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# Planning must be transparent

## Pune has got it right: Citizens can fuel an urban renewal

**N**o government programme can succeed fully without the support of citizens. Unfortunately, political leaders and bureaucrats often forget this critical input while drawing up ambitious plans. The result: Lower-than-expected outcomes

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of critical projects. In such a scenario, it was heartening to read what Prerana Deshbhratar, CEO, Pune Smart City Development Corporation Ltd (PSCDCL) and additional municipal commissioner of the city told HT: "Citizen engagement is the number one priority on our list and we set up our [smart city] projects only after several deliberations with the residents of this city".

In 2015, Prime Minister Narendra Modi launched the Smart Cities Mission (SCM) to enable the holistic development of cities. This initiative aims to drive economic growth and improve the quality of life of people by enabling local development and harnessing technology as a means to create smart outcomes for citizens. It has also set up a platform — www.mygov.in — for better consultation between local governments and citizens. But as cities launched their urban renewal programmes, a few faltered badly on citizen's participation. Take for example, Dehra Dun. Last year Doonites bulldozed their way into a smart city project and demanded their right to have a say in the planning process because they did not agree with the local government's environmentally-destructive plans. Then there are examples of Bhubaneswar and Chennai: Both demonstrated the positive impact of citizen's participation in SCM planning.

Much of the success of such citizen engagement, say experts, depends on whether city leaderships have appetite for it. Others such as Swati Ramanathan, co-founder of Janaagraha, say that in this age of "open data, open information, open digital, and open governments", getting citizens on board and making the planning process transparent is important. Along with bringing transparency, local governments also has to keep in mind that citizens' participation must include not just the upper end of society but also the poorer sections of the city.

# State apathy responsible for pothole deaths

## Civic officials and contractors must be held accountable for such mishaps

**C**ome Monsoon and roads across India become pothole-ridden death traps. On Monday, a teenager in Mumbai's Bhiwandi lost his life after he fell from his bike while trying to avoid a pothole. The report of a teenager filling potholes in a road in Hyderabad with stones and gravel is a poignant one. What forced this boy to do the work meant to be done by the government is the death of three members of a family, who fell from a bike on the pothole-ridden road. Among the three was a six-month-old. Sadly, most roads across the country are nothing to be proud about. So inferior is the quality of construction that often once it rains it's hard to tell the difference between the road and a drain (that is if there is one at all).

What is starting here is that the remorse the teenager has for the loss of life is missing from the authorities and governments. Reports suggest that till May more than 300 people have died in Hyderabad alone — that's a staggering two road deaths every day. Imagine the number of fatalities across India. Monsoons and the accompanying water-logging is an annual feature. Rather than preparing in advance by clearing drainage lines and repairing roads wherever required, authorities spring into action once the rains have wreaked havoc. It is this attitude that makes the neglect towards protecting the lives of citizens an unpardonable lapse.

This must change, and change now. The suggestion in the Motor Vehicle (Amendment) Bill 2016 that contractors and civic agencies must be held accountable for bad roads and potholes is encouraging. The bill was introduced in Parliament in August 2016, passed on April 10 in the Lok Sabha and awaits clearance from the upper house. In the meantime, governments must get their act right and ensure that no more lives are lost in this manner.

# What's making Muslims anxious?

The community is worried whether the focus will shift from beef and talaq to their patriotism

**VIR SANGHVI**



**I**t is hard to find a single phrase that captures the mood of educated Indian Muslims today. On the one hand, there is no obvious threat to their safety. There have been few communal riots over the last three years. There has been nothing as divisive as LK Advani's Rath Yatra which sharpened anti-Muslim sentiment.

And when the Prime Minister does speak about communal issues, it is hard to fault anything he says, such as his recent reproach to

lovers. Beef is not the primary meat in such great cuisines as Awadhi and Hyderabadi. The people who do eat beef fall into two categories. The first is Christians, in Kerala, Goa and the North East. These people have less reason to worry — the BJP has already announced that it has no love for North-Eastern cows.

It is the second category that needs to worry: those on the margins of Indian society, the Dalits and Muslims who can't always afford chicken or goat and eat beef only because it is cheaper.

But all Muslims are now regarded as beef-lovers. And never before, even during the heated cow slaughter agitation of the 1960s, have Indian Muslims felt that their personal safety is under threat because of a food most of them don't like.

A prominent Muslim intellectual who is a friend told me about some relatives who were deprived of meat (goat) because their butcher had shut shop. They asked my friend if he could bring some for them. My friend agreed.

But then, he began to worry. Supposing his car had an accident? Supposing he was stopped along the way? If they found him carrying meat and discovered that he had a Muslim name, they would claim he was transporting beef. His life and safety could be at risk.

Such fears may strike Hindus as exaggerated and unrealistic. But such is the mood within the community that every Muslim I have told the story to, says they know exactly how my friend feels. Nor are these the only

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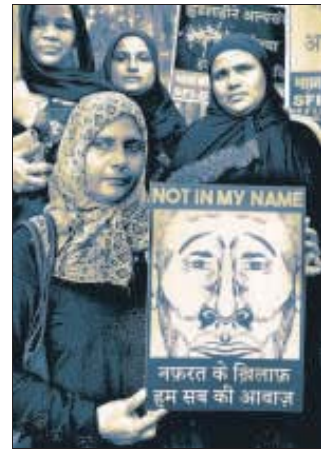
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comment



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issues that worry them.

Most educated Muslims feel no particular kinship with Kashmiri Muslims. And many hate Pakistan, holding it responsible for many of their troubles. (If there was no Pakistan, then it would be harder to say that Indian Muslims had extra-national loyalties.) They despise the mad mullahs. And they believe that practices such as

And yet, as they watch TV debates night after night, they begin to get increasingly uncomfortable.

Is triple talaq really the biggest issue of our times or is it just another way of portraying

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Muslims as barbarians? Is the constant abuse of Pakistan a coded way of expressing communal anger against an "acceptable" Muslim target? The situation in Kashmir is tragic but complex. Do we need to see it mainly in Hindu-Muslim terms?

Much of this has less to do with the government and more with a mood of Hindu triumphalism, which the ratings-hungry media are eager to monetise. Indian news TV sees the world in black and white. So the Muslim position will be represented by some irrelevant mullah who will shout, on camera, at some equally medieval saffronite lou.

All this makes Muslims uncomfortable. Some Muslims wonder if this is just the beginning. With the public mood so ugly and the discourse poisoned beyond belief, will the attacks now move closer home? Will the focus shift from beef and talaq to the very patriotism of Indian Muslims?

Perhaps these fears are groundless. Perhaps things will die down. But to ignore the concerns of our single largest minority would be a mistake: India is built on the belief that we are all equal.

These days, however, you could be forgiven for thinking that India is a Hindu country where Muslims are welcome as long as they 'behave themselves'.

The views expressed are personal

**ILLEGAL STEP**



▪ The colonial hangover of dress code still persists in the Delhi Golf Club, one of many such elite clubs in India

# Compulsory dress code in clubs must be abolished

The State, which has allotted land to these institutions, must also protect the human rights of those who visit it



**I** was shocked to learn that on June 25 Tailin Lyngdoh, a lady from Meghalaya, was asked to leave the Delhi Golf Club (DGC), because she was wearing a jainsem, a traditional dress, and "looked like a maid". I had to hang my head in shame because I am one of the senior most members of the club. For me, it was an instance of unpardonable discrimination — and the worst of it, racial discrimination — which was at the centre of the controversy. The discrimination was made on the basis of the lady's dress, her face and her job. For me, it was her dress which was at the root, followed by her face and her job.

The colonial hangover of dress code still persists in the elite clubs of the country. I am reminded of an experience I had several years ago at Mumbai's Willingdon Sports Club, where an eminent judge of the Bombay High Court, its acting chief justice and later a judge of the Supreme Court, came to attend a lawyers' dinner. As he did not come there in a coat, he was not allowed to enter the dining lounge. I procured a coat for him but that did not fit him. However, he hung the coat behind his chair and complied with the dress code of the club.

(Read the full version here: http://read.ht/htkw) Murlidhar C Bhandare, senior advocate, is former MP, Rajya Sabha, and former governor of Odisha The views expressed are personal

The Lyngdoh episode has three angles: One, dress code and two, her face taking it to her assumed race and perhaps more serious, the use of the word 'maid' derogatively.

India is the largest diverse country and does not have a specific dress form for her citizens. It's time we shed this imperial mindset. All that we need is neat, clean and decent dress. We must remember that Mahatma Gandhi in 1931 appeared before the king of England wearing a khaddar dhoti, sandals and an ordinary chadar. Freedom of clothing is part of our freedom of expression, which is the first right of a citizen under Article 19 (1) (a) of the Constitution.

The message being sent out here is that these clubs are exclusive clubs of a few elites and they have no place for citizens belonging to the lower strata of society. Article 21 of our Constitution reads: "No person shall be deprived of his life or personal liberty except according to a procedure established by law." This right to life implies life with dignity. Our club officials must realise this.

Since the land to such clubs is given by the government, it should ensure protection of human rights to the people who visit the clubs. Compulsory dress code in clubs and other social institutions must be abolished. Every citizen should have the right to wear the dress, which should be neat, clean and decent.

(Read the full version here: http://read.ht/htkw) Murlidhar C Bhandare, senior advocate, is former MP, Rajya Sabha, and former governor of Odisha The views expressed are personal

# Unlock bank capital to meet Clean India goals

The Reserve Bank could allow a temporary exception on limits for lending to Swachh Bharat projects



**T**he Swachh Bharat Mission (Gramin) — SBM(G) — has accomplished a lot. Building on the erstwhile Nirmal Bharat Abhiyan, SBM(G) has led to 2 lakh villages being declared open-defecation-free (ODF), and the construction of more than 40 million household toilets. There is increasing momentum to reach the mission's goal of an ODF India by 2019. Still, there is much work to be done. About 60 million households in rural India do not have access to a toilet and four lakh villages are not yet ODF.

Given the sheer ambition of the goal, it is clear the government cannot do it alone. Financial institutions (FIs) have an important role. Even with SBM(G)'s incentive (₹12,000 per household), financing remains a barrier for households. Our recent research with rural households in Karnataka and Uttar Pradesh shows there is widespread demand for sanitation loans.

Financial institutions, ranging from banks to MFIs are already lending in the sanitation space (albeit in a limited way). Banks such as Punjab National Bank (in partnership with India Post Payments Bank) and IDFC, as well as MFIs like Gram-een Koota, CashPor, Guardian, and Satin have recognised the opportunity sanitation lending represents. Development Finance Institutions like the Asia Development Bank are collaborating with banks like Janalakhmi to increase lending for toilets. Two years ago, sanitation became a priority sector lending (PSL) category, and the RBI relaxed rules allowing MFIs to lend more towards non-income generating activities. While good first steps, this has not unlocked capital for the sanitation lending space. Our analysis says current lending in the sanitation space is less than ₹700 crore whereas the potential is nearly ₹80,000 crore.

Two additional regulatory changes could

**THE SWACHH BHARAT MISSION STILL HAS A LONG WAY TO GO. ABOUT 60 MILLION HOUSES IN RURAL INDIA DO NOT HAVE ACCESS TO A TOILET AND FOUR LAKH VILLAGES ARE NOT YET OPEN-DEFECATION-FREE**

(Read the full version here: http://read.ht/htkw) Kishan Shah and Varad Pande are consultants and partner respectively at Dalberg The views expressed are personal

be game-changers for unlocking this market. There has been little priority sector lending (PSL) for sanitation. Many banks find it difficult to fulfil their PSL requirements, and the sanitation lending market seems too small to meaningfully help them reach their PSL targets. Ticket sizes of sanitation lending are too small because there is only limited, though growing, lending in the space. One solution is to put a sub-limit in place which requires commercial banks to allocate some of their PSL towards sanitation. A 1% sub-limit for sanitation would unlock some ₹90,000 crore for the sanitation lending.

Another option is to use an incentive-based approach where water, sanitation, and hygiene (WASH) related lending is given a higher weight in PSL. For example, every 1% a bank willingly lends for WASH could count as 1.5% towards the bank's total PSL requirements, up to a cap of 5% (the cap reduces the likelihood of banks abusing the policy). Thus, a bank that lends 3% towards sanitation would have that lending count as 4.5% towards PSL. Weighting would allow banks that are more efficient and better able to lend towards sanitation to be the ones who lead sanitation lending. Voluntary participation means that there will be less resistance from banks. This could be a temporary measure to align with the push for sanitation under SBM. Another solution is raising the limit on MFI lending. Even though the RBI has allowed MFIs to allocate up to 50% of their lending towards sanitation, on average more than 90% of MFI portfolios are still for income-generating loans. MFIs can only make two loans to a customer, and customers can only take up to ₹1 lakh in debt.

For many MFIs and their customers, income-generating loans take precedence, and so they will first lend as much as possible for income generating purposes up to the current limit. This leaves not enough room for sanitation lending, even if the MFI finds it profitable and customers could afford it.

The RBI could allow a temporary exception on limits for sanitation lending. For example, customers could be allowed to take up a loan of up to ₹25K for sanitation, that would not count towards the two-loan limit from any one MFI and the ₹one lakh from all MFIs. This will incentivise both consumers and MFIs to prioritise sanitation loans. This should also be a temporary change that the RBI may revisit in two years time.

If India is to achieve its Swachh Bharat goals, FIs have an important role to play. A few changes to existing regulations would go a long way in unlocking bank capital for improving sanitation in India.

Kishan Shah and Varad Pande are consultants and partner respectively at Dalberg The views expressed are personal

**innervoice**

**IT'S IMPORTANT TO ASSESS YOUR TRUE SELF WORTH**

**Ashutosh Varshney**

The true self is the original you, unshaped by the upbringing of the society. The other part — your adapted self — is altered to fit in the society. The disowned and hidden part of a person that exists in the background of his personality is connected with the universe subconsciously. When you recognise your true self and integrate it with the hidden part, a miracle starts manifesting. When you are true to yourself, you are completely honest with what you feel,

believe and desire. Generally, we hide all our emotions, anger, hurt, frustration, sadness and bottle them up, in hopes that no one can get close enough to see the real you. All unwanted events occur as a result of our adapted self. It's hard to stay true to yourself when everyone around you is influencing you to be someone other than yourself. Your internal dialogue with yourself is recognised and answered by the universe that works on your emotions, feelings and thoughts in accordance with your true self. As soon as your consciousness matches

the energetic vibrations of what you want in accordance with your true self, things starts manifesting into your life. Generally, your false self energy field resonates with a lower vibration, so your desires don't get fulfilled. For desired outcome, you must try to shift your vibrations from your adapted self towards your true self and become at least true to yourself. (Inner Voice comprises contributions from our readers.) The views expressed are personal