



Maximum gambit

The Congress's minimum income pledge is high on ambition but low on detail

It would be easy to dismiss the Congress party's promise of transferring ₹6,000 a month to poor households as just a pre-poll gimmick by an Opposition party seeking to be one up on the ruling regime's minimal cash transfer scheme in the form of PM-KISAN. For now, the party has not fully spelt out the details of its minimum income guarantee scheme, Nyuntam Aay Yojana (NYAY), and has limited itself to saying this would be a flat transfer of ₹6,000 a month to identified poor households. There has been little word on how the Congress expects to finance NYAY. A ballpark estimate of the fiscal expenditure, to transfer ₹72,000 every year to the poorest 20% of the approximately 25 crore Indian households, would be ₹3.6 lakh crore. This is twice the estimated amount set aside for food subsidy and five times that for fertilizer subsidy in the 2019-20 Union Budget. It is not clear whether the Congress, should it come to power, will cut back on other subsidies and programmes in order to finance NYAY. There is also the additional problem of the identification of the poor – the Socio-Economic and Caste Census of 2011 is the most comprehensive exercise for this, but it has been riven by reliability and authenticity issues and has only been partially released to the public as yet. By having an inbuilt provision of targeting the beneficiaries, NYAY can fall short as other programmes have, such as the targeted public distribution system.

The devil in the detail and the financing of the scheme apart, the idea behind NYAY is not entirely unsound. An unconditional transfer of a specified minimum income support to the poor will go a long way in helping address immediate needs related to health, education and indebtedness. A large section of the targeted poor would include landless workers and marginal farmers in rural areas, and unemployed youth in families engaged in menial labour in urban areas. Besides shoring up income to meet such basic needs and pushing wages upwards, the transfer scheme can help spur demand and consumption in rural areas in particular. There are disincentives inherent in the scheme as well. A section of the beneficiaries could withdraw themselves from employment but this could be mitigated by the expected overall spur in demand in the economy through consumption, and by the rise in real wages consequent to the shrinking of the labour market. Limited cash transfers in the form of direct farm income support in States such as Telangana and Odisha have helped ameliorate agrarian crises. This was the reason why the BJP-led government came up with the PM-KISAN Yojana as a countrywide scheme. A massive programme such as NYAY, however, has no precedent. It might give a fillip to the Congress election campaign, but much more homework is required for its implementation. A dole is not a magic bullet; it can only be one among a clutch of robust and prudent welfare policies.

Barring arms

In banning semi-automatic guns, New Zealand has set an example for other countries

Just days after a terrorist attacked two mosques in Christchurch, gunning dead 50 worshippers and injuring dozens in a hail of bullets, New Zealand Prime Minister Jacinda Ardern announced a ban on military style semi-automatics (MSSA) and assault rifles. The terrorist, a self-avowed white-supremacist, had wielded more than one semi-automatic weapon during his murderous assault, heightening the lethality of the attack. "On 15 March our history changed forever. Now, our laws will too," Ms. Ardern said, explaining that the changes to the gun laws were aimed at making the country a safer place. That it took the lives of 50 people for New Zealand to tighten its gun laws is tragic, but the alacrity with which Ms. Ardern reacted in imposing the ban on MSSA and assault rifles has deservedly won her global acclaim. While New Zealanders don't enjoy a constitutional right to bear arms – like the U.S. Second Amendment protection – the island nation of just under five million people has traditionally had a high level of gun ownership, with estimates putting the figure upwards of 1.2 million firearms. In a clear reflection of the national mood and the readiness of the political class to take rapid and resolute action against the deadly weapons, the government won bipartisan agreement ahead of the ban, and the Opposition National Party leader endorsed it. New Zealand joins its neighbour across the Tasman Sea, Australia, in outlawing semi-automatics.

In Australia's case too, the 1996 National Firearms Agreement and buyback programme followed a deadly massacre in Tasmania's Port Arthur earlier that year. A lone gunman had used a semi-automatic rifle to shoot and kill 35 people, and wound 18 others, in a rampage across multiple locations in the popular tourist area. The fact that MSSA are almost twice as deadly in killing and maiming victims at the far end of a violent shooter's sights was affirmed by a study published last September in *The Journal of the American Medical Association*. The researchers found that given their ease of use, capacity to accept large magazines and fire high-velocity bullets, the semi-automatics were significantly more lethal. Both nations, however, allow licensed ownership of firearms, especially by farmers who need them for "pest control and animal welfare", and Ms. Ardern has now vowed to move on tightening the licensing rules in New Zealand. That the terrorist, an Australian, chose Christchurch to carry out his rampage shows Canberra's strict licensing and registration norms have had a deterrent effect. It should be a prompt for the U.S. to proactively move to tighten its gun laws, before more innocent lives are lost in preventable mass shootings.

A bridge to nowhere

Poor people are running from pillar to post as the Aadhaar payment bridge routinely obstructs their welfare benefits

SAKINA DHORAJIWALA, JEAN DRÈZE & NIKLAS WAGNER

Perhaps you will remember "l'affaire Airtel" – the mass diversion of LPG subsidies to Airtel wallets that came to light in 2017. Many of the wallets were unwanted, or even unknown to the recipients. Those affected, fortunately, included millions of middle-class Airtel customers who protested when the goof-up emerged. The subsidy money was returned, Airtel was fined by the Unique Identification Authority of India (UIDAI), and the world moved on.

This is an instance of what might be called "diverted payments" – bank payments being redirected to a wrong account, without the recipient's consent or knowledge. What has escaped attention is that diverted payments have become a widespread problem in recent years, not so much for the middle class as for powerless people such as old-age pensioners and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) workers. The main culprit is the Aadhaar Payment Bridge System (APBS).

Shaky foundations

The basic idea of the APBS, an offspring of the National Payments Corporation of India (NPCI), is that a person's Aadhaar number becomes her financial address. Instead of having to provide multiple account details (say, her name, bank account number and IFSC code) to receive a bank transfer, she only has to provide her Aadhaar number.

Induction of a bank account into APBS involves two distinct steps, both of which are meant to be based on informed consent. First, the account must be "seeded" with the customer's Aadhaar number. Second, it must be connected to the NPCI mapper – a step known as "mapping". In cas-

es of multiple accounts for the same person, the APBS automatically sends money to the latest-mapped account.

To understand the dangers of this "bridge", we must rewind to 2014, when the Jan Dhan Yojana (JDY) was launched. In the frantic drive that followed, millions of bank accounts were opened and seeded with Aadhaar in a haphazard manner, under relentless pressure from the Central government. Some JDY accounts certainly served a purpose, but many others were superfluous and created a confusing multiplicity of accounts. More importantly for our purpose, Aadhaar numbers were seeded into these accounts without proper verification.

Given short shrift

Haphazard seeding continued well beyond 2014 because the government wanted to bring all direct benefit transfer (DBT) payments – pensions, scholarships, subsidies, MGNREGA wages, and so on – under the Aadhaar payments umbrella. Government departments started sending bulk lists of bank accounts and Aadhaar numbers to the banks for accelerated Aadhaar seeding. Meeting the seeding targets was the top priority and due verification, once again, took the back seat.

Thus the groundwork required for APBS to work – reliable seeding of bank accounts with Aadhaar – had simply not been done when the APBS was rolled out. The seeding mess, it seems, was sought to be cleaned up by making "e-KYC" compulsory. This essentially means that account holders were required to go through biometric authentication to verify their Aadhaar number and identity information. To enforce e-KYC, many banks used the "ultimatum method": a deadline was set, and people's accounts were blocked when they missed the deadline.

Compulsory e-KYC became a nightmare for poor people, for a



number of reasons: some did not know what they were supposed to do, others had problems of biometric authentication, others still struggled with inconsistencies between the Aadhaar database and the bank database. Among the worst victims were old-age pensioners. To this day, in Jharkhand, many pensioners are struggling to understand why their pension was discontinued after e-KYC was made compulsory.

A risky bridge

So far so bad. But there is worse: without waiting for the seeding mess to be cleaned up, the APBS was forced on millions without consent. Mapping (the induction of an Aadhaar-seeded account into the APBS), according to NPCI and UIDAI guidelines, should be based on an explicit request from the customer. This gives a measure of protection to educated middle-class customers. It ensures, for instance, that they know which account their money is being directed to by the APBS. For poor people, however, consent is a fiction. In Jharkhand at least, bank accounts have been mass-mapped onto the APBS without any semblance of consent, with or without e-KYC being completed – in other words, without necessarily verifying that an account has been correctly seeded with Aadhaar.

Recent discussions with local managers of 10 different banks spread across Ranchi district revealed that they make no clear distinction between seeding and mapping. The two steps are essentially conflated, based on default

options and symbolic consent – sometimes just a signature on a photocopy of the account holder's Aadhaar card, or below a consent line printed in English.

The result of this premature and coercive imposition of the APBS is that diverted payments have become a serious problem in Jharkhand. For example, recent victims include Premani Kunwar, an elderly widow in Garhwa district who died of hunger on December 1, 2017, two months after her pension was diverted by the APBS to someone else's account.

Others affected are MGNREGA workers. Already discouraged by delays in wage payments, they have to contend now with diverted payments and other pathologies of the APBS. A recent study of the Indian School of Business (ISB), based on an analysis of more than 10 million payments in 2014-18, concludes that 38% of all the APBS payments of MGNREGA wages in Jharkhand "redirect wages to a completely unrelated account". This study should have set alarm bells ringing, but little has been heard of it so far.

Even if the ISB study's estimate (38%) is on the higher side, we do know from numerous ground reports that MGNREGA workers in Jharkhand often have great difficulty tracing or withdrawing their wages. For example, hundreds of workers in Boram block were mystified, a few years ago, when their wages stopped being credited to their Bank of India accounts. It turned out that wages had been redirected by the APBS to ICICI accounts that had been opened by business correspondents on their behalf without proper intimation. This is a precise analogue of the Airtel-wallet mix-up.

Lack of accountability

We end with a few overarching remarks. First, diverted payments are not the only problem associated with the APBS. There are others, discussed elsewhere, such as

rejected payments – another nightmare for powerless DBT recipients.

Second, these problems are magnified by a pervasive lack of accountability. The APBS is a very opaque payment system and few people have a clear understanding of it. When people have problems of diverted or rejected payments, they have no recourse. More often than not, they are sent from one office to another. Even with the best of intentions, a bank manager may be unable to help them. Guidelines for resolving payment problems are conspicuous by their absence. Some cases of diverted payments we have personally dealt with took days to understand and weeks to resolve.

Third, none of this seems to perturb the agencies that are promoting the APBS and related financial technologies. Last month, we tried to draw the attention of the NPCI and the Reserve Bank of India (RBI) to some of these issues. They gave us a patient hearing but their response was far from reassuring. Nobody seems to be responsible for monitoring the sort of problems we have discussed, let alone resolve them. Similarly, nobody appears to be in charge of enforcing the consent norms and other "guidelines" issued by the NPCI. The RBI may be the nominal regulator, but the real action is at the NPCI, the UIDAI and other strongholds of the Aadhaar lobby.

The UIDAI did take cosmetic damage control measures from time to time in the last two years. Judging from Jharkhand's experience, however, the pathologies of the APBS continue to cause havoc on the ground. An independent and participatory review of the system is long overdue.

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An own goal for Britain?

No one, in Parliament or in government, is still clear on what Brexit means



PRIYANJALI MALIK

The Brexit slogans have returned like a boomerang in the U.K. "Take back control," the Brexiters had demanded. Parliament has now wrested control of the Brexit process from Prime Minister Theresa May and will indicate the type of exit from the European Union (EU) that might be acceptable to it, having earlier rejected both her withdrawal agreement and her threat of leaving without an agreement. Though it is now abundantly clear that no one can quite agree on what Brexit means, let alone how to achieve it.

A new deal?

Ironically, the European Council had to take control of the Brexit time-line last week to offer Ms. May a reprieve until April 12 to decide how Britain wishes to exit the EU. Until then, Britain had been in very real danger of chaotically crashing out of the Union on March 29. Without a transition agreement, Britain will lose all current arrangements for 49.5% of its

total trade; EU laws that govern its industry, banking, agriculture and influence national laws will cease to apply. Until a new arrangement is negotiated, seamless exchanges in goods and services will collapse. The EU, however, is not known for speedy negotiations.

At the heart of the current crisis is a 585-page draft on an interim trading relationship. Much of this could have been avoided if Ms. May had consulted widely on what Brexit meant before triggering Article 50 to take Britain out of the EU. Instead, she chose to negotiate with 27 other countries in a bloc by first putting down red lines, as if she held all the cards. When hemmed in by the extreme right of her Conservative Party, she prioritised party unity by calling an election where she lost her slim majority and then, astonishingly, carried on in Parliament as if she commanded a majority and was not at the mercy of the equally hard-line DUP of Northern Ireland.

In pandering to the Tory extreme right, Ms. May increased divisions between those who saw their future as best provided for within the EU and those who wanted to shed the perceived overweening powers of Brussels and regain control of immigration. Alternative visions of Brexit were



never seriously debated even though the referendum itself was completely silent on what sort of exit was envisioned in the Leave option in the 2016 referendum.

Parliamentary turmoil

This weakness of the referendum process left Parliament in a bind. Convention has tasked Parliament with consulting on, debating and legislating for the country's future. Quite simply, MPs are voted into Parliament to use their judgment. A referendum turns this convention on its head because it hands MPs a decision that has not been arrived at through proper parliamentary procedure, leaving Parliament unsure of how to treat that decision. There is no precedent for this – the Brexit referendum was only the third ever held, and the first where the majority of parliamentarians voted in opposition to the referendum result. Parliament chose to treat this as a bind-

ing instruction even though most MPs disagreed with the result. This then is the genesis of the current impasse.

Most parliamentarians voted Remain to safeguard Britain's future. London's attractiveness as a financial hub owes less to its soggy climate than to its position as a gateway to the rest of Europe; Britain imports a quarter of all its food from the EU; most large industry depends on complex just-in-time supplies from mainland Europe; and Britain imports medicines ranging from insulin to medical isotopes for cancer treatment to scalpels and syringes. Any regulatory, tariff or logistical barriers to imports could potentially cost lives. For those MPs to vote for or even acquiesce in a 'hard' or no deal Brexit which endangers prosperity and health is unthinkable. And yet, this is what a group of deeply Eurosceptic Conservative MPs are pushing Britain towards. They have threatened to break up the Conservative Party over Europe, and Ms. May has, time and again, caved into their demands, prioritising party over national interest.

And yet, her government cannot be sacked because of the Fixed Term Parliaments Act of 2011, which makes it very difficult to remove a government mid-term. So

Britain is stuck with a government that remains in power without wielding any power. The constitutional 'firsts' over Brexit continue. This is the first time Parliament has voted to take control of Parliament business; this is the first government to have been held in contempt of Parliament over its withholding of the Attorney General's advice on elements of the withdrawal agreement; it is the first to lose a vote on the main business of the House of Commons by an overwhelming margin, twice; and it is the first in living memory on whose watch party discipline has disintegrated so completely that Cabinet Ministers can vote against their government and still retain their jobs.

In the meantime, the clock is ticking to April 12, when Britain has to tell the EU whether it wants to leave with the current unloved deal, no deal or needs more time to reconsider Brexit altogether. The gift of that extension which could safeguard Britain's prosperity now lies in the hands of the 27 remaining EU member states, any one of whom could exercise their veto. It is indeed an odd way for Britain to take back control.

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LETTERS TO THE EDITOR

Letters emailed to letters@thehindu.co.in must carry the full postal address and the full name or the name with initials.

Promises and promises

All political parties, both regional and national, are on a promise-making spree and with the poor in mind. Every day there seems to be a new announcement on freebies either as doles or or as loan waivers (Page 1, "Garibi Hatao 2.0: Rahul promises to wipe out poverty", March 26). The political class appears hell-bent on making people dependent on them. They are only making people lazy. And whose money are they distributing? It is the middle class which works hard and pays taxes. If our politicians want to alleviate poverty, they can do so by providing the masses with better education and health. They can turn around farming with better farming techniques with better farming techniques. India is a young country and we should

make best use of our young population, providing them with education and skill development and taking care of their communities. Instead all our politicians want immediate results, their only aim being to win the elections by hook or by crook. No political party talks extensively about the development of the nation.

LALITHA VISWANADHA,
Nellore, Andhra Pradesh

This is not the first time that leaders of political parties make hollow slogans especially at the time of elections. There was Indira Gandhi with "Garibi Hatao", Atal Bihari Vajpayee with "India Shining" and Narendra Modi with "New India". There are still millions affected by starvation, without health care (which is the primary need of people)

and agrarian distress. Voters need to be cautious, alert and vote carefully.

S.K. KHOSLA,
Chandigarh

How will funds be generated for this scheme? And what about corruption or pilferage of money? The fact is that a huge chunk of our population is still poor without even a nutritious square meal a day. The gap between the rich and the poor is widening every day while the wealth of politicians across the spectrum multiplies every five years. Political parties should be advised and warned by the judiciary not to misuse tax-payer money especially during election time. Sops only end up making people lazy. Instead the money can be put to use for industrialisation and creating

the infrastructure that will give jobs to our unemployed youth.

SRAVANA RAMACHANDRAN,
Chennai

For decades we have had several catchy political slogans, from the famous "Garibi Hatao" to "Achhe Din". This has been followed by massive public investments and planning, but can it be said that these steps have ensured a better life for the poor and the illiterate masses? The rich have their own agenda and the middle class just about manages to survive. Why is our country still lagging behind even smaller nations as far as social indices are concerned? Politics in India is such that the leaders once elected forget about the people who voted for them.

A. MICHAEL DHANARAJ,
Coimbatore

'Mankaded' at Jaipur

What R. Ashwin did at the IPL match at Jaipur, running out Jos Buttler, has opened up the debate of 'fairness' and 'gentlemanly behaviour' in the game of cricket ("Sport" page, "Royale lose the plot after Buttler's controversial dismissal" and "An incident that will be discussed for a long time", both March 26). What surprised me was why Ashwin never tried this in his earlier overs. I do not think Buttler was well within the crease on these occasions. Those who defend Ashwin, citing rules, should understand the point that the bowler's sole intention is to play a 'positive game' with a 'positive frame of mind' and with all 'positive means'. His mind is fully occupied with the batsman. I am not bringing 'fairness' into the discussion at all. A 'genuine

bowler' will never look to get the 'runner out' citing rules. He is bowler to the batsman and not to the runner on this end. So, I feel what Ashwin did was 'not a perfect display of rules', but a 'perfect display of desperation'.

MURLIDAR K.,
Mumbai

"The laws of cricket make it quite clear that a non-striker must keep within his ground until the ball has been delivered. If not, why is there a provision which enables the bowler to run him out? By backing up too far or too early, the non-striker is very obviously gaining an unfair advantage." Need we say more to what Don Bradman said? Being law-abiding is applicable everywhere.

K. RAMESH,
Chennai

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