

ACROSS THE AISLE



P CHIDAMBARAM

THERE IS a government policy for everything. It is often gobbledygook, for example the Import-Export Policy until 1991-92.

Therefore, it was no surprise that the government and the public sector banks claimed that they had a policy on granting education loans. That was true, except that, in actual practice, the loans given by the banks were few; banks invariably insisted on collateral; and the borrowing students generally belonged to well-to-do families that could provide collateral security. The poor were shut out, absolutely and physically.

HOW POOR WERE SHUT OUT

In 2005, I began to take a closer look at the so-called policy on education loans. I found that loans were simply not given to the poor. Among the poor, the few who got admission in a college relied on the few scholarships that were available or sold the few assets they had — usually a patch of land or bits of jewellery. Bank managers had stripped the branch managers of the power to grant education loans and insisted that the applications be sent to the regional office or the head office for appraisal and decision.

Bank managers routinely turned away an applicant on the ground that her place of residence or the place of the college did not fall within the service area of the branch. If a persevering applicant was able to cross all the hurdles, the ultimate weapon of denial was to demand collateral. In case the student was able to provide the collateral, citing some obscure

Wherever I go, I hear that education loans have dried up. The average growth rate in the last years is just 5.3 per cent. When a programme winds down, the worst affected will be the poor who do not have any influence or connections. The message seems to have gone out that education loans are not a priority... The powers that be are deaf to the argument that graduates are unable to repay the loans because they cannot find jobs in a period of jobless growth

# The poor shall not dream

rule, only a part of the amount applied for was sanctioned.

We changed that situation by deliberate and forceful intervention. As a result, the number of education loans went up, the average size of the loan went up and the total amount disbursed went up year after year. Banks were required to empower their branches to grant education loans. Banks were forbidden to ask for collateral except in the case of a loan in excess of Rs 7,50,000. The concept of service area was abolished. Slow but steady progress was made. Between 2007-08 and 2013-14 the average growth rate was 20 per cent.

SOCIAL, ECONOMIC PROFILE CHANGED

More than the number or the average size of the loans disbursed, the dramatic change was in the social and economic profile of the students. Thousands of first-generation learners got loans. Banks organised events at which education loans were given to wards of small farmers, agricultural labourers, Class IV government servants, daily wage earners, street vendors (of *idlis*, for instance) and so on. Many of the borrowers belonged to the Scheduled Castes or Other Backward Classes, many were girls. The case that is imprinted in my memory is of an itinerant, drum-rolling soothsayer (*kudupai karan*) who proudly declared that his son had got an education loan to study engineering!

When the UPA demitted office, as on March 31, 2014, the number of education loans that were outstanding was 7,66,314 and the amount outstanding was

	31-3-2014	31-3-2015	31-3-2016	31-12-2016
Number of loans	7,66,314	6,68,889	5,98,187	
Amount outstanding	58,551	61,259	68,613	
Amount as NPA	3,389	3,670	4,763	6,336

Amount in Rs crore; Source: Parliament Q&A

Rs 58,551 crore. To this must be added the number of education loans that had been disbursed during the 10-year period and returned by the borrowers. The programme had fired the dreams of hundreds of thousands of families.

As, that chapter seems to have drawn to a close under the NDA government. Look at the Table. Wherever I go, I hear that education loans have dried up. The average growth rate in the last years is just 5.3 per cent. When a programme winds down, the worst affected will be the poor who do not have any influence or connections. The message seems to have gone out that education loans are not a priority. The ostensible reason is that the NPA level of education loans is high. The powers that be are deaf to the argument that graduates are unable to repay the loans because they cannot find jobs in a period of jobless growth.

Once the banks got the message, they have gone after borrowers like savage moneylenders — sending 'recovery agents' (read musclemen), invoking sureties, encashing the collateral, filing suits, etc.

RESOLUTION ONLY FOR RICH

It is the ostensible reason that makes

me angry. Assume that all the NPA accounts will be loss accounts, the total loss at the end of December 31, 2016, will be Rs 6,336 crore. Compare that number with the amount at stake in the 12 corporate group accounts referred under the Insolvency and Bankruptcy Code: over Rs 250,000 crore, of which over 60 per cent is NPA! When the 12 cases go through the IBC process, whatever may be the mode of resolution, the banks are expected to take a hit of at least 30-50 per cent of the total amount.

Twelve promoter groups will cause the banks a humongous loss of Rs 75,000 to Rs 125,000 crore. That will be called 'financial resolution', the promoters will lose their equity in the company, but lending will resume to the groups. At its worst, the thousands of families that took education loans will cause the banks a loss of Rs 6,336 crore (or let's stretch it to Rs 10,000 crore). There is no resolution plan for such loans; it will be called 'financial catastrophe' and all education loans will be stopped. Do you see the true face of the development-cum-welfare State?

Website: pchidambaram.in @Pchidambaram\_IN

FIFTH COLUMN



TAVLEEN SINGH

# Remember India Shining?

IF YOU talk to anybody in political circles in Delhi these days, they will tell you that Narendra Modi winning a second term in 2019 is certain. BJP politicians say this openly and 'secular' politicians privately. The more I have heard this said, the more I am reminded of the summer of 2004 when Atal Bihari Vajpayee seemed invincible. Just before the election results, I remember being asked by CNN if there was any chance of Sonia Gandhi springing a surprise, and me recklessly declaring that there was none.

We know what happened. Ever since then I have been more cautious about mixing political analysis with prophesying. So what I am about to say is spoken as a political analyst, not an oracle. When for the hundredth time I heard somebody tell me that Modi was assured of a second term, and that his successor was going to be Yogi Adityanath, I started watching what was going on in the Congress party more carefully. I observed that Rahul Gandhi has, alas, still not learned the fine art of political communication. So, when he rails on these days about genuine distress in farming communities, he says, 'I told Modi to excuse farmers from paying their loans.' He speaks like a prince ordering a peon to carry out a task and makes the Prime Minister gain a few votes every time.

His Mummyji, on the other hand, seems to have benefited hugely from her months of convalescence from that mysterious illness. So when she speaks now it is hard not to notice that she is hitting Modi on his weakest flank and she is hitting hard. When explaining reasons for opposing the BJP's choice for President, she said, "We cannot and must not let India be hostage to those who wish to impose upon it a narrow-minded, divisive and communal vision. We must have confidence in the values we believe in... the fight for an inclusive, tolerant and pluralistic India is being truly waged."

It is true that the Congress party's vaunted secularism has been mostly a sham. It is also true that it is a sham that has been so skillfully honed that it has fooled millions of Indians for a very, very long time. So, it is not a sham that can be taken lightly. Whenever there are signs that marginalised and oppressed communities are being targeted by high-caste Hindu leaders, the secularism sham stops being a sham and becomes something that Indians turn to in the hope that it is truly the glue that binds India together. This is one of the main reasons why the Congress and the Gandhi dynasty have ruled India for most of her years as a free nation.

It is true that by 2014, the dynasty's façade of being socialist while sitting at the top of a corrupt, colonial system was being seen as an obvious sham. So when Modi as chief minister of Gujarat started talking of the need for real change, it appealed to Indian voters across those ancient divisions of caste. Muslim voters were more cautious, but Modi could not have been given the mandate he got if some Muslims had not voted for him. They hoped that he meant what he said when he emphasised the importance of 'sabka saath, sabka vikaas'. If this had actually happened in the past three years and all Indians had benefited from better governance and better economic policies, then Modi would indeed be invincible.

If he seems in need to guard against the mistakes that led to the Vajpayee government's defeat in 2004, it is because he seems to have fallen into two Congress traps. When it comes to exalting poverty instead of helping people escape it, nobody has more experience than the Congress. So when the 'suit-boot' jibe made Modi change course and started speaking about public money as being something that poor Indians had first right on, he made his first mistake. As Mrs Margaret Thatcher once said, there is no such thing as public money. It is money that belongs to taxpayers. Socialist politicians think not and Modi has started speaking like one of them.

The second mistake he made was to abandon his promise of treating all Indians equally. When the goons that make up the ugly underbelly of Hindutva started asserting themselves and killing Muslims and Dalits in the name of protecting cows, they harmed Modi personally. He seemed not to notice and remained silent in the face of sickening violence, and this emboldened cow vigilantes so much that according to *India Today* we have recently seen an average of four incidents a month.

All the victims have been either Muslim or Dalit. How did the Prime Minister forget that these are the two communities who have always been the Congress party's most reliable vote banks?

Follow Tavleen Singh on Twitter @tavleen\_singh

INSIDE TRACK



COOMI KAPOOR

COMPROMISE FORMULA

Reports in a section of the media last week that when the Congress organisational elections are held at the end of the year, Sonia Gandhi may continue as president since her health has improved, can be taken with a pinch of salt. The news stories seem to have emanated from those who fear they would be marginalised when Rahul formally takes charge. While Sonia is reportedly uneasy that her son has not shown signs of growing into the role expected of him, she, nevertheless, still wants him to take over. A compromise being contemplated is that while Rahul becomes party president, Sonia will take over as chairperson of the Congress Parliamentary Board (CPB). According to the party constitution, the CPB is, in fact, the real decision-making body, more powerful than the Congress Working Committee. But for some reason, there has been no CPB since 1991. If the board is to be reconstituted, Sonia could pick a majority of its 10 members from among her long-time advisers.

NOT A SECRET

Unlike the secrecy surrounding the announcement of Ram Nath Kovind's name as the NDA presidential candidate, till two days before M Venkaiah Naidu was nominated as its vice-presidential choice, there were rumours that he would get the prestigious post. Naidu only strengthened the suspicion by putting out an unusual statement last Sunday evening, stating that it was not proper for the media to speculate on names for a Constitutional post. On Monday morning, inside Parliament, MPs from different parties congratulated Naidu on his vice-presidential nomination, long before it was officially announced. Naidu did not appear overly jubilant; he had hoped for the president's post, not that of the V-P. (He, however, explained his lack of enthusiasm by saying he was sad at having to leave the party he had worked for since childhood.) Ironically, even some of Naidu's fellow Andhra MPs from the TDP were unhappy with the NDA's decision. Their objection was that Naidu as Minister for Urban Development had facilitated all of Chief Minister Chandrababu Naidu's plans for the new capital Amravati. They felt that the state would now be at a disadvantage without a

powerful godfather in the Cabinet.

AAM AADMI PRESIDENT

Unlike some of his predecessors, BJP president Amit Shah makes it a point not to travel by chartered planes, except during poll campaigns. He generally takes commercial flights. Even when he travels to distant regions such as Leh or the Northeast, Shah hops on to Pawan Hans choppers, that operate in the region, along with other passengers. During official trips, he does not book into hotels but stays overnight with party workers at their homes. He feels this gives him a better insight into the political mood in the region he is travelling.

UNOFFICIAL BAN

Two English news channels have been so strident in supporting the ruling party and mocking the Congress, that the Congress's media cell has decided to ban spokespersons from appearing on them. However, since the boycott is unofficial, not all Congress members are aware that the channels have been blacklisted. Media in-charge Randeep Surjewala was upset when he saw a senior Congress MP holding forth on his recently-released book on one of the black-balled channels. He hid the MP, who explained that he had no clue about the ban.

STAYING PUT

The Centre was puzzled that the attention-grabbing agitation by Tamil Nadu farmers had continued uninterrupted for nearly 100 days in Delhi. Normally, demonstrators from outside the Capital leave within a few days because they have no arrangements for food and shelter. Enquiries showed that the Tamil farmers had discovered that the nearby Gurdwara Bangla Sahib offers free food at its daily langars. The farmers have developed a relationship with the gurdwara workers to such an extent that they are even being provided free accommodation at the gurdwara. Good reason why they don't feel inclined to pack up and go home.

NO LOSS, ONLY GAIN

When M Venkaiah Naidu was filing his nomination for vice-president, Sushma Swaraj joked that his new job would deprive him of two key passions — the media and frequent travels. Arun Jaitley pointed out that, in fact, Naidu would not be losing out. He can still give his irrepresible sound bytes, since as chairperson of the Upper House, he will have Rajya Sabha TV at his command. And as V-P, he is entitled to use the Air Force special plane whenever he wants to travel on official work, either within the country or outside.

# GAINED IN TRANSLATION



SALMA  
శలమ

TRIPLE TALAQ has become the media's favourite subject. On the one hand, it is projected as the most important issue faced by Muslim women, and on the other, we have bodies such as the Muslim Personal Law Board refusing to acknowledge its existence in the country. Together, these issues pave the way for many assumptions, amidst public confusion about whose problem it really is: Is it the society's or the politician's?

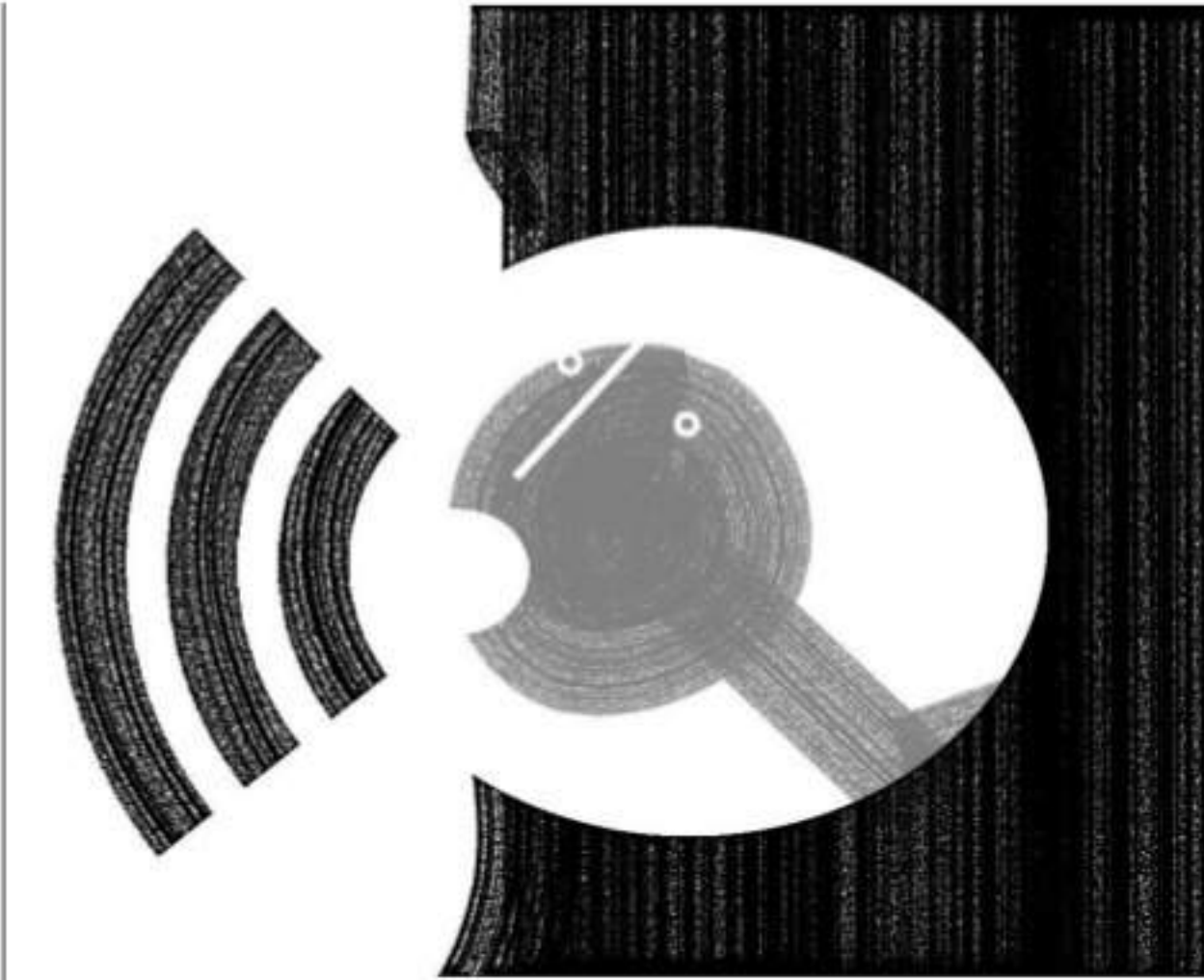
I would like to see it through the eyes of women affected by it.

Not all Muslim women in India are affected by triple talaq. But triple talaq continues to be an issue where misogyny is deep-rooted, is practised in areas where fundamentalist organisations are strong and where women are not educated. It would not be an exaggeration if I hold the Muslim Personal Law Board as wholly responsible for this issue. The Board neither acknowledges the existence of triple talaq nor feels the compelling need to revisit its position on this injustice.

When the issue reached the courts, the Board magnanimously acknowledged its existence. A community's refusal to accept its weaknesses also becomes the fundamental reason for its downfall. The Muslim Personal Law Board was very critical of women and organisations fighting against triple talaq. Narendra Modi, Amit Shah and Mukul Rohatgi had to talk about it for the Board to change its stance.

We are not gullible to believe that Modi and Shah are responsible leaders just because they speak about triple talaq. It is laughable that they raise the issue as if other problems faced by women in the country have been resolved. For instance, the recommendations of the Sachar Committee, which demands that the focus should be on several livelihood issues of Muslims, have not been addressed. But for the government of the day, triple talaq is the burning issue!

Islam has given talaq to men and khula to women. A man can either issue talaq over a period of time or issue triple talaq giving



CR Sasikumar

it a gap of three months. A woman can issue khula and get divorced from her husband by approaching her family or a religious head. Triple talaq is uttering the word talaq thrice and divorcing the wife. With the advent of technology, triple talaq can be issued as a WhatsApp message or a phone call.

Though the Quran states that there needs to be a time gap between the three talaqs, in practice it is not so. While responding to the courts on this case, the Centre did not just stop with saying that triple talaq was not legal, it also talked about the Uniform Civil Code.

By creating a situation where it could meddle with Islamic laws, the government seeks to create tension among the Muslims, resulting in an aversion in the community for reforming the law. There are also Muslim organisations which want to use these issues as an investment for their growth.

Even as the debate rages, a 45-year-old man divorces a 22-year-old woman at Sambhal in Uttar Pradesh by issuing triple talaq, 10 days after their marriage. Fifty-two panchayats run by Muslim elders hold discussions to decide that the groom shall be fined Rs 2 lakh, which will be handed over to the bride as compensation. By doing so, they give legitimacy to triple talaq, which is against what is enshrined in Quran.

The Quran says that when said at one go, triple talaq will be considered as having been uttered only once. By that argument, the bride was never divorced. The divorce, which went against the basic tenets of Islamic law, was ratified by awarding a compensation of Rs 2 lakh.

The issue came to court only because

there was no three-month gap between two talaqs. But the root cause for the problem is the organisations which justify this lack of interval and which see the interference of the government and courts as an intrusion. These organisations are aware that women are oppressed by this system, they are aware that the triple talaq system does not exist in any other Islamic country.

Who has the responsibility of setting this right? The women are aware that it is next to impossible to get justice. They approach the courts only after they realise they have been refused justice by both family and society. In their relentless pursuit of justice, courts become their last resort.

Ijtihad is a process in Islam that allows independent reasoning in accordance with changing situations. Shariat is not a rigid, uni-dimensional process. It is capable of adapting itself to suit the times.

Muslim organisations should stop fuelling sentiments over this sensitive issue. To take on the women or the democratic organisations which have approached the courts for a remedy is unfair.

If the BJP uses religion to further its politics, the Muslim organisations also seek to assert their authority through religion.

It is time for the Muslim organisations to realise that they have moved away from the victims. The realisation should have dawned on them even during the Shah Bano case.

Rajathi Salma alias Rokkiiah Begum, 49, is an author and social worker. Her best-known work is the novel *Irاندام Yamangalin Kathai (The Hours Past Midnight)*. Translated from Tamil by Kavitha Muralidharan

OUT OF MY MIND



MEGHNAD DESAI

CAN THE Opposition do any better? It faces a formidable government with a large majority, an energetic leader who is a master at communication and is in constant active mode. The Opposition spent the first year in total denial that this could be happening. Then there were small consolations — election defeat in Delhi and Bihar for the BJP — which deepened the denial. But by the third

# The art of opposition

year, things have settled down. Except for Punjab, where the BJP was a second party in the governing coalition anyway, the Opposition had no gains to report. The loss of Uttar Pradesh was massive.

In the two elections for the president and vice-president, the Opposition did not cover itself with glory. Its choice of Meira Kumar was reactive rather than bold. Its choice of Gopal Gandhi was non-political. Modi played one-two shuffle and fooled the Opposition on both counts.

Anyway, in the Indian system, governments win these elections. The best the Opposition can do is not lose too badly. It has been thus since Indira Gandhi sprang VV Giri in defiance of the Congress choice

of Sanjiva Reddy in 1969. The rest is history. The only time a disparate collection of opposition parties has beaten an incumbent government has been in 1977 after the end of the Emergency. The next time a coalition of opposition parties won was in 2004 when the UPA defeated the BJP/NDA. In 1989, Rajiv Gandhi lost his majority but was the head of the single largest party. He chose not to form a coalition. In no other case till 2014 has a ruling party/coalition lost to an Opposition coalition.

The problem today is that none of the parties in the Opposition has enough numbers to command authority. The Congress leads but more due to inertia than any real strength in the grassroots. Its performance

in UP has failed to shake its complacency. The other parties are even smaller and none aspires to leadership except perhaps Nitish Kumar and Arvind Kejriwal. But except for the Congress and, in technical sense the CPM, there are no national parties. The Congress does not rule in many states — Punjab and Karnataka are the only large states in its bag. The regional parties are single-state parties. The Congress is happy to tag along the big regional parties as the third or fourth partner.

It needs the other parties not vice-versa. Come 2019, there would have to be a serious approach to fighting the BJP/NDA. Unless the Congress can deliver 180 seats, the coalition stands no chance. But to get ahead, the

Opposition needs its own narrative. So far, it has been reactive. On inflation it agitates when it is high, forgetting its own record and offering no alternative. Ditto on farmers' suicide and debt forgiveness. The Opposition has no alternative to what the government is doing. Does it have a job creation strategy? Can it stop the terrorism in Kashmir? Can it offer a solution to the India-China problem? Is it not India's problem that whichever party is in power, the policy is the same? Only the personnel change.

Crying wolf about communalism and vigilantism will not be enough to attract votes. Modi offered hope and thus far has not disappointed. The Congress has so far been negative. It has to offer hope.