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INTERVIEW

## **'Give the devil his due, Modi is making demonetisation the electoral issue': Swami Agnivesh**

**The prime minister has staked his political career and is not talking about Article 370, Uniform Civil Code or Ram Mandir, says the human rights activist.**



Image credit: Facebook/Swami Agnivesh  
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[Ajaz Ashraf](#)

*Swami Agnivesh is the president emeritus of the World Council of Arya Samaj and well-known social and human rights activist. In this interview to Scroll.in, he explains why he thinks it is ethically all right on the part of Prime Minister Narendra Modi to ask Jan Dhan account-holders*

*not to return the money they deposited on behalf of the hoarders of black wealth. Excerpts from an interview.*

**Prime Minister Narendra Modi has asked Jan Dhan account-holders not to return the money to those on whose behalf they deposited it in banks. Is this justified? Isn't it asking people to go back on the commitment they made to others?**

Initially, I thought it was unethical. The prime minister shouldn't be seen suggesting this. But when I compare that with the unethical behaviour of the person who used the poor fellow – the Jan Dhan account-holder – to deposit his black money, I think the former's conduct is far more unethical. The only guarantee the prime minister has to give is that the poor fellow, against all odds, must be given due protection.

**But can one wrong justify another wrong?**

For me, ethics is relative. Those who have subverted the system for 70 years, who are responsible for the rot in it, it is they who are depositing their black money through the poor into their Jan Dhan accounts. The Jan Dhan account-holder isn't going to heed to the prime minister only because he has asked them not to return the money. The prime minister has to make extra efforts.

**Like what?**

One, the poor shouldn't be left at the mercy of those whose money they have deposited. Jan Dhan accounts belong to those who perhaps save no more than Rs 200 or Rs 500 (a year). Giving them the benefit of the doubt, and assuming they managed to save Rs 10,000, the state should put a limit saying any Jan Dhan account having more than Rs 10,000...

**But the government has said that Jan Dhan account-holders can deposit Rs 50,000 without having to disclose its source.**

Fine, let the limit be Rs 50,000. I think Rs 50,000 is five times more than what most Jan Dhan account-holders are capable of saving. Jan Dhan accounts having more than Rs 50,000 should be declared suspect. Their holders should be asked whose money they deposited. Thereafter, not only should the government confiscate the money in excess of Rs 50,000, but legal action should also be taken against them (that is, those who stashed their black money in such accounts).

I am suggesting this course because the poor can't defy the powerful. Goondas will come to the poor and brandish their daggers and demand they return the money. They have even got Jan Dhan account-holders to sign withdrawal slips in advance. It is here the government's ingenuity and sincerity will be tested.

**Isn't this akin to encouraging people to violate agreements with anyone who is seen to have abrogated the country's laws one way or another? What will happen to the society then?**

The capitalist structure in India and around the world has an illegal, immoral foundation. You exploit people's labour, deny them their share, and call it your capital. This is the very basis of capital-formation. In India, however, there is no limit to this (type of) capital-formation, they don't even provide account for it. In confiscating it, the state will not be unethical.

But the state is asking Jan Dhan account-holders to confiscate the money. That is why, (by contrast), I am saying the person should be given just Rs 50,000 maximum. Anything in excess should belong to the state. Thereafter, the state should decide how to use the confiscated money for alleviating poverty etc.

**I am not an admirer of capitalism, but I feel apprehensive that the state should be telling people that it is all right to go back on commitment to anyone who has wronged the system in some way.**

I agree with you. My initial reaction was similar, that you are teaching people to become dishonest. But look at it another way. Ask the question: Who is a bonded labourer? Those who are in debt; we call it debt bondage. Basically, you hire a labourer and, because of illness or marriage, he wants a loan. Banks don't give him a loan.

He turns to his employer, who is ever ready to advance money. Assume he asks for Rs 5,000 or Rs 10,000 or Rs 50,000. The employer takes the labourer's thumb impression (on a document). He tells the labourer to repay his debt by working for him. However, the employer charges a rate of interest, which can range from 20% to 200% of the loan taken. It is the employer who keeps the account. At the end of the year, or even after five years, the employer tells the labourer, "You still owe me so much. So you will have to continue to work for me."

This is such an unethical, immoral act. Even here the employer is taking recourse to the law. He has the document which has the thumb impression. (In other words, it is a legal contract.)

**But Jan Dhan...**

In Madhya Pradesh, we took 450 bonded labourers to Bhopal. Chief Minister Shivraj Chouhan addressed them. He told the bonded labourers that they shouldn't return the loan, whether Rs 2 lakh or Rs 10 lakh, to those from whom they took it. He asked the labourers that if they were asked to return the loans they took, they should file First Information Reports against such persons. Chouhan said they were not banks and, therefore, not entitled to give loans.

Chouhan was invoking the banking laws. I know that the informal sector doesn't have a banking system. Without it (informal credit) the poor won't be able to survive. I also know that if people are disallowed to advance loans, it is the poor who would suffer. What Chouhan was saying was that since it is illegal on the part of people to advance loan and charge interest, their very action (because of which the labourers were bonded to them) can invite (punitive) action from the state.

Chouhan's was a political betrayal. He delivered the speech and didn't get even one of the labourers released. I was very saddened by it. What I am saying is that the very system is based on the foundation of dishonesty.

**Including the political system, I suppose.**

Yes, but at least there is an attempt to change the system. To bring about a change, you have to initiate a new beginning. There are six schools of philosophy in Hinduism, of which one is called Nyaya darshan. In it there is the concept of *Koop* (well) *Khanan* (digging), which means the philosophy of digging a well to get fresh water. The *Koop Khanan Nyaya* says that when you dig

a well, you will inevitably dirty your hand. When you discover water, then wash your hands dirtied because of digging.

**This may be the case, but the economy has also been disrupted. People have been thrown out of jobs...**

Modi compared demonetisation to the surgical operation, which too is unethical. After all, you are entering the territory belonging to another country and violating its sovereignty. At times, this measure has to be undertaken because that it is the only option you have.

Or take the surgeon who conducts an operation. The patient bleeds and suffers, but you want to cure him. So if demonetisation has caused suffering to people, particularly the poor, some of whom have been thrown out of jobs, you must remember that the ultimate objective of demonetisation is good. After 70 years, the black money is being unearthed. The stranglehold the people with black money had over the economy is being broken.

The prime minister has taken a great risk. It is debatable to what extent his own party people will support him. Since he has initiated this measure, and even though it is true that it is hurting people, I still want demonetisation to succeed.

There should be a follow-up to the demonetisation measure, which is what Nitish Kumar has suggested. He stands alone among Opposition leaders. He wants *benami* [not kept in one's name] property to be probed. He has also suggested that prohibition should be imposed.

**But prohibition is altogether a different issue... (laughing irritably).**

No, unaccounted money is maximum in the liquor trade.

**It is also a question of respecting the individual's rights.**

Take smoking. The world over it has been recognised as the cause of cancer, of other diseases. But you can turn around and claim it is your right to smoke. But the government will have to cite empirical studies and respond that smoking was once your right, but it is no longer so.

**In other words, what you are saying it is all right for the state to interfere in an individual's personal matters and choices.**

Yes.

**You are also saying it is all right for Jan Dhan account-holders not to honour the commitment made to those whose money they deposited.**

But here I am saying Jan Dhan account-holders should be protected. First, the wealthy exploited their poverty. Now (because of the prime minister's exhortation) they have been exposed to the dangers the wealthy could pose to them. I am saying it is the state's responsibility to protect Jan Dhan account-holders.

**How can the state protect so many account-holders (spread all over the country)?**

The state has to take the responsibility. If it means business, it has to. Anything above Rs 50,000 should belong to the state – and it has to convey to account-holders that they would be protected from extortion.

**But what if the account-holder says it is he who has collected the money over the years and deposited it in his account?**

Such account-holders would only be exceptions. And exceptions only prove the rule – that Jan Dhan accounts couldn't have accumulated over Rs 50,000 in a year. You have to assume that some wheat will get ground with chaff. There will be 3%-4% who will get affected. But the main goal is to change the system. For it, the state should confiscate whatever is above Rs 50,000 in Jan Dhan accounts.

**It is possible an extended family of six could have just one bank account among themselves. If each person has deposited Rs 10,000 into that account, then that would make it Rs 60,000...**

As I said, we can keep stretch this...

**OK, morally, you don't have an issue?**

In fact, ethics and morality demands that we have to take a stand that if there is an attempt to change the system, then the so-called unethical things will happen.... We cannot adopt textbook morality or ethics. It is this which has been exploited over the years. When bonded labourers are told that they no longer have to honour their loans, they talk of the consequences in after-life. Certain moral-ethical values have been imbibed in them so deeply that even when I explain to them, they say, "No, no, we have to repay our debts to our *mai-baap* (the master or the employer)." Such is the situation that even after the death of the person who became indebted, his eldest son takes the responsibility of repaying it.

**Do we see the disruption in the economy caused by demonetisation in the moral-ethical or merely functional paradigm?**

Whenever you undertake a drastic operation against the existing system, instability is bound to be there. It is inherent to it. You have to minimise the instability – be compassionate to the poor, modify the scheme so that there is minimum harassment. The government is doing it bit by bit, it is not being rigid. But if we ask the government to withdraw the demonetisation decision, then....

**That can't be done.**

Tomorrow if Modi's party and the Rashtriya Swavaymsevak Sangh start screaming against demonetisation, he can very well take it back in case he wants to. For instance, Nitish Kumar imposed prohibition in April. Three months later, it could be the case that he might have wondered at the loss of Rs 5,000 crore in revenue because of prohibition. In addition, liquor is being smuggled into the state.

The Patna High Court provided Kumar a safe passage. It called Kumar's law on prohibition draconian and asked him to withdraw it. Had he wanted to wriggle out of his commitment to impose prohibition, he could have taken the pretext of the High Court judgement to do so. But he enacted even a more stringent prohibition law.

Similarly, if Narendra Modi wants to get out of the situation, he can find a pretext.

**By reversing demonetisation, he would perhaps lose more than by continuing with it.**

What will he lose? I feel for the first time there is a possibility of qualitative change in India's politics, which has always been based on caste and communal equations. You had the politics of Mandir....

**Swamiji, it isn't as if they have given up on the politics of Mandir...**

No, no,

**Come on, for two and a half years, we have had so many communal incidents, but the prime minister mostly kept quiet.**

You can't be a bigger critic of Modi than I am. After the 2002 riots, I took a team to Gujarat and I spoke vehemently against him. But give the devil his due. For two and a half years, he hasn't spoken a word on the Ram Mandir, only his sidekicks have.

**But this is typically the Bharatiya Janata P-RSS's style (others raise the pitch on Hindutva and the prime minister keeps a distance.)**

Modi sidelines them (that is, those who issue intemperate or communal remarks.)

**Come on, Union Minister Giriraj Singh just talked about sterilisation, Mahesh Sharma made this remark (after the Dadri incident) and they still remain ministers. And then on cow-vigilantism, when and what did the prime minister say...**

But their tone has become less strident. Take Mahant Adityanath, Sakshi Maharaj... I am not saying everything is all right with the Modi government. Despite being a critic, I am saying, give the devil his due, Modi is making demonetisation the electoral issue, not Article 370, Uniform Civil Code or Ram Mandir. Give Modi the benefit of the doubt. He has staked his political career on it.

**So you think demonetisation signifies that Modi is trying to transform himself?**

Yes.

*Ajaz Ashraf is a journalist in Delhi. His novel, The Hour Before Dawn, has as its backdrop the demolition of the Babri Masjid.*

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