Singh Masram, Pawan Diwan and Smt. Shanti Devi, all former members.

References were also made in the House on: (i) loss of lives of 7 security personnel and injuries to 20 others in a terrorist attack at the Pathankot Air Force Station on 2 January 2016;



and (ii) loss of lives of 10 soldiers of the Indian Army due to avalanche in Siachen, Jammu and Kashmir.

On 8 March 2016, the Hon'ble Speaker made a reference to the International Women's Day and mentioned about the deliberations of the National Conference of Women Legislators held for the first time in New Delhi on 5 and 6 March. She said that Conference emphasized that there was an urgent need for ensuring the qualitative participation of women in maximum possible number with the objective of ensuring equal access to facilities like education, health, safe drinking water and basic sanitation and promoting social and financial inclusion. She further observed that ensuring greater access to women in the sphere of education, social inclusion and nation building would ensure the prosperity of entire family and the country. Several members subsequently made submissions. The Minister of State in the Ministry of Food Processing Industries, Sadhvi Niranjana Jyoti and the Minister of Parliamentary Affairs, Shri M. Venkaiah Naidu, responded to the submissions.

On 11 March 2016, the Hon'ble Speaker, on behalf of the House, felicitated the team of Scientists and Technologists of the Indian Space Research Organisation (ISRO) for the successful launch of IRNSS-1F from Sriharikota, Andhra Pradesh.

As in the past, functions were held under the auspices of the Indian Parliamentary Group (IPG) to mark the birth anniversaries of Dr. Ram Manohar Lohia (23 March) and Dr. B.R. Ambedkar (14 April) in the Central Hall of Parliament House where the portraits of these illustrious leaders are put up. The Lok Sabha Speaker, Union Ministers, members of Parliament and other dignitaries paid floral tributes on the occasions. Besides, a function was held in the Central Hall of Parliament on the birth anniversary of the former Speaker of Lok Sabha, Shri M. Ananthasayanam Ayyangar on 4 February. Booklets containing the profiles of these leaders, brought out in Hindi and English by the Lok Sabha Secretariat, were distributed to the dignitaries present on the occasion.

The Bureau of Parliamentary Studies and Training (BPST) continued with its various activities.

A Sensitization Programme in Forestry Sector was organised jointly by the Bureau and the Indira Gandhi National Forest Academy, Dehradun, for the members of Parliament from 14 to 15 March 2016 which was attended by 25 participants. The Bureau organised a Familiarization Programme on Parliamentary Practices and Procedures for Media Persons from Haryana, Punjab and Uttarakhand Legislative Assemblies which was attended by 22 participants.

The thirty-first International Training Programme in Legislative Drafting was organised from 11 February to 11 March 2016. Forty-four officials from 26 countries attended the Programme sponsored under the Indian Technical Economic Co-operation (ITEC) and the Special Commonwealth African Assistance Plan (SCAAP).



During the period, the Bureau organized four International Study visits in which there were 71 participants. In addition, forty-six Study Visits were organised for educational and other institutions from within the country covering 2,322 participants.

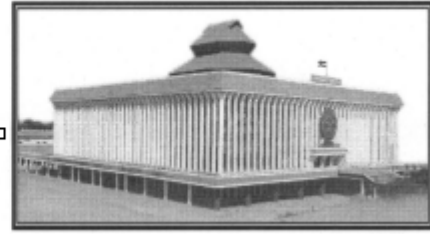
Apart from these, eight Appreciation Courses in Parliamentary Processes and Procedures for Probationers of all India and Central Services and for middle and senior level officials of Government of India were conducted by the Bureau. In all, 530 participants attended these Courses. The Bureau also organized two Training Courses for Officials of Lok Sabha, Rajya Sabha and State Legislature Secretariats which was attended by 61 participants.

Besides, Professional Development Programmes for Officers of Lok Sabha Secretariat were organised by the Bureau; two officers of the Lok Sabha Secretariat attended Hindi Conferences and Workshops.

During the Budget Session, more than 4 hours and 45 minutes of the time of the House were lost due to disruptions. However, the House compensated for the time lost by sitting late for about 35 hours and 37 minutes to transact important financial, legislative and other business.

This being the Budget Session, the sittings of the House were originally scheduled to be held in two parts, i. e. from 23 February to 16 March 2016 and again from 25 April to 13 May 2016 to enable the Departmentally-related Standing Committees to consider the Demands for Grants of various Ministries and Departments during the recess and submit their Reports to the House. However, the Seventh Session was adjourned on 16 March 2016, and the President of India prorogued in Lok Sabha 29 March 2016.





Himachal Pradesh Legislative Assembly

RESUME OF WORK TRANSACTED FROM 25TH FEBRUARY, 2016 TO 7TH APRIL, 2016

The 11th Session of the Himachal Pradesh Legislative Assembly commenced on the 25th February, 2016. The Session commenced with established convention of playing of the National Anthem. This being the Budget Session, major business before the House was presentation, consideration and passing of the Supplementary Budget (First and Final Batch) for the year 2015-2016 and the Budget Estimates for the financial year 2016-2017. The House had 25 sittings in all.

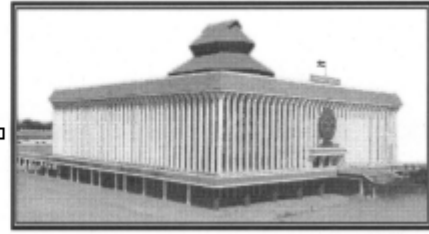
On the opening day, this being the first sitting of the year, Acharya Devvrat, His Excellency, the Governor of Himachal Pradesh addressed the House on 25th February, 2016 at 11.00 A.M. Thereafter, the House paid rich tribute to Shri Desh Raj, former Member of Himachal Pradesh Legislative Assembly. The Hon'ble Chief Minister, Leader of Opposition and other Members including the Hon'ble Speaker made obituary references to the departed soul.

The discussion on the Governor's Address started on 29th February, 2016 and lasted for 4 days. The Motion of Thanks to the Governor's Address was passed on the 4th March, 2016.

Shri Virbhadra Singh, Hon'ble Chief Minister presented the Budget Estimates for the Financial year 2016-2017 on 8th March, 2016. The general discussion on Budget was held for 5 days. In all, 45 Members participated in the debate which was replied by the Hon'ble Chief Minister in detail on 18th March, 2016.

During the recess period from the 19th March, 2016 to 27th March, 2016 various Departmentally Related Standing Committees considered the Demands for Grants of various Departments, who after the series of meetings submitted their reports to the House on its resumption on the 28th March, 2016. The discussion and voting on Demands were held for four days and the Budget Estimates for the financial year 2016-2017 were passed on 31st March, 2016. Two appropriation Bills were introduced, considered and passed.

The Question Hour, as usual remained lively throughout the Session. During the Session, the Government provided answers to 701 notices of Starred Questions and 241 notices of



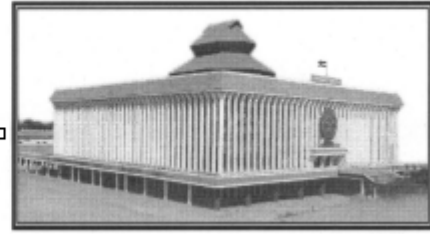
Un-Starred Questions. The Government also apprised the House of the latest position of 11 matters of special mention raised by Members under Rule-324. Four notices of short duration discussion under Rule-61 and Nineteen notices of Calling Attention to the matters of 'urgent public importance under Rule-62 were discussed. One motion Rule 63 and three motions under Rule 130 were admitted and discussed. Seven Private Members' resolutions were discussed and out of these five were withdrawn by the concerned Member and one resolution was negatived by the House. One resolution was moved in the House which would be taken-up for discussion during the next Session.

During the Session, the documents relating to Annual Administrative Reports, Annual Accounts/Audit Reports etc. of various Autonomous Bodies/Corporations of the State Government, Recruitment & Promotion Rules of various Departments and including the Reports of the Comptroller and Auditor General of India for the year 2014- 2015 (Civil/Revenue/Financial/ Appropriation Accounts) were laid on the table of the House. 56 Reports of the House Committees were also presented and laid on the Table of the House.

The Secretary, H.P. Legislative Assembly laid on the table of the House a copy each of the Bills passed during the Eleventh Session and assented to by His Excellency the Governor of Himachal Pradesh,

In the sphere of Legislative Business, the following Bills were introduced, considered and passed by the Legislative Assembly:-

1. The Himachal Pradesh Subordinate Courts' Employees (Pay, Allowances and Other Conditions of Service) Second Amendment Bill, 2015 (Bill No. 22 of 2015);
2. The Himachal Pradesh Aerial Ropeways (Amendment) Bill, 2015; (Bill No, 23 of 2015);
(Sr. No.1 & 2 though these bills were introduced during the Winter Session held in December, 2015 out could not be considered and passed due to adjournment of the House)
3. The Himachal Pradesh Appropriation Bill, 2015 (Bill No. 1 of 2016);
4. The Himachal Pradesh Appropriation (No.2) Bill, 2015 (Bill No.2 of 2016);
5. The Himachal Pradesh Tax on Entry of Goods into Local Area (Amendment) Bill, 2016 (Bill No.3 of 2016);
6. The Himachal Pradesh Protection of Interests of Depositors (In Financial Establishments) Amendment Bill, 2016 (Bill No. 4 of 2016);
7. The Himachal Pradesh Panchayati Raj (Amendment) Bill, 2016 (Bill No.5 of 2016);



8. The Shimla Road Users and Pedestrians (Public Safety and Convenience) Amendment Bill, 2016 (Bill No.6 of 2016);

(Bill No. 6 of 2016 withdrawn by the Government)

9. The Himachal Pradesh Value Added Tax (Amendment) Bill, 2016 (Bill No.7 of 2016);

10. The Shimla Road Users and Pedestrians (Public Safety and Convenience) Amendment Bill, 2016 (Bill No.8 of 2016);

11. The Salaries and Allowances of Ministers (Himachal Pradesh) Amendment Bill, 2016 (Bill No.9 of 2016);

12. The Himachal Pradesh Legislative Assembly Speaker's and Deputy Speaker's Salaries (Amendment) Bill, 2016 (Bill No. 10 of 2016):

13. The Himachal Pradesh Parliamentary Secretaries (Appointment, Salaries, Allowances, Powers, Privileges and Amenities) Amendment Bill, 2016 (Bill No. 11 of 2016); and

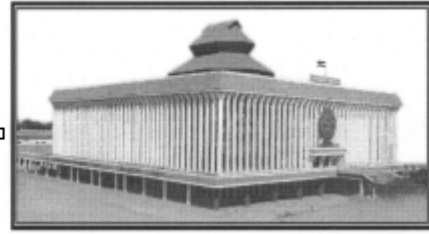
14. The Himachal Pradesh Legislative Assembly (Allowances and Pension of Members) Amendment Bill, 2016 (Bill No. 12 of 2016).

In order to keep the House informed, the Hon'ble Chief Minister and other Ministers made, Suo Moto statements on various important issues in the House during the Session.

Before announcing the adjournment of the House sine-die, the Hon'ble Speaker expressed his thanks to the Hon'ble Chief Minister and Members for their co-operation in the smooth conduct of the Business of the House.

The House was adjourned sine-die by the Hon'ble Speaker on 7th April, 2010 and also prorogued by His Excellency, the Governor of Himachal Pradesh on the same day.





Mizoram Legislative Assembly

RESUME OF WORK TRANSACTED FROM 21ST APRIL, 2016 TO 21ST APRIL, 2016

The Session commenced on Thursday the 21st April, 2016 and adjourned Sine Die on 21st April, 2016. The Governor of Mizoram prorogued the Session on 21st March, 2016. The House sat for 1 (one) day and transacted Business for 2 hours and 2 minutes.

OBITUARY

Pu Lal Thanhawla, Hon'ble Chief Minister and House Leader made a reference on the demise of Dr. C. Silvera, former Member of Parliament (Lok Sabha).

The following members also joined the reference :-

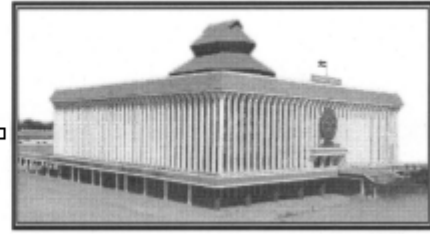
1. Pu Vanlalzawma, Opposition Group Leader
2. Pu Lalrinliana Sailo
3. Pu P.C. Zoram Sangliana

Members stood in silence for one minute as a mark of respect to the departed soul.

ANNOUNCEMENT BY THE SPEAKER

The Hon'ble Speaker announced the names of the Panel of Chairmen as the following:-

1. Pu John Siamkunga
2. Dr. N gurdingliana
3. Dr. K. Beichhua
4. Pu Chalrosanga Ralte



PRESENTATION OF REPORTS

The following Reports were presented to the House:

- 1) Report of Business Advisory Committee.
- 2) Report of the Select Committee on The Mizoram (Land Acquisition, Rehabilitation and Resettlement) Bill, 2016.

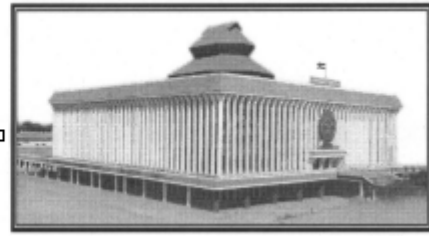
LEGISLATIVE BUSINESS

During this Session, The Mizoram (Land Acquisition, Rehabilitation and Resettlement) Bill, 2016. (As recommended by Select Committee) was discussed and passed by the House unanimously.

Before adjourning the House Sine Die, the Hon'ble Speaker highlighted a brief summary of the Business transacted during the Ninth Session.

The House was adjourned Sine Die on 21.04.2016 at 12:32 PM. The Governor of Mizoram prorogued the House on the same day.





Tripura Legislative Assembly

RESUME OF WORK TRANSACTED FROM 18TH MARCH, 2016 TO 7TH APRIL, 2016

The 10th Session of the 11th Tripura Legislative Assembly which commenced on and from 18th March with a break of 8 (eight) days from 29th March to 5th April, 2016. As it was a Budget Session, during the break period, the 2 (two) Subject Committees (1 & 11) scrutinised the Budget Estimates for the year 2016- 2017 and the Reports of the Subject Committees were placed before the House on 6th April, 2016. The House was adjourned sine die on 7th April, 2016.

His Excellency the Hon'ble Governor of Tripura prorogued the Session of the Assembly on 6th May, 2016. The House held for 5 (five) sittings and transacted for 30 (thirty) hours.

OBITUARY REFERENCES

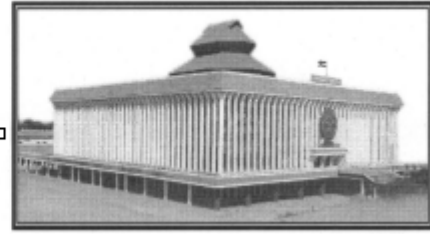
On 18th March, 2016, the Hon'ble Speaker made References to the passing away of Balaram Zafar, former Hon'ble Speaker and Governor of Madhya Pradesh, Gopinath Tripura, former Member of Tripura Legislative Assembly & P. A. Sangma, former Speaker of Lok Sabha and Chief Minister of Meghalaya. The House paid tribute to the memory of those distinguished persons and stood in silence for two minutes as a mark of respect to the departed souls.

LAYING OF PAPERS ON THE TABLE OF THE HOUSE

During the Session period, i.e., on 22/03/2016, 23/03/2016 & 06/04/2016 the following Rules, Reports and Notifications etc. were laid on the Table of the House by the Ministers-in-Charge of the concerned Departments, namely:-

I. "The Report of the Comptroller and Auditor General of India on State Finance for the year 2014-15."

II. "The Annual Report of the Tripura Industrial Development Corporation Ltd. for the year 2013-2014."



- III. i. “The Flow of Fund to Panchayati Raj Institutions & TTAADC Area Bodies 2016-17.”
- ii. “The separate Audit of the Comptroller & Auditor General of India on the Annual Accounts of the Tripura Road Transport Corporation for the year ended 31st Marth,2011.”
- iii. “The Annual Report of the Tripura State Electricity corporation Ltd 2012-2013.”

- IV. The Report of the Comptroller and Auditor General of India on Social, Economic and Revenue Sectors for the year 2014- 15.

- V. The Tripura Lokayukta Consolidated Annual Report 2014 along with the Explanatory Memorandum on Action Taken by the Government on the recommendations and suggestions made by the Lokayukta in its Annual Report for the year 2014.

- VI. The Annual Report of-the Mahatma Gandhi National Rural employment Guarantee Act (MGNREGA) in Tripura 2014-15.

- VII. The Report of the YUSUF Commission of Enquiry January, 2000.

- VIII. The Quarterly Review Reports of the Finance Ministers for Fourth Quarter of 2014-15 and First, Second and Third Quarters of 2015-16 as per Tripura FRBM Act, 2005.

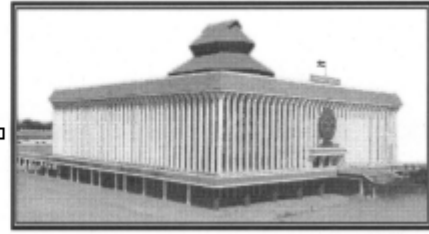
- IX. The Economic Review of Tripura 2014-15.

- X. The Flow of Fund to ‘Municipal Corporation, Municipal Councils & Nagar Panchayats 2016-17.

LEGISLATIVE BUSINESS

During the Session, only 3 (Three) Bills, as stated below, were introduced, considered and passed by the House, namely:-

- i. “The Tripura Appropriation Bill, 2016(The Tripura Bill No.6 of 2016)”.
- ii. “The Salaries, Allowances, Pension and Other Benefits of the Minster Speaker, Deputy Speaker, Leader of Opposition, Government Chief Whip And the Members of the Legislative Assembly (Tripura),(Fourth Amendment) Bill, 2016 (The Tripura Bill No.8 of 2016).”



iii. “The Tripura Appropriation Bill, 2016 (Tripura Bill No.7 of 2016)”.

QUESTIONS

Notices of Questions 399 Nos. of Starred and 316 Nos. of Un-starred questions respectively had been received. Out of these, 215 Nos.& 253 Nos. were admitted as Starred and Un-starred questions respectively. However 145 Nos and 211 Nos. Un starred questions were enlisted during the Session in the list of question for answering in the House by the Ministers concerned of which only 49 (Forty nine) Starred Questions respectively were answered orally on the Floor of the House. Written replies to the remaining Starred and Un-starred questions were laid on the table of the House by the concerned Ministers .

REFERENCE PERIOD

14(Forteen) Notices on matters of Urgent Public Importance had been received. All the 12 (Twelve) Notices were admitted and enlisted in the list of Business. The Ministers concerned made statements in the House on all of them or laid written statements on the Table of the House on those matters.

CALLING ATTENTION

12(Twelve [Notices on matters of Urgent Public Importance had been received. All the 12 (Twelve) Notices were admitted and enlisted in the list of Business. The Ministers concerned made statements in the House on all of them or laid written statements on the Table of the House on those matters.

COMMITTEE REPORT

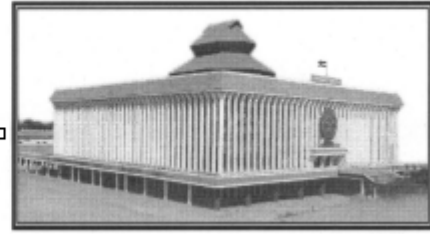
During the Session, apart from 1 (one) Report of the Business Advisory Committee, 6 (six) Reports of the Public Accounts Committee, 1(one) Report of the Government Assurances Committee, 2(two) Reports of the Subject Committees I & II each were presented to the House.

SHORT DURATION NOTICES

During the Session 1 (one) Notice for raising discussion on Short Duration on the matter of Urgent Public Importance had been received from the Hon’ble Member. The Notice was admitted and discussed in the House. The Hon’ble Minister of the concerned Department replied to the debate in the matter at the end of the discussion.

PRIVATE MEMBERS’ RESOLUTIONS

During the Session, on 18th March, 2016 (Friday), 1(one) day was allotted for taking up Private Members’ Resolutions. Altogether 3(three) Resolutions were admitted and discussed and adopted by the House unanimously, namely:-



i) “TLA requests the Hon’ble Prime Minister that the Govt. of India takes effective measure immediately to stop famers’ suicide, ensure purchase of produced crops at supportive price in the interest of development of agriculture and farmers and overall financial development of country”.

ii) “It is observed that planned attack has been made by certain group upon the right of free expression of thought and views of the students belonging to different traditional famous Universities of the country. Tripura Legislative Assembly is anxious about it. Tripura Legislative Assembly requests the Government of India to take appropriate steps in order to prevent such negative un-democratic and intolerant propensity and to ensure existence of democratic atmosphere where free expression of opinion and thoughts of teachers and students in all educational Institutions prevail”.

iii) “Govt. of India to make appropriate endeavour immediately to regularise the teachers in Tripura as per the guideline of SSA.”

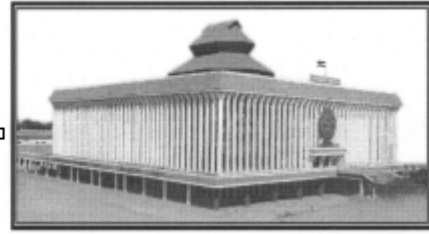
FORMATION OF ASSEMBLY COMMITTEES

On 7th April, 2016, the Hon’ble Speaker announced in the House the names of the Chairman & Meembers who had been elected uncontested to the below noted 5 (Five) Elected Assembly Committee for the financial year 2016- 2017, namely :-

- i. Committee on Public Accounts;
- ii. Committee on Estimates;
- iii. Committee on Public Undertakings;
- iv. Committee on Welfare of Scheduled Tribes;
- v. Committee on Welfare of Scheduled Castes, OBCs & Minorities;

The Hon’ble Speaker further announced in the House the names of Chairman and Members who had been nominated by him in respect of 10(ten) nominated Committees as per rule 202(1) & 204(1) of the Rules of Procedure and Conduct of Business in the Tripura Legislative Assembly for the financial year 2016-2017, namely :-

- (i) Business Advisory Committee.
- (ii) Rules Committee.
- (iii) Committee on Privileges.
- (iv) Library Committee.



- (v) Committee on Delegated Legislation.
- (vi) Committee on Government Assurances.
- (vii) Committee on Petitions.
- (viii) Committee on Absence of Members from the sitting of the House.
- (ix) House Committee.
- (x) Ethics Committee.

FINANCIAL BUSINESS

On 22nd & 23rd March, 2016 Shri Tapan Chakraborty, Minister-in-charge of Finance Department presented before House the Second Supplementary Demands for Grants for the year 2015- 2016. On the same day, the Finance Minister also presented before the House the Budget Estimates and Demands for the year 2016-2017 .

The General discussion and voting on the Supplementary Demands for Grants was held on 22nd March, 2016. Shri Sudip Roy Barman, Hon'ble Leader of the Opposition and other 9 Members took part in the General Discussion on the Supplementary Demands for Grants for 2016-2017. The Finance Minister replied to the debate. Then all the supplementary Demands were passed by House.

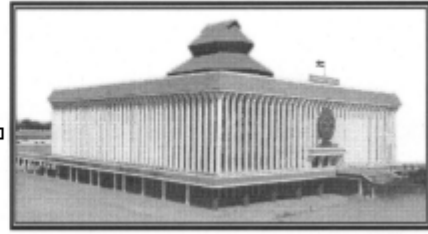
The General discussion on Budget Estimates for the year 2016-2017 was held on the 6th and 7th April, 2016. Shri Sudip Roy Barman, Leader of the Opposition and 9 Members took part on the General Discussion on the Budget Estimates for the year 2016-2017. Shri Tapan Chakraborty, Finance minister also replied to the debate.

On the same day about 34 (thirty four) Cut Motions were moved and all of them were negatived by voice vote and all the Demands for Grants were duly passed by the House.

VALEDICTORY SPEECH

On 7th April, 2016 at the conclusion of the Business of the Session, the Hon'ble Speaker made a valedictory speech before adjourning the House sine-die. In his speech, he expressed his gratitude to the Members of both the Treasury and the Opposition Benches for their co-operation in conducting the Business of the House smoothly. He also thanked all concerned including Officers and Staff of the Assembly Secretariat, Officers of different Departments, Police personnel, News agencies & Electronic media, Doordarshan and AIR etc. for their co-operation during the Session.

FOCUS



THE LEGISLATIVE BODIES IN SESSION DURING THE MONTH OF MAY 2016

Sl. No.	Name of Assembly/Council	Duration
1.	Loksabha	23.02.2016 - 16.03.2016, 25.04.2016 - 13.05.2016
2.	Rajyasabha	23.02.2016 - 16.03.2016, 25.04.2016 - 13.05.2016
3.	Odisha Legislative Assembly	15.03.2016 - 31.03.2016, 26.04.2016 - 20.05.2016



Site Address of Legislative Bodies in India

Sl.No	Name of Assembly/Council	Site Address
1.	Loksabha	loksabha.nic.in
2.	Rajyasabha	rajyasabha.nic.in
3.	Andhra Pradesh Legislative Council	aplegislature.org
4.	Andhra Pradesh Legislative Assembly	aplegislature.org
5.	Arunachal Pradesh Legislative Assembly	arunachalassembly.gov.in
6.	Assam Legislative Assembly	assamassembly.nic.in
7.	Bihar Legislative Assembly	vidhansabha.bih.nic.in
8.	Bihar Legislative Council	biharvidhanparishad.gov.in
9.	Chhattisgarh Legislative Assembly	cgvidhansabha.gov.in
10.	Delhi Legislative Assembly	delhiassembly.nic.in
11.	Goa Legislative Assembly	goavidhansabha.gov.in
12.	Gujarat Legislative Assembly	gujaratassembly.gov.in
13.	Haryana Legislative Assembly	haryanaassembly.gov.in
14.	Himachal Pradesh Legislative Assembly	hpvidhansabha.nic.in
15.	Jammu and Kashmir Legislative Assembly	jklegislativeassembly.nic.in
16.	Jammu and Kashmir Legislative Council	jklegislativecouncil.nic.in
17.	Jharkhand Legislative Assembly	jharkhandvidhansabha.nic.in
18.	Karnataka Legislative Assembly	kar.nic.in/kla/assembly
19.	Karnataka Legislative Council	kar.nic.in/kla/council/council



20.	Madhya Pradesh Legislative Assembly	mpvidhansabha.nic.in
21.	Maharashtra Legislative Assembly	mls.org.in/Assembly
22.	Maharashtra Legislative Council	mls.org.in/Council
23.	Manipur Legislative Assembly	manipurassembly.nic.in/
24.	Meghalaya Legislative Assembly	megassembly.gov.in/
25.	Mizoram Legislative Assembly	mizoramassembly.in
26.	Nagaland Legislative Assembly	http://nagaland.nic.in
27.	Odisha Legislative Assembly	odishaassembly.nic.in
28.	Puducherry Legislative Assembly	www.py.gov.in
29.	Punjab Legislative Assembly	punjabassembly.nic.in
30.	Rajasthan Legislative Assembly	rajassembly.nic.in/
31.	Sikkim Legislative Assembly	sikkimassembly.org
32.	Tamil Nadu Legislative Assembly	assembly.tn.gov.in
33.	Tripura Legislative Assembly	tripuraassembly.nic.in/
34.	Uttar Pradesh Legislative Assembly	uplegassembly.nic.in
35.	Uttar Pradesh Legislative Council	upvidhanparishad.nic.in
36.	Uttarakhand Legislative Assembly	ukvidhansabha.uk.gov.in
37.	West Bengal Legislative Assembly	wbassembly.gov.in/
38.	Telangana Legislative Assembly	telanganalegislature.org.in