

# Editorial

Imphal, Tuesday, July 12, 2016

## Curbing racial discrimination

Humans have always had an intrinsic need to protect and propagate their own kind. Wars were fought and kingdoms were ruined as a result. We've also always had this inherent feeling of curiosity, distrust and suspicions for anyone not of our own race or group. While most of the civilized minds have come to accept different cultures, traditions and ethnic groups, yet there still exist individuals who mock and are cynical of the behaviors and lifestyles of others belonging to another race, religion or region. This immature outlook and narrowed mentality often hurt the sensibilities, and in some instances, are the cause of conflicts and confrontations. One such unfortunate incident which sparked condemnation was the recent misconduct of an Immigration Officer at IG International Airport who questioned the 'Indianness' of a girl from Manipur who incidentally was on her way to represent the very country whose people are reluctant to accept her at an international conference at Seoul. This incident, shocking as it is, is not the first incident where racial jibes, sarcasms and physical confrontations result from uncouth remarks, or misplaced racial superiority have resulted in death and other atrocities against people from North East India. Instances are too varied and numerous to cite, and despite repeated assurances from authorities in the capital, such atrocities continued unabated. Question is, should the people from the north east continue waiting for those promises to be delivered, or is it time to take precautions and measures as a collective whole to safeguard themselves? What concrete steps are being taken up by the respective State Governments to ensure the safety of the people from the region in the capital, which is incidentally being tagged as the "Rape Capital of the world"? The issue needs to be approached and handled with extreme care and caution. A concerted effort and understanding between the State and Central Government and the concern authorities needs to be established. There have been reports of the Delhi police refusing to entertain complaints lodged by people from the North east, as well as constant refusal of accommodation to students from the region. These instances point to some sort of serious communication gap or misunderstanding, or rather a negative preconceived notion of the people from the North east. A thorough introspection may reveal more into the genesis of such distrust and muted aggressions. It would surprise many from the "developed Metros" of India to learn that most of the influential and flourishing traders and businessmen are from mainland India, who are given the freedom to lead their lives and follow their faiths in the North eastern states without discrimination or ill will - a lesson these metro cities could learn. A proactive law and order system could impact a huge positive change in the present atmosphere of uneasy distrust and uncertainty. It was fortunate that the girl could promptly share her frustrations and racial harassments on Facebook. The incident got the attention of various national leaders including Sushma Swaraj and Kiren Rijju, and by the looks of it, things might get off and yield positive results at last.

## Four Bangladeshis jailed in Singapore for financing terror acts

**ANI Dhaka, July 12:** A Singapore court has sentenced four Bangladeshi workers on the charges of financing terrorism after they pleaded guilty to their crimes. The four accused identified as Rahman Mizanur (31), Miah Rubel (26), Md Jabath Kysar Haje Norul Islam Sowdagar (31), and Sohail Hawlader Ismail Hawlader (29) have been sentenced to prison. The accused were planning attacks back home in hope of toppling the present government and set up an Islamic state in Bangladesh, reports the Dhaka Tribune. Rahman who has been alleged as the leader of the group was sentenced to

60 months in jail while Sohail was given 24 months. Miah and Jabath both have been imparted 30 months in prison. The four were part of a group of six members charged under the Terrorism (Suppression of Financing) Act (TSOFA). The other two, Zzaman Daulat (34) and Mamun Leakot Ali (29) have denied the charges and are claiming trial. The six were among eight men arrested between late March and early April this year. Working in the marine and construction industries, they called themselves the Islamic State in Bangladesh (ISB).

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# Empowering people with Financial Inclusion

By: Ms Purnima Sharma

Sogada, a small village of Jashpur district in Chhattisgarh, is beautifully nestled in the lap of nature. The picturesque settlement is surrounded by green hills which make the village somewhat difficult to access. Not surprisingly, this inaccessibility has added to the difficulties being faced by the villagers in this region. Ask Roshni Bai, a resident of this village who says that the nearest bank to this village is 15 kilometer far, and for this very reason, the banking services were beyond the reach of villagers. Even after 69 years of Independence, people like Roshni Bai could not be brought within the banking system. Roshni Bai and their future generations could have been living in the same conditions, but for a new change occurred. Some 'Bank Mitras' from a bank visited her village and explained the meaning

of savings and availing banking services at their door step. It was a new dawn for the villagers. People from the bank explained the benefits of opening a bank account to them. They were also told that they didn't need to visit bank now and for banking services. Bank Correspondents will provide most of the banking services to them at their doorstep. After knowing all this, there was no reason for them but to open a bank account. Roshni Bai now has a fair amount of savings in her bank account and this has encouraged her and her husband to save more. The couple is now planning to enhance their monthly deposits and save enough money to buy a scooter for the household. This would enhance the mobility of family members and help increase the income. For the first time, Roshni Bai and croses of such people now have bank in their lives, and it happened only due to Pradhan Mantri Jan-Dhan Yojna (PMJDY).

## Natl. News

### Toll in Kashmir violence climbs to 24, curfew remains in force

**PTI Srinagar, July 12:** Curfew today remained in force in many parts of the Valley including pockets of Srinagar city and Pulwama district as authorities braced for more protests on the fourth day of militant commander Burhan Wani's killing even as the toll in the violent clashes between protestors and security forces climbed to 24.

A youth injured yesterday in the protests succumbed at a hospital here.

Adil Ahmad Mattoo, who was injured in the firing incident at Bijbehara, succumbed to injuries at SMHS Hospital here late last night, a police official said today.

More than 350 persons including over 115 security force personnel have been injured in the clashes and militant attacks following killing of Hizbul Mujahideen commander Wani as the situation continued to be tense across the Valley.

Authorities are braced for more protests on the occasion of the fourth day of Wani's killing. Deputy Commissioner Pulwama Muneerul Islam said the government will open all ration stores tomorrow if the day passed off peacefully.

"If the situation remains peaceful, we will open all the ration stores tomorrow despite a public holiday," he said.

Authorities have strengthened the presence of security forces on ground in vulnerable areas of the city and elsewhere in the Valley to contain the protests, the official said. He said the restrictions were being enforced strictly to avoid any further loss of life or damage to property.

Mobile Internet services across the Valley and train services remained suspended for the fourth day even as mobile telephony was partially restored in the four districts of south Kashmir.

Normal life remained affected across the Valley due to the strike called by the separatist groups.

Public transport was completely off the roads while private cars and auto-rickshaws were seen plying at few places in the areas where there were no restrictions, they said.

Educational institutions in the Valley were closed on account of the ongoing summer vacations, while Central University of Kashmir (CUK), Islamic University of Science and Technology (IUST) and Jammu and Kashmir Board of School Education (JKBOSE) have postponed the examinations due to the prevailing situation.

Most of the separatist leaders, including Syed Ali Shah Geelani, Mirwaiz Umar Farooq and Mohammad Yasin Malik, are either in custody or house arrest.

Under this Scheme, a majority of people who opened their bank accounts were earlier outside the periphery of banking system. The number of people who have been included in the banking system, in such a short time, is a global record. Both public and private banks have been roped in for this scheme.

The Pradhan Mantri Jan-Dhan Yojana (PMJDY) was launched on August 28, 2014 by the Prime Minister of India Shri Narendra Modi in the national capital with a vision to bring unbanked section of the society into mainstream banking. The Scheme was initiated to provide bank account and banking services to each household in the country so as to have comprehensive financial inclusion. So far, as on 29<sup>th</sup> June, 2016, more than 22.29 crore new bank accounts have been opened under the Yojna with a total deposits of over Rs 39,251.57 crore in these accounts, and overdraft facility has been availed in about 20 lakhs accounts.

Out of all the accounts opened under the scheme, 61% are in rural areas and more than 52% are women account holders. As on 29<sup>th</sup> June, 2016, 10.39 crore of the accounts opened under PMJDY are seeded with Aadhar numbers. In addition to this, 18.22 crore *Rupay Cards* have been issued under PMJDY. Out of all the accounts opened under PMJDY, the zero balance accounts are now left

almost one fourth only, that is 25.29 percent, which means people have started doing transactions in their accounts.

Guinness Book of World Records has recognized the Achievements made under PMJDY especially the largest number of bank accounts opened under PMJDY in a shortest time.

The most striking feature of this Scheme is that instead of delivering banking services to villages, the focus is on households. Earlier, cities were not included in the scheme assuming that banks were already there. But 8.60 crore accounts opened in cities under PMJDY showed that it was needed in cities too. Through this Scheme, banks also got an opportunity to tap the saving potential of the common man. Apart from this, provision has also been made that accounts opened under this scheme are connected with mobile phones so that account holder can directly get information about transactions in their accounts.

Pradhan Mantri Jan-Dhan Yojana (PMJDY) has proved to be a major job creator. Empowering people by financial inclusion, and creating self-employment by increasing the availability of credit is one aspect of the scheme. This Scheme also enabled banks to create jobs for more than 1.26 lakh Banking Correspondents who are delivering banking services to households at their door step. Banking Correspondents in many ways acts as ATM too for many people. They help people to open bank account, deliver their money and also in claiming insurance. In a very short span of time, Bank Correspondents/ Bank Mitras have become very popular in the rural areas.

The objective of PMJDY is to bring common people within the sphere of social security. After Independence, the concept of welfare State has been talked about much but, how to take it to the common man has not been thought-out. As a result, lot of Government policies were formulated but their execution was poor. Money that had to reach to the masses from the Centre and State capitals used to remain unutilized or got evaporated midway somewhere.

The previously existing system was the cause of corruption where there was no provision to check whether the actual benefit of the scheme has reached to the intended beneficiary or not. A former Prime Minister's

statement was much talked about when he said that only 16 paisa out of a rupee reaches to the actual beneficiaries of the Government funds released by the Centre for their welfare Schemes.

The Constitution, specifically, Article 41 of Directive Principles of State Policy, asks the State to "make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness and disablement, and in other cases within the limits of its economic capacity and development." As the Directive Principles are not binding on the Government, there has never been much emphasis on it in earlier regimes to ensure social security for citizens.

So, the fundamental change in the methods of carrying-out the schemes was needed. Even after six decades of independence, the Government schemes could not achieve the desired results in the area of social security. And millions of people have been left-out of the banking system. Therefore, there was a need to involve the people themselves, so that they can create their own future. At the same time, the need to include private sector was also felt. The Government is working on the very fundamental change and this transformation is indeed speedy.

Previously, poor people had to put in tiring efforts and many formalities had to be fulfilled just to open a bank account. Now they have got enough strength from the system and merely with an identity proof or self certification, an account can be opened and banking services can be availed.

With Jan Dhan, Aadhar and Mobile (JAM) technology, bank accounts are connected and middleman can no longer exploit the poor people. Social Welfare schemes were earlier more of a boon for middleman who used to siphon-off bulk of the funds by taking advantage of flaws/ loopholes in the system. Ghost beneficiaries were also one of the facet through which middleman made profit. Now with Jan Dhan, Aadhar and Mobile (JAM) have eliminated the middleman altogether. Now the money is being transferred directly into the target beneficiary's account. Such Schemes are definitely the need of the hour and play an important role in transforming the lives of people and the country at large.

Courtesy: PIB

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## No Opposition, no sound

And exactly, the dissident NPF legislators voted in favor of the "Confidence Motion." But history was created not because the dissident NPF legislators voted in favor of the "Confidence Motion" but the eight Opposition Congress legislators' voting in favor of the "Confidence Motion." The entire Members of the House voted in favor of the "Confidence Motion." Zeliang later called it as "Opposition-less" and sometimes, interpreted the political drama as "coming together" for the sake of finding an honorable and permanent solution to the protracted Naga political issue. Yet, there seem to be hardly any takers of such gimmicks. The BJP, an ally of the ruling DAN that kept telling that they would never go together with the Opposition Congress, continued to be part of the ruling DAN in the State. In spite of such development, the BJP and the Congress legislators could run the affairs of the State. Later, the eight Congress legislators, however, merged with the ruling major NPF. In fact, so many unfortunate developments had taken place in the last almost one-and-half years in the State. One of the major Naga underground outfits, NSCN (K) walked away from the 14-year old ceasefire with the Government of India. Eruptions of

killings, ambushes, between the Security forces and the NSCN (K) started. Innocent minors and civilians lost their precious lives. We can still remember of the horrifying incidents at Wuzu in Meluri and Pangsha in Noklak. Banning of NSCN (K) for five years, extension of Disturbed Areas Act (DAA) in the entire State of Nagaland for another one year and more importantly, the Center's declaration of the "Framework Agreement" with the NSCN (IM) were some of the significant developments that had taken place in last almost one-and-half years. The Government of India and the NSCN (IM) could not be convinced by the Zeliang's Opposition-less Government to make public the contents of their "Framework Agreement" until today. It could not convince the Center to avoid hunting down the cadres of the NSCN (K) either. It is very unfortunate that since the State has an Opposition-less Government, no "Question Hours" or "Debates" or "Discussions on any Public Importance" were there in the last couple of Assembly Sessions. It may be recalled that the last Nagaland Assembly Session had a record 25-minute Session - shortest in the history of Nagaland Assembly Sessions at that point of time. Now they have 15-minute 12th Session of

12th Nagaland Legislative Assembly on the opening day today. When the State was passing through a critical phase in view of the "Framework Agreement" between the Government of India and the NSCN (IM), and the State needed the most to have a series of debates on the Floor of Assembly, they didn't do it. They could have even called a Special Session to deliberate on the declaration of the "Framework Agreement" and moved a Resolution to urge the parties to make public the contents of the Agreement. What happened to the "Opposition-less" Government? Were they not telling that they all came together as "Opposition-less" for the sake of finding honorable and permanent solution to the longstanding Naga issue? Bottom-line: Ours is a Welfare State and the Government should be transparent and accountable to its citizens. The people of the State appear to be watching the Government as they are headed to a very unpredictable future. It will be a very costly affair indeed if it fails to activate itself as a responsible Government. Opposition is essential not only in democracy but also for a vibrant and strong Government. Democracy is meaningless without Opposition. The people are in the dark indeed as there is no Opposition in the State.