



## Terror timeline

The FATF must impress upon Pakistan the need to take meaningful action

The statement of the Financial Action Task Force in Paris is another message to Islamabad from the international community of the mounting costs of its decades-old lax policy towards terror groups. Significantly, it came a week after the February 14 Pulwama attack, and the global terror finance watchdog condemned, in no uncertain terms, the suicide bombing of the CRPF convoy that left 40 personnel dead. It issued a 10-point advisory to Pakistan if it wants to be out of the “grey list” of countries posing a “risk to the international system”. Pakistan has been on the grey list since June 2018, and will be required to show compliance or face being “black-listed” by the session in October 2019. A black-list would mean enhanced financial scrutiny of its government, possible sanctions against its central bank, and a downgrade of its financial and credit institutions. This is something Pakistan, already facing an acute debt crisis, can ill-afford. Amongst the FATF’s stern observations of what it called Pakistan’s lack of “understanding” of the terror finance risks posed by groups, such as the Taliban, al-Qaeda, Islamic State, Lashkar-e-Taiba and Jaish-e-Mohammed, was a clear message: Islamabad must visibly demonstrate that it has taken measures to crack down on and shut down the infrastructure and finances of these groups. The first deadline to show results is May 2019, with a review in June. This goes even beyond the Security Council guidelines under its 1267 listing, that oblige Pakistan to ensure that terror entities do not travel out of the country, or have access to funding or weaponry.

Proof that Pakistan took on board the FATF’s warnings and potential action came even as the plenary was under way. Prime Minister Imran Khan held a meeting of his national security officials, and vowed to double down to tackle terror groups in Pakistan and to put two Hafiz Saeed-led LeT offshoots, the Jamaat ud Dawa and the Falah-e-Insaniat Foundation, on its schedule (I) list of banned organisations. A day later, security forces took over “administrative control” of a madrasa in Bahawalpur believed to be run by the Masood Azhar-led JeM, which was behind the Pulwama attack. But the measures do not go far enough or inspire confidence. Mr. Khan’s own speech in response to India’s demand for action on those responsible for Pulwama was a disappointing mix of denial and opportunism to raise the Kashmir issue. The banning of the JuD and the FIF doesn’t appear to have affected the groups in the slightest, and a day after taking over the Bahawalpur seminary, Pakistan’s Information Minister announced that its links to the JeM were simply “Indian propaganda”. The world community must make it clear to the Pakistan government the possible international and financial repercussions of ignoring the FATF’s timeline.

## Safety nets

New rules on unregulated deposit schemes need to be backed up with proper checks

The savings of low-income Indian households have traditionally remained unprotected by the government when compared to those of the more affluent economic groups. But that may be about to change now. President Ram Nath Kovind on Thursday promulgated the Banning of Unregulated Deposit Schemes Ordinance, which bars all deposit schemes in the country that are not officially registered with the government from either seeking or accepting deposits from customers. The ordinance will help in the creation of a central repository of all deposit schemes under operation, thus making it easier for the Centre to regulate their activities and prevent fraud from being committed against ordinary people. The ordinance allows for compensation to be offered to victims through the liquidation of the assets of those offering illegal deposit schemes. Popular deposit schemes such as chit funds and gold schemes, which as part of the huge shadow banking system usually do not come under the purview of government regulators, have served as important instruments of saving for people in the unorganised sector. But these unregulated schemes have also been misused by some miscreants to swindle the money of depositors with the promise of unbelievably high returns in a short period of time. The Saradha chit fund scam in West Bengal is just one example of such a heinous financial crime against depositors. The Centre’s latest attempt to curb unregulated deposit schemes through an ordinance reflects a timely recognition of the need for greater legal protection to be offered for those depositors with inadequate financial literacy.

While the intent of the ordinance, which is to protect small depositors, is indeed commendable, the benefits that depositors will eventually derive from the new legislation will depend largely on its proper implementation. For one, policymakers will have to make sure that the bureaucrats responsible for the on-ground implementation of the ordinance are keen on protecting the savings of low-income households. There must also be checks against persons in power misusing the new rules to derecognise genuine deposit schemes that offer useful financial services to customers in the unorganised sector. In fact, in the past there have been several cases of politicians acting in cahoots with the operators of fraudulent deposit schemes to fleece depositors of their hard-earned money. Another potential risk involved when the government, as in this case, takes it upon itself to guarantee the legitimacy of various deposit schemes is that it dissuades depositors from conducting the necessary due diligence before choosing to deposit their money. The passing of tough laws may thus be the easiest of battles in the larger war against illicit deposit schemes.

# After Pulwama, a sorry response

The government and the Opposition must state their policy for security and reconciliation in Jammu and Kashmir



RADHA KUMAR

Like many others, I have watched events following the Pulwama tragedy with mounting stupefaction, not to mention rage and disgust. Rarely have I seen such a disingenuous response, and that is saying a lot considering we have been unable to deal adequately with Pakistan-based terrorists for decades.

### Right time for questions

We are told that this is not the time to ask questions. In fact, this is precisely the time. Forty of our security personnel have been killed in what appears to have been a preventable tragedy. We are told there was little or vague intelligence, but in fact the Jammu and Kashmir police advisory, sent a week prior to the attack, was specific that the Central Reserve Police Force deployment would be targeted. What is being done to ensure that operational lapses do not occur again? Moreover what about long overdue security reforms for troops that are sent into harm’s way, such as properly fortified vehicles and installations, not to mention adequate protective gear and shorter terms of duty? Will these basic safeguards be provided this time?

Far from improving security, casualty figures within Jammu and Kashmir have mounted to levels far above what they were in the years preceding 2014. Union Law Minister Ravi Shankar Prasad says that 475 terrorists have been killed between 2015 and 2018 as against 249 in the three prior years, but omits the fact that the number of armed youth was below 200 from 2008 to 2013. This number shot up

after 2016 and continues to rise. Nor does Mr. Prasad mention the figure of security forces killed. It stands at 358 killed between 2014-18, a rise of 93% over preceding years. There have been more than 1,700 terrorist attacks in the same years; and infiltration too has continued to rise, reaching 400 between 2016 and 2018. Are we not owed some explanation for this deteriorating security situation?

### ‘Coercive diplomacy’

Bad as this is, what followed the Pulwama attack was even worse. Prime Minister Narendra Modi has given the Indian Army the green light to respond as and when they consider appropriate. That is fine, and we will wait and see what the Army does. In the meantime, we are told, New Delhi is engaged in ‘coercive diplomacy’ to make the Pakistan government suffer diplomatic and economic consequences. Either they don’t know what coercive diplomacy is or they think we the people do not. Removing the Most Favoured Nation status is meaningless and raising tariffs on Pakistani goods is equally so given that the balance of trade with Pakistan is heavily in our favour. A threat to divert the surplus waters of the Indus’s eastern rivers, such as the Ravi and Beas, is again disingenuous, since it is anyway India’s right and will take over four years to materialise, without significantly hurting Pakistan. As for denying sports visas or pulling out of the World Cup, the former has already rebounded against India, with the International Olympic Committee downgrading the event.

One point the government has missed is with regard to Russia. We are currently negotiating to buy Kalashnikov rifles from Russia, surely necessary for our security forces. But have we asked Moscow to cease, or at least freeze, arms sales to Pakistan until the Imran Khan government take credible



action against the Jaish-e-Mohammed (JeM)?

### Groundwork from the past

So what is Mr. Modi’s National Democratic Alliance government doing? As far as one can see, it is mostly following in the steps of the United Progressive Alliance. Getting JeM chief Masood Azhar proscribed as an international terrorist under UNSCR 1267 was an initiative launched by the Manmohan Singh government, supported by France, the U.S. and the U.K. (and consistently blocked by China). The present government is right in persisting with this effort despite the move having had little impact on Pakistan, though it has gained a strong statement from the UN Security Council. What is wrong is the failure to acknowledge that it was his predecessor’s initiative and represents continuity of government policy. Such a recognition would go some way to justifying Mr. Modi’s demand for unity. In its absence, his demand appears hollow.

In fact, the only step an Indian government took with serious consequences for Pakistan – including last week – was under the Financial Action Task Force (FATF), which placed Pakistan on a grey list in 2012, making it difficult to get aid or loans from international agencies. On Friday, the FATF resolved to keep Pakistan on its grey list while issuing severe strictures at Pakistan’s failure to accept the threat that terrorist groups like the Lashkar-e-Taiba and JeM pose. The

results have been immediate though perhaps cosmetic: the Imran Khan administration has taken over seminaries in Bahawalpur and reinstated the ban on the Lashkar and affiliated organisations.

Who first activated the FATF? It was the Manmohan Singh government, with substantial support from the U.S.’s Obama administration. And who came up with the proposal to activate the FATF? It was suggested at a Track II on Afghanistan in 2008-9, by Arundhati Ghose, one of our finest diplomats and a committed supporter of Track II, which our talking heads take such pleasure in reviling.

### Kashmir crackdown

Disingenuity pales in comparison, however, with the steps the government has taken in Jammu and Kashmir – or not taken. It is a sad commentary that the Supreme Court had to order immediate action to protect Kashmiri students and traders in the rest of the country. The Home and Human Resource Development Ministers have now swung belatedly into action, and on Saturday, Mr. Modi finally spoke on the issue at a rally in Tonk, Rajasthan. But, as of this writing, no action has been taken against Meghalaya Governor Tathagata Roy for his hate speech against Kashmiris.

Blatant as the acts of omission are, it is the acts of commission that truly worry. The government at first removed the security given to over 170 people, from Hurriyat leaders to members of Kashmiri political parties and new aspirants like former civil servant Shah Faesal. Now Jamaat-e-Islami members and the Jammu and Kashmir Liberation Front’s Yasin Malik have been detained. Why these arrests? Is there some evidence linking them to the Pulwama attack? Similarly, why the removal of security? There is a terrible canard doing the rounds that Kashmiri political

parties are responsible for the militancy in the Valley. In fact, their members have risked and lost hundreds, in some cases thousands, of lives at the hands of armed radicals. What is the point of back-footing constitutional parties? Is it to justify the postponement of Assembly elections when the State urgently needs to move out of President’s rule?

Indeed, what reason can there be for withdrawing security to Hurriyat leaders when successive Indian governments, including the current one, have provided them security? The only result has been to unite radical youth behind them, and to allow further radicalisation of the people of the Valley.

A larger question that flows from the above is, does the government have any policy to make peace in Kashmir? Resolution through talks, especially with Kashmiri dissidents, has been axiomatic to government policy for three decades. Their most frequent interlocutors were the Hurriyat. Ironically, the Mirwaiz believed that only right-wing Indian political parties could make peace, offering the Modi government one of the best opportunities of any Indian government. That illusion was exploded in 2014 itself and stands in tatters today.

Clearly, issues of peace, security and reconciliation in Jammu and Kashmir cannot be left to the government alone. It is time for Opposition parties to unite on a programme of sustained engagement with the people of the State, to show that the rest of India cares for the terrible suffering inflicted on them – and even more importantly, that there is political will to end the Kashmir conflict in partnership with the people, not against them.

*Radha Kumar is a former Government of India interlocutor for Jammu and Kashmir and author of ‘Paradise at War: A Political History of Kashmir’*

# De-odourising sewage

India’s cities are drowning in waste — but no one is bothered



R. SRINIVASAN

The World Bank estimates that more than a fifth of all communicable diseases in India (21%) are caused by contaminated water. It attributes one in ten deaths in India to diseases or infections directly or indirectly transmitted through water. Over 500 children die every day in India due to diarrhoeal diseases.

### Nitrogen, a growing pollutant

Now, add nitrogen pollution to the list. According to a study by the Indian Nitrogen Group, a task force of scientists tracking the issue, the amount of reactive nitrogen in a bulk of the water bodies in India is already twice the limit prescribed by WHO. Nitrogen pollution from untreated sewage, the study found, now outstrips nitrogen pollution from the Indian farmer’s urea addiction.

Prime Minister Narendra Modi has managed to make toilets top of the mind in our country, with his

Swachh Bharat Abhiyan. Toilets are being built in mission mode and there is enough anecdotal evidence to suggest that there has been a measurable reduction in the number of people defecating in the open, which stood at over 500 million – or half the population – a few years ago.

### Clean India missions

Ironically, India’s latest, largest and most significantly scaled attempt at cleanliness – the Swachh Bharat Abhiyan – is likely to add to this problem.

Under the mission, in the past four years alone, over nine crore toilets have been constructed. Of these, only 60 lakh are in urban areas, where one assumes they are connected to some sort of sewage system (even this assumption is a stretch. A study done by the Centre for Science and Environment in 30 cities in Uttar Pradesh found that only 28% of toilets in these cities were connected to a sewage system). The rest will be generating fecal sludge, sewage and septage which has no place to go.

Which means that that too will simply get dumped, polluting land, surface and ground water and killing our rivers and ponds.



According to the Central Pollution Control Board (CPCB), 63% of urban sewage flowing into rivers is untreated. The CPCB’s website admits that the gap between sewage generated in urban areas (all Class 1 and Class 2 towns) and capacity for treating that is over 78%.

Besides, the numbers are a bit dodgy. Up to a third of the installed sewage treatment capacity is fully or partly dysfunctional. Even where the plants are working, many are not working at full capacity, because the infrastructure needed to feed the raw sewage into the treatment plant – a network of drains, sewers and pumping stations – is inadequate or incomplete.

All this, one would have presumed, prodded policymakers and governments into action. Just like the nation is building toilets in

mission mode, one would have thought civic administrations would be building drains and sewers and treatment plants with the same zeal.

One would have presumed wrong. Even though it is arguably one of the major health hazards faced by the people – in cities, in particular – sewage and human waste is simply not on the agenda. Here’s a telling statistic to illustrate my point – of the 99 cities in the ‘Smart Cities’ mission, which are collectively spending ₹2 lakh crore over five years (from 2015), only 2.4% of the money is going to be spent on waste management. Even storm water drainage (which only removes short-term excess water during heavy downpours and doesn’t really add to waste management) gets a higher share of 2.5%!

Of course, other schemes like the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) also fund such schemes. AMRUT covers a much larger spread – 500 so-called ‘mission cities’ across the country. Of these, only 217 pitched for a sewage treatment plant as an AMRUT project. Of these, in the last four years, only four have been completed, according to a reply filed in the Lok

Sabha.

Even these numbers are misleading. Of the 212 schemes, as many as 189 are accounted for by just Andhra Pradesh, Rajasthan, Madhya Pradesh, Maharashtra and Gujarat. Only six other States have one or more projects under way. The rest have no plans.

### Access to water

This, despite the fact that water is increasingly becoming the biggest challenge faced by most Indian cities today. According to NITI Aayog’s composite water management index report released last year, 75% of households do not have access to drinking water on premises, 70% households lack piped water (potable or otherwise) and as many as 20 cities will effectively use up all available water resources by 2020!

Sewage and waste need to come centrestage in our policy debates. Elections may be fought on ‘bijli, sadak, paani’ (power, roads, water) but no election is fought over naali (drain). Unless that happens, we run the real risk of eventually either choking or being poisoned by our own waste.

*R. Srinivasan is Editor, The Hindu BusinessLine*

## 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.

### No longer home?

The judicial order which could lead to the eviction of lakhs of forest dwellers is autocratic (Editorial page, “Without land or recourse”, February 23). Tribals have been in this habitat for ages. Where will they go? Those who say that tribals are destroying forest land are way off the mark. If they really wanted to do so, forests would have been decimated decades ago.

The real destroyers of forest lands are smugglers, corrupt forest officials, their political masters and urban dwellers. It is these people that the judiciary should be keeping under check. Creating conditions for a tribal rebellion would be far more dangerous than a border war.

P.R. HARITH VARMA,  
Hyderabad

### Buffeted by backpacks

The writer’s light-hearted/mild description (‘Open page’, “Backpacks with

punch”, February 24) of a careless act by a fellow air traveller with a backpack while boarding a flight does not fully convey the actual potential for discomfort or even outright injury to fellow passengers. I say this as a senior plastic surgeon. The injury caused (after being struck on the head by a backpack with gadgets) could even be of a serious nature if the person happens to be a child. Unfortunately, basic courtesy and care for others right next to us, in our crowded spaces, does not seem to be a part of our much-celebrated culture. However, we can certainly learn from others. On boarding crowded railcars in Japan, one notices how every person who has a backpack, or any other bag for that matter, carries it in a way that does not inconvenience others. Travellers go to the extent of keeping such bags between their feet while

standing so that there is more room for other passengers. Perhaps airlines in India and other transport providers should emulate such an example and instruct travellers to observe this. Instructions to this effect can be highlighted prominently so that travellers can have a better experience than what the writer had.

Dr. SYED ALTAF HUSSAIN,  
Chennai

### Travellers beware

Should I as a recent visitor to India have to alter my expectations as to how I as a visitor can expect to be treated? While in Delhi recently, we decided to walk from our hotel to Connaught Place. As an obvious visitor, I am used to people wanting to talk to me. One gentleman, while walking with us, had advice as to where to go, but also warned us about a practice in and around the area perpetrated on the

unsuspecting – of ‘excrement on the shoe scam’ where the victim will either be pickpocketed or charged an exorbitant sum to clean the mess. I had difficulty believing what I was hearing, until while walking through Connaught Place, two people, undoubtedly in on the scam, were extremely keen to point out that I had excrement on my shoes. Having been forewarned, we retreated a safe distance away and sorted it out for ourselves. But this disgusting practice does a great disservice to those in and around Connaught Place trying to make a living and reflects poorly on the area.

MARTYN THOMAS,  
Cardiff, U.K.

### A Sunday refresh

The idea to have the ‘Magazine’, in a new tabloid format, is commendable. The look and feel are great, with improved readability.

Being rich in content, the portions can be read at leisure. New columns such as ‘It Happened Last Week’ and ‘Green Humour’ are thoughtful. The efforts to continuously and successfully experiment to improve the reader experience must be noted.

G. GOKUL KISHORE,  
New Delhi

■ I am immensely delighted with the product. It is certain to make Sunday reading more pleasurable and archivable.

G. RAMASUBRAMANYAM,  
Vijayawada

■ It is pleasing that the ‘Magazine’ not only has a refreshed format but also includes the ‘Literary Review’ section, my

CORRECTIONS & CLARIFICATIONS:  
The graphic that accompanied “Safety, pollution top issues among women voters, says survey” (Feb. 24, 2019), erroneously stated that the total number of respondents of the survey was 40,000. Actually, it was 20,000.

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