



## **PREFACE**

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## CONTENTS

### ARTICLES

*page*

രഞ്ജിത് മേഹ്ത	ഇ-ഗവേണൻസും സാമൂഹ്യശാക്തീകരണവും [യോജന, ജൂൺ 2016]	01-08
Anindya Chaudhri	Policy Studies, Policy making and Knowledge- driven Governance [Economic & Political Weekly, June 2016]	09-21
L. Srinivasan	Some Thoughts on Innovative Rural Financing [Kissan World, June 2016]	22-25
U. Abdul Khalam	Management of Non-Performing Asset In Rural Financial Institutions of Kerala: The Challenges Ahead [Southern Economist, June 2016]	26-31

### BOOK REVIEW

A.G. Noorani	A Security State [Frontline, June 10,2016]	32-38
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### BUSINESS OF LEGISLATIVE BODIES

The Legislative Bodies in Session during the month of June 2016	39
Site Addresss of Legislative bodies in India	40-41



# **ഇ- ഗവേണൻസും സാമൂഹ്യ ശാക്തീകരണവും**

## **രഞ്ജിത് മേഹ്ത**

നൂതന ആശയ വിനിമയ സേവന സങ്കേതങ്ങൾ പ്രയോജനപ്പെടുത്തി വിവര വിനിമയം, സേവന നിർവഹണം എന്നിവയിൽ കാര്യക്ഷമത, ഫലപ്രാപ്തി, സുതാര്യത എന്നിവ ഉറപ്പുവരുത്തുന്ന സാമൂഹ്യ ശാക്തീകരണ പ്രക്രിയയാണ് ഇ- ഗവേണൻസ്. ഇന്റർനെറ്റ് ശൃംഖലയുടെ സഹായത്താലുണ്ടായ സാമൂഹിക വളർച്ചയിലെ ഏറ്റവും ശ്രദ്ധേയമായ വികസനമാണ് ഇ- ഗവേണൻസിന്റെ ഉദയം. ജനാധിപത്യ രാജ്യങ്ങളിലെ ഗവൺമെന്റുകൾ പിന്തുടരുന്ന പ്രാതിനിധ്യഭരണ സംവിധാനത്തിനു കീഴിൽ ഇ-ഗവേണൻസിന് പ്രത്യേക പ്രാധാന്യമുണ്ട്.

ആഗോളതലത്തിൽ വേൾഡ് വൈഡ് വെബ്ബിന്റെ ആവിർഭാവത്തോടെ വിവിധ ഗവൺമെന്റുകൾ വിവര സാങ്കേതിക വിദഗ്ധരെ കൂടുതലായി ഭരണ നിർവ്വഹണത്തിൽ ആശ്രയിച്ചുതുടങ്ങിയത് തൊണ്ണൂറുകളിലാണ്. അതിനു ശേഷം സാങ്കേതിക വിദ്യയും ഇ-ഗവേണൻസ് സംരംഭങ്ങളും വളരെയേറെ പുരോഗമിച്ചു. ഇന്റർനെറ്റ്, മൊബൈൽ ഫോൺ, എന്നിവയുടെ മുന്നേറ്റം വഴി പുതിയ സാങ്കേതിക വിദ്യകൾ ചുഷണം ചെയ്യുന്നതിന് പൗരന്മാർ പഠിച്ചു തുടങ്ങി. അങ്ങനെ ഇ-സിറ്റിസൺഷിപ്പ് ഇപ്പോൾ ഏതാണ്ട് സാർവത്രികമായിരിക്കുന്നു.

ഇന്ത്യയിൽ 1960 കളുടെ അവസാനത്തിലും 70 കളുടെ തുടക്കത്തിലുമാണ് പ്രതിരോധം, സാമ്പത്തിക ആസൂത്രണം, ദേശീയ കനേഷുമാരി കണക്കെടുപ്പ്, തെരഞ്ഞെടുപ്പ്, നികുതി പിരിവ് തുടങ്ങിയ മേഖലകളിൽ കമ്പ്യൂട്ടർവൽക്കരണത്തിലൂടെ ഇ-ഗവേണൻസ് ആരംഭിക്കുന്നത്. 1990 കളുടെ തുടക്കത്തിൽ ഇ-ഗവേണൻസ് കുറെക്കൂടി വിപുലമായി. ഗ്രാമങ്ങളിൽ സേവനങ്ങൾ എത്തിക്കുന്നതിന്റെ ഭാഗമായി സ്വകാര്യമേഖലയിലും സന്നദ്ധ



സംഘടനകളിലും വിവര സാങ്കേതിക വിദ്യയുടെ പ്രയോഗം നടപ്പാക്കിക്കൊണ്ടിരുന്നു ഇത്. ആദ്യം കമ്പ്യൂട്ടർവൽക്കരണത്തിനായിരുന്നു ഊന്നൽ. പിന്നീട് കൂടുതൽ കമ്പ്യൂട്ടറുകളെ തമ്മിൽ ബന്ധിപ്പിക്കുന്ന ശൃംഖല, അതുവഴി ശേഖരിക്കുന്ന വിവരങ്ങൾ പരസ്പരം പങ്കുവയ്ക്കുന്നതിനുള്ള സേവനങ്ങൾ എന്നിവയ്ക്കും തുടക്കമായി. കാര്യക്ഷമത, സുതാര്യത, വിശ്വാസ്യത എന്നിവ ഉറപ്പാക്കിക്കൊണ്ട്, എല്ലാ ഗവൺമെന്റ് സേവനങ്ങളും താങ്ങാവുന്ന ചെലവിൽ സാധാരണക്കാർക്കും പ്രാപ്യമാക്കുക എന്ന ലക്ഷ്യത്തോടെ 2006 മെയ് മാസത്തിലാണ് നാഷണൽ ഇ-ഗവേണൻസ് പ്ലാൻ (എൻ.ഇ.ജി.പി) നടപ്പിലാവുന്നത്.

ഇന്ന് കേന്ദ്ര, സംസ്ഥാന, പ്രാദേശിക ഗവൺമെന്റ് തലങ്ങളിലായി എൻ.ഇ.ജി.പി-യിൽ 27 പദ്ധതികളും അവയെ സഹായിക്കാൻ എട്ട് വിഭാഗങ്ങളുമുണ്ട്. കേന്ദ്ര തലത്തിൽ വരുമാന നികുതി, കസ്റ്റംസ്, അബ്കാരി, പാസ് പോർട്ട് എന്നിവയും സംസ്ഥാനതലത്തിൽ ഭൂരേഖകൾ, കൃഷി, ഇ-ഡിസ്ട്രിക്ട് എന്നിവയും പഞ്ചായത്ത്, മുനിസിപ്പാലിറ്റി എന്നിവ പ്രാദേശിക തലത്തിലും പ്രവർത്തിക്കുന്നു.

ഇതു വഴി വിവിധ ഗവൺമെന്റ് വകുപ്പുകളിൽ സേവനങ്ങളുടെ കാര്യക്ഷമത പതിമടങ്ങ് വർദ്ധിക്കുകയും ആശയവിനിമയ ചെലവ് കുത്തനെ താഴുകയും ഒപ്പം സുതാര്യത വർദ്ധിക്കുകയും ചെയ്തു. പൊതു ജനത്തിനാകട്ടെ, ഓൺലൈൻ വഴി പണം അടയ്ക്കൽ, ആനുകൂല്യങ്ങൾക്ക് അപേക്ഷകൾ സമർപ്പിക്കൽ തുടങ്ങിയവയും വിദൂര വിദ്യാഭ്യാസം, ടെലിമെഡിസിൻ എന്നിങ്ങനെ സങ്കീർണ്ണമായ മേഖലയിലെ സേവനങ്ങളും അനായാസം ലഭിക്കുന്നതിനും ഇത് ഉപകരിച്ചു.

അടുത്ത കാലത്ത് ഗവൺമെന്റ് ഇ-ഗവേണൻസ് വഴി സ്വീകരിച്ച ചില നടപടികൾ താഴെ സൂചിപ്പിക്കുന്നു.

**പഹൽ പദ്ധതി**

പാചകവാതക ഉപഭോക്താക്കൾക്കുള്ള സബ്സിഡി നേരിട്ട് നൽകുന്ന (ഡി.ബി.ടി.എൽ) പദ്ധതി 2013 ജൂൺ 1-നാണ് തുടങ്ങിയത്. ആദ്യം 291 ജില്ലകളിലായിരുന്നു പദ്ധതി നടപ്പാക്കിയത്. പുതിയ ഗവൺമെന്റാകട്ടെ പദ്ധതിക്ക് കാലോചിതമായ പരിഷ്കരണം നടത്തി 2014 നവംബർ 14 മുതൽ 54 ജില്ലകളിലായി 2.5 കോടി വീടുകളിൽ നടപ്പിലാക്കി. പരിഷ്കരിച്ച ഈ പദ്ധതിയുടെ രണ്ടാം ഘട്ടം 2015 ജനുവരി 1 മുതൽ രാജ്യത്തെ എല്ലാ ജില്ലകളിലും ആരംഭിച്ചിട്ടുണ്ട്.



ഈ പദ്ധതിയിൽ ചേരാൻ ആഗ്രഹിക്കുന്നവർ അവരുടെ ആധാർ നമ്പരും ബാങ്ക് അക്കൗണ്ട് നമ്പരും എൽ.പി.ജി കൺസ്യൂമർ നമ്പരുമായി ബന്ധിപ്പിക്കണം. ആധാർ കാർഡ് ഇല്ലാത്തവർ ബാങ്ക് അക്കൗണ്ട് അവരുടെ 17 അക്ക എൽ.പി.ജി ഐഡി നമ്പരുമായി നേരിട്ട് ബന്ധിപ്പിക്കണം. ഉപഭോക്താവ് ഒരിക്കൽ ഈ പദ്ധതിയിൽ ചേർന്നാൽ അയാൾക്ക് വിപണിയിലേക്ക് സിലിണ്ടർ ലഭിക്കുകയും സബ്സിഡി നേരിട്ട് ബാങ്ക് അക്കൗണ്ടിൽ എത്തുകയും ചെയ്യും. ഇതുപ്രകാരം ആദ്യ സിലിണ്ടർ ബുക്ക് ചെയ്യുമ്പോൾ തന്നെ പദ്ധതിയിൽ ചേരുന്ന ഉപഭോക്താവിന്റെ ബാങ്ക് അക്കൗണ്ടിലേക്ക് 568 രൂപ മുൻകൂർ എത്തുന്നു. ഇത് ഉപയോഗിച്ച് വിപണിയിലേക്ക് സിലിണ്ടർ വാങ്ങാം. സിലിണ്ടറിനു ലഭിക്കുന്ന സബ്സിഡി കൂടാതെയാണ് ഈ ആനുകൂല്യം. ഉപഭോക്താക്കൾക്ക് സിലിണ്ടർ ലഭിക്കുന്ന സബ്സിഡി കൂടാതെയാണ് ഈ ആനുകൂല്യം. ഉപഭോക്താക്കൾക്ക് സിലിണ്ടർ ലഭിക്കുന്നതിനുള്ള അവരുടെ മുൻഗണനാക്രമം അറിയുന്നതിന് ഓരോ ഘട്ടത്തിലും മൊബൈലിൽ എസ്.എം.എസ് സന്ദേശവും ലഭിച്ചുകൊണ്ടിരിക്കും. ഈ സൗകര്യം ലഭിക്കുന്നതിന് എല്ലാ എൽ.പി.ജി ഉപഭോക്താക്കളും അവരുടെ മൊബൈൽ നമ്പർ വിതരണക്കാരുടെ പക്കൽ രജിസ്റ്റർ ചെയ്യണം. രാജ്യത്തെ 676 ജില്ലകളിലെ 15.3 കോടി ഉപഭോക്താക്കൾക്ക് ഈ പദ്ധതിയുടെ ആനുകൂല്യങ്ങൾ ലഭിക്കും. നിലവിൽ 6.5 കോടി ഉപഭോക്താക്കൾ (43 ശതമാനം) ഈ പദ്ധതിയിൽ അംഗമായിട്ടുണ്ട്. അവർക്ക് സബ്സിഡി തുക ബാങ്ക് അക്കൗണ്ടിലൂടെ ലഭിക്കുന്നു. സബ്സിഡി തുക യതാർത്ഥ ഗാർഹിക ഉപഭോക്താവിനു തന്നെ ലഭിക്കുന്നു എന്ന് ഉറപ്പാക്കാനാണ് നേരിട്ടുള്ള സബ്സിഡി വിതരണം ആസൂത്രണം ചെയ്തിരിക്കുന്നത്. ഇതുവഴി രാജ്യത്തിന്റെ പൊതു സമ്പത്താണ് ലാഭിക്കുന്നത്. അതിനാൽ എല്ലാ എൽ.പി.ജി ഉപഭോക്താക്കളും ഈ പദ്ധതിയിൽ അംഗങ്ങളാവേണ്ടതുണ്ട്.

രാജ്യത്തെ 20 ലക്ഷം എൽ.പി.ജി ഉപഭോക്താക്കൾക്കായി 2014 ഡിസംബർ 30 വരെ 624 കോടി രൂപ സബ്സിഡിയിനത്തിൽ വിതരണം ചെയ്തു കഴിഞ്ഞു. ഈ പദ്ധതിയിൽ ആർക്കെങ്കിലും സബ്സിഡി ആവശ്യമില്ലെങ്കിൽ അയാൾക്ക് അത് സ്വമേധയാ ഉപേക്ഷിക്കാം. 2016 മാർച്ച് മുതൽ ഇന്ത്യാ ഗവൺമെന്റ് ഇതിനായും പ്രചാരണം ആരംഭിച്ചിട്ടുണ്ട്. ഏപ്രിൽ മാസം വരെ ഏകദേശം ഒരു കോടിയോളം ആളുകൾ സബ്സിഡി ഉപേക്ഷിച്ചു കഴിഞ്ഞു.

**ഡിജിറ്റൽ ഇന്ത്യ**

രാജ്യാന്തര ബ്രോഡ് ബാൻഡ് ലഭ്യത, മൊബൈൽ കണക്ഷൻ തുടങ്ങിയ പതാകാ നൗക പദ്ധതികളിൽ സംഭവിച്ച കാലതാമസം പരിഹരിക്കാൻ



സ്വീകരിച്ചിരിക്കുന്ന പുതിയ പദ്ധതിയാണ് ഡിജിറ്റൽ ഇന്ത്യ സംരംഭം. പൊതു മേഖലാ സ്ഥാപനങ്ങളായ ബി.എസ്.എൻ.എൽ, റെയിൽവേ, പി.ജി.സി.ഐ.എൽ തുടങ്ങിയവ വഴിയുള്ള നേരിട്ടുള്ള ചെലവഴിക്കൽ നിയന്ത്രിക്കും. അതേസമയം ഇന്ത്യയിലെ ജനസംഖ്യയിൽ 68 ശതമാനവും ജീവിക്കുന്ന ഗ്രാമീണമേഖലയിലേക്ക് സേവനങ്ങൾ ഓൺലൈനായി ഏർപ്പെടുത്തും. ഡിജിറ്റൽ ഇന്ത്യ പദ്ധതി ലക്ഷ്യമിടുന്നത് ഇലക്ട്രോണിക് സേവനങ്ങൾ, ഉൽപ്പന്നങ്ങൾ, നിർമ്മാണം, തൊഴിലവസരങ്ങൾ തുടങ്ങിയവയുടെ സമഗ്ര വളർച്ചയാണ്. ഇത് പ്രധാനമായും മൂന്ന് മേഖലകളിലാണ്:

- \* ഡിജിറ്റൽ സംവിധാനം എല്ലാവർക്കും ഉപയോഗ യോഗ്യമാക്കുക.
- \* സേവനങ്ങളും ഭരണ നിർവ്വഹണവും സമയബന്ധിതവും കാര്യക്ഷമവുമാക്കുക.
- \* പൗരന്മാരെ ഡിജിറ്റൽ മേഖലയിൽ ശാക്തീകരിക്കുക.

ഇലക്ട്രോണിക്സ് ആൻഡ് ഇൻഫർമേഷൻ വകുപ്പാണ് ഈ പദ്ധതി ഏകോപിപ്പിക്കുന്നത്. വിവിധ കേന്ദ്ര മന്ത്രാലയങ്ങളും വകുപ്പുകളും ഇതിനോട് സഹകരിക്കുന്നുണ്ട്. പ്രധാനമന്ത്രിയാണ് ഡിജിറ്റൽ ഇന്ത്യയുടെ നിരീക്ഷണ കമ്മിറ്റി ചെയർമാൻ. നിലവിലുള്ള എല്ലാ ഇ-ഗവൺമെന്റ് സംരംഭങ്ങളും ഡിജിറ്റൽ ഇന്ത്യയുടെ തത്വങ്ങളുമായി യോജിച്ചു പോകത്തക്ക വിധത്തിൽ നവീകരിച്ചിട്ടുണ്ട്. ഇതുവഴി എല്ലാ ഗ്രാമ പഞ്ചായത്തുകളെയും തമ്മിൽ ബന്ധിപ്പിക്കുക എന്നതാണ് ഗവൺമെന്റിന്റെ ലക്ഷ്യം. ഗ്രാമങ്ങളിൽ ഫൈബർ ഒപ്റ്റിക്കൽ കേബിളുകൾ വഴി പരസ്പര ശൃംഖലകൾ ഒരുക്കുന്നതിന് ഗവൺമെന്റ് പൊതുമേഖലാ സ്ഥാപനങ്ങളെ നിയോഗിച്ചിരിക്കുകയാണ്. ഗ്രാമങ്ങളിൽ ഒന്നടങ്കം ഇന്റർനെറ്റ് ശൃംഖല സ്ഥാപിക്കാൻ ശേഷിയുള്ള സേവനദാതാക്കളെയാണ് ഗവൺമെന്റ് ഇപ്പോൾ അന്വേഷിക്കുന്നത്. ആദ്യഘട്ടത്തിൽ ഫൈബർ ഒപ്റ്റിക്കൽ ശൃംഖല സ്ഥാപിക്കപ്പെടണം. എന്നാൽ സ്വകാര്യ മേഖലയിലുള്ള ഇന്ത്യൻ കമ്പനികൾ വളരുന്ന ഇന്ത്യൻ സമ്പദ് വ്യവസ്ഥയിലോ, ഡിജിറ്റൽ ഇന്ത്യ സംരംഭത്തിലോ സാങ്കേതിക വിദ്യ ചെലവഴിക്കാൻ വലിയ താല്പര്യം പ്രകടിപ്പിക്കാതെ നിൽക്കുന്നു. തന്മൂലം കമ്പ്യൂട്ടറുകളും അനുബന്ധ ഉപകരണങ്ങളും വാങ്ങുന്നതിനും സാങ്കേതിക ഉപദേശ സേവനങ്ങൾക്കും മറ്റുമായി ഇന്ത്യയുടെ ചെലവ് 2016-17 സാമ്പത്തികവർഷം 12 ശതമാനം കണ്ട് ഉയരും എന്നാണ് റിപ്പോർട്ട്. ഈ ഇനത്തിലുള്ള ഇന്ത്യയുടെ ചെലവ് 2015-ൽ 2.08 ലക്ഷം കോടിയായിരുന്നു. ഇത് 2016-ൽ 2.32 ഉം 2017-ൽ 2.59 ഉം കോടി രൂപ ആയി ഉയരും. ഇതിൽ ഇന്ത്യൻ കമ്പനികൾ ഏറ്റവും കൂടുതൽ തുക



ചെലവഴിക്കുന്നത് കമ്പ്യൂട്ടർ ഹാർഡ്‌വെയറുകൾ വാങ്ങുന്നതിനാലും. എന്നാൽ വാർത്താവിനിമയ ഉപകരണങ്ങൾക്കുള്ള ചെലവ് സാവകാശത്തിലായിരിക്കും വർദ്ധിക്കുക.

രാജ്യത്തെ 100,000 ഗ്രാമ പഞ്ചായത്തുകളെ ഫൈബർ ഒപ്റ്റിക്കൽ ശൃംഖല കൊണ്ട് ബന്ധിപ്പിക്കണമെന്നായിരുന്നു 2014-15-ൽ കേന്ദ്ര ഗവൺമെന്റ് ആദ്യം നിശ്ചയിച്ചിരുന്നത്. അത് പിന്നീട് 50,000 ആയി ചുരുക്കി. എന്നാൽ ദേശീയ ഒപ്റ്റിക്കൽ ഫൈബർ ശൃംഖലയിൽ 20,000 ഗ്രാമപഞ്ചായത്തുകളെ തമ്മിൽ ബന്ധിപ്പിക്കാൻ മാത്രമേ ഇതുവരെ കഴിഞ്ഞുള്ളൂ. ഇതിനെ പിന്നീട് ഭാരത് നെറ്റ് എന്ന് പുനർനാമകരണം ചെയ്തു. ഔദ്യോഗിക രേഖകൾ പ്രകാരം 2015 ഡിസംബർ വരെ 32,272 ഗ്രാമപഞ്ചായത്തുകളെ ബന്ധിപ്പിച്ചുകൊണ്ട് 76,624 കിലോമീറ്റർ ഫൈബർ കേബിളുകൾ സ്ഥാപിച്ചിട്ടുണ്ട്. രാജ്യത്തെ എല്ലാ വീടുകളിലും സ്ഥാപനങ്ങളിലും 2017 ആകുമ്പോഴേക്കും സെക്കന്റിൽ 2 മുതൽ 20 വരെ മെഗാ ബൈറ്റ് ശേഷിയുള്ള ബ്രോഡ്ബാന്റ് കണക്ഷൻ ലഭ്യമാക്കുക എന്നതാണ് ഭാരത് നെറ്റ് പദ്ധതിയുടെ ലക്ഷ്യം.

ഡിജിറ്റൽ ഇന്ത്യയുടെ കീഴിലെ ചില പദ്ധതികൾ ചുവടെ:

**1. ഡിജിറ്റൽ ലോക്കർ സംവിധാനം:-**

കടലാസ് രേഖകളുടെ ഉപയോഗം പരമാവധി കുറച്ച് എല്ലാ രേഖകളും ഡിജിറ്റൽ രൂപത്തിൽ ഉപയോഗിക്കാൻ പ്രാപ്തമാക്കുക എന്നതാണ് ഈ സംവിധാനം കൊണ്ട് ഉദ്ദേശിക്കുക. അധികാരപ്പെടുത്തിയിട്ടുള്ള ഓഫീസുകൾ വഴി മാത്രം ഇത്തരം രേഖകൾ ലഭ്യമാക്കിക്കൊണ്ട് ഇത്തരം ഓൺലൈൻ രേഖകളുടെ ആധികാരികത ഉറപ്പാക്കും.

**2. My Gov.in**

പൗരൻമാർക്കും പൊതു സമൂഹത്തിനും പറയുക, പ്രവർത്തിക്കുക, പ്രചരിപ്പിക്കുക എന്ന സമീപനത്തിലൂടെ രാജ്യത്തെ ഭരണത്തിൽ പങ്കാളികളാകാനുള്ള വേദിയാണ് ഈ വെബ്സൈറ്റ്. മൊബൈൽ ഫോണിലും ഇത് ഉപയോഗിക്കാം.

**3. സ്വച്ഛ് ഭാരത് മിഷൻ മൊബൈൽ ആപ്ലിക്കേഷൻ-**

വ്യക്തികൾക്കും ഗവൺമെന്റ് സ്ഥാപനങ്ങൾക്കും സ്വച്ഛ് ഭാരത് മിഷൻ ലക്ഷ്യങ്ങൾ നേടാൻ ഉപയോഗിക്കാനുള്ള ഓൺലൈൻ സംവിധാനം.





**4. ഇ-സിഗ്നേച്ചർ ചട്ടക്കൂട്-**

ആധാർ ആധികാരികത ഉപയോഗിച്ചുകൊണ്ട് ഓൺലൈൻ രേഖകളിൽ ഡിജിറ്റൽ ഒപ്പ് രേഖപ്പെടുത്തുന്ന രീതി.

**5. ഓൺലൈൻ രജിസ്ട്രേഷൻ സംവിധാനം-**

ഇ-ഹോസ്പിറ്റൽ അപേക്ഷയിൽ ഈ സംവിധാനം ഏർപ്പെടുത്തിയിട്ടുണ്ട്. രജിസ്ട്രേഷൻ, പണം അടയ്ക്കൽ, അപ്പോയിന്റ്മെന്റ്, ഫീസ് നൽകൽ, പരിശോധനാ ഫലങ്ങൾ ലഭിക്കൽ, അന്വേഷണങ്ങൾ, രക്ത ലഭ്യത തുടങ്ങിയവ ഈ സംവിധാനത്തിലൂടെ നടക്കും.

**6. ദേശീയ സ്കോളർഷിപ്പ് പോർട്ടൽ-**

ഗവൺമെന്റ് രാജ്യത്തെ വിദ്യാർത്ഥികൾക്ക് അനുവദിച്ചിട്ടുള്ള എല്ലാത്തരം സ്കോളർഷിപ്പുകൾക്കും അപേക്ഷ നൽകാനും അത് ഒത്തു നോക്കാനും അധികൃതർക്ക് അനുവദിക്കാനും വിതരണം ചെയ്യാനും ആശ്രയമായിട്ടുള്ള പോർട്ടലാണ് ഇത്.

**7. ഡിജിറ്റലൈസ്ഡ് ഇന്ത്യ പ്ലാറ്റ്ഫോം (DIP)-**

പൗരന്മാർക്ക് ആവശ്യമുള്ള സേവനങ്ങൾ ഫലപ്രദമായി ലഭ്യമാക്കുന്നതിന് രേഖകളെ വൻതോതിൽ ഡിജിറ്റൽ രീതിയിലേയ്ക്ക് മാറ്റുന്ന പ്രവൃത്തി.

**8. ഭാരത് നെറ്റ്-**

രാജ്യത്തെ 2.5 ലക്ഷം ഗ്രാമപഞ്ചായത്തുകളെ തമ്മിൽ ബന്ധിപ്പിക്കുന്നതിന് ഇന്ത്യാ ഗവൺമെന്റ് ആരംഭിച്ച ത്വരിത വേഗ ഡിജിറ്റൽ ഹൈവേയാണ് ഭാരത് നെറ്റ്. ഓപ്റ്റിക്കൽ കേബിൾ വഴി ബന്ധിതമാകുന്ന ലോകത്തിലെ തന്നെ ഏറ്റവും വലിയ ഗ്രാമീണ ബ്രോഡ് ബാൻഡ് ശൃംഖലയാണ് ഇത്.

**9. ആധുനിക ശൃംഖല**

അടുത്ത തലമുറയിൽപ്പെട്ട ഇന്റർനെറ്റ് ശൃംഖല സ്ഥാപിക്കുന്നതിന്റെ ഭാഗമായി ബി.എസ്.എൻ.എൽ രാജ്യത്തെ 30 വർഷത്തിലധികം പഴക്കമുള്ള എക്സ്ചേഞ്ചുകൾ ആധുനിക സങ്കേതിക വിദ്യാധിഷ്ഠിതമായ ഇന്റർനെറ്റ് പ്രോട്ടോക്കോളിന്റെ കീഴിൽ കൊണ്ടു വരും. വാർത്താവിനിമയ മേഖലയിലെ ശബ്ദ, ചിത്ര, വിവര പിന്തുണയുള്ള എല്ലാ സേവനങ്ങളും ഇതുവഴി ഉപഭോക്താക്കൾക്ക് ലഭിക്കും.



**10. വൈഫൈ ഹോട്ട്**

രാജ്യമെമ്പാടും ആരംഭിക്കാനുള്ള വൻപദ്ധതി ബി.എസ്.എൻ.എൽ ഏറ്റെടുത്തു കഴിഞ്ഞു. ഉപഭോക്താവിന് അവരുടെ മൊബൈൽ ഫോണിന്റെ വൈഫൈ സംവിധാനം ലഭിക്കും.

**പുത്തൻ നയ സംരംഭങ്ങൾ:**

ഇ-ഗവൺസിനു കീഴിൽ ഇ-ക്രാന്തി ചട്ടക്കൂട്, ഓപ്പൺ സോഴ്സ് സോഫ്റ്റ് വെയറിനുള്ള പരിഷ്കരിച്ച നയങ്ങൾ, ഇ-ഗവൺസിൽ ഓപ്പൺ സോഴ്സ് സോഫ്റ്റ് വെയർ ഉപയോഗിക്കാനുള്ള പുത്തൻ നയങ്ങൾ, ഇ-മെയിൽ പോളിസി ഓഫ് ഇന്ത്യ, റീ എൻജിനീയറിങ്ങ് ഗൈഡ് ലൈൻ തുടങ്ങി നിരവധി കാര്യങ്ങളിൽ നിലവിലുള്ള നയങ്ങൾ പരിഷ്കരിക്കേണ്ടിയിരിക്കുന്നു. അതിനുള്ള ശ്രമം ഗവൺമെന്റ് തുടങ്ങിയിട്ടുണ്ട്.

- **ബി.പി.ഒ നയം-** വിവിധ വടക്കുകിഴക്കൻ സംസ്ഥാനങ്ങളിലും മറ്റു സംസ്ഥാനങ്ങളിലെ ചെറിയ പട്ടണങ്ങളിലും ബി.പി.ഒ കേന്ദ്രങ്ങൾ ആരംഭിക്കുന്നതിനുള്ള നയം ഗവൺമെന്റ് അംഗീകരിച്ചു.
- **ഇലക്ട്രോണിക്സ് ഡവലപ്മെന്റ് ഫണ്ട്-** രാജ്യത്ത് സംരംഭക നിധിക്കായി സുസ്ഥിര ആവാസ വ്യവസ്ഥ സൃഷ്ടിക്കുന്നതിന് പുതിയ കണ്ടുപിടുത്തങ്ങൾ, ഗവേഷണം, ഉത്പന്ന വികസനം തുടങ്ങിയവയ്ക്ക് ആവശ്യമായ നയമാണ് ഇത്.
- **നാഷണൽ സെന്റർ ഫോർ ഫ്ളക്സിബിൾ ഇലക്ട്രോണിക്സ്-** ഇലക്ട്രോണിക്സ് മേഖലയിൽ ഗവേഷണവും നവീകരണവും പ്രോത്സാഹിപ്പിക്കുന്നതിന് ഗവൺമെന്റ് ആരംഭിച്ചിട്ടുള്ള ഒരു സംരംഭമാണിത്.
- **മികവിന്റെ കേന്ദ്രം-** സെന്റർ ഫോർ എക്സലൻസ് ഓൺ ഇന്റർനെറ്റ് ഓൺ തിങ്സ് (IoT) എന്നത് ഇലക്ട്രോണിക്സ്, ഇൻഫർമേഷൻ ടെക്നോളജി വകുപ്പുകളുടെയും ഇർനെറ്റ് (ERNET), നാസ്കോം (NASSCOM) എന്നിവയുടെയും സംയുക്ത സംരംഭമാണ്.

ഇന്ത്യയുടെ ദാരിദ്ര്യ നിർമ്മാർജ്ജന പദ്ധതികൾക്ക് ഊർജ്ജം പകരാനുള്ള ശക്തമായ വേദിയാണ് ഇ-ഗവൺസിൽ പരിഷ്കാരങ്ങൾ. പാവപ്പെട്ടവരെ ആരോഗ്യകരവും ക്രിയാത്മകവുമായ ജീവിത സാഹചര്യങ്ങളിലേയ്ക്ക് നയിക്കാൻ

# FOCUS



ഈ മേഖലയിലെ ഇടപെടലുകൾ സാഹായകമാകും. ഇന്ത്യയിലെ ദരിദ്രരിൽ ഇതിന്റെ പ്രയോജനം എത്തിക്കുക എന്നതാണ് മുന്തിലുള്ള ഉത്തരവാദിത്തം. ഓരോ ഗുണഭോക്താവിനും അർഹതപ്പെട്ട ആനുകൂല്യങ്ങൾ സമയത്ത് ലഭ്യമാക്കിക്കൊണ്ട് സാമ്പത്തിക സമത്വവും സാമൂഹ്യ നീതിയും ഉറപ്പാക്കാൻ ഇ-ഗവേണൻസ് ഉപകരിക്കും.

**യോജന  
ജൂൺ 2016**





## **Policy Studies, Policymaking, and Knowledge-driven Governance**

ANINDYA CHAUDHRI

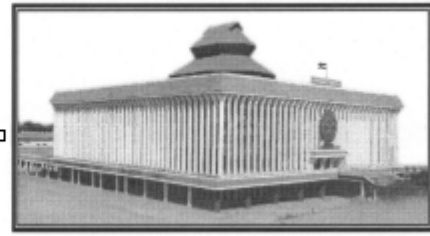
### **Background and Motivation**

Jawaharlal Nehru, the first Indian Prime Minister, went to great lengths to bridge the academic and policy worlds. Widely acknowledged as a scholar in his own right, Nehru took a keen professional interest in academic matters and enjoyed intellectual kinship with the likes of Prasanta Chandra Mahalanobis, Homi J Bhabha and V K R V Rao. He actively promoted the use of cerebral means for practical ends by tasking these luminaries with finding solutions for the myriad social, economic and technological challenges of the infant democracy. He was also the driving force behind a host of stellar academic institutions, including the Delhi School of Economics and the twin systems of Indian Institutes of Technology (IITs) and Indian Institutes of Management (IIMs), created with the explicit mandate of producing the skills and knowledge needed for advancing the country's governance and developmental frontiers.

Thus, in those halcyon formative years of the republic, not much separated the public intellectual from the public administrator. In fact, the planning system itself was appropriated and largely adopted and moulded for India from academic debates then raging in Europe and the United States (US) by Mahalanobis (who also founded the famed Indian Statistical Institute). From sociologists to nuclear physicists, leading scholars had the ears of the prime minister; this automatically translated to academic influence at the highest levels of policymaking.

The subsequent years witnessed a drifting away from this promising entente. First, the politico-bureaucratic establishment usurped policymaking as its strict monopoly and crowded out academic consultation. In higher education, scholastics yielded to politics-first in finance and administration, and eventually and inevitably in thought as well. Creeping centralisation caused policy decisions to be dutifully handed down the administrative hierarchy, each level expecting the one below to implement them with little or no introspection on form, function and fallout.

Second, a tendency emerged of reducing the complexity of policymaking to the simplicity of resource allocation. This was perhaps to a large extent driven by the growing influence of the Planning Commission, which by its nature favoured economics over other disciplines. The only



other field which has managed to hold its own is law, if only because major policy decisions get frequently, publicly and noisily dragged into lengthy legal proceedings. There is little evidence at present of physicists, biologists or sociologists having any voice or relevance left in policy decisions.

The phrase “public policy” has in recent times started making appearances in politics, administration and popular discourse. Perhaps driven by changing ideas of governance and growing demands for policy professionalism, a smattering of institutions of higher education have begun to offer programmes in Public Policy. (Henceforth, “Public Policy” refers to the academic discipline, and “public policy” to the governance endeavours.) Public Policy was an unknown entity in Indian academia as little as a decade ago, and has not yet acquired a unique scholarly identity. There is no evidence of consensus, coordination or debate over the nature or scope of the field, either amongst the pioneering institutions themselves, or with the government. In this context, can these institutions and programmes bring academic expertise back into the policy process?

The absence of a Policy Studies discipline in India is quite paradoxical, given the promising early academia-policy connections, the famously vocal nature of India’s democracy, and the long history of policy analytical work from a plethora of think tanks. Since the Indian Administrative Service is known to admit the creme de la creme of Indian tertiary education, one would presume the bureaucracy would also be sympathetic to the idea of knowledge-driven policymaking. What, then, explains the disconnect between the policy and academic worlds?

In order to grasp this, it is first necessary to understand its genesis and development in the country of its origin, the us. Indeed, an intriguing question is why Policy Studies originated and developed in the us and nowhere else. There are critical learning lessons in that history- the most important being that a field which by definition caters to the needs of the state cannot be created solely by academic fiat without state support and interest. Public Policy has considerable scope in India, provided academia and government can join hands to create a policy ecosystem for meeting the specific challenges of Indian governance.

## **2. Current Map of Policy Studies in India**

In the US and elsewhere how to structure programmes in Public Policy and its agnate fields, Public Administration and Policy Sciences, has long been hotly debated. In India, no literature yet exists that systematically explores the need for and the means of establishing Public Policy as an academic discipline. Though some conferences in Public Policy have appeared domestically in the last few years, for the purposes of this research none of the papers presented could be traced to a published finality. There are no publicly available documents from any government or academic institution which brainstorm the strategic considerations of creating a complex, new academic field, or its feasibility, objectives and curricular structures. Mapping Policy Studies programmes in the country is hence perversely a short and simple exercise.



These include the following:

- The Indian Institute of Management, Bangalore (IIM-B), an autonomous institution under the central government, has a Centre for Public Policy (CCP) offering a master's level Post Graduate Programme on Public Policy and Management (PGPPM), and a doctoral level Fellow Programme in Management (FGPPM) in Public Policy. It is somewhat fitting that IIM-B, originally created with the sole mandate of producing professional expertise for public sector enterprises (MHRD 2008), would take the lead in Policy Studies in the country. CPP was initiated in 2000 under a tripartite agreement between IIM-B, the Department of Personnel and Training (DOPT), Government of India, and the United Nations Development Programme (UNDP). The students are mid-career government employees.

- Management Development Institute, Gurgaon (MDI-G) is another notable management institution which runs a similar programme, called Post Graduate Programme-Public Policy Management (PGP-PPM). The programme also runs in partnership with DOPT and caters to mid-career public sector employees, and is thus pitched as "executive education." The focus is again far removed from what would normally be called Policy Studies in other parts of the world. The clientele is a captive one, and the only competition-if it may be called so-is provided by IIM-B.

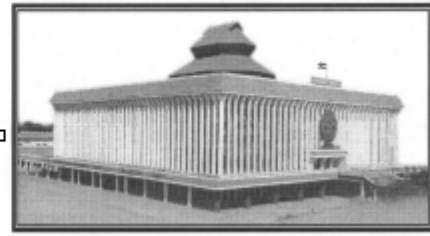
- Indian Institute of Management, Calcutta (IIM-C) has a Public Policy and Management Group (PPMG). Because of capacity limitations due to its modest size and operations-which become apparent when juxtaposed against IIM-B/PGPPM-IIM-C/PPMG does not offer any specialisation in Public Policy. Unlike IIM-B/ PGPPM, which was created with an explicit if idiosyncratically defined Policy Studies mandate, IIM-C/PPMG emerged out of an interdepartmental restructuring. A creation of convenience, the faculty size of the programme pales in comparison with that of IIM-B.

- The Jindal School of Government and Public Policy (JSGPP),Gurgaon started operations from 2012. This is a privately owned and managed institution which charges a commensurately hefty fee for its MA in Public Policy. Unlike the well defined if un-academic constituencies of IIM-B and MDI-G, the objectives of the programme is somewhat inchoate.

- The Central University of Rajasthan has started an MA in Public Policy, Law and Governance in 2012.

- The Indian School of Business (ISB) has set up the Bharti Institute of Public Policy at Mohali, Punjab, offering a Management Programme in Public Policy.

- The Tata Institute of Social Sciences, Hyderabad, has recently started offering an MA in Public Policy and Governance.



- The University of Mumbai's Department of Civics and Politics offers a Post Graduate Diploma in Public Policy.

- The University of Delhi's Department of Political Science has three faculty members who work broadly in Public Policy. However, there is no formal programme being offered by the university.

The IIT, Delhi, has been internally discussing the possibilities of creating a Policy Studies programme. The plans are at the preliminary stages with no guarantees of coming to fruition. India also has a number of think tanks or research institutions operating in broad or niche policy domains. A majority of them conduct economic research, but there are well-established and well-known exceptions. Some of them run short training workshops, but none offers any serious long-term academic programme.

Policy Studies, as an academic discipline, hence cannot be said to be even in the preformative stages in India. That is not to say there is a complete and absolute lack of interest among Indian academics. While researching this article, I interviewed a number of faculty members at universities and colleges who were either offering some flavour of Policy Studies or had done so in the past. Almost all of them belonged to the University Grants Commission (UGC) recognised academic departments. In conversation, all of them declared their course-offerings were driven by personal interest, with little departmental or administrative support. General administrative and collegial reactions ranged from apathy regarding details of courses or curricula to outright resistance over any necessity of Policy Studies as an independent field within the existing academic superstructure. Despite their obvious tenacity and dedication, few appeared optimistic about their efforts bearing fruit.

### **3. Understanding the Genesis and Evolution of Public Policy**

But is such pessimism warranted? Prima facie, India should be fertile ground for Policy Studies. The country takes pride in being a stable democracy where policies are constitutionally decided through discussion and debate. It had a clear head start in involving academics in development and Public Policy, and policy analysis has long been a cottage industry. The government is a voracious consumer of charts and tables, and every ministry and department across the board commissions reports and studies from academics, researchers, and consulting firms at considerable expense to the public exchequer. The real puzzle may be why Policy Studies is not yet an established, flourishing academic field.

This paradox can only be understood in a global, historical context. Indeed, a better, more intriguing question is: Why did Policy Studies originate in the us and nowhere else? Many of the features of the academic-policymaking nexus which characterise Policy Studies, for instance, can be traced back to Germany or Britain. Berlin (1959) pointed out that the 19th century German philosophers enjoyed social and political authority far above their academic mandate,



while the Oxford dons at the turn of the 20th century were engaged to a large extent in producing superbly-tuned administrators for the British imperium. In that case, why did Public Policy in academia not emerge in either country to complement public policy in governance?

The key to understanding this is the central importance of knowledge, built into the heart of the American constitutional system of governance to aid and inform public policy. Alexander Hamilton in his essay “Federalist No 1” left little doubt that the young nation was going to govern itself by informed discussion and debate, and by no other means:

It has been frequently remarked that it seems to have been reserved to the people of this country, by their conduct and example, to decide the important question, whether societies of men are really capable or not of establishing good government from reflection and choice, or whether they are forever destined to depend for their political constitutions on accident and force (Hamilton 1787).

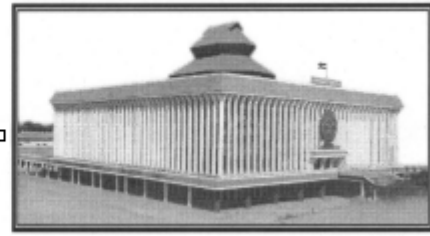
A remarkable section in “Federalist No 62” (Hamilton or Madison 1788), quoted below, provides an astute insight into the significance which the US founding fathers accorded to knowledge in the policy process:

It is not possible that an assembly of men called for the most part from pursuits of a private nature, continued in appointment for a short time, and led by no permanent motive to devote the intervals of public occupation to a study of the laws, the affairs, and the comprehensive interests of their country, should, if left wholly to themselves, escape a variety of important errors in the exercise of their legislative trust. [A good government implies two things: first, fidelity to the object of government, which is the happiness of the people; secondly, a knowledge of the means by which that object can be best attained. Some governments are deficient in both these qualities; most governments are deficient in the first. I scruple not to assert, that in American governments too little attention has been paid to the last. The federal Constitution avoids this error; and what merits particular notice, it provides for the last in a mode which increases the security for the first.

The founding fathers themselves were an extraordinary group of thinkers, never rivaled before or since as an intellectual collective in governance and public welfare. Their thoughts and writings, including the Federalist Papers, continue to be used as guideposts for governance, both in the US and elsewhere. On hindsight, their unique blend of liberalism, erudition and practicality, and the emphasis on informed decision-making as the bedrock of democratic governance, made the US the perfect breeding ground for the emergence of Public Policy, the discipline, as an integral part of public policy, the process.

The emergence of Policy Studies as its own academic field nevertheless had to wait till the late 19th century, shaped by the concurrent growth of administrative complexity and academic specialisation. It was fitting that the call to arms was sounded by Woodrow Wilson, a noted scholar and still the only president ever to have held a doctoral degree. In an 1887 essay, Wilson





called upon academia to forge a “science of administration” to meet emerging challenges in governance. What made the essay particularly prescient was its insistence that such a field be created distinct from political science, though at the time of writing the latter itself was in the formative stages. Wilson was a past president of Princeton University and was famous for implementing fundamental and profound curricular and administrative reforms; his pronouncements hence carried considerable weight in both academic and administrative circles. In particular, his insistence that higher education should be a vehicle for public welfare rather than a resting place for pedantic abstraction was to have a profound impact on the subsequent development of the American academic system and its intertwined relationship with the official policy apparatus.

The scholarly roots of Public Policy can be traced back to behaviouralism and the backlash against the disciplinary fragmentation of the early 20th century.” The leaders at the helm of the movement, including Charles Merriam, Harold Lasswell and Myres McDougal, were not failed scholars working at the fringes but, on the contrary, giants of American academia. The ideas they championed-cross disciplinarily, linking knowledge to action, quantification in research, the importance of civic participation in public discourse, and personal commitment and involvement in public affairs-still resonate as the core features of modern Policy Studies. They were public intellectuals of the first water, with considerable influence in policymaking at the highest levels. Merriam, for example, was adviser to three of the most powerful presidents in American history. The transmission of ideas was often indirect but far-reaching; for instance, President Bill Clinton publicly acknowledged the influence of McDougal on him and other classmates at Yale who later went into public service.

The study of governance and Public Policy started acquiring a distinct academic identity through the work of second-generation behaviouralists such as Lasswell, Lerner and Dror, in the form of what they called the “Policy Sciences” (Ascher 1986). The field received a substantial boost in the New Deal era, with the enormous boost in public expenditures and the direct involvement of the government in social and economic matters. In an act which surely went a long way in legitimising policy studies, Harvard University established the Graduate School of Public Administration in 1937, now more famous as the Kennedy School of Government.

A subsequent landmark development was the creation of the Inter-University Case Programme and the publication of *Public Administration and Policy Development: A Case Book* (Stein 1952). The impact across multiple disciplines was immediate and profound. The programme and the study had far-reaching consequences for at least two reasons. This was perhaps the first time that a group of academics across the nation applied scholarly analyses on policy instruments in multiple arenas. Moreover, as pointed out by Yeung (2007), the effort had tremendous academic and practical authority, from being a collaboration of a “who’s who list of public administration titans.” In that way, the programme set in motion a new stream of academic discourse.

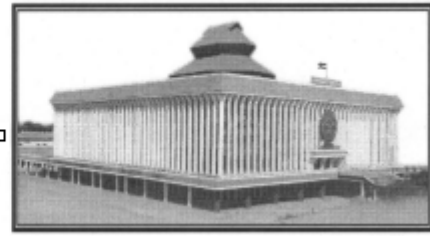


The prosperity and national confidence of the immediate post-war period somewhat cooled the earlier drive for Policy Studies. The succeeding years resurrected both political volatility and the demand for informed policymaking. From the late 1960s, the field expanded swiftly, not least because of the exploding demand from the federal government for skilled policy personnel. It even found presidential backing when Lyndon B Johnson mandated the adoption of Robert McNamara and the RAND Corporation's Public Policy Budgeting System (PPBS) for his Great Society initiatives (Stokes 1996). Between 1967 and 1971, nine universities started programmes in policy analysis (Allison 2006). In the early 1970s, the Ford Foundation provided multimillion dollar general-support grants, helping create the "original eight" policy schools (Allison 2006; Dunn 1975). All were free-standing schools, with no legacy departmental entanglements.

By the mid-1970, the field had become sufficiently well established and self-confident to initiate introspection. The year 1970 marked the creation of both the National Association of Schools of Public Affairs and Administration (NASPAA) and the Policy Sciences journal. In 1975, the Ford Foundation organised a conference of the directors of the original eight schools. Interestingly, within a half decade of operations, the programmes had developed commonalities as well as signature profiles (Dunn 1975). For example, almost all had economics and statistics as core courses, with either workshops or internships, or both, being mandatory. Philosophical disagreements existed mainly over the nature of PhD programmes, with RAND being a strong outlier from the general belief of the master's level being most appropriate for a policy practitioner. In 1978, the Sloan Foundation sponsored a conference of policy schools for curricular stocktaking, where a professional association of graduate schools was proposed. The Association for Public Policy Analysis and Management (APPAM) was founded in 1979, and the first issue of the Journal of Policy Analysis and Management (JPAM) came out in 1981. Starting from 1986, the APPAM conferences have continued to be venues for institutional sharing of notes on programme structures, curricula and change of directions.

### **Growth of Think Tanks**

A parallel and complementary development from the early 20<sup>th</sup> century was the growth of professional research and advocacy organisations. These "think tanks" joined hands with academia and the government to complete the American policy triumvirate, the distinctive structure and operational characteristics of which have since become institutionalised in the American policy system. A number of them, such as the Foreign Policy Association and the Council on Foreign Relations, grew out of a perceived need around the time of World War I to address the US's position in a changing world order. On the domestic front, the National Bureau of Economic Research and the Social Science Research Council came into existence in 1920 and 1923 respectively. Both have housed several Nobel laureates over the years, including Simon Kuznets, Douglass North and most recently, Alvin Roth.



The first true prototype of the think tank model where policymakers hobnobbed with powerful intellectuals was the Brookings institution. It was created in 1916 by a businessman, Robert S Brookings, in a remarkable testament to the interest and involvement of the American moneyed class in governance and public policy. Brookings' inception mandate was to pursue scientific research in governance and administrative matters, broadly defined. However, it quickly went beyond the mere conducting of research to acquiring enormous clout in terms of actual policy implementation as well. For instance, it played a key role in the formulation of the Marshall Plan and the setting up of the United Nations. It managed to achieve this by hiring first-rate, non-partisan scholars, and forging close bonds with the government. Its influence could even mould the very functioning of the government over the very long term. A vivid demonstration of Brookings' heft was the creation of the Congressional Budget Office (CBO) by the passing of the 1974 Budget Act, something which it had been pushing for a long time. The influence was further solidified by the appointment of Alice Rivlin, a Brookings economist, as its first director. Rivlin went on to mould the CBO to her own vision of adhering to fair, nonpartisan operation and research standards (Irving et al 1988).

The RAND Corporation represents the diametrically opposite model, where the supply of research and analysis grow to meet an institutional demand for policy alternatives. Originally set up through a military contract given to the Douglas Aircraft Company in 1948, RAND has since then grown to behemoth dimensions, with 1,700 employees with multiple offices within the US and outside. It also houses a distinctive and highly regarded doctoral degree programme at the Pardee Rand Graduate School. Though RAND entertains international clients, the majority of its contract remain federal.

#### **4. The Need to Connect Public Policy to public policy**

What are the takeaways from the short history of the origin and development of Policy Studies in the US presented above? The most obvious point to be noted is that its genesis and evolution happened neither in a vacuum, nor was the architecture derived from alien blueprints. Indeed, the entire process was organic and endogenous. Policy studies emerged and developed in the US over the course of a century to address American concerns, using domestic human and financial resources, within a homegrown politico-philosophical framework, without mimicking intellectual movements from foreign shores. In other words, Policy Studies emerged as a part and parcel of a policy ecosystem whose other constituent elements evolved synchronously. Counterparts of some of the elements of this ecosystem can be found in other countries, including India, but only in the US did they historically form a systemic-whole. The process of drafting of the Indian Constitution, for instance, can perhaps be compared to the creation of the US counterpart in the liveliness of the discussions, and the Constituent Assembly Debates are perhaps no less important historically than the Federalist Papers. But the resemblance did not carryover to the respective social, political and administrative systems of the two countries. As a consequence, it was the American education system, and neither the Indian nor any other, which engendered



Policy Studies spontaneously.

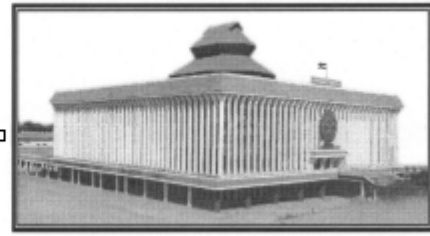
Second, undoubtedly the most important factor behind the rise of Public Policy in the US was public policy in the US. In every country, the academic process is itself shaped by the process of governance. In the US, it was mandated from inception that democratic decision-making be based on informed choices. Public Policy is distinct from every other academic discipline in that the subject, object and end consumer of all scholarly output is the government. The economist or political scientist can find ready harbour in a department insulated from the nuts and bolts of administration, but an aloof government effectively dooms the employment prospects of the budding policy scientist. He needs the government to be open, interested, and supportive of his work. In turn, his work must be useful to the government in its public welfare activities. By definition, he straddles two worlds—he must analyse and discuss the complexities of policy problems with other subject matter experts, and he must simplify the solution alternatives for the policymaker’s consumption and use.

Third, the US policy system has long been unusual in having a freely revolving door between public debate and public service—it is as common for practitioners to teach as it is for scholars to enter the administration. US lawmakers have typically always been highly educated, with Ivy League back grounds almost being de rigueur over the last century. Many presidents have been intellectuals of a high order. US administrations have perhaps often been enamoured of scholarly brilliance and expert advice to a fault. It has historically been easy for the policymaker and the policy scientist in America to understand each other since they spoke the same language, if perhaps different dialects.

It should finally also be noted that American higher education has produced not only Policy Studies, but has been leading the world in every field for nearly a century. The defining characteristic of the US educational system has always been institutional flexibility to accommodate intellectual freedom. American universities have produced and attracted the world’s greatest thinkers, who have been drawn in by superlative financial remuneration, splendid infrastructure and support, and complete freedom and independence from external interference. The extraordinary density of first-rate universities across the nation, and the agglomeration of first-rate scholarship in all disciplines on their campuses have made collaboration across disciplines easier than anywhere else in the world. It is a system which has bred and rewarded curiosity, courage and eclecticism. Such a state of affairs has long become unimaginable in independent India, where education is considered an extension of state bureaucracy, and government circulars casually describe scholars as “teachers and equivalent cadres in universities and colleges.”

## **5. Checking the Boxes**

The difference with the Indian system, where the public administrator and the public intellectual live on separate planets, is stark and obvious. It is interesting to note that Indian policymaking has



been most dynamic whenever a scholarly person has been at the helm. Nehru was as comfortable among intellectuals as he was among statesmen. The former Prime Minister P V Narasimha Rao, considered the architect of the modern Indian economy, spoke seven Indian languages in addition to English, French, Arabic, Spanish and Persian;” Rao’s finance minister, Manmohan Singh, who subsequently went on to serve two consecutive terms as prime minister, holds a DPhil from Oxford. Despite embarrassingly frequent charges of financial mismanagement-though Singh himself remained untainted till the very end-his two terms saw a remarkably high amount of social legislation, including the Mahatma Gandhi National Rural Employment Guarantee Act, the Right to Education Act, and the Right to Information Act. It was also on his watch that the Planning Commission started accepting internships for graduate students, something unthinkable a decade earlier when I was a doctoral student in Public Policy at the University of Texas, Austin.”

India does not suffer from a dearth of think tanks (Gold, Zonana and Nayyar 2009). However, social or scientific research cannot translate to policy research in exile from the policy process. Policy Studies operate in a monopsonistic market, with the government effectively being the sole buyer of all scholarly output. Insularity of operation and apathy to external knowledge long being a hallmark of Indian governance, the market for policy analysis simply failed to develop. This was pointed out several decades ago in a powerful two-part commentary by Myron Weiner . His observations remain relevant till date. He noted that first, studies-despite being commissioned governments to assist state projects or programmes were rarely utilised in policies.

Second, there was no scope of lateral entry for academics (except economists) into the government. Third, the government overwhelmingly controlled the funding of policy research. (This contrasts with the US, where a host of foundations and philanthropies sponsor research of every kind, and universities compete fiercely over endowments and research grants.) Thus, research which contradicted official presuppositions could be and frequently was suppressed. The net result was that the basic policy feedback loop of analysis, formulation, implementation and reanalysis did not exist in the country.

The academic system has its own challenges, including issues such as promotion of collaborative scholarship and curriculum design. Collaborative research, though particularly important for policy studies, is problematic for Indian higher education in general. An important roadblock is scale. Indian departments tend to be small, with very little scope for faculty groups coalescing around specialty areas. If larger faculties can better facilitate within-and cross-disciplinary collaboration, then scaling up might be one of easier solutions: that can be adopted. (This presumes the education system is not constrained by limited supply of professorial material, and completely ignores the quality aspect.) Likewise, curricular design may also not be an insurmountable obstacle, considering Policy Studies, being loosely defined under the strictest of conditions, offers greater flexibility than any disciplinary subject regarding course content.



Marketability presents a trickier, egg-and-chicken problem. In the absence of any space in the policy process for either the scholar or the graduate, selling a programme in Policy Studies to prospective students is a difficult proposition. Conversely, without an assured supply of fee-paying students, no academic programme of adequate quality can be sustained. IIM-B and MDI-G have solved this problem by courting a captive market with third-party (that is taxpayer) sponsorship. Knowingly or unknowingly, this approach follows Lasswell's original idea of an institute for policymakers rather than aspiring policy analysts which the overwhelming majority of the policy schools cater to.

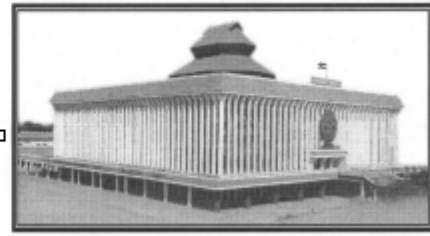
In 2006, as a part of their Vision 2025 exercise, ISB conducted an internal evaluation of the feasibility of a Master's in Public Administration programme (ISB 2006). The study looked into 50 leading US programmes, and considered the possibilities of a one- as well as two-year programme, finding merit in both approaches. It also went into details of possible curricular structures, faculty composition, and infrastructural requirements.

It identified several benefits to the nation as well as accruing parochially to ISB from establishing the first Master of Public Administration (MPA) programme in the country. But it also came to the conclusion that such a programme was not likely to be financially self-sufficient, given that the students would necessarily have to be charged less than their Master of Business Administration (MBA) counterparts, in line with their expected lower earning potential. Without getting into details, the report considered alternative financing models such as cross-subsidisation from the MBA programme and funding from foundations or the public and private sectors. The solutions, however, avoid the elephant in the room, namely, guaranteeing employment for the graduates of the programme. The crux of the matter is that without openness in governance and administration, a Policy Studies field is neither feasible nor sustainable.

Assuming away bureaucratic closed-mindedness and the difficulty of finding employment for the graduates, the primary hurdle of creating a Policy Studies programme would then be locating people with both good disciplinary training and interest and competence in practical policy applications. The US solves this problem through an open system of revolving doors between government and academia. In American academia, it is taken for granted that professors will go beyond classroom responsibilities and engage with society at large. This is done through interfacing with policymakers on matters of social importance. For instance, it is very common for leading scholars to testify before lawmakers in their areas of expertise. But more direct and sustained involvement comes from periodic lateral transitions between government employment and academic ones. There is little possibility of the Indian policy process taking this approach in the near future.

## **6. How to Create an Academic Discipline**

A number of discrete challenges can be identified for setting up Policy Studies as an

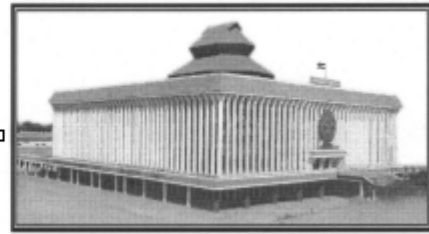


academic discipline in India, including separation of the academic and policy processes, intellectual pigeonholing, and the absence of a critical mass of faculty. Broadly speaking, these can be binned into three overlapping categories. At the lowest level are the instructional barriers such as curriculum design. The second may be described as administrative barriers, which would include branding and marketing dimensions and faculty recruitment. Bureaucratic hurdles such as the UGC apparatus would comprise the third and most problematic set.

The problem of recruiting qualified people for a Public Policy programme is an illustration of how the problem can be exacerbated by the structural inflexibility of Indian higher education. Academic recruitment in India is a formidable hurdle in itself, over and above the fact that there is no established framework of Policy Studies in the country. A fundamental problem is that recruitment is linear and disciplinary by design, and deviating from established norms is frowned upon if not actively resisted. Because Public Policy does not exist in India as an academic discipline, neither do norms for recruitment. This presents a peculiar catch-22 challenge. Since policy research by definition works across disciplinary boundaries, administrators can be reluctant to back the candidacies of people who cannot be judged by the usual lowest common denominators of disciplinary parameters.

Innovation and institution-building in academia require scholarship, but of an even greater importance is leadership. Unfortunately, this is where the Indian education system has been gutted maximally. Consider the example of the Delhi School of Economics. K N Raj, brought in and given a free hand by V K R V Rao, managed to rope in Amartya Sen, Sukhamoy Chakravarty and Jagdish Bhagwati in its initial years, a coup which would have brought credit to any department of social science in the world (Beteille 2010). The full professorial appointments of all overlooked their youthful chronological ages for their academic brilliance. Such a wilful disregard for institutional norms would not be tolerated today.

What could be an ideal model for a Public Policy field for India? We have seen that a fundamental prerequisite for Public Policy is pre-existing demand from the government. Can we realistically expect supply from the academic institutions to create its own demand from the government? Interestingly, Lasswell, who comes closest to being called the father of Policy Studies, rejected the in-house model in a couple of highly influential documents. Both were written while he had stepped down from his faculty responsibilities at the University of Chicago to take up the post of chief of the experimental division for the Study of Wartime Communications at the Library of Congress. The documents combined his scholarly background with insight from his practical experience with the policy world. In the first memorandum, he reasoned that working within any particular institution of higher learning would impose a “collegial restraint” on the exercise of professional integrity (Lasswell icaga). In the second, he proposed an alternative model—an independent “Institute of Policy Sciences” (Lasswell icagb), Institutions such as the Congressional Research Service and the CBO which aid and inform the government embody these ideas. The organisations work closely with academic institutions and think tanks for knowledge servicing,



capacity building and even long-term recruitment.

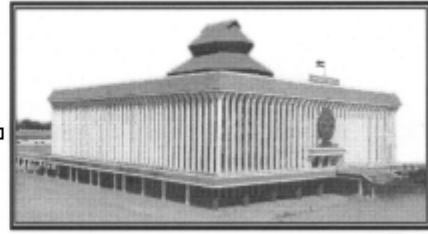
In the context of the demise of the Planning Commission and the severely understaffed state of the NIT (National Institution for Transforming India) Aayog, this could perhaps be a good model to emulate. It is inconceivable that a handful of people sitting in the capital city, no matter the depth and breadth of the expertise in their respective fields, can service the policy demands of a country as vast and complex as India. It would be logical to harness the intellectual reserves of the country, scattered in the universities and think tanks, to aid the process of governance. The onus is as much on the government to open the system enough to facilitate intellectual connect as it is on academia to step down from the ivory towers to understand the needs of governance.

**ECONOMIC & POLITICAL WEEKLY**

**JUNE 2016**







## **Some Thoughts on Innovative Rural Financing**

**L.Srinivasan**

“Indian agriculture has travelled a long way, from failing to feed the country’s teeming millions during the 60s, to the present day of producing 241 million tonnes of food grains, an unprecedented record indeed. Yet according to the Global Hunger Index compiled by International Food Policy Research Institute, Washington, India scores the 25th rank remaining worse off than Sri Lanka, Pakistan and Nepal.”

- Dr. N.Majumdar, ‘Agenda for development - Thinking afresh’

“One model fits at! approach would not be appropriate given the different characteristics of the rural population in different states. It is also not conducive to growth of innovation in addressing this problem. Financial entrepreneurs could come with a wide variety of alternatives that would be appropriate in given circumstances and it would be in the larger interests of the country to encourage such innovation, subject however to a strong prudential regulation.”

-N. Vaghul 5th R.K. Talwar Memorial Lecture 2011

### **Background:**

Let us think, for a moment, what value additions to life- style people in the urban and metropolitan cities have got in the decades since our Independence - Radio, colour televisions, computers - desktops and laptops, mobile phones, internet, shopping - malls ... the list is long;

In contrast, what value-additions have the agriculturists/rural population got over the years? Virtually, nothing! They continue to sweat in the agricultural lands, slog with the bullocks, suffer from the vagaries of monsoon, remain mostly tenant-farmers, become indebted to usurious money-lenders, live in huts with thatched roofs, use conventional agricultural implements, remain ignorant of the R& D happening in agricultural universities ... in short, they continue to live below poverty line!



Credit flow to the rural population vis-a-vis the urban / metropolitan borrowers:

Decades ago, bank loan products were handful and were simple-Banks were offering only working capital facilities (such as cash credit, overdraft, bill financing) and term loans. Over the years, however, with Liberalization, Privatization and Globalization initiative taking the economy by storm, loan products have become innovative, borrower- specific and complex in nature. To name a few; factoring foreign currency loans, teaser-rates, loans based on floating interest rates, channel financing. These products are mostly offered to the borrowers in urban and metropolitan centres.

In contrast, the flow of credit to the rural population-the agriculturists in particular takes place mostly through conventional loan products - short term and long term crop loans, dairy farming, term-loan for purchase of agricultural implements etc., though a lot of pro-active initiatives have been taken by the banking system, with the assistance of Government, to broad-base rural-credit, there is much scope and opportunity to offer innovative financial products to the rural sector. Let us discuss some strategies:

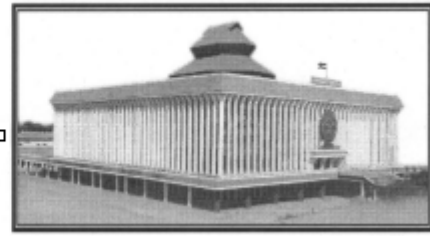
### **1. Power to the farmers:**

Providing irrigation facility to the agricultural lands under cultivation has always been a major problem for the farmers. To draw water through pump sets, most governments provide power, subsidized at that, but there is generally a perception that the quality of power is not good and the power supply is erratic. Given the constraints that the country faces in producing power, it is quite possible that the vast irrigated lands cannot be supplied with the necessary power for irrigation. Solar energy can be harnessed for irrigating the agricultural lands. In spite of the enormous potential of solar power, it has not been exploited fully in our country. Banks can finance solar power generation.

A simple model would be on these lines. A youth drives through the villages in an open vehicle-say a van/truck, which is fitted with solar panels attached to solar storage batteries. The solar energy is captured in the batteries. The farmers draw this solar power, activate their pump-sets, so that irrigation can take place at the convenience of the farmers. Banks can finance this entrepreneur, who “supplied “solar power to the agriculturists, for free.

### **2. Lighting the rural homes**

Purchase of solar lamps can be financed, to light the rural households. Solar panels of different capacities are available and depending upon the requirement, a villager can install them on the top of his house and draw perennial energy. Such panels also help in providing hot water. Solar lanterns can be carried to visit the agricultural fields at odd hours such solar light can also be provide to the entire village, with tie-up with the village Panchayat.



### **3. Financing ‘Green homes’ :**

Rural housing is very important requirement for the villagers. Green Homes can be encouraged in rural areas. Such green homes will not only be cheaper than the conventional cement concrete brick and mortar houses, but they will contribute to reduction in climate-change and global warming. These green homes will have certain features, to qualify for green home finance. They will have water harvesting mechanism, so that rain water is collected and fed back in to the wells, thus optimizing available water resources. They will have waste management system; the waste will be converted into compost and used by the villagers. Such homes will also use green materials for construction. Banks and other financing institutions can consider financing the construction of such green homes (as certified by a green auditor) with concessionary rates of interest and such financing can be supported by Government by way of interest subvention and capital subsidy too.

### **4 Watershed management:**

Banks and financial institutions can finance watershed management in villages, tracing the water flow through hills, ridges, plains and making optimum utilization of the water. The panchayat union/villages authority will take the finance and the repayment will be from the beneficiaries at various levels.

### **5. Financing farming literacy and counselling:**

There is a very big gap requiring to be bridged between the research findings in the agricultural universities and organizations and the agriculturists working on the field. These relate to dissemination of knowledge on innovative agricultural practices, cropping patterns, crop protection, market trends etc. Similarly agriculturists also need to have services such as input supply, farm equipments on hire, soil and water quality assessment laboratories, pest surveillance and pest control seed processing units, agricultural insurance and consultancy, setting up of agricultural information kiosks etc. Banks and other financial institutions can consider financing aggressively those entrepreneurs (agricultural graduates and other qualified persons) who can provide such clinical, consultancy and marketing services to the farmers.

Post harvest management of the produce in India is a very big challenge. The rural population require warehouses and cold-storage facilities. These can be financed so that wastage in reduced to minimum.

### **6. Creating a value-chain in agriculture and maximizing the profit of the agriculturists:**

The financing institutions can finance the entire supply chain (channel financing), starting from the input supplier to the end-user of agricultural produce. The concept is to avoid the middle-men. Channel financing is usually provided by financing institutions in urban/metropolitan



areas, and is provided to manufacturing units. Such supply chain financing can be considered for agricultural activities /allied activities too.

### **7. Drip irrigation and sprinkler irrigation financing:**

Drip irrigation (also known as trickle irrigation) and sprinkler irrigation are widely used in developed countries. It is an established practice in western countries. But unfortunately, it is slowly gaining popularity in India. It is most suited for horticulture crops, vegetables and finds applicability in hard rock areas, where ground water is scarce. In this method, 50%-60% water can be saved. Agricultural consultants should educate the farmers about the advantages of drip irrigation and financing institutions can finance such activities. Similarly, sprinkler irrigation is also yet to gain popularity in our country, which can be encouraged by banks and financing institutions.

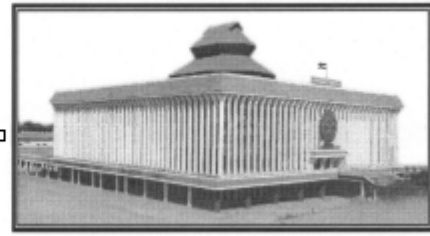
### **Conclusion**

Our Rural areas / villages should no longer remain as show-case of Indian poverty. Agriculture and other rural activities are the strength of the nation. Such activities should be treated like corporate are treated. The credit flow to rural and agricultural belt should not only become aggressive but also be innovative. Our financing institutions owe it to the next generation.

**KISSAN WORLD**

**JUNE 2016**





## **Management of Non-Performing Asset In Rural Financial Institutions of Kerala: The Challenges Ahead**

**U. Abdul Khalam**

An amount under any of the credit facilities viz., term loan, overdrafts, cash credit account, etc. is to be treated as 'past due' when it remains unpaid for 30 days beyond the due date. A non performing asset (NPA) is defined as a credit facility in respect of which interest or installment of principal is past due for 'two quarters'. In respect of advances for agricultural purposes, if interest has not been paid during the last 2 seasons of harvest (covering two half years), after it has become 'past due' then such advance should be treated as NPA. Further, if anyone of the credit facilities enjoyed by a client becomes NPA, all of the other credit facilities enjoyed by the client also deemed to have become NPA and are treated accordingly. In case of RFls, the lumping poses a problem. There are instances where the borrower had serviced one account but not the other. Further, when there is limited to be made borrowers normally do not have options as to where the repayment needs to be applied.

The assumption in delivery of credit as a source of finance is that the use of credit would generate enough income to repay the loan with interest. However, generation of adequate additional income has to be accompanied by willingness of borrower to repay the loan with interest. Failure of investment may result in non generation of income, failure of expected income may lead to inadequate income, perception or pressure of more important and urgent use of income may incapacitate the repayment and finally the borrower's willingness and desire has to be there to fulfill repayment obligation. If loans are not repaid, the RFI loses both its interest income as well as its capital. Good management of recovery of dues is, therefore, a complex issue encompassing economic and non-economic factors and has implications for profitability of the RFls. Repayment of loans together with the interest by borrowers is crucial for recycling of funds deployed in rural credit. The fuelling of development process by dispensing credit is meaningful only when timely repayment is forthcoming. Otherwise expansion of credit delivery is seriously vitiated and the delivery system gets chocked limiting the continued supply of credit by financial institutions in rural areas. Good recovery is an important ingredient for profitability of RFls as it leads to increased financial capacity to deliver credit.



## **Factors Affecting Recovery of Loans in Rural Financial Institutions (RFIs)**

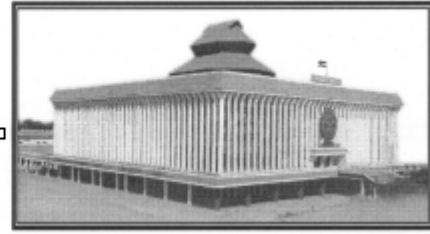
Though the recovery performance of commercial banks (CBs) and RRBs has improved recently due to the adoption of stringent recovery measures, it has stagnated or worsened in case of cooperatives. However, there are inter-institutional and intra-institutional differences in recovery performance. This, however, should not be taken as a matter for complacency because recovery percentage should be close to hundred per cent if the build-up of NPAs has to be arrested. Therefore, it is important to consider the factors which are responsible for low recovery of loans in RFIs.

RFIs were never so serious in their efforts to ensure timely recovery and consequent reduction of NPAs as they are today. It is important to remember that recovery management, be of fresh loans or old loans, is central to NPA management. This management process needs to start at the loan initiating stage itself. Effective management of recovery and NPA comprise two pronged strategy. First relates to arresting of the defaults and creation of NPA thereof and the second is to handling of loan delinquencies. The tenets of financial sector reforms were revolutionary which created a sense of urgency in the minds of staff of RFIs and gave them a message that either they perform or perish. The prudential norms has forced the RFIs to look into the asset quality. The recovery and NPA management strategies adopted by the RFIs may be classified into two categories viz. 1. Preventive and 2. Corrective strategies. While preventive methods are aimed at preventing the event of a default within the prescribed procedures, the corrective methods are aimed at ensuring recoveries once credit is due for payment.

### **Preventive Methods**

The preventive method include –

1. More careful and responsible scrutiny and appraisal. This includes timely sanction, realism in fixing repayment schedule and adequacy of credit with efficient delivery.
2. Evolving a broad loan recovery policy and implementing through the cadres with adequate accountability and empowerment.
3. Regular and effective follow up with borrowers and timely action on sensing the likely default.
4. Title, value, etc. and additional security are to be investigated before the disbursement of loan
5. More detailed information about the borrowers family background



6. Reviewing the advances in time and taking appropriate immediate action. Sending demand notices in time
7. Contacting the borrower before the harvest or cash inflow.
8. Proper supervision of the borrower account through personal visits and calling for periodical returns to get signals of default.
9. Efficient MIS system on the borrowers and on the branches.
10. Developing an early warning system for identifying potential weakness in the accounts.
11. Strict observance of time schedules.
12. Timely extension of period of limitation through debt acknowledgement, partial payment, renewal of documents etc.
13. Timely rephasing or rescheduling of loan in the event of natural calamities.

RFIs particularly the Regional Rural Banks in recent years have resorted to the preventive method to ensure prompt recovery. These methods are seldom resorted to by the cooperative system because under the cooperative laws stringent legal actions could be ensured to force a recovery. In case of Commercial Banks performing in rural areas, the preventive methods are not so much visible. This may be because they have a wider option to relocate or consolidate their rural branches or may be as a percentage the rural lending is small against their total loans and advances.

### **Corrective Methods**

The corrective methods conventionally start with initiating legal action for recovery. However, corrective methods, in recent years; have become more innovative and participatory. Some corrective methods, as practiced mainly by RRBs, are discussed here.

1. Sharing the Threat Perception by organizing Periodical seminars involving small group of Branch Managers and other staff including the sub-staff are conducted to educate them about the impact of NPA accounts on the overall profitability of the branch and RRB and how it affects the very existence of the RRB.

2. Motivating the staff by releasing staff benefits like conveyance allowance, housing loan, etc. and some have effected promotions. These measures have motivated the staff to perform better in every area and particularly the areas which hurt the bank the most viz. recovery of loans and management of NPAs. In some banks the organizational development. intervention has



motivated the staff to step up recovery efforts. The NPA accounts may be allotted to each staff right from the officer to the messenger for personal follow-up and monitoring.

3. Formation of Special Recovery Cells and Related Measures. Executives of RRBs visit selected 100 NPA parties and establish direct personal contact for ensuring recovery. The RRBs arrange for customer's meet especially of NPA clients at various important centers to discuss and address their problems.

4. The RRBs arrange periodical lawyers' meet to review the status of filed cases.

5. Pragmatic approach is followed for out of court settlement of loan accounts and bringing compromise proposals to logical end at the earliest. Identification of potential NPAs is done by the end of the first quarter of the financial year so that preventive measures could be initiated at the beginning. Staff mobility is ensured and the recovery staff is allowed to hire transport to suit needs and no questions are asked.

6. List of willful defaulters is displayed in the notice board of the branch and in public places without disclosing the account number, amount of loan, overdue, etc.

### **Involvement of government Agencies**

There are instances where RRBs are able to recover overdue loans by involving District Administration. Some of the methods adopted to involve government machinery are listed below :

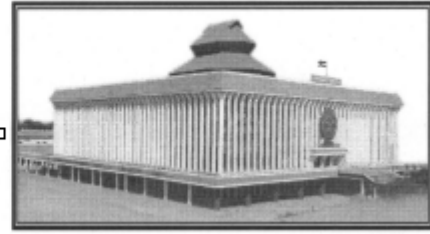
1. Revenue recovery notices are issued by the District Magistrate or Sub Divisional Officer once a year advising the borrowers to deposit the overdue amount in the RRB to avoid legal actions permitted under the law.

2. The list of defaulters is given to the Revenue Authorities or Tehsildars in case of agriculture loans, in case of industrial loans the list is given to District Industries Centres for follow-up.

3. Joint recovery teams are formed in which Tehsildars, Revenue Inspector and RRB Staff jointly participate to expedite the execution of decrees.

4. Help of Block Development Officer (BDO) is solicited in case of Government sponsored schemes. Joint inspections are carried out with BDO and in case of accounts where misutilisation of loans and subsidy amount is noticed, joint First Information Reports (FIRs) are lodged.





### **Extraordinary Methods**

Some RRBs have adopted certain extra-ordinary methods to ensure recovery and a few of such methods adopted by the RRBs are narrated here.

1. Approaching influential borrowers who are defaulters, while important functions such as thread ceremony, marriage, etc. are going on their houses. Cases have been reported where the branch staff have directly asked for repayment during such functions and loans have been repaid because the borrowers (defaulters) tried to protect their self prestige in the presence of invited guests and relatives.

2. In some places the visit of a police constable to a particular person's house is considered inauspicious and banks' taking advantage of this aspect have served recovery notices through police and have put pressure to get the loans recovered.

To sum up, it may be seen that whether it is preventive or corrective method, proper motivation and commitment of the bank staff, strict adherence to proper loan supervision and monitoring and a congenial relationship with Government machinery contribute to good recovery. But there may be cases where all or any of these methods fail; and consequently the loans have to be finally written off. Moreover, the legal procedure in regard to recovery of bank dues is cumbersome, lengthy and time consuming and it is to critically examine these laws for their efficacy.

### **Corrective Measures for NPA Management**

Formulation of effective measures for the management of NPA depends on the commitment, will and caliber of the administrators. The major problem facing the cooperative banks of Kerala is the lack of competent and qualified management and the involvement and political pressure from the part of the board of directors. The following are certain useful steps which can be followed in the corrective management of NPAs.

1. Study the problems of NPAs - branch - wise, amount - wise and age - wise
2. Prepare a loan recovery policy and strategies exclusively for NPAs
3. Create Special Recovery Cell at various levels
4. Identify critical branches for intensive recovery
5. Fix targets of recovery and draw time bound action programme
6. Select proper strategy for solving the problem of each NPA account
7. Monitor implementation of time bound action plan



Under corrective management, each NPA has to be examined in totality and on the basis of various factors like past efforts, period of overdue, client profile, natural calamities etc. and suitable strategy is decided. Since the reasons or factors responsible for sliding a good loan into bad one vary for each loan account, it is necessary to adopt different strategies for different NPA accounts.

It is seen, that the recovery process through legal system with or without collateral is equally costly and lengthy. The court fee is payable on the amount of default or on the amount to be recovered and not on the value of the security. Judiciary and Revenue machinery have been generally unable to help the RFLs in recovery.

Legal support is critical to effective recovery management. However, the experience with legal support has not been very encouraging as it has been prolonged, ineffective and expensive for the RFLs. A legal system that clearly defines the rights and liabilities of parties to contracts and provides for timely resolution of disputes is essential for efficient recovery management.

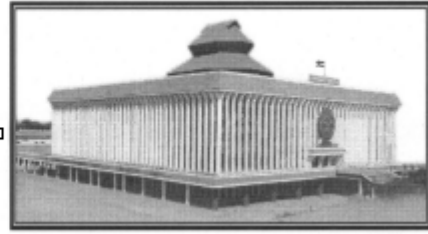
The role of government is crucial for creating and maintaining proper recovery environment in society. India being a democratic country, politically motivated but otherwise damaging public announcement like loan waivers, interest waivers, etc. pollute the recovery environment.

### **Conclusion**

The role of RFLs especially cooperative bank in rural development particularly agricultural development cannot be under-estimated. But the survival and continuity of a financial institution to a very large extent depends upon the effective management of NPA.

Therefore, public policies related to the RFLs have a critical role in their functioning. Decisions relating to rescheduling of loans and repayment at branch level due to local conditions of drought, floods, etc. is an example to illustrate the point. Similarly, decisions regarding compromises and write offs also need to be decentralized to branch level. They should evolve a grass root partnership between the local institution such as Grama Sabhas, SHGs and Agricultural Development Samities in the recovery of loans by advising the defaulters, particularly willful defaulters.





## A Security State

A.G. Noorani

On April 28, 1976, the Supreme Court of India delivered its infamous judgment in the habeas corpus case to deny the writ to citizens during the fraudulent “Emergency”. Forty years later, April 15, 2016, marks another black day in the court’s chequered career.

The Chief Justice of India, Justice T.S. Thakur, and other judges of the court went in for a private briefing by National Security Adviser Ajit Doval, former Director of the Intelligence Bureau. Sheela Bhatt reported in *The Indian Express* on April 15, 2016, that the briefing covered “the internal and external security situation of the country”. She added: “It is learnt that Doval shared information on an ‘Indian master plan’ to strengthen national security and listed threats to the country.” Prashant Bhushan was the only advocate to criticise the judges’ conduct. What must be the outlook of judges who submit themselves to such a secret briefing? One misses H.M. Seervai on such occasions.

“Deep below consciousness are other forces, the likes and the dislikes, the predilections and the prejudices, the complex of instincts and emotions and habits and convictions, which make the man, whether he be litigant or judge. I wish I might have found the time and opportunity to pursue this subject farther. I shall be able, as it is, to do little more than remind you of its existence. There has been a certain lack of candour in much of the discussion of the theme, or rather perhaps in the refusal to discuss it, as if judges must lose respect and confidence by the reminder that they are subject to human limitations. I do not doubt the grandeur of the conception which lifts them into the realm of pure reason, above and beyond the sweep of perturbing and deflecting forces. Nonetheless, if there is anything of reality in my analysis of the judicial process, they do not stand aloof on these chill and distant heights; and we shall not help the cause of truth by acting and speaking as if they do. The great tides and currents which engulf the rest of men do not turn aside in their course and pass the judges by (Benjamin N. Cardozo; *The Nature of the Judicial Process*; Yale University Press; 1921; pages 167-168; emphasis added, throughout).



The “forces” which the great judge alluded to are of a most illiberal kind that is working in the minds of most judges of the Supreme Court of India. Its rulings on the constitutional validity of the Terrorists and Disruptive Activities (Prevention) Act, 1967 (Kartar Singh vs State of Punjab (1994) 3 SCC 69) and the Armed Forces (Special Powers) Act, 1958 (Naga People’s Movement of Human Rights vs Union of India (1998) 2 SCC 109) reek of an illiberal preference of security over liberty, as does its judgment upholding TADA’s successor, the Prevention of Terrorism Act (People’s Union for Civil Liberties vs Union of India (2004) 9 SCC 580).

Article 21 of the Constitution says: “No person shall be deprived of his life or personal liberty except according to procedure established by law.” In the AFSPA case, the court did not even refer to Article 21, though the Act confers on the armed forces a “licence to kill”.

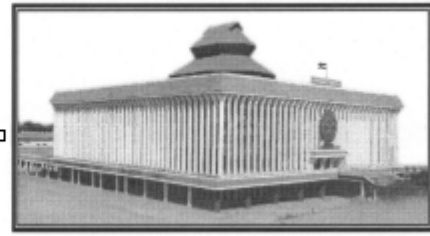
Read the entire report of the case, from pages 109 to 158 from the head notes onwards, and you will not find even a mention, let alone a discussion, of Article 21, the one constitutional provision that alone suffices to invalidate the Act. The issues which the judgment discussed pertained to Parliament’s legislative competence to enact the law; the scope of Parliament’s residuary powers of legislation regarding the declaration of disturbed area; the right to equality (Article 14); Article 22 on the production of the arrested person before the magistrate; the sanctions, provisions and related issues of construction.

Shockingly, there is not a word of discussion about Article 21 in a judgment delivered on November 27, 1997, by which time it had acquired an expanded meaning and high salience in legal discourse. This, in a unanimous judgment, a rarity, delivered by Justice S.C. Agarwal on a bench that comprised Chief Justice J.S. Verma and three others who became CJIs -Justices M.M. Punchhi, A.S. Anand and S.P. Bharucha.

For aught we know, the point was not raised by any of the distinguished counsel who appeared in the case. But as far back as March 31, 1952, the Supreme Court remarked, also in a unanimous judgment delivered by CJI Patanjali Sastri, that as regards the fundamental rights, this court has been assigned the role of a sentinel on the qui vive by the Constitution (State of Madras vs V.G. Row (1952), SCR 597).

In all such cases the court’s judgments are short on legal analysis and rich on patriotic rhetoric on security. In the case of Afzal Guru, the Kashmiri who was convicted in the 2001 Parliament House attack case, the court said his life should be made “extinct” in a judgment that ignored all the gross failures to observe the minimum guarantees of a fair trial.

In 1963, in *Kennedy vs Mendoza-Martinez*, the United States Supreme Court reaffirmed the basic principles in these words: “It is fundamental that the great powers of Congress to conduct war and to regulate the nation’s foreign relations are subject to the constitutional requirements of due process. The imperative necessity for safeguarding these rights to procedural due process under the gravest of emergencies has existed throughout our



constitutional history, *for it is then, under the pressing exigencies of crisis, that there is the greatest temptation to dispense with fundamental constitutional guarantees which, it is feared, will inhibit governmental action*” (372 U.S. 144 at 164; 9 L. ed. 2 .644,659). Distaste for a citizen’s politics should not warp judgment. As Justice Felix Frankfurter warned, “It is a fair summary of history to say that the safeguards of liberty have frequently been forged in controversies involving not very nice people.” (U.S. vs Radanovich (1950) 339 U.S. 56 at 669.)

In the very first major case decided by the Supreme Court of India, shortly after the Constitution came into force, it ducked the challenge (A.K. Gopalan vs State of Bombay; AIR 1950 SC. 27). It was on a petition for a writ of habeas corpus by a prominent Communist leader. Article 22 makes preventive detention immune from the reach of fundamental rights. Nonetheless, the fundamental right embodied in Article 21 was relevant if properly construed. But the majority (4-2) ruled: “The only right is that no person shall be deprived of his life or liberty except according to procedure established by law. One may like that right to cover a larger area, but to give such a right is not the function of the court; it is the function of the Constitution. To read the word ‘law’ as meaning rules of natural justice will land one in difficulties because the rules of natural justice, as regards procedure, are nowhere defined and in my opinion the Constitution cannot be read as laying down a vague standard. This is particularly so when in omitting to adopt ‘due process of law’ it was considered that the expression ‘procedure established by law’ made the standard specific. It cannot be specific except by reading the expression as meaning procedure prescribed by the Legislature ....

“It is obvious that in that clause ‘law’ must mean enacted law... The word ‘established’ according to the Oxford Dictionary means ‘to fix, settle, institute or ordain by enactment or agreement’. The word ‘established’ itself suggests an agency which fixes the limits. According to the dictionary, this agency can be either the legislature or an agreement between the parties. There is therefore no justification to give the meaning of JUs’ to ‘law’ in Article 21.”

The effect of this ruling was well summed up by Gopalan’s counsel, M.K. Nambyar, an erudite constitutional lawyer. Article 21 was a stillborn child. “Article 21 became otiose, though, under canons of constitutional construction, no word, clause or Article of a Constitution should even be held superfluous. Any legislative enactment prescribing any sort of procedure would now suffice to deprive the life or liberty of any person. If an Indian legislature passed an Act like that passed by British Parliament (22 Henry XVII C. 9) that ‘Richard Rose, the Bishop of Rochester’s cook, be boiled to death’, Article 21 would afford no protection. If again, an Indian legislature were to pass an Act moulded on the Statute de Heretico Comburendo, which confirmed the Church’s right to have heretics burned by the common hangman, Article 21 would be of no avail.

“Almost at the inception of the Constitution, at the very threshold of its life, one of the main Articles declaring life and liberty as fundamental rights became stillborn.



Article 21 is dead, and buried, and there is little hope of its resurrection. Life and Liberty have no effective protection against legislative action in India.” (Life, Liberty and Property; Swarajya (Annual Number) 1964; pages 4961; re-printed in S.P. Aiyer and R. Srinivasan; Studies in Indian Democracy; Allied; page 260.)

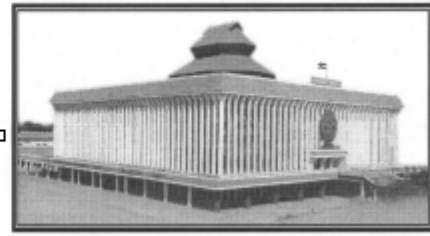
The court gave life to Article 21 only in 1978 when it ruled (Maneka Gandhi vs Union of India (1978) 1 SCC 248) that the law must conform to other fundamental rights as well and the procedure it establishes must be fair and reasonable. Thus was restored the “procedural due process” doctrine of the U.S. Supreme Court. This trend did not last. The Supreme Court retraced its steps on issues where the security of the state, or its own prestige (contempt of court), was involved. Nor is its record on freedom of speech altogether free from blemish. Witness Arundhati Roy’s case.

### **INDIA LEAST LIBERAL**

Of all the superior courts in democracies governed by the rule of law, the Supreme Court of India is the least liberal. Contrast its approach with that of the Supreme Court of Canada in its judgment in Charkoui vs Canada delivered on February 23, 2007. A unanimous bench of nine judges headed by Chief Justice McLachlin ruled in favour of the appellant.

The opening paragraphs of the judgment provide a flavour of the rest. “One of the most fundamental responsibilities of a government is to ensure the security of its citizens. This may require it to act on information that it cannot disclose and to detain people who threaten national security. Yet in a constitutional democracy, governments must act accountably and in conformity with the Constitution and the rights and liberties it guarantees. These two propositions describe a tension that lies at the heart of modern democratic governance. It is a tension that must be resolved in a way that respects the imperatives both of security and of accountable constitutional governance. “In this case, we are confronted with a statute, the Immigration and Refugee Protection Act, S.C. 2001 c. 27 (RPA), that attempts to resolve this tension in the immigration context by allowing the Minister of Citizenship and Immigration (the ‘Minister’), and the Minister of Public Safety and Emergency Preparedness (collectively ‘the ministers’) to issue a certificate of inadmissibility leading to the detention of a permanent resident or foreign national deemed to be a threat to national security. The certificate and the detention are both subject to review by a judge, in process that may deprive the person named in the certificate of some or all of the information on the basis of which the certificate was issued or the detention ordered. The question is whether the solution that Parliament has enacted conforms to the Constitution, and in particular the guarantees in the *Canadian Charter of Rights and Freedoms* that protect against unjustifiable intrusions on liberty, equality and the freedom from arbitrary detention and from cruel and unusual treatment.

“I conclude that the IR- PA justifiably violates S. 7 of the Charter by allowing the issuance of a certificate of inadmissibility based on secret material without providing for an independent



agent in the stage of judicial review to better protect the named person's interests. I also conclude that some of the time limits in the provisions for continuing detention of a foreign national violate Ss. 9 and 10(c) because they are arbitrary. I find that S. 12 has not been shown to be violated since a meaningful detention review process offers relief against the possibility of indefinite detention." Throughout the judgment, concern for liberty is never subordinated to that for security—quite unlike the pronouncements of the judges of the Supreme Court.

Shami Chakrabarti's excellent book, impassioned without loss of rigour in analysis, should be read by every Indian who is concerned with the state of civil liberties in the country. She is Director of Liberty, successor to the National Council for Civil Liberties (NCCL) founded in 1934.

"Our founders formed the National Council for Civil Liberties to keep watch over the entire spirit of British liberty. Today they might have blogged and tweeted this resolve. After their inaugural meeting on 24 February 1934 in the crypt of St. Martin-in-the-Fields in Trafalgar Square, they announced their new organisation in a letter to the Manchester Guardian. The signatories included Clement Attlee, Vera Brittain, H.G. Wells, Edith Summerskill MP and the first Secretary of the NCCL, Ronald Kidd. Kidd was a civil servant, journalist, publisher and even actor before finding his place in the world as a civil liberties campaigner. He and a small group of brave people of values and ideals set in motion a campaign which would become the oldest human rights group in the U.K."

The book is the richer and far more instructive for its account of the author's life and career as a committed civil libertarian. She left a cushy job as a lawyer in the Home Office for a newly created job as in-house Counsel at Liberty just a day before 9/11. She was a member of the panel of the Leveson Inquiry and is Chancellor of Oxford Brookes University, Honorary Professor of Law at the University of Manchester, Visiting Fellow of Nuffield College, Oxford, and a Master of the Bench of Middle Temple. Work in the Home Office on terrorism did not affect her outlook one bit. "The ultimate fiction and grand abuse of language was the War on Terror itself. President Bush's speechwriters had gone to war with an abstract noun that was ever part of the human experience to create a 'long war', 'new normal' or permanent emergency. Obviously, to those in the middle of an actual war, that war self-evidently feels indefinite, as it is impossible to know precisely when it will end. At the height of the Blitz, Londoners had no idea when exactly the war would be over and normal life (including temporarily suspended rights and freedoms) could resume. And yet they knew that when that time came, they would be able to verify it with their own senses (the end of hostilities, the signing of a peace treaty). This could never be the case with a War of Terror."

The book appears at a time when some in the U.K. would walk out of the European Convention on Human Rights and drastically change, if not repeal, the Human Rights Act. The House of Lords did not share our Supreme Court's dread of terror. It rejected the Court of Appeal's view on the Bill of Rights' protection of immigrants (8-1). Lord



Hoffmann observed: “This is a nation which has been tested in adversity, which has survived physical destruction and catastrophic loss of life. I do not under-estimate the ability of fanatical groups of terrorists to kill and destroy, but they do not threaten the life of the nation. Whether we would survive Hitler hung in the balance, but there is no doubt that we shall survive AI Qaeda. The Spanish people have not said that what happened in Madrid, hideous crime as it was, threatened the life of their nation. Their legendary pride would not allow it. Terrorist violence, serious as it is, does not threaten our institutions of government or our existence as a civil community.

“... The real threat to the life of the nation, in the sense of a people living in accordance with its traditional laws and political values, comes *not from terrorism but from laws such as these*. That is the true measure of what terrorism may achieve. It is for Parliament to decide whether to give the terrorists such a victory.” (Lord Hoffman, from paragraphs 96 and 97 of *A and Others v Secretary of State for the Home Department*.)

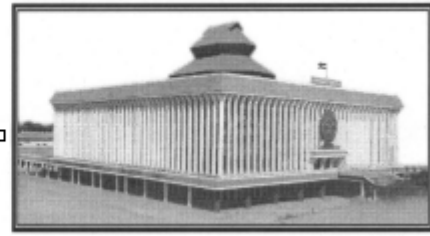
The Malegaon acquittals after years in prison make the author’s remarks very apposite. “Lives are no doubt blighted by such an experience, but have you ever seen someone actually complain at the door of the Old Bailey when eventually acquitted? I suspect not. Instead, routinely flanked by their stalwart solicitor (we all love lawyers when we need them), family, friends and supporters, they deliver emotional speeches of varying eloquence about how they always knew that the truth would out and justice would be done.

“Lengthy detention without charge or ‘internment’ as it is properly called-is different. Here a person is effectively ‘disappeared’ without warning. It is the stuff of night-mares. Imagine the 5 a.m. knock on your front door: you are then taken from your life, work and loved ones on suspicion of some sort of terrorist activity -but you don’t really know, because you’re never properly told why you’ve been taken. In a short time, your life can change irretrievably.”

Politicians undermine judicial independence by cosying up to judges. “Just as politicians can undermine the judiciary with dangerous, disrespectful rhetoric about unwelcome judgments and the un-elected status of the judiciary, they can equally, and invidiously, undermine the rule of law by co-opting it and making it too cosy and complicit with administration in general and the secret state in particular. Why should a kid on a council estate respect a magistrate’s order if a Prime Minister won’t respect the highest courts in the land?”

It is preposterous to suggest that in this day and age parliamentary debates have lost their value. The author quotes the stirring speech in the House of Commons on June 11, 2008, by Diane Abbott: “I am a Londoner and I heard the last major IRA [Irish Republican Army] bomb, at Canary wharf, from my kitchen in east London. Like thousands of Londoners, I waited for the early-morning call that assured me that friends and family on their way to work and school had not been caught up in those bombings. I will not take lectures from ministers about not taking terrorism seriously.





“I do not believe, as ministers continue to insist, that there is some trade-off between our liberties and the safety of the realm. What makes us free is what makes us safe, and what makes us safe will make us free ....

“ ... Of course the people whose rights some of us are trying to defend are un- popular and suspect. But if we as a Parliament cannot stand up on this issue, and if people from our different ethnic communities cannot come here and genuinely reflect their fears and concerns, what is Parliament for?”

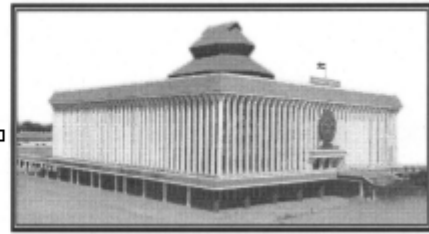
India has never had a civil liberties worth the name. The organisations set up in the past and the ones functioning movement now have done some service. But they work spasmodically; are none too well endowed with legal equipment bar some exceptions and tend to be politically partisan. In 1974, this writer suggested to Jayaprakash Narayan that he sponsor a body like the NCCL in the U.K. V.M. Tarkunde advised him to the contrary-civil liberties are not enough; there are other issues like electoral reform. I withdrew my offer to serve as secretary to a civil liberties body. Tarkunde presided over the “Citizens for Democracy” which, predictably, acquired a tag of partisanship.

I am reminded of that selfless man S.G. Vaze of Pune. He published a Civil Liberties Bulletin some 60 years ago. Its annual subscription was Rs.3. He was learned in the law, Indian, British and American cases, and was non-partisan.

In no other field of social endeavour is the saying more true-knowledge is power. The law grows at a rapid pace. A civil liberties advocate needs to keep pace with it. The institution must be staffed with such; its vigil must be continuous, not occasional; and, of course, it must be manifestly non-partisan. In course of time it will gain the respect and confidence which Liberty and its Director Shami Chakrabarti command today. The last word must belong to the sage Solon. Asked how a people can preserve their liberties, he replied: “Those who are uninjured by an arbitrary act must be taught to feel as much indignation at it as those who are injured.”

**FRONTLINE  
JUNE 10,2016.**





**THE LEGISLATIVE BODIES IN SESSION DURING THE MONTH OF JUNE 2016**

<b>Sl. No.</b>	<b>Name of Assembly/Council</b>	<b>Duration</b>
1.	Jammu & Kashmir Legislative Assembly	01.06.2016 - 30.06.2016
2.	West Bengal Legislative Assembly	17.06.2016 - 30.06.2016



### **Site Address of Legislative Bodies in India**

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



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

**FOCUS**

