

# The loan messiah

*Despite the barrage of criticism from within and without the party, Union minister of state for finance Janardhan Poojary's loan melas continue to win him immense popularity*

“I charge Ramakrishna Hegde that he is misleading the people of Karnataka,” he thunders. “But he cannot fool all the people all the time.” So Janardhan Poojary, Union minister of state for finance, launches a rhetorical tirade and sets the tone for his double role as president of the KPCC(I). Poojary's arrows find their mark. The chief minister, beset with problems of his own, goes on the defensive. He is driven to calling the emaciated-looking Poojary a scarecrow, perhaps not realising how that reflects on himself. Poojary chuckles in magnanimous glee, refusing to retort. He prefers to remark on the fact that Hegde, after repeated barbs from the peripatetic Poojary, who toured 11 Karnataka districts in a few weeks, finally took a belated tour of his own state. “We have made Hegde go to the people, it is a victory for the Congress(I),” he says piously.

Poojary, now celebrating ten years in power (he rode to Parliament in a never-before hat-trick from Mangalore district in '77, '80 and '84) has spent a decade perfecting the art of piousness. He does not drink, does not attend fancy luncheons, does not misuse his personal car, sends his children to municipal schools, and makes his family travel to Agra by public bus. He has carefully cultivated an image of personal probity, of incorruptibility, and has almost a fetish for living up to that image. He works sometimes for 18 hours a day. People have been given appointments to see him at 2.00 am and come in bleary-eyed to find Poojary poring over his papers.

But he is a man caught up in a one-dimensional world of his own making, if not like Narcissus, then at least like Mohandas Gandhi. Poojary, on his part, keeps playing the role. V.N. Subba Rao of the *Indian Express*, Bangalore, called him a “megalomaniac”. Even friends concede that he is “theatrical”. But he continues unabashed. In fact, he is quite unable to change the pattern, even in front of a crowd of cynical reporters. To them, he brags about his

long hours and wearying days. Suddenly his voice drops low. “Since I became a minister, I have not even had the time to watch a movie,” he says pathetically. Then he lets his voice rise again. “But the ministers in Karnataka, they even have time to act in one.” His reference is to the film *Avasthe*, which has a star cast full of politicians including the ministers for rural development and information. The reporters laugh and Poojary scores again.

To watch Poojary at a loan *mela* is to see the actor merge with the politician. Superb at drawing on the emotions of the masses, Poojary flaunts his own poverty, and crudely appeals to the susceptible women in the audience. In India, he says, poor women sometimes are left with little option other than selling themselves or killing themselves. But now the Congress(I) was offering a third option. “We will give you a loan,” he ends, the tears rolling down his face. The women in the audience are moved, while the bank officers on the

dais begin to squirm at the prospect of doling out more unrecoverable money. For Poojary it is time to move on to another stage.

Poojary executes loan *melas* in his garb of Union minister of state for finance. They are, however, more his contribution as a politician. It is Poojary who is to blame for much of the criticism



Illustration: Subroto Chowdhury

that the loan *melas* have received. By riding roughshod over bank officers, by totally by-passing the bank administrative infrastructure, by encouraging fiscal irresponsibility and turning a blind eye to the massive mismanagement of funds, and the blatant pre-election politicisation, he has personally reduced the programme to a farce. Now, like the Tripura government, the Janata government is belatedly planning its own devious methods to thwart the *melas*. But Poojary is intellectually oblivious to the ramifications of the loan disbursement scheme. "We are helping the poorest of the poor, who are illiterate, and unaware of financial procedures," he says.

Poojary has cleverly used the *melas* to glorify himself as well as secure his position in the party. He personally sees to it that thousands of loan applications are distributed prior to his mofussil tours, so that a mass audience is assured. When Poojary made his triumphant, if stage-managed, return to Bangalore as KPCC(I) president in September, truckloads of people were transported from South Canara and other districts to greet him. Some of the jubilation was genuine. "*Paisa denewala aa gaya*," was the cry that rent the air, as the "poor man's politician" bobbed and waved to the crowds.

Beyond his loan *mela* image, there is little to say about Poojary as minister of finance. He is not known to have contributed to any other matters of fiscal policy, nor is he known for his intellectual abilities, although he was a criminal lawyer before Veerappa Moily organised a ticket for him in '77. "We have never had such an unimaginative and unthinking minister of state for finance," says MLC B.K. Chandrashekar, one of the Janata's counter-Poojary squadmen, unkindly.

So what has made Poojary survive, by his own account, no less than 13 reshuffles since '82, when Indira Gandhi picked up the 45-year-old Mangalore MP as deputy minister for finance? Poojary himself hints that it is because of his sincerity and hard work. He is proud of being a self-made man, inspired by the likes of Lal Bahadur Shastri. "The party high command has always reposed its faith in me, and I must live up to their expectations," he says. Others are much less charitable about his long tenure in the finance ministry. They think he has clung on because he is useful, both as a loan messiah and as a member of the backward class of toddy tappers, or Bhillavas.

If people are unkind about him, however, it may be because he has not

**Poojary has cleverly used the *melas* to glorify himself as well as secure his position in the party. He personally sees to it that thousands of loan applications are distributed prior to his mofussil tours, so that a mass audience is assured...But he insists, "We are helping the poorest of the poor, who are illiterate, and unaware of financial procedures"**

subscribed to the diktat issued from Delhi. Poojary is a loner, not a groupie. He belongs to no specific coterie, no inside lobby. He is of no particular importance in the party hierarchy, and is often left out of important meetings of the Congress Working Committee.

He is simply not a politician's politician. He has nothing in common with Rajiv's boys. Yet, the Prime Minister chose to promote him as minister of state when he came to power in '84. And Poojary has served him well. He has a near fanatical devotion to the young Rajiv, quite in keeping with his character.

Allegedly, it was Rajiv Gandhi himself who insisted on sending Poojary to Karnataka with the special concession that he could retain his Union portfolio, in spite of his reluctance to enter the nitty gritty of Opposition state politics. The announcement aroused mixed emotions in the warring camps of the faction-ridden Congress(I) in the state. C.K. Jaffer Sharief, the now derailed minister of state for railways, was first off the mark. He complained that Poojary has been imposed without any consultation with state leaders. Later, seven party-men, including three MPs, met in a closed door anti-Poojary session, plotting trips to Delhi to appeal against his presidentship. Poojary had spent the last decade in Delhi, he knew little about the party outfit, he had no mass base in the state, they contended.

Like all morally self-righteous men, Poojary is an autocrat. He ruffles well-preened feathers without a qualm, shouting at workers in public. Recently, a DCC(I) president was in tears over the way Poojary had insulted him in front of his own constituents. "Our Congress(I) workers have their self-respect. But this

man treats them in the same way he treats bank clerks," complained a senior party leader. Poojary set off on the wrong foot in Karnataka. While touring Bidar, he threatened to expel some leaders for their anti-party activities, and issued stern notice to all party "dissidents". Hardly the best way to begin restructuring the damaged Congress(I). "Poojary has been more vehement against the rank and file of the Congress(I) than against the Janata Party," says Veerappa Moily, ruefully.

Poojary is not unaware of his reputation. "If I kept quiet, I would be more popular, they would call me a good man," he says. His survival instincts are so strong, however, that he spent a recent trip to Bangalore trying to make amends, closeted with his antagonists in the party. After all, he is a man on a specific mission: to get the party back into the Vidhana Soudha the next time round. To accomplish that, he must get the party camps to unite behind him. Can Poojary pull it off? K.N. Nagegowda, MLC, seems to think so. "All these days, people have been saying there is no leader for the Congress(I) in Karnataka. Now that gap has been filled." Nagegowda, who has seen eight KPCC(I) presidents come and go, compares Poojary to Devaraj Urs. "Just like him, Poojary has the maximum support from the public and the maximum opposition from within the party," he says. He thinks, however, that the party will have no choice but to rally behind the immensely popular Poojary.

Some party leaders are worried that for all his bragging about his personal probity, Poojary will bring in the *chaku choori* Congress culture that was so inimical to Oscar Fernandes, Veerappa Moily and others. There are also mild allegations that he has cultivated dubious friends in the arrack trade. Other criticisms are that Poojary's loan *melas* have been nothing but a vehicle for diverting money into party coffers. But Poojary scoffs at all these allegations. "Nobody has even asked me to collect money for the party," he boasts, "and I will never compromise."

Although he is certainly a rare bird in the Congress(I), it is unclear whether he is the joker in the pack or a trump card for the party. When he was surrounded by a cacophony of corruption charges, Rajiv Gandhi could have flushed out Poojary. But Poojary sadly lacks the finesse of V.P. Singh or even the appeal of an N.D. Tiwari. So he may have to pocket his well-concealed ambitions a while longer. But Poojary is a survivor, and he has learnt how to wait.

**Rohini Nilekani/Bangalore**