



CURRENT AFFAIRS



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Kurki



Why is it news?: A 65-year-old farmer, Balwinder Singh, died by suicide outside the office of the Muktsar DC on August 29, protesting against kukri.

What is the “kurki”?



- Kukri is the attachment of marginal/small farmers' land by banks or sahuakar/ traders (commission agents and private money lenders) in the event of nonpayment of loan or debt.

- It is a hoary practice for farmers to take debt from different agencies, including banks and money lenders. also, attach their land as collateral.

What happens when a farmer fails to pay the loan?

- In the event of non-repayment of the loan, the land pledged by the farmers gets registered in the name of the bank or the individual through the court order
- In some cases, the land is auctioned as well. The process begins after the money lender moves court to get kurki orders in case the farmer cannot pay back his loan. In kurki, the attachment of the farmer's land and tractor can be done as per Section 60 of Civil Procedure Code, 1908.
- Akali Dal and Congress governments claimed to have banned kurki.
- Congress fought the 2017 Assembly polls on the slogan 'karza kurki khatam, fasal di poori rakam'.
- Accordingly, after the formation of Congress government, it declared the abolition of kurki by issuing a notification on July 21, 2017. The government abolished Section 67-A of the Punjab Cooperative Societies Act which enabled cooperatives to recover unpaid loans through auctioning of land mortgaged by farmers. However, Sections 63-B and 63-C of the Act were not dropped to prevent the attachment of land.

Kurki is still practiced in Punjab, the ground reality?

- In 2017, the total agricultural debt in Punjab was pegged at Rs 85000 crore. Out of which total loan to farmers including marginal and small growers was Rs 72,700 crore.
- The main drawback of this notification was that it covered only cooperative banks and does not cover commercial banks and private money lenders
- Loans from cooperative banks from only 10-15% there are, therefore, obtaining decrees from the courts to attach the lands of defaulting farmers.
- In 2019, it was in the news that banks are also using dishonored post-dated cheques taken from farmers against their loans to initiate a criminal case against defaulters.
- A plea filed in the Punjab and Haryana High Court in 2018 sought a complete ban on kurki.
- In spite of that, the Punjab government in its affidavit stated that there was no need to ban kurki as relief was being given to farmers in terms of loan waiver, compensation, etc. Moreover, it stated that Section 60 of the Civil Procedure Code, 1908 – under which kurki takes place — was over 110 years old and needed complete revision.

Way forward:

- There are numerous cases where farmers have repaid twice or thrice the amount taken on loan.
- Experts want the strict implementation of the **Sir Chhotu Ram formula** that is The loan taken by farmers who have paid as much interest as the principal amount

- borrowed to be waived completely; Debt conciliation boards to be set up in each district ; Centre to share the financial burden with the state
- Sir Chhotu Ram formula also bans the interest and repayment of loans to be more than twice the principal amount this will help in ending the majority of kukri cases.

Farhin

Iraq political crisis

Context: Sadr's followers storm the Iraq govt. palace.

A power struggle in Iraq between the influential **Shi'ite cleric Moqtada Sadr** and Iran-backed Shi'ite rivals has escalated with his supporters breaking into parliament and beginning an open-ended sit-in protest.

What is the tussle?

The tussle over who would form the next government has deepened a breach in the Shi'ite community that has dominated Iraqi politics since the U.S.-led invasion that toppled Sunni dictator Saddam Hussein in 2003.

Who is Sdr and who is opposing him?

- Sadr was the son of Grand Ayatollah Muhammad Sadiq al-Sadr, one of the most prominent religious figures in the Islamic world in the late 20th century. Sadr was greatly influenced by his father's conservative thoughts and ideas and by those of his father-in-law, Ayatollah Muhammad Baqir al-Sadr, founder of the Islamic Da'wah Party, who in 1980 was executed for his opposition to Iraqi strongman Saddam Hussein.
- He holds great power in the state, where his supporters hold many positions. He has emphasized his credentials as an Iraqi nationalist in recent years, opposing the influence of both the United States and Iran.
- His Shi'ite rivals form an alliance called the **Coordination Framework**, which includes Tehran-aligned politicians such as former prime minister Nouri al-Maliki and paramilitary groups armed and trained by Iran.
- Many of these groups' ties to Tehran date to the Iran-Iraq war, when Iran supported Shi'ite insurgents against Saddam. Each side accuses the other of corruption.

Why has the standoff escalated?

- Even after getting most of the votes in the October -2021 polls, Al-Sadr's party was short of a majority.
- Al- Sadr has also refused to work with rivals
- This party is opposed to Iranian influences on home politics.

- Shia parties supported by Iran, became popular after they helped. Defeated ISIS between 2014 and 2017.
- Recently, the Islamic Dawa party's Mohamad al Sudani was nominated for the PM's post of the coordination framework.
- Al Sadr and his supporters opposed the nomination.
- Islamic Dawa party backed the Iranian revolution and even supported Iraq -Iran was also majorly founded by Iran.
- Mohammed Shia' al-Sudani's nomination provoked protests.
- He would need 165 out of 329 votes in the parliament to form govt.

What does this mean for Iraq?

- There is no government for the last nine months in Iraq-a record in the post-Saddam era.
- The standoff adds to political dysfunction in a country suffering dire public services, high poverty, and widespread unemployment despite huge oil wealth and no major conflict since Islamic State's defeat five years ago.
- Ordinary people in Iraq meanwhile suffer power and water cuts. The World Food Programme says 2.4 million of the population of 39 million are in acute need of food and livelihood assistance.

How can it trigger violence?

- Disputes between Iraqi Shi'ites would be bad news for Iran, which has paved out major influence in Iraq through its Shi'ite allies since the United States toppled its rival Saddam.
- Iran, which has yet to comment on the latest developments, has previously intervened to quell internal unrest in Iraq.

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