



NEWSLETTER-11

November-2021

Editorial Communication

Dear comrades, friends and well-wishers,

We are happy to tell you that we have just started from AIDWA Centre to arrange, collate and digitise in archival form the rich materials that we possess about our movements and our experiences in the organisation in the 40 years of our existence. Even as the process of archiving started we came across some important materials, reports, articles, booklets from our past which we might begin publishing or re-publishing very soon. At the same time, we would like to share some of it with our readership in this newsletter. What we would like to present to you in this number is the report of a joint fact-finding investigation by women's organisations initiated by AIDWA on sexual and other atrocities committed on women in Tripura between January 1988 and October 1990.

Starting with the infamous 'Ujan Maidan' incidents perpetrated by Central Security Forces led by Assam Rifles in Tripura, post-poll violence against ordinary tribal and non-tribal people and cadres of the Left resurfaced during the ADC elections in 1990 when goons associated with the Congress-TUJS government in power and protected by the state made women the special targets of their terror. This report is on this second wave of atrocities against women which AIDWA decided to investigate jointly with other women's organisations in October 1990. The AIDWA also petitioned the Court against these atrocities. The members of the Committee on this particular occasion were: 1) Susheela Gopalan (AIDWA), 2) Vidya Munshi (NFIW), 3) Manju Mohan (Mahila Dakshita Samity), 4) Vina Mazumdar (Centre for Women's Development Studies), 5) Malini Bhattacharya (Member, Loksabha) and 6) Kirti Singh (Lawyer).

At present, when AIDWA's Tripura State Committee is leading a fight against growing atrocities by a fascistic and communal political establishment, we felt that it is important to recall that in the 1990 episode recorded tellingly by the joint team from women's organisations, what shines out is the determination of tribal and non-tribal women in our organisation to fight state violence unitedly. Today when that unity of women is sought to be destroyed in Tripura and elsewhere in the country by the poison of divisive politics we pay our homage to those brave women of Tripura who on the strength of excellent understanding and unflinching coordination among themselves within the organisation crossed difficult and unfriendly terrain to present their evidence to the investigating team.

Malini Bhattacharya and Archana Prasad

From the Archives of AIDWA:

**A Report of a Fact-finding Committee of Women's Organisations
on Atrocities on Women in Tripura, 1990**

**A Diabolical Plot by the BJP's Assam State Government to Target
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**No Teachers, No Classes in the Schools of a Country that Boasts
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From the Archives of AIDWA:

A Report of a Fact-finding Committee of Women's Organisations on Atrocities on Women in Tripura, 1990



Alarming reports about rising atrocities against women in Tripura received from various sources led to the visit of a Committee with representatives from the following national women's organizations/institutions - All India Democratic Women's Association, Mahila Dakshita Samiti, National Federation of Indian Women, and Centre for Women's Development Studies - to Tripura to investigate the situation. The six-member Committee visited Agartala on 24th and 25th October and interviewed 70 women, who (or their family) had been victims of such atrocities and received their written representations. On the request of the Committee, the Chief Minister, the Director-General of Police and the Leader of the Opposition in the State Assembly also held discussions with the Committee. The Committee also received a memorandum from the Ganatantrik Nari Samiti of Tripura, which contained reports of 173 cases of atrocities against women in the State during January 1988 and October 1990. (Appendix 1). The Nari Samity's memorandum and discussions with us emphasized that women had become the major target of attack by the ruling Congress (I)-TUJS alliance. Fundamental rights, democratic rights to participate in the political process as well as laws for the protection of [women] ceased to operate.

We were not able to visit any of the districts in the interior, unable to visit rural areas (in which majority of such atrocities particularly took place) because we were informed that after the visit of the National Front Parliamentary Delegation

in July-August (See Appendix 6 for Report) to some rural areas, women who testified before the team were subjected to severe reprisals. 14 out of 70 women (20%) we interviewed had been attacked during August to 20 October 1990. Several of them linked their misfortune with their (or their family members) having testified before the Delegation. One of them said a gang of Congress (I), hoodlums entered her house and after failing to get hold of her school going daughter, repeatedly raped her.

It was possible for us to meet some of the victims from these regions only through the efforts of Ganatantrik Nari Samiti. We also received copies of two Memoranda submitted earlier to the President in October 1989 and to the National Front Parliamentary team in July 1990, which described the situation in Tripura as one of 'semi-fascist terror'.

The Committee's findings

The atrocities are of various kinds. Rape, including gang rape of adults, minor and handicapped girls, abduction, murder, physical assault, molestation, and attacks on the women's homes which frequently lead to burning them down are matched by intimidation, molestation - including stripping in public places - disruption of their livelihood, family life, security and forcible prevention of political activity. Certain patterns are clearly visible

- a. A large majority of the cases are of sexual assault - gang rape, rape, brutal molestation and stripping of women in public places. Of the total number of 223 cases of atrocities (data for which was gathered by the Committee) nearly 79% fall into this category. Of the 70 women whom we met, 25 had been victims of rape or other forms of sexual assault. 8 were minors. In several cases the victims' children and other members of the family were forced to watch these brutal assaults. We met some of these children who have not yet recovered from the trauma. The assaults frequently included a deliberate intent to brutally injure the victims. Many of the victims were hospitalized for weeks after incident.
- b. A large group of women we met came from families where either their husbands/sons/daughters had been murdered. We met two children (age 4 and 6) with their paternal aunt. Both parents had been killed in the presence of the children. We met a mother who watched her son being deliberately drowned by a gang of Congress (I) goondas right in front of her house. The police outpost was only a hundred and fifty yards away. Some of the murder victims had been dragged away from their homes, houses where they had taken shelter, or from public places. In several of these cases, police outposts were located nearby.

In many cases the murdered victims were hacked into pieces. One mother whose son was killed inside a polling booth in this manner, was asked to identify him from one severed limb.

- c. In the majority of cases, attacks are carried out by armed gangs. Arms include lathis, iron rods, spears, choppers and firearms. According to the DG of Police, these must be country-made pipe-guns, but the women called them pistols and revolvers. In some cases, bombs are used, resulting in death and/or mutilation.
- d. With the exception of a very few cases, the women have identified some or all of the culprits. The gangs include some outsiders whom they do not know but the leaders are people from their own neighborhood or village. Almost all the women whom we interviewed identified the culprit as supporters/ members of the Congress (I).
- e. The overwhelming majority of the women belong to the poorest section of the population, coming from families of laborers, marginal peasants and small shopkeepers.
- f. The majority of the victims are tribals, scheduled caste and other backward classes, including minorities. (See Appendix 5.)
- g. Attacks followed by continued intimidation - threats of worse to follow, have forced a large number of these poor families to leave their homes and villages, thereby disrupting their livelihood and reducing them to still greater poverty with loss of work, earning members, homes and other possessions. In the case of three Anganwadi workers, pay has been withheld for several months. They have been told not to come to work but no dismissal letter has been issued.
- h. Though almost all the cases were reported to the police and the culprits identified, no arrests, except in 4 of the cases, were made by police. The police have not properly investigated the cases. In fact in not even a single case has the challan been filed by the police in Court. The culprits are still at large, free to continue their intimidation until the women are forced to leave the area or withdraw their charges. In several cases they informed us that as no action was taken on their previous reports and they had not been given any protection from the Goondas/anti-socials they were afraid to report cases of subsequent attacks. In some cases we were informed that the women did not lodge reports of subsequent attacks/ intimidation.
- i. The inaction or failure of legal processes, coupled with the deprivation of their livelihood and the dislocation of their family lives (in several cases, surviving members of the family are scattered in different places) and livelihood have

created an acute sense of insecurity and powerlessness among the women, which is spreading even to other women, who have not been directly affected. Mothers who have lost their children are terrified of losing the one or two survivors. One of them, whose son's body has never been recovered, is mentally disturbed and has spoken only rarely since the incident. She did not speak before us initially and her case was presented by one of the Nari Samiti members, who accompanied her. Suddenly, she broke down to say that she had not found even one part of his body to perform his last rites. Several of the elderly women cried, "There is no law and no justice in this State". Mothers, who had tried to prevent the rape of their daughters and daughters-in-law had been attacked with lathis or gagged and forced to watch the incident helplessly.

- j. A large number of cases relate to forcible prevention of the women and their families from exercising their vote during the Lok Sabha election in 1989 and the recent elections to the Tripura Tribal Area Autonomous District Council. A startling statistics that needs to be highlighted is that 11.43% of the women we met were assaulted on the 8th July 1990, the polling day of the T.T.A.A.D.C election. Of the victims, 87.5% were tribals, SC or OBC. The 8th July cases make up nearly 7% of the total number of 223 atrocities against women. 18.57% were attacked in the week ending 8th July, that is just prior to the election. One woman reported that she was raped on 7.7.1990 by 3 persons who told her not to vote. Four tribal women told us that they were stopped and gang raped in the jungle on their way to the polling booth. One woman informed us that her entire village was attacked by hoodlums, their houses ransacked and looted and the villagers threatened that worse would follow if they tried to cast their votes. The village still continues to be under 'a siege' by the same anti-socials.
- k. Except in two cases, the women invariably give one reason for the attacks - that either they themselves or some members of their family were supporters, sympathizers or activists of the Left Front. Three women reported large scale arson, looting and killings of Left Front supporters in their village on the day that the Chief Minister was addressing a meeting there.
- l. There is a tremendous fear of reprisal. Women, who registered the complaints directly with the Police, have had to face subsequent attacks. Many who testified before the National Front Parliamentary delegation, have been attacked subsequently and have been compelled to leave their homes. In a few recent cases the families were too terrified to report..
- m. The geographical distribution of the crimes suggests an intensification of atrocities in particular regions. (See Appendices 4, 4A, and 5 for analysis of cases during the period January 1988 to 20th October 1990).

Conclusions

The Committee found that there has been a complete breakdown of the law and order machinery in the State of Tripura.

Crimes including the most brutal and heinous crimes of murder and rape against women have been committed with impunity by known criminals who enjoy political patronage.

We are compelled to report utter failure on the part of the police to bring the culprits to book. Though the majority of cases were reported to them, only in very few (4 out of 70 we interviewed) were any arrests made. Even these were released promptly. Though rape is a non-bailable offence identified culprits in rape cases were released on bail immediately. In consequence, the culprits remained free to intimidate, harass and threaten the victims and their families, forcing some to withdraw the charges, and many to flee from their homes. Not a single conviction in any case was reported to us though some of the crimes were committed in 1988 and 1989.

There is no doubt that this failure of the Administration to enforce the law has contributed to the sharp increase in the number of atrocities against women. Of the total number of 223 reported to us, 114 took place in 1990, (See Appendix 4) despite the enactment of the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, in August 1989.

These facts make it impossible for us to accept at its face value the claims made by the Chief Minister and the DG of Police that normal legal procedures were being followed in all cases brought to the notice of the Government.

Still more inexplicable is the fact that the Union Government which enacted the SC&ST (Prevention of Atrocities) Act in August 1989, failed to take any action on the Memorandum submitted to the President by two MPs and two Opposition Leaders from Tripura in October 1989. This Memorandum listed 88 cases of Rape and Molestation of women. The Leader of the Opposition has, from time to time, submitted lists of cases of atrocities against women to the State Government.

The large number of homeless and helpless women, dislocated from their normal lives, have forced the Left Front authorities into playing the role of providing shelter, food and legal aid in virtually all cases. In our opinion, any questioning of the authenticity of these atrocities against women merely on the ground that they have been brought to the notice of the Administration by a political party would be grossly unfair.

The geographical and class, caste, community distribution of these atrocities leaves us in little doubt of the intentions behind this attempt to create a political and social atmosphere of terror. The overwhelming majority of women, whom we interviewed came from the sub-divisions of Sabroom, Belonia and Sadar from the two districts of South and West Tripura. The percentage distribution of population belonging to Scheduled Castes and Scheduled Tribes are also substantially high in these districts (See Appendix 3). In South Tripura, tribals constitute nearly 36%, while Scheduled Castes constitute nearly 16%. In West Tripura, tribals constitute 35%, while scheduled castes constitute nearly 16%. The intention is obviously to force the tribal population to leave their land, homes and livelihood and not participate in the Tripura Tribal Area Autonomous District activities. This conclusion gains strength from the extraordinary pressures mounted against these families to prevent them from participating in the recent elections. Women taking part in the Bharat Bandh (30 August 1989) and Jail Bharo Movements (4th March 1990) were stripped on the streets and beaten. Doctors giving them First Aid suggested that it was shameful for women to take part in such activities.

The Committee is compelled to conclude that these planned attacks on women's rights to life and livelihood, to live with dignity and to have a peaceful family life, are related to an attempt to destroy their democratic rights as citizens. Terror has been used in the past to enforce the power of one group over the other, but events in Tripura represent a crude example of the criminalization of politics and the use of atrocities against women as an instrument of political action, which have become unfortunate characteristics of our recent political life.

The women whom we met made it clear that they had no expectation of any justice from the present Administration. We are compelled to conclude that in effect the fundamental and democratic rights guaranteed by the Constitution have ceased to operate in Tripura.

Recommendations:

1. A judicial enquiry by persons of unquestioned probity, should be instituted by the Central Government to look into the administration of law and justice in the State of Tripura, with a special focus on atrocities against women. National Women's Organizations should, however, be consulted regarding the composition and terms of reference of the Enquiry Commission.
2. On the conclusion of the enquiry, all guilty parties including persons within the administration responsible for violations of the law should be punished appropriately.

3. The Central Government should undertake special measures for rehabilitation of the women and their families including the provision of adequate means of livelihood.
4. The Central Government should take adequate measures to ensure protection of women and others in Tripura from such attacks in future.

A Diabolical Plot by the BJP's Assam State Government to Target Minorities: Report on Recent Eviction and Killings in Dhalpur, Assam (September, 2021)

The forcible evictions in Assam leading to the death of two farmers, one of them a 12 year-old boy, in police firing on September 24, 2021, are utterly condemnable. The entire country has seen the shocking video of professional photographer Bijay Shankar Baniya, hired by the district administration, kicking and punching the man who lay motionless on the ground after the police bullet hit him on the chest. The police did nothing to stop him. The Assam incidents once again prove that targeting the minority community has been at the centre of the hate politics pursued by the BJP with the aim of polarising Indians along religious lines.

Just 10 days after this Assam incident, another horrifying incident occurred on October 3 at Lakhimpur Kheri in Uttar Pradesh, which showed the very same hate politics of the BJP. A convoy of cars belonging to the BJP's Union Minister of State for Home Ajay Mishra Teni, one of them driven by his son Ashish Mishra Teni, mowed down four Sikh farmers and grievously injured several others who were peacefully returning after a demonstration. This was a clear attempt to sharpen the Hindu-Sikh divide. A journalist who happened to be a Hindu was also mowed down by these BJP monsters. There were huge protest demonstrations all over the country denouncing this massacre. Today, although one month has passed after this massacre, the BJP Minister still continues in his post and is not arrested for murder.

The RSS-BJP has been indulging in this hate politics ever since their inception. This has led to innumerable communal riots all over the country, which have killed thousands of innocent people. They must be taken head on by all patriotic people of our country.

AIDWA sent a team in solidarity to the places where these forcible evictions in and police killings occurred and has resolved to help the people, especially women and children in distress in these areas. We are giving here the report prepared by the team.

– Mariam Dhawale, AIDWA general secretary

A central AIDWA team consisting of **assistant secretary Niyati Barman, joint secretary Kaninika Ghosh, CEC member Soma Das, Assam assistant secretary Anu Rizal and West Bengal state secretariat member Bilquis Begum** visited the Dhalpur area on October 6, 2021 where citizens were forcibly evicted by the Assam state government, leading to the death of two persons in police firing. The government had decided to evict the people in Suratuli,

Tirakara, Dhalpur, Khanua and Garukhuti villages. Dhalpur is surrounded by the Brahmaputra. Evictions were also carried out in Kirata Goreswar. This eviction was done under the pretext of starting an agricultural farm in Garukhuti. The team met the affected families, especially women, and was horrified at the brutality and insensitivity shown by the authorities. Women gave heart-rending accounts of the devastation that these evictions have caused in their lives.



We travelled by car from Maligaon Burrabazar, crossed a small stream (Assamese: Nanoi) and reached Nissalmira where there is a mixed population of Muslims and Hindus. They live together absolutely amicably without any dispute. But the BJP-RSS is trying divide them in the name of religion.

Thousands of people were mercilessly evicted and made homeless overnight. Two farmers were killed in the indiscriminate police firing. One of them was a 12 year old boy. The homeless are now virtually living under the open skies facing either heavy rains or the blazing sun. Women are now living in the most insecure and pathetic conditions. They are living in some temporary shelters. They are without food, drinking water and proper sanitation. They are using the unpurified water from the river and stream nearby for all purposes. The situation for women during their menstruation is harrowing as the same river water is used for washing purposes. Children and old people are at tremendous health risks. Pregnant women are in a very precarious situation due to unavailability of health facilities and nutrition. Travelling to the nearest hospital is very difficult for them now. Women and children broke down when narrating their untold sufferings.

When we told them that we are from a women's organisation and stood by them in their fight for justice, they instantly surrounded us, especially women who could not control their tears. Aktunissah, Zubeida, Anwara Begum and others told us that they were not given sufficient time to make alternative arrangements, nor did the government provide them with any rehabilitation opportunities. Their belongings were thrown away without any warning. The women failed to understand why they had to see this devastation with their own eyes and caused by their own government! They had 10 anganwadis and ration shops in this area. Many projects of the government have been implemented here. Yet they were declared as illegal residents and were evicted. Even their graveyards have not been spared. Their anganwadis and madrasas have all been destroyed. The children used to go to anganwadis as madrasas were closed due to the pandemic. After the destruction of these anganwadis, the children are just roaming aimlessly here and there. Whatever little opportunity the children had of getting education has now been snatched away.



A woman named Mehezabeen said how inhumane the government was that it did not even care about the children even though they have proper papers and documents. A Muslim woman (unwilling to disclose her name) told us that they were evicted with the aim of destroying their lives - devastating their lands, fields, livelihood, everything, in spite of the fact that they had lived there for more than 50 years. Other families are living in great fear and distress that maybe it is their turn next to get uprooted.

We started moving on bikes and saw miles after miles of land destroyed by JCB machines and dug up by tractors. The road was uneven and full of potholes. The

bikers were youth who had worked in the fields earlier. They showed us the places where they used to sit and chat, where there had been tea stalls. Today there is only emptiness for miles. There are some remains of the iron fencing which shows that people lived here earlier.

In the fields, they used to grow gourd, cabbage and cauliflower. This helped in making vegetables available in the local market at cheap rates. These fields are now submerged. The women informed us that now the prices of vegetables are exorbitant.

The team found that the evicted families are legal residents of these places. Women showed us their ration cards, Aadhaar cards, voter identity cards as well as the land papers. We met some of the old people who said that they had been residing in this place since 1970. Though they are legal voters, there is a continuous and systematic hate campaign against them that they are doubtful citizens and illegal encroachers. They are being targeted only because they are Muslims. The administration has started farming on the land taken over by evicting them and obstructions have been raised around these areas to prevent the people from reaching there.

We travelled two more kilometres and reached Mainul Haque's house. He was killed in the police firing. His widow could not hold back her tears in front of her two sons, Maksidul and Moqades Ali and daughter Mansura Begum. She cannot forget the painful memories of that day which devastated her life. Mainul was not only shot dead but a journalist jumped over and attacked his dead body while the police stood by quietly watching. They did not stop him. Her father-in-law Maqbul Ali was in a state of shock. He was not being able to understand whether to talk to us or to wipe tears of his grandchildren or to gather food. Without any earnings, they failed to obtain their food. These people do not get food unless somebody comes and provides them with help.

The youth also narrated the same tragedy and helplessness. An elderly man (unwilling to disclose his name) narrated that he had been staying there for as long as 70 years, has all proper documents, voter ID, Aadhar card, name on voter list, yet he has also been evicted. He pledged to fight till the end for their rights. Two of the bikers told us that they were beaten up for taking various delegations who have been visiting these places. We wanted to go to that spot where they had been beaten but they stopped us, saying that this would cause them more problems. This is the situation of the prevailing terror!

The AIDWA Assam state and district committees have submitted memoranda to the state government demanding an immediate stop to the inhuman evictions, proper compensation for the evicted families and their rehabilitation, and

institution of a high-level inquiry into the firing in the Dhalpur and Garukhuti areas on September 24, 2021.

The administration has not rendered any help so far since the evictions. Women are at a loss to find ways to lead their lives. They are very worried about the future of their children. In despair they said, "What should we do now? We are Indian citizens. But our own government has treated us as enemies!"

AIDWA will campaign against the communal, fascistic politics of hatred indulged in by the BJP-RSS. We shall have to unitedly take this struggle forward to preserve the democratic and secular character of India. Let us campaign against the atrocities committed by the Assam Government in Dhalpur and for justice to those victimized for no other reason except that they belonged to the minority community.

- 1) We demand high-level judicial enquiry into the incident!
- 2) We demand immediate rehabilitation of the families on the land they have inhabited for generations and full compensation!
- 3) We demand immediate stop to targeting of minorities in Assam!

Opportunity for Livelihood to Financial Abyss : Reality check on MFIs

(Report of Workshop on Women’s Indebtedness Conducted Recently by AIDWA in Bhubaneswar, Odisha)

-Tapashi Praharaj, AIDWA CEC

“I had to take loans from three different organizations, namely Spandan, SKS and HDFC. I received Rs. 16000/-, Rs. 10000/- and Rs. 15000/- respectively from those three organizations. I was unable to repay the borrowed sum from Spandan so was compelled to borrow from SKS to repay it. But then I failed to pay 2 instalments of SKS. This led to collecting agents verbally assaulting me. They sat in front of my house with an intention of intimidating me. I begged them to give me some time, but all my prayers fell in deaf ears. They took turns in stalking my house, at around 5.00 PM women employees from the nearest branch came to join them and then at around 11.00 PM they left, leaving the male employees still in front of my house. All this was happening while I was inside with my two children. When my husband came back home at around 1.00 AM, seeing multiple men in front of my home he in his drunken state raised question on my character and started physically assaulting me. Scared and desperate, finally I dialled 100 to seek help from police. Police came and asked the men to vacate the place but did not register any FIR against them, rather they told me to pay the loan immediately.



Other people from our area, who have borrowed from “Ashmita” (another organization) are facing similar or more problems. “Even in the case where one fails to pay one instalment, the recovery agents come and confiscate our cattle or any

other movable assets that we have and sell them,” Seema Naik an adivasi lady from Saamegadia, Bhubaneswar recalls her tale of harassment. This has become a reality in most of the villages in Odisha.

Prabhati, another lady of Kakhadi panchayat under Tangi block of Cuttack district, took a loan of Rs.60000/- from an organization “Annapurna”. Government announced waiver of 3 instalments during COVID period. But now the organization is collecting all instalments including fine. Since Pravati could not repay the loan from MFI, her husband could not get agriculture loan.

Shanti, a lady from Bhandari Pokhari block of Bhadrak district explained that rules dictate a lady can take loans from maximum 3 organizations. But as MFI institutes set targets for their employees, the employees find different illegal ways to circumvent this rule. They even forge duplicate Adhar cards for different women, so that they can take more loans. Due to this malpractice, if any death occurs, the loanee is not entitled to any insurance claim. Since such activities are illegal, sometime the lady borrower is threatened with legal action.

According to the experience of former Secretary of SHG Mahasangha of Remuna block in Balasore District, Haripriya Jena, while distributing the loans the MFI agents make the loanees take an oath that they will be collectively responsible for the repayment of the loans. And later if one member of SHG lags behind or is unable to repay, the agent forces other members of the SHG to repay the loan on her behalf.

In Bhadrak town, a group named “Himmat” has taken responsibility to supply cereals to some Anganwadi schools. To run this business, they have borrowed Rs.3,00,000/- from a Nationalized Bank. Odisha Government has declared interest free loans up to Rs.4,00,000/- for SHGs. But the Banks are collecting both principal and interest. When asked the bank authorities reply, “If the loan is repaid completely, then the interest will also be returned”.

AIDWA Odisha state committee organized a state level workshop titled “Strengthening livelihood and freedom from loan” on 9th October, 2021 at Bhubaneswar. There were 72 participants from the districts of Bhubaneswar, Baleswar, Cuttack, Bhadrak, Ganjam and Khurda. The experiences recorded above are of participants from different districts. The experiences of women from different areas are drastically opposed to the claims of the government. Inaugurating the workshop Comrade Mariam Dhawale (General Secretary, AIDWA) highlighted how the government instead of helping the people of the country during these times of COVID pandemic has pushed them into financial hardship and existential crisis. She also called upon everyone to be united and fight for justice.

Most important question is that if the State Government had promised to give loan up to Rs.4,00,000/- to self-help groups without any interest, then why are the

women taking loans from MFIs at such a high rate of interest. The reason is that, taking loan from banks has become cumbersome, time-consuming and lots of documents are required. So, arranging such documents and attending banks time and again is not viable on the part of women from rural areas. Furthermore previously every Tuesday was reserved in banks for SHG- related work. This facility that has now been revoked. This leads to longer waits for the loan process to be completed. In other hand, the MFI workers reach their home and prepare all documents for them if the “Aadhar card” is available. Simply to get rid of the documentation problem, the women are taking loans at high interest and leading themselves into a financially disastrous situation.



We discussed these issues with senior officials of a nationalized bank, who told us, “Because of infrastructure bottleneck and shortage of staff, the services to the SHGs are not given priority”. He observed that almost 98% of SHGs repay their loans in time. One of the zonal managers of a nationalized bank when approached stated that this year till date Rs.336 crore has been disbursed to 30000 SHGs in that particular zone and most of the loans are repaid smoothly.

So, we can draw the conclusion that if the process of granting loan can be made accessible to women, they will prefer taking loans from banks. They will be free from higher interest rates and all related pressure and humiliating situations. Instead of that the banks are providing loans to MFIs at a rate of 9-11.25% and then the MFI’s utilize this amount to give loans to women at a hiked rate between 60-100%. This is a massive violation of the guidelines set by Reserve Bank of India, stating that the difference between the interest rates of the loan taken and given by the MFIs cannot exceed 4%. Despite these gross malpractices the Government and RBI seem to be uninterested in any form of scrutiny on the MFIs.

On the Withdrawal of Dabur's Karva Chauth Ad



Would have never known there was so much sexual content in the image of two people looking at each other through sieves on a moonlit night until the riot act was read by the protectors of our culture on this Dabur ad. Say two young girls are wishing each other long life and happiness this way, they might be lesbians, they might not be. But why this uproar as if they are demolishing all that is precious and pure in human relationships! No, the fear lies elsewhere! Karva Chauth is sacrosanct because it is not interested in giving a message of love and fellowship but in reasserting the eternal sexual and emotional subservience of the wife to the husband. That message is the husband's monopoly! Who knows what makes corporate companies deviate from banal conservatism in their ads occasionally? Maybe a bit of variety sometimes brings more profits! Dabur however has withdrawn the ad. As activists in a women's organization, though, we feel that just as by sending the message of rakshabandhan to people who are not related to us by blood but are our sisters and brothers in humanity we reinvent a traditional ritual, similarly it would not be bad if we could change the content of the ritual of karva chauth by allowing it to foster an image of love and fellow feeling between two persons, even two women, never mind whether they are lesbians or not.

No Teachers, No Classes in the Schools of a Country that Boasts of Becoming World Guru...

(Collated from UNESCO's 2021 Report on Education Today in India)

-Sandhya Shaili and Manjeet Rathee , AIDWA CEC

UNESCO's third report on the state of school education in India for 2021 was released recently, on 5 October, World Teacher's Day. The present status of school education in India became clear from the title of the report itself -"No teachers - no classes". The report, made under the guidance of the UNESCO office in New Delhi by an expert team of researchers from the Tata Institute of Social Sciences, Mumbai, thus throws light on the state of education in our country.



State of the Education Report for India 2021

Despite the passage of the Right to Education Act, the picture given by UNESCO in this report is enough to indicate the terrible state of education. This report shows that even today there is a huge gap in the quality of rural and urban educational institutions in this country. Strongly critical of the education policy of the Modi government in 2020, this report finds it surprising that NEP 2020 was announced when all the educational institutions were closed due to the corona epidemic, and on top of that, its completion of one year was also celebrated this year.

There are 96 lakh teachers in 15 lakh 51 thousand schools of the country. Fifty per cent of these are women teachers. More than 30 per cent of school teachers work in private schools which do not get any government help. Only 50 per cent teachers are in government schools. Among them, more than one lakh schools are single teacher schools, that is, run by one teacher only. And 19 per cent of the total posts i.e. posts of more than 11 lakh teachers are lying vacant. About 89 per cent of the schools with a single teacher are in rural areas and naturally it is difficult to imagine any kind of facilities available in these schools. These schools are mostly located in Arunachal Pradesh, Goa, Telangana, Andhra Pradesh, Madhya Pradesh, Jharkhand, Uttar Pradesh and Rajasthan. The maximum number of such schools, 21,077, are in Madhya Pradesh; 17,683 are in Uttar Pradesh, 10,674 in Rajasthan, 6678 in Telangana and 6,200 in Jharkhand. In comparison to the total number of schools in the state, these schools in Madhya Pradesh account for 14 per cent of the total schools, 16 per cent in Telangana and 14 per cent in Jharkhand. More than 90 per cent of all these schools are in rural areas. Only 64 per cent of rural and 84 per cent of urban schools have separate rooms for all classes.

Kerala is the only state that stands out in stark contrast to this whole situation, where 88 per cent schools, including 80 per cent rural schools, have internet access, libraries, and free books distribution in over 90 per cent of the schools. Here 99 per cent schools have clean drinking water facility, 98 per cent schools have separate toilets for girls and 99 per cent schools have uninterrupted electricity facility. However, the situation in the regions of the Hindi belt is really bad. Only 55 per cent schools in Madhya Pradesh, 66 per cent in Uttar Pradesh and 74 per cent schools in Rajasthan have electricity. The state of internet in schools in the states ruled by the BJP, which boasts of the slogan of Digital India, can be seen from the availability of electricity in them. Only 11 per cent of schools in Madhya Pradesh and Uttar Pradesh have internet access.

The report also mentions that since primary education has no priority in the political agenda in this country, the country with the largest youth population in the world is still struggling with illiteracy and poor education. According to the recently published eighth India Skill Report in a country, where religion and religious identity are most important to the public and to the government, it is not surprising if more than 50 per cent of graduates are not employable.

If this UNESCO report is accepted by the Government of India as the basis for meeting its Sustainable Development Goal 2030, then the condition of education in the country might improve. But education is not on the agenda of this government. On the contrary, the present government's agenda seems to be related to how educational institutions of international repute can be destroyed and, how the minds of students can be poisoned through distortion of history and propagation of retrogressive ideology. That is why there is no guarantee that this government will

do anything to achieve the education-related target of the Sustainable Development Goal 2030.

According to a statement issued after the United Nations held a special meeting related to global education to assess the status of post Covid 19 education, the Covid epidemic has erased the achievements made in the field of education all over the world in the last 20 years. More than 100 million additional children around the world have been denied the minimum levels of reading and writing. The report also brings out the fact that, in the background of this global situation, it is not difficult to understand how few students in India have been able to pursue studies through the Internet during the times of Covid. According to the report, only 18 per cent had internet access in the rural parts of the country, but how many of them could actually use it, is also doubtful because many questions like having money to buy data packs, electricity to charge mobiles etc. are related to it. The report suggests that 42 per cent of urban areas have internet access, but how many students living in urban poor settlements were able to take advantage of it is also a question. Apart from this, the report also states that more than 62 per cent of the teachers at the higher secondary level in private schools are not fully qualified. Under such circumstances, even if teachers tried to work to the best of their ability, how successful they would be in this, only time will tell. The report has also given ten suggestions at the end through which quality education could be made available for all in the country. The most important in this is to increase the number of teachers in the schools in the north eastern and rural areas and to make arrangements for their proper training.

Overall, according to the report, arranging for adequate number of teachers in schools, opening more and more schools in the government sector so that poor and rural children do not remain deprived of education due to fees etc. and reducing teacher student ratio i.e. increasing the number of schools to improve the levels of education, can be some of the important steps towards achieving the Sustainable Development Goal 2030. However, the big question is, whether the government of our country is ready to do all this. In fact, all indications suggest that there is a deliberate plan among the powers that be to undermine public education at all levels. We have to gear up as an organisation to prevent this.

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