



## Testing times

Structural reforms alone offer a viable long-term solution to the bad loans mess

The Central government has been working hard to address India's twin balance sheet problem, but it hasn't had much to show in the form of results. The Financial Stability Report released by the Reserve Bank of India, for one, suggests that India is still far away from solving the troubles ailing its banks and large business corporations. According to the report released last week, gross non-performing assets (NPAs) in the banking system as a whole rose to 10.2% at the end of September, from 9.6% at the end of March. This, according to a research report released by CARE Ratings, puts India fifth among significant economies with the most NPAs. The RBI stated further that it expects NPAs to continue to rise to as high as 11.1% of total outstanding loans by September 2018, so the end to the bad loans mess seems nowhere near. The bad loans problem has also not spared private sector banks - these lenders have seen their asset quality deteriorate at a faster pace than public sector banks. Private bank NPAs increased by almost 41%, as compared to 17% in the case of public sector banks at the end of September. Non-banking financial companies that compete against banks also saw a jump in NPAs. There are, however, some signs of hope as credit growth has begun to turn the corner and shown faster growth on a year-on-year basis when compared to March.

Reforms undertaken until now though may not be good enough to tackle the problem. The resolution of bankruptcy cases, particularly against large borrowers that contribute a major share of bank NPAs, under the new Insolvency and Bankruptcy Code should help bring the NPA situation under some control. In fact, despite its many imperfections and the slow pace of resolutions by the National Company Law Tribunal, the Code can be helpful in cleaning up bank books in future credit cycles. The recapitalisation of public sector banks too can help increase the capital cushion of banks and induce them to lend more and boost economic activity. But bad debt resolution and recapitalisation are only part of the solution as they, by themselves, can do very little to rein in reckless lending that has pushed the Indian banking system to its current sorry state. Unless there are systemic reforms that address the problem of unsustainable lending, future credit cycles will continue to stress the banking system. In this regard, the government will do well to consider the recent advice of the International Monetary Fund to reduce its ownership stake in banks and give greater powers to the RBI to regulate public sector banks efficiently. Structural reforms are the only long-term solution.

## Growing forests

A scientific national plan to expand good green cover is absolutely essential

The disclosure in Parliament that the Centre is not ready with the rules to implement the Compensatory Afforestation Fund Act, 2016 demonstrates that the government's resolve to meet a variety of environmental objectives, including major commitments under the Paris Agreement on climate change and the Sustainable Development Goals, remains woefully weak. It is, of course, debatable whether the Act, with the disbursal mechanism through national and State funds that it mandates, is a sound remedy for loss of rich forests that continues to occur because of developmental and biotic pressures. The evidence on compensatory afforestation in a big project such as the Sardar Sarovar Dam, for instance, is not encouraging. About 13,000 hectares were compensated there, but only with patchy outcomes: healthy monoculture plantations having low biodiversity value came up in some places, while others resulted in unhealthy plantations with few trees. Be that as it may, diversion of forests for non-forest use seems inevitable to some degree, and the accumulation of about ₹40,000 crore in compensatory funds clearly points to significant annexation of important habitats. The task is to make an assessment of suitable lands, preferably contiguous with protected areas that can be turned over for management to a joint apparatus consisting of forest department staff and scientific experts.

Putting in place a scientific national plan to expand good green cover is essential, since the sequestration of carbon through sustainably managed forests is a key component of the commitment made under the Paris Agreement. There is already a Green India Mission, which is distinct from the framework envisaged for compensatory afforestation. What the Centre needs to do is to enable independent audit of all connected programmes, in order to sensibly deploy the financial resources now available. It must be emphasised, however, that replacing a natural forest with a plantation does not really serve the cause of nature, wildlife, or the forest-dwelling communities who depend on it, because of the sheer loss of biodiversity. Yet, there is immense potential to augment the services of forests through a careful choice of plants and trees under the afforestation programme. All this can make a beginning only with the actualisation of the law passed in 2016. It is worth pointing out that the method used to calculate the net present value of forests, taking into account all ecosystem services they provide, is far from perfect, as many scientists point out. Some of the momentum for compensatory afforestation has come from judicial directives, but now that there is a new law in place, it should be given a foundation of rules that rest on scientific credibility.

# Listen to these four girls

The tragic suicide of students in Panapakkam in Tamil Nadu points to the crisis that grips India's education system



KRISHNA KUMAR

Panapakkam is a rural town in Tamil Nadu's Vellore district. Last month, it was in the news when four adolescent girls disappeared from their school, leaving their bags behind. Their shoes were later found beside a sizeable well into which they had apparently jumped in order to end their lives. They were students of Class XI. This is precisely the grade level at which a vast number of India's adolescents feel seriously unhappy and resentful. If you consult a typical textbook on adolescent psychology, you will find such emotions to be common. The text will probably dwell on identity, self-worth and petulance. Teachers are taught about these common symptoms, and those who learn them well enough to discuss them correctly get through their B.Ed. (Bachelor of Education) examination without much cramming. When they become teachers, they soon realise that passing the B.Ed. examination is a lot easier than dealing with real adolescents - boys or girls.

### A poor record

The Panapakkam girls are reported to have been scolded by a teacher for their poor academic performance and told to call their parents. The girls decided to avoid that ordeal and embraced death instead, thereby displaying another familiar characteristic of the adolescent mind, namely, its pre-

ference for camaraderie in taking a decision.

As a nation, our record of dealing with adolescents is rather poor. To be an adolescent means that you don't feel comfortable with what all is going on around you, but older people don't find it easy to deal with you. This is partly because adolescent behaviour is often prickly and petulant. The larger reason, however, is that adolescents live in an ideal world and measure everyone, including parents and teachers, by their utopian standards. This is not merely an emotional response to an imperfect world; it is also proof of their fully developed logical capacity. By defying the adults surrounding them, adolescents develop their own identity as individuals. This is not easy, so they depend on their peers to plan and decide. Their private fantasies are mostly benign and transformative. We can say that adolescent dreams represent a nation's wealth. In India, this wealth is mostly burnt up in preparation for examinations.

Ignoring or oppressing adolescents is not uncommon in other countries, but India's case is somewhat extreme. Over more than a century, our system of schooling has honed its tools to oppress and defeat the adolescent. The tool used to subdue the rebellious adolescent mind is the Board examination. The term 'board' has acquired connotations of terror for the young on account of the darkness into which it pushes them before some are let back out into normal light and further education. Boards of examinations maintain a tight secrecy over how a young student will be marked and de-



GETTY IMAGES/ISTOCK PHOTO

clared either 'pass' or 'fail'. Social history is rife with instances of unwarranted failure and opprobrium of family seniors.

The matriculation examination is part of family lore in every part of India. Fear of failing in it and thereby closing all doors to a worthwhile future figures in many autobiographies written during the colonial period. Examination mania is instilled into the young mind from the start of primary schooling. Popular understanding of education, which is widely shared in political and official circles, equates learning with performance on tests. The nationwide industry that specialises in offering help in passing examinations and entrance tests makes no distinction between cramming, cheating and learning. The Class X examination continues to 'fail' millions every summer.

### The Class XI hurdle

If an adolescent successfully survives the Class X examination, his or her ordeal enters a more complicated phase, involving choice of subjects for the higher secondary examination. The Panapakkam

girls who chose to end their lives were studying in Class XI. We do not know how they individually came to choose the subjects to study in this fateful class. For a vast majority of students moving into Class XI, the choice of elective subjects is made by their parents or senior siblings and teachers. Subjects are seen as tickets to the future. Some are regarded as solid tickets for a coveted future while others are seen as bogus tickets, carrying the risk of life-long stagnation. These are, of course, stereotypes, but they persist as currency of practical wisdom in a blind market controlled by Boards. No principal, teacher or parent dares to demand openness from a Board about its procedures. A tight cover of confidentiality is maintained to conceal the abysmal quality of the marking system, question papers and the evaluation process.

In the case of girls, school-related anxieties get compounded by older, entrenched anxieties associated with gendering. Family and kinship fuel the apprehensions that girls internalise early childhood onwards about their matrimonial future. Educating a daught-

er is often perceived as an investment towards her marriage. The fear of being viewed as a poor performer at school adds to the stress at home. Teachers usually have scant awareness of a student's state of mind. When they ask students to bring parents to school, they assume this will create additional pressure to encourage harder work. This simplistic logic carries great risk, as the Panapakkam incident shows.

### Assessing the Boards

The state of education being what it is at present, it is unlikely that the voices drowned in the well at Panapakkam will be heard, but an effort must be made to do so. Boards responsible for the examination industry must realise that that it is no longer useful to install helplines to provide just-in-time advice for a 16-year-old in despair. The entire Board examination system and the culture associated with it constitute an endemic problem.

Plenty of ideas for reforming the Boards and the examination system they govern have been given over the years. Some of these ideas have been put into practice here and there, as isolated steps lacking a wider frame of reference to curricular reform. The National Curriculum Framework, 2005 insisted on coherence between reforms in curriculum, examinations and teacher training. This perspective continues to pose a challenge to an institutional structure marked by rivalry and turf wars.

Krishna Kumar is former director of NCERT

# Unmindful of history

A proposed memorial to a Meitei king could send the wrong signal in Manipur



KHAM KHAN SUAN HAUSING

The Chief Minister of Manipur, N. Biren Singh (in photograph), dares to do things differently. Unlike his predecessors, he has invested a great deal of time and energy in symbolism and in building a tribal-friendly image since he led the Bharatiya Janata Party (BJP) to capture power in the State.

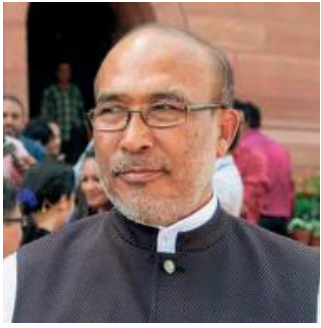
### The tribal issue

Given that the BJP won only 21 seats against the 28 seats won by the Congress in the 60-member Assembly in the 2017 elections, Mr. Singh has to make a special effort to maintain a stable coalition government of 21 BJP, four Nagaland People's Front, four National People's Party and one Lok Janshakti Party MLAs. He has to tread cautiously as he inherited a troublesome legacy from his predecessor, Ibobi Singh, whose government passed three controversial bills in August 2015 - the Protection of Manipur People Bill, the Manipur Land Revenue and Land Reforms (Seventh Amendment) Bill, and the Manipur Shops and Establishments (Second Amend-

ment) Bill - which upset the tribals and led to violent protests. Against this backdrop, Mr. Singh's most formidable task was to bridge the hills-valley divide.

However, Mr. Singh has created a political storm of sorts by inaugurating the Zou Gal Memorial Cemetery on December 19 at Behiang, an important trading outpost on the India-Myanmar border, and also laying the foundation stone for the Maharaja Chandrakirti Memorial Park at Chibu (locally known as Chivu) around 2 km away from Behiang.

Intended to commemorate the valour of 94-odd Zou martyrs who sacrificed their lives fighting against the British attempt to forcibly deploy them as labour corps during World War I, the memorial was intended to symbolise the independence and lordship of the Zo people over their land. On the other hand, Chivu and the name of Maharaja Chandrakirti Singh evoked a sense of betrayal of trust among the local people. This is because one of their powerful chiefs, Go Khaw Thang, died in 1872 in jail after he was 'treacherously seized' - to borrow words from Brigadier General Bouchier, commander of the Cachar Column of the Lushai Expedition (1871-1872) - on March 7, 1872 at Chivu camp by Chandrakirti's soldiers led by Majors Than-gal and K. Balaram Singh. The



SANDEEP SAKENA

2000 Meitei soldiers were enlisted by Major General Nuthall, the then officiating Political Agent of Manipur, as a part of the Cachar column.

In a distortion of historical facts, the Chibu Stone Inscription, subsequently commissioned by Chandrakirti, commemorates the successful completion of the British expedition as if it was a victory of the Maharaja over the tribals. Interestingly, the three stone slabs (each edifying the Maharaja, Nuthall and the two Meitei majors) are being used as a marker of the Maharaja's, and by extension, Manipur's border. This amounts to overstretching the imagination as no Meitei king ever succeeded in extending their border and control over the 'ferocious' and 'independent' tribes beyond Moirang town, a fact supported by all colonial and local oral historical accounts. The

state has given protection to the site in Chivu where the inscription was placed by passing an order in 1990 and included the inscriptions among the 49 monuments protected under the Manipur Ancient and Historical Monuments and Archaeological Sites and Remains Act, 1976. The Archaeological Survey of India seemed to be oblivious to these spurious facts when it accepted this problematic version in one of its publications titled *Indian Archaeology 1987-88: A Review* edited by its then director M.C. Joshi in 1993 (p.120).

### Murmurs of protest

Possibly mindful of the past which continues to inform hills-valley relations in Manipur, neither the State nor the ASI has ever attempted to invoke the name of Maharaja Chandrakirti. In his attempt to develop the site into a tourism park as part of the larger exercise to develop Behiang and Chivu as the "second gateway to Southeast Asia" under India's Look East Policy, Mr. Singh not only ignores this historical fact but also panders to majoritarian nationalism. In the process he opens up an old wound and hurts the sentiments of the Zo people.

Given that Chandrakirti was not particularly known for his successful military exploits, but for his cowardice and treachery in dealing

with the Zo people along the India-Myanmar border, invoking his name would not be particularly useful for Mr. Singh in winning the hearts of the tribal people. His Facebook post about the laying of the foundation stone of Chandrakirti Park elicited mixed responses. While some applauded Mr. Singh for this bold gesture and already proclaimed him as a Meitei 'nationalist', 'patriot' and 'hero', tribals castigated him for his 'insensitivity' and asked him to 'apologise' to the hill people.

Rumblings in the various local social media indicate that the issue will not disappear any time soon. If Mr. Singh genuinely believes in Ching-tam Amani (hill-valley are one), he will need to respect and honour the Zo people in particular and the hill tribal people in general both in words and deed. The big question is whether Mr. Singh can navigate his politics in ways which would be capacious enough to transcend mere symbolism and genuinely accommodate tribal icons, sensitivity and autonomy aspirations or whether he will be increasingly integrative/assimilationist by embarking upon a majoritarian path. Time will tell.

Kham Khan Suan Hausing is professor, department of political science, University of Hyderabad

## LETTERS TO THE EDITOR

Letters emailed to letters@thehindu.co.in must carry the full postal address and the full name or the name with initials.

### Deteriorating ties

The accusations of Pakistan being a sponsor of terrorism have increased of late ("Unseemly spat", Dec. 28). Kulbhushan Jadhav's case gives Pakistan an opportunity to project itself of being innocent and a victim of counterterrorism. The humanitarian drama in Islamabad was perhaps done to augment this belief. Undoubtedly, rejecting India's demand of a family reunion would have affected Pakistan's case adversely in the International Court of Justice.

SHIVAM KOUSHAL,  
Jammu

The media in both India and Pakistan is needlessly giving too much attention to what is an ordinary event. All that the Indian media wanted to do was pick holes in the treatment of Jadhav's family. In Indian jails too, metallic

ornaments like the *mangalsutra* are removed. So, what is the fuss about? The electronic media is only further spoiling Mr. Jadhav's chances of being let off.

T. ANAND RAJ,  
Chennai

Pakistan has stooped to a new low by confiscating the shoes worn by Kulbhushan Jadhav's wife and sending them for forensic tests ("Shoes of Jadhav's wife sent for tests", Dec. 28). Pakistan's claim that the shoes were confiscated on the grounds of security is hilarious. Its intimidating tactics have been exposed, and New Delhi would do well to convey its displeasure over the Jadhav incident through diplomatic channels.

N.J. RAVI CHANDER,  
Bengaluru

Considering the thorny relationship between India

and Pakistan, instead of getting agitated over the treatment to Kulbhushan Jadhav's family, India should have taken solace in the fact that Pakistan allowed his family to meet him. While I agree that the family's visit should have been handled better by Pakistan, India's quick reaction was to nitpick rather than be content that a reunion was arranged. It was indeed a "humanitarian gesture" by Pakistan to allow citizens of a nation with which is has a complicated relationship to visit a prisoner on their soil. Pakistan has scored some brownie points by responding to its neighbour's request; India has come out of this episode as the complaining one.

R. PRABHU RAJ,  
Bengaluru

All is well in the House  
It is natural for political

parties to hurl allegations at each other during an election campaign ("BJP, Congress end stalemate", Dec. 8). But personal rivalries and group factions have no role when parliamentarians assemble in Parliament. Otherwise, it would cause much chaos and stall progress in the House. When the country is facing many problems both internally and externally, avoiding such a stalemate is praiseworthy.

A.J. RANGARAJAN,  
Chennai

### Picking up the pieces

At a time when the DMK is still recovering from a huge defeat in the R.K. Nagar by-election, it is unfortunate that M.K. Alagiri is insulting M.K. Stalin ("Alagiri snipes at Stalin, says DMK won win under him", Dec. 28). The comment will lead to tussles within the DMK and weaken the party. In the

confusion prevailing in Tamil Nadu, people expect the DMK to play an important role as a constructive Opposition party. It is time for the leaders of the DMK to keep aside their selfish interests and work in a responsible manner for the party's good and for the welfare of the State.

D. SETHURAMAN,  
Chennai

### Bad air has no borders

The problem of pollution is a point of immediate concern not only for Delhiites but for every citizen of India as pollution does not restrict itself to

one part of the country alone ("Through the smog-screen", Dec. 28). The lackadaisical approach to initiating as well as effectively implementing already existing solutions and instead pass on the buck is worsening the situation. While the public blames farmers for burning paddy stubble in Haryana and Punjab, they flout rules and judicial orders happily, as we saw during Diwali. There is need for all of us to introspect. Naming and blaming is a futile exercise.

ATIN SHARMA,  
Jammu

MORE LETTERS ONLINE:  
www.hindu.com/opinion/letters/

**CORRECTIONS & CLARIFICATIONS:** Former naval officer Kulbhushan Jadhav met his mother and wife in Islamabad and not his mother and sister as mentioned in the report, "Jadhav's family harassed: India" (Some editions, Dec. 27, 2017).

It is the policy of The Hindu to correct significant errors as soon as possible. Please specify the edition (place of publication), date and page. The Readers' Editor's office can be contacted by Telephone: +91-44-28418297/28576300 (11 a.m. to 5 p.m., Monday to Friday); Fax: +91-44-28552963; E-mail: readerseditor@thehindu.co.in; Mail: Readers' Editor, The Hindu, Kasturi Buildings, 859 & 860 Anna Salai, Chennai 600 002, India. All communication must carry the full postal address and telephone number. No personal visits. The Terms of Reference for the Readers' Editor are on www.thehindu.com