

Freedom is in Peril. Defend it with all you might *Jawaharlal Nehru*

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It was both a protest and a carnival

Jaideep Hardikar on how India discovered a new gharana of defiance and learnt a lesson in slaying government arrogance with a smile

This went viral on Instagram. Shot on mobile cameras, here's how the scene unfolds: a column of policemen advances, shields raised, lathis in hand. A crowd of students faces them on a chaotic Patna street. A confrontation appears inevitable. Then, from somewhere in the crowd, a familiar tune rises: 'Jana Gana Mana...'

Others join in. The crowd begins to sing the national anthem. The policemen must halt their surge, stand erect and recite the anthem. For those few seconds, nobody really knows what comes next. Or what this moment is. Theatre? Satire? Civil disobedience? Guerrilla tactic? Perhaps everything all at once.

It was hard to resist a laugh. Unless you were an *Andh-Bhakt*. In the same protest, a boy is seen asking the bewildered policemen in that special Bihari lilt: "Koi tear gas ka intejaam nahi kiye? Water cannon hee chala dijiye."

For days, Patna and several other cities across India turned into Jantar Mantar. Reels were emerging from every protest site, and you couldn't help marvelling at the creativity, the style and swagger, the idiom, the humour, the good cheer, the irreverence, the many registers of their protest. Their rebellion had become a festival. The youth were angry and they were leaving nobody in any doubt. But they were somehow managing to scream with a smile. It was a protest and a carnival.

'You f***ed with the wrong gen,' read one placard, held by a young girl. It may well be a message for audiences beyond governments. They had no fear in taking on the strongmen they defied, no shame in hurling cuss words at them.

One father, interviewed by someone for his Instagram feed, said he had come to the site from Kolkata to represent his son, who was stuck in London. He told his father to go to Jantar Mantar—and take a police beating, if he could, on his behalf! Because he couldn't. And the father came, was all smiles, and asked the Instagram reporter where and how. It was ridiculous

and the old man knew it. But he was doing it for his son and his protesting peers.

'My Hinge (it's a dating app, ICYDK) matches reply faster than the government,' one placard read. Another poked fun at the government's initial refusal to come to a conversation: 'Even my ex didn't ghost me this badly!'

Someone came dressed as Batman. A hop, skip and jump away, Spiderman was posing for photographs. Dora the Explorer became Dora the Protester. There was even a low-budget Pokémon wandering through the crowd. Protesters rewrote Bollywood lyrics into political satire. Others recreated Subway Surfers-style reels, complete with the game's soundtrack, while running from the police. Someone even proudly uploaded a Strava screenshot, recording not a Sunday morning run but the kilometres clocked during the protest.

There's another notable shift. Earlier protest movements rode on attendance, this one on shareability. The placard was not just for the policeman standing ten feet away, it was aimed at someone scrolling through Instagram far away. The slogan became a screenshot. The speech became a reel. The march acquired GPS coordinates. Every witty sign had been designed to outlive the afternoon and survive inside the algorithm.

While the immediate trigger may have been repeated examination paper leaks, what lies beneath the surface of their anger is accumulated disgust and disappointment with shrinking opportunities, expensive education and uncertain employment, the rampant bigotry and whataboutery, the breakdown of common decency, the knowledge that even institutions meant to guarantee fairness are no longer trustworthy.

When previous generations protested, you saw moral outrage; this generation chose irony. Of course it knows the power of the internet but perhaps it also intuitively understands that humour travels farther than

Photo: Getty Images



Style and swagger When the police used water cannons to disperse protesters in Patna, they broke into a rain dance

outrage, that irony may survive censorship, that a joke will be passed around with greater enthusiasm and relish than a political pamphlet. A meme might slip through where ideology is shown the door. Political theorists have known this for long.

The Russian philosopher Mikhail Bakhtin argued that hierarchy temporarily collapses during carnivals. Kings become ordinary men. Sacred authority becomes ridiculous. Laughter entertains; it rearranges relationships between the rulers and the ruled.

James C. Scott, writing in *Domination and the Arts of Resistance*, described jokes, rumours and satire as the 'hidden transcripts' of ordinary people. Before citizens openly challenge power, they often laugh at it. Ridicule quietly rehearses rebellion. History is full of such rehearsals.

In Communist Poland during the 1980s, the Orange Alternative underground movement organised protests where students dressed as dwarfs. Police, determined to crush

dissent, ended up arresting people dressed as fairytale characters. The government kept order but lost dignity.

In the famous Otpor student movement of Serbia in the late 1990s, student activists opposing Slobodan Milošević rolled a barrel painted with the strongman's face into a public square, inviting passers-by to hit it with a stick after dropping a coin into a box. The police arrived eventually to 'arrest' the barrel, and the satirical fundraising stunt made authority look ridiculous, with newspapers around the world splashing photographs of police officers carrying away a painted drum. That one absurd image punctured years of manufactured authority.

Authoritarian power, whatever its ideology, constructs a fake majesty that humour punctures with ease. Indian folklore celebrates Birbal and Tenali Raman not because they defeated kings with swords but because they crushed arrogance with wit. During the Emergency, Abu Abraham's

cartoons often said what editorials could not. Habib Tanvir's theatre mocked power without always naming it. Sharad Joshi's opus *Ek tha gadha urf aladaad khaan*, Cho Ramaswamy's *Tughlak* mocked authority with the same tools.

But India's Gen Z did something different. They democratised satire and they gave it wings. It wasn't a handful of cartoonists, playwrights or columnists channelling the angst of a generation. If one wrote a placard, another filmed it, a third edited the reel, a fourth added trending audio, a fifth turned it into a meme before dinner. By nightfall, a joke born on the pavement outside Parliament had travelled farther than any prime-time TV debate.

For over a decade, Narendra Modi's politics has been built around projection—choreographed events and spectacle creating the image of a larger-than-life leader. The Instagram generation is taking it down by poking fun at it through reels, memes and punchlines.

Humour, of course, cannot replace organisation. No government has ever fallen because of a clever placard. Memes are not manifestos. Reels cannot substitute movements. Eventually every protest must answer difficult questions about leadership, strategy and political direction.

But perhaps its biggest achievement is how this movement buoyed itself with laughter and dissolved fear, how it gave courage to the cowering, how it made change look possible. We watched with astonishment how these young protesters faced the brutality of the Delhi Police. We saw how support soared in the days following the police action. It was magical to see that the police batons couldn't kill their brio or their sense of humour. Many of those returning to Jantar Mantar had watched videos of students being dragged away, seen their bleeding, bandaged heads and broken legs. They knew the risks. Yet they returned.

It's hard to tell where they go from here, but their act of defiance has already punctured the great bully's aura of invincibility. ■

“A repressive State can be challenged if citizens unite”

On 23 July, two days and a few hours after one of the darkest days independent India has seen, **Neha Bora** stood at Jantar Mantar to address a crowd of young Indians. The 29-year-old research scholar, national president of the All India Students' Association (AISA) at Jawaharlal Nehru University (JNU), had also just broken a 23-day hunger strike. But the verve with which she spoke gave no evidence of the toll her body must have taken. And the leitmotif of her rousing speech—'sab yaad rakha jaayega'—will be remembered too. She was talking about the fateful march towards Parliament, which had exposed the brutal face of a government that gave free rein to the Delhi Police, the Rapid Action Force and unidentified private militia to brutalise protesters. If anybody felt momentarily defeated by that naked exhibition of State violence, her undaunted spirit would have buoyed them. Speaking later to one of many adoring mediapersons (yes, they too survive, like cockroaches!), she said, quoting one of her comrades, that hope must be exercised like a muscle. "When we can't find hope, we can exercise that muscle, not only for ourselves but for the people around us.". **Nandlal Sharma** caught up with her to talk about the road ahead. Excerpts



Photo: Nandlal Sharma

How would you define this protest? What was it fundamentally about?

It began with a central demand: Dharmendra Pradhan's resignation. But you saw what happened afterward.

The system has deteriorated so much that even if the government wants to stop paper leaks, it can't. UGC-NET papers were circulated before the exam. CUET candidates were kept waiting for hours because servers failed, only to be told their exams would be rescheduled, even as other students wrote theirs the same day. CBSE evaluation errors resulted in marks being awarded to the wrong students. These are not isolated mistakes. They reflect systemic failure.

The same pattern exists in government recruitment. Notifications are issued, examinations are delayed for years, papers leak, and results don't arrive on time. Students are sick and tired of this cycle of uncertainty.

Instead of acknowledging these failures, Dharmendra Pradhan called protesting students 'terrorists'. BJP leaders referred to protesters as 'viruses'—their language an index of their disdain for students' concerns.

You spoke strongly against the police action on 20 July, which only made the protesters more resolute. What happened that day?

We had just ended our 23-day hunger strike and were sitting at Jantar Mantar. We were in no condition to march anywhere. The police themselves directed

people away from Parliament, towards Jantar Mantar. Yet once people gathered there, tear gas was fired and a lathi charge followed. Peaceful protesters were beaten, their bones were broken, their heads were smashed open, their bodies left battered and torn. Was any of that necessary?

Injured students kept arriving at our tent, where volunteer doctors were providing first aid. A wall behind the AISA tent collapsed during the chaos, injuring one of our fellow hunger strikers.

Initially the authorities denied that pellet guns had even been used. Ask the journalist from *Outlook* and the students from Delhi University and Ambedkar University who were hit by pellets. Delhi Police's own records indicate that an officer ordered the use of pellet guns. We also possess documents showing pellet guns had been issued.

The authorities must answer a simple question: Who takes responsibility for those who suffered permanent eye injuries, hearing loss and other lasting damage? Several students are still in hospital, some in critical condition.

After 20 July, the movement was no longer only about Dharmendra Pradhan's resignation, which was ultimately accepted because even the BJP and RSS understood that public anger had reached the Prime Minister.

Accountability was being demanded from the entire BJP government

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‘A repressive State can be challenged if citizens unite’

»Continued from page 1

because violence on this scale could not have taken place without orders from the top.
That’s why I say the real accountability lies with Prime Minister Narendra Modi and home minister Amit Shah.

The government had assured protesters no action would be taken against them...
Yes. [It said] all cases registered against protesters in NDA- and BJP-ruled states would be withdrawn and all arrested students released. Bihar and Assam even issued notifications promising this. West Bengal did not.
But now new conditions are being introduced, with courts hearing the argument that only those with no previous criminal cases should be released. That was never the understanding. The government had clearly stated that *all* protesters would be released and no action would be taken against them. They cannot start handing out ‘character certificates’ after making an unconditional commitment.

Is the movement now limited to securing the release of those arrested?
No. The sit-in at Jantar Mantar ended, but as long as even one student remains imprisoned or faces criminal charges for participating in these protests, this movement is not over.
The question of accountability hasn’t gone away. How was permission given to use pellets of AK-47s being used in Delhi—or reports of gun-fire being used against protesters in Bihar—to become the new normal?

Yogendra Yadav has said the movement should have obtained written assurances from the government. Do you agree?
Yes. My health had deteriorated after the hunger strike, so I wasn’t able to hear every announcement made from the stage. Later, I learned that the government had been given time until 28 July to respond in writing.
In hindsight, greater pressure should have been applied. A written commitment would have strengthened our position enormously and made it much easier to demand the release of all arrested students.

How was the movement coordinated?
It was not run by one or two individuals. Student organisations and the CJP spokespersons functioned as a joint coordinating group. We held regular meetings before every major decision.
What nobody anticipated was the scale of the turnout on 20 July. Communication collapsed almost completely. Phone networks barely functioned, internet-based messaging was practically impossible. Coordinating such an enormous crowd under those circumstances was extraordinarily difficult.
It taught us that future mass mobilisations will require much stronger coordination mechanisms.

How difficult will it be to hold the government accountable, especially home minister Amit Shah?
It will be extremely difficult. Look how hard it was to secure Pradhan’s resignation. Amit Shah is the home minister. He oversees the entire state machinery. Holding someone in that position accountable is a very difficult task. This is a criminal State—one that unleashes brutal violence against its own citizens and then turns around and denies it ever happened.
Your public profile has grown considerably. Has the media’s attitude towards AISA and the Left changed?

Every few years someone declares that the Left is finished. Yet every major people’s movement tells a different story.
During the anti-CAA movement, Left-affiliated student activists played leading roles. During the farmers’ movement, Left organisations were integral to the Samyukt Kisan Morcha. In this student movement too.
The real limitation lies in reducing politics to parliamentary politics alone. The struggle inside Parliament is important, but social transformation has always come through movements—be it for the eight-hour workday, maternity rights, women’s rights or human rights.

If people appreciate what I say, I should point out that my philosophy isn’t uniquely my own. If you keep encountering young people whose ideas move you, those dreams are rooted in a communist ideology built on equality and justice.
People sometimes tell me I’d have become a bigger leader in another party. But that misses the point. Other parties also have capable speakers, with far more experience. Why didn’t they emerge with confidence and clarity? Because they lack the political understanding needed to grasp the pulse of society.
The legitimacy AISA enjoys today was earned over years on campuses, facing arrests, chargesheets, even imprisonment. We didn’t learn how to build a movement over the past few months.

Should the movement expand beyond student issues to broader questions of democracy?
These are not separate battles. They are all part of the same larger struggle: defending India’s democracy, the spirit of its Constitution, the idea of equal citizenship. Questions around SIR, citizenship, delimitation and electoral fairness are deeply connected to the future of democracy.
The struggle for education was always about more than education. It also represented an alternative politics—one that seeks to unite people around jobs, public education, constitutional values and democratic rights instead of division and polarisation.
The greatest achievement of this movement is that it restored people’s belief that even a powerful and repressive State can be challenged if citizens unite. ■

‘India is my country too’

High priests, step aside.
Swati Singh gives us a protester’s perspective on a memorable slice of Indian history

Go be the prime minister’, my dad would say every time I said something remotely critical of the government. ‘You can’t change anything just by talking about it’, he would say every time I said something needed to be done. I always thought he made sense: if I wanted something done, I should be doing something to get it done. I’d speak to people around me and form opinions too, but also feel disheartened that it made no impact.
And then came 25 July 2026, the day India’s Union minister of education resigned and I realised that just by supporting what I felt was right, I could make an impact.
In the beginning of June this year, a satirical campaign launched by Abhijeet Dipke as a response to India’s unemployed youth being called ‘cockroaches’ made it out of Instagram, my favourite app on earth, on to Jantar Matar, to protest the NEET examination leak and India’s broken education system that it had come to symbolise. At least 21 students had committed suicide due to this leak. A lot of hearts including mine cried for these students. Just two years ago, I was taking multiple entrance tests, and to see students die because of something that could have been avoided and controlled made me angry. So a lot of us took to the streets.
Initially, when I joined the protest, I had no hope of anything changing. There were not enough of us and more than enough against us. As these numbers interchanged places, a flame of hope rekindled in our hearts. Students from all over India joined in, there were too many to even fit in the protest site. It was a student protest, and a huge chunk of the protesters were part of what we proudly call ‘Gen Z’.

What does Gen Z do best? We make memes, we run social media. That is exactly what we did. For a news piece may not be the best form, news media not the best platform to call out mainstream news media. For there was a stark difference between what was being shown on the news and what was happening on ground. So Instagram, not for the first time, became a better source of news than the news channels. Imagine a meme spelling it out more truthfully than a Sunday special news feature!
While those who could support the protest online did their part, those on ground chose to voice their pain and anger through slogans revering our freedom fighters and some sarcastic ones too, through music, nukkad natak and ghazals. At least three Spidermans, two Gandhis, The Powerpuff Girls and a gorilla.
The protest gained traction and huge crowds gathered near the protest site. I carried pepper spray for the first few days, as I normally do, and then I started



Safe space There wasn’t a moment when I felt in that crush of bodies that I had to be on my guard

forgetting it at home. As a woman, feeling that safe in a crowd that big made me feel relieved. Wherever you go in the world, if you are a woman, you face a threat. I don’t know how, but in this protest, there wasn’t a moment when I felt I had to be on my guard. I was free to think about why I so wanted to be a part of that crowd.
July 20, the black day of Indian democracy, demonstrated multiple realities. Students marching for a cause, the brutality rained upon them by the very people supposed to protect them, the heartlessness of those who believed the students deserved it and the courage and

determination of the students who did not retaliate with violence. Students bled, fainted, cried, pleaded with the police but not once did they hit back. There were more of us than them, and if we wanted to, we could take over but that was not the fight we were fighting.
This fight was for our education, and we were not going to let them end it before the wind even turned our way.
It is not very difficult to start a fight in India, you can honk in the wrong tone and get into a fight. Even so, the students managed to offer roses to those who mercilessly beat them. We reacted not with force but with love. We offered food and water to the police, convincing ourselves they were just doing their jobs. Our slogans over the next few days included ‘Delhi Police, we love you’ and others that will not make it to the paper I mentioned here.
On the night of July 24, I sat with a girl who came from another state and had been sleeping at the protest site since July 17. She told me she was headed back home. She was enrolled in college and actively missing classes. She said she couldn’t let a protest for education affect her education. We talked about how they might talk reforms the next day and how it wouldn’t come close to the resignation we were demanding. But it did. The day she left Delhi, she left knowing this was her country too, and she had the power to protect herself and her people. And so did I. For the first time in a long time, I could believe that this nation is as much mine as it is some politician’s.
There may have been some false notes and missteps in the protest, some by people trying to harm it, others by people trying to make it work. What comes of it may not be everything we want. Nonetheless, it made this government baulk and it made us believe we have a say in what goes on in our country. For once, the first sentence of our national pledge felt true. ■

“
There were more of us than them. If we wanted to, we could take over, but that was not the fight we were fighting”

Whose movement is it anyway?

When a State’s failure hits closer home, the anger becomes impossible to ignore

Aakar Patel

Many were puzzled by the size of the (now called off) protests and the speed with which they erupted. To understand the environment that produced this anger, we need to set aside the immediate issue on which the youth mobilised and step back to assess the larger picture.
Let us begin with a question: What is our relationship with the State? A word that we can take to mean the government, whether local or central. For some of us, such as those writing, and likely reading this, the points at which the State intersects with our lives are few. This is the upper class (only three per cent of India pays income tax so we cannot speak properly of a middle class—only an upper and the rest). Professionally, this class operates in English, and lives in the cities. English, which nine of ten Indians do not speak, allows those of us who do speak it and work in it to be global. In cultural and even professional ways, we are inhabitants of a wider world than the majority of Indians.
Physically, our lives are less touched by the State than most Indians. We are unlikely to have been educated in government schools and our children have not spent time in anganwadis. Our health is taken care of by the private sector doctors and hospitals, not by the nearly ten lakh

women who are Accredited Social Health Activists (ASHA). Our reliance on the public distribution system, through which the State gives out subsidised grain, is likely to be low or non-existent. Eighty crore people, two-thirds of India’s population, benefit from PDS, which gives individuals either five kilograms of rice or wheat every month. Over twenty crore Indians

are still undernourished because their access to State help is inadequate or absent. This column’s readers are unlikely to be among them.
The flat we live in does not have

a toilet built with government subsidy. We do not use public transport—particularly the cheaper mediums such as intra- and inter-city buses—as much as most of the population does. Many of us have



Some signs make you smile. Others make you pause. Many distil complex political realities into a single unforgettable line

For most of us, the points at which the State intersects with our lives are few. We have less primary data on its pathologies

abandoned trains for planes. So the deterioration in rail services does not affect us much. When the Union government first eased Covid-19 restrictions, it allowed airlines to fly at full capacity but ran fewer than 300 of its 16,000 daily trains for several months. During notebandi we were either unaffected or less affected than crores of families by the actions of the State.
And then there are the negative points of contact with the State. Here, again, our club is not touched by the criminal justice system as many Indians are. Both in the number of times we are in contact with it, and in the way we are. We may not be familiar with some of the peculiar features of India’s criminal justice system, such as administrative detention. This is how the Indian State holds, for months and often years, individuals without a crime or a trial. They are locked up on the mere suspicion of the State and its agents—the police and the bureaucracy—that if free, these individuals may commit an offence in future. We, or those we know, have rarely been subjected to a system of justice where there is punishment without a crime. We may not even be aware of it.
The few points of contact we have with the State lie elsewhere and occur infrequently. We may need an electricity connection restored, a road paved, a passport renewed or a driving licence. We feel harassed by the process required to acquire these essentials (there are agents who can smooth things for us). When we complain of

the inefficiency of the State, it is through the experience we have in such things, and not in those that are linked to everyday life. Our food, health, shelter and education are not affected by or dependent on the State. It would not be inaccurate to say that we cannot measure or gauge the efficiency of the State to any extent because we are not engaged with it in any meaningful measure. The majority is more informed about the reality of governance than we are, purely because they have primary data that is much richer and whose periodicity is more frequent.
The spaces in which we have first-hand familiarity with the government and what it does are scarce. We, the elite and the few, likely know less about how well India is governed and how efficient the State is than the many.
Elections are the only time we politically engage with the State in structural terms. Here, our contact with the system is more removed than it is for the majority. Electoral promises and delivery do not mean the same thing to us. How many of us have actually met with or made a demand of our legislator for something that will make a difference to our life? It is the more abstract issues on the manifesto that might appeal us, rather than the more direct ones. Identity and nationalism and India’s status in the world are important and substantial things for an elite that considers itself, and in many ways is, global.
The failure of the State when it directly affects our lives, through a corrupt exam system, has produced this current anger. Time for us now to consider the many ways this same State can and does fail the vast majority. ■

Is this what the students were fighting for?

The same logic drives the task force and the newly passed Bill: penalise the outcome rather than reform the system

Herjinder

Was Prime Minister Narendra Modi’s first response to the Gen Z-led nationwide protests, demanding accountability for the repeated failures of the examination system, too late, too laughable or too clever by half?

At eight minutes to midnight on 23 July, he chose Instagram—rather than Parliament, where the monsoon session was still on—to tell ‘Friends’ on a selfie-style video that a tougher anti-paper-leak law was in store. On Sunday, 26 July, he returned to Instagram—this time with an outdoor reel—to announce that a high-powered task force headed by Infosys co-founder Nandan Nilekani would focus on ‘examination reforms’.

He decided to speak to the protesting youth through the medium that had powered their protests. The cloying ‘thank you’ video that followed his first candid camera was clearly part of a calculated communication strategy to woo digital natives. The remedial strategy could hardly be called that.

First, the composition of the task force. Other than being a co-founder of IT major Infosys, Nandan Nilekani is best known as the architect of Aadhaar, India’s biometric identification system, which rolled out in 2010. The project remains controversial, and even the government no longer treats Aadhaar as conclusive proof of either citizenship or identity.

Nilekani’s team includes former Intelligence Bureau chief Tapan Deka, former ISRO chairman S. Somanath, IIT Madras director V. Kamakoti, former education secretary Anita Karwal and former coal secretary Anil Kumar Jain. These are bureaucrats, technologists, administrators; conspicuous by their absence are well-regarded educationists or pedagogical experts. The presence of a former IB chief raises a red flag: what has an examination reform committee to do with espionage?

The hand-picked team reflects the government’s understanding of

the crisis and the limits of its bureaucratic imagination. A task force dominated by technologists, bureaucrats and former police officials may produce an impressive blueprint for digital exam—on paper. But this crisis is not an engineering problem. It is institutional—meant to disadvantage those it should support.

It began with the creation of the National Testing Agency (NTA). Approved by the Union Cabinet in late 2017 and formally incorporated in May 2018 under the Societies Registration Act, the NTA was deliberately established as a registered society, not through an Act of Parliament. Unlike statutory regulators such as the UGC or constitutional bodies like the UPSC, the NTA is free of the checks and balances that govern public institutions. It operates under the ministry of education, recruiting independently and funding itself through exam fees.

The idea was to delink exams from educational institutions through a specialised testing agency capable of conducting standardised, technology-driven national examinations. Ironically, one of the first consequences of creating a centralised public examination authority was the extensive privatisation of exam management. The NTA rapidly outsourced much of its work. Its thin permanent administrative structure meant it relied heavily on private technology vendors, software companies and third-party service providers to conduct exams across the country. The consequences are evident.

Following the NEET paper leak controversy of 2024, the government appointed an expert panel under former ISRO chairman K. Radhakrishnan. One of its sharpest recommendations was that the NTA should gradually develop its own technological and operational infrastructure instead of leaning on private contractors. A solution to address the most pressing vulnerability in the existing system went unheeded. The report quietly disappeared from public discussion, and it has even reportedly been

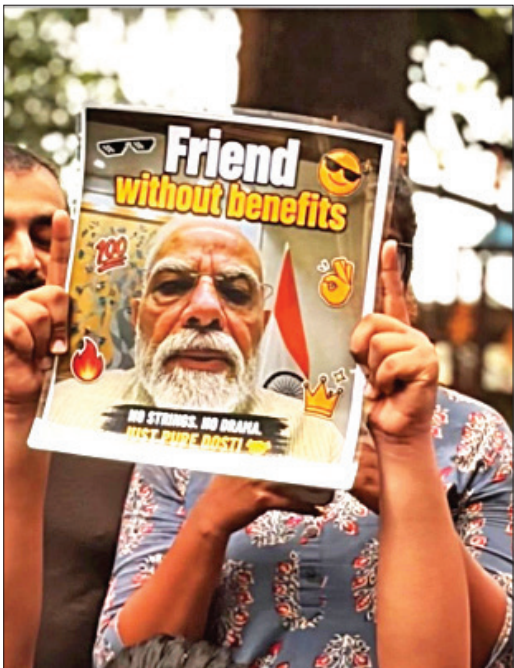
removed from the ministry’s website.

This track record doesn’t inspire much confidence in the new task force. However eminent a committee, credibility comes from the government’s willingness to implement uncomfortable—even difficult—recommendations.

Meanwhile, repeated failures of the examination system steadily eroded public confidence. In the past eight years, several recruitment and entrance exams have been hit by paper leaks, cancellations and/or allegations of malpractice. Each incident deepens the perception of structural unreliability and moral irresponsibility.

There is also a larger political context that the present push ignores.

From the outset, several Opposition-ruled states opposed the growing centralisation represented by the NTA and exams such as the NEET. Tamil Nadu has remained the most vocal critic. The DMK government under M.K. Stalin appointed a committee under



Gen Z knew better than to fall for the Prime Minister’s ham-fisted late-night appeal on their app of choice

retired high court judge Justice A.K. Rajan to study NEET’s social impact. Its findings were striking. Before NEET, the overwhelming majority of students entering government medical colleges came from the Tamil Nadu State Board. After NEET, CBSE students gained a disproportionately larger share of MBBS seats. The committee also found a dip in the number of students from rural and socially disadvantaged backgrounds.

Its findings highlighted something that technological reforms cannot address: the question of opportunity. Exams redistribute opportunity, in ways that are—or should be—fair and transparent.

This is why the present student unrest extends beyond paper leaks. Students are questioning the increased centralisation of admissions, the opacity of processes, the commercialisation of extra-institutional coaching networks, and the gap between merit and marks.

Adding layers of technological sophistication may actually

intensify some of these problems. A centralised digital examination system concentrates power in a handful of servers, software platforms, administrators and technology vendors. A single vulnerability can compromise an exam taken by millions. Replacing one centralised technologically-driven architecture with another without addressing questions of accountability merely delays the moment of implosion.

The new task force appears to recognise this contradiction. One of its most controversial members, IIT Madras director V. Kamakoti, recently observed that the paper leak crisis is a crisis of trust.

That may be the most important statement made since the start of this controversy.

Trust cannot be programmed. Biometric authentication, geofencing, encrypted question banks, AI-driven surveillance, randomised question generation and digital audit trails may reduce risk of casual malpractice. But none of these ‘improvements’ can eliminate insider collusion—the defining

factor of nearly every major paper leak. Even the tightest security-first system needs human custodians to handle the keys with integrity.

The students who spilled into the streets were asking for something far larger than leak-proof question papers. They were demanding more accountability, less centralisation; more institutional transparency, less individual avoidance.

The response has not just been limited to the task force. In another knee-jerk move, the government introduced The Public Examination (Prevention of Unfair Means) Amendment Bill, 2026, prescribing stricter punishments and heftier penalties for examination-related offences. It was swiftly passed by voice vote in Parliament, signalling a tough-on-crime approach. But as we know, punishment alone does not eliminate crime; if it did, society would be crime-free.

The same logic that animates the task force is at work in the newly passed Bill: penalise the consequence rather than reform the cause. This is not what the students were fighting for. ■

Technology can’t fix collusion. Even the tightest security system needs custodians to handle the keys with integrity

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Why Tamil Nadu says ‘no’ to NEET

When coaching becomes essential to crack an exam, the exam becomes a reflection of economic privilege, writes **K.A. Shaji**

Tamil Nadu is no stranger to bitter political battles. Governments change, alliances shift, parties refuse to share a stage even during all-party meetings on crucial national issues. Yet one issue unites them all (bar the BJP, of course).

Whether it's the Dravida Munnetra Kazhagam (DMK), the All India Anna Dravida Munnetra Kazhagam (AIADMK), the Congress, the Left parties, the Pattali Makkal Katchi (PMK), the Viduthalaai Chiruthaigal Katchi (VCK), the Marumalarchi Dravida Munnetra Kazhagam (MDMK) or a host of smaller regional parties, they all agree on one thing: abolish the National Eligibility cum Entrance Test (NEET). Such unanimity is almost unheard of.

This consensus holds even after actor-turned-politician C. Joseph Vijay broke the decades-old alternation of power between the DMK and AIADMK to become chief minister. The Tamilaga Vettri Kazhagam (TVK) has not only opposed the examination but also demanded its abolition.

Why does Tamil Nadu, unlike every other state, continue to reject a national entrance examination that the Union government describes as transparent, merit-based and essential for maintaining uniform standards in medical education? The answer lies not in recent politics but in a century-old social revolution.

C. Lakshmanan, scholar and a former faculty member at Madras Institute of Development Studies (MIDS) elaborates: “Long before NEET entered the national vocabulary, the Justice Party, founded in 1916, challenged the near-monopoly of higher education and government employment enjoyed by a handful of privileged communities. Later, Periyar E.V. Ramasamy’s Self-Respect Movement expanded that struggle into a larger campaign against caste hierarchy and inherited social privilege. Education became one of its most powerful instruments. Professional colleges, particularly medical colleges, were viewed as gateways through which historically marginalised communities could secure dignity, employment and social mobility.”

He adds, “When Independent India adopted reservation as a constitutional mechanism for correcting historical discrimination, Tamil Nadu embraced that vision. Regardless of political ideology, governments expanded reservation, strengthened schooling and public higher education as a good rather than a market commodity. Thousands of students from farming families, fishing villages, Dalit settlements, backward communities and economically disadvantaged households entered medical colleges. Many were first-generation graduates, and many returned to serve in government hospitals, primary health centres and remote villages. Their stories reinforced the belief that while talent was widely distributed, opportunity was not.”

That conviction influenced one of the state's most significant decisions. In 2006, Tamil Nadu abolished entrance examinations for professional courses. Admissions to medical colleges were based entirely on Class XII board examination marks. The government argued that sustained academic performance over two years was a better indicator of a student's capability than a single three-hour exam. For more than a decade, the system functioned with broad political support.

“The introduction of NEET fundamentally altered that model,” points out Sumathi Padmanabhan, educationist and assistant professor with a Coimbatore college. “Supporters argued that a national examination would eliminate arbitrariness in admissions, curb capitation fees charged by private medical colleges and ensure that every aspiring doctor met the same academic benchmark. Tamil Nadu argued that NEET ignored the enormity of inequality. Students studying under different curricula, with different educational resources, were suddenly expected to compete in a single national examination. Urban CBSE students often had easier access to study material and specialised coaching, while State Board students from government schools did not.”

That disadvantage became increasingly visible with the

explosion of the coaching industry in cities like Kota, Chennai, Hyderabad and Delhi. Families routinely spend lakhs on coaching, accommodation and study material. Affluent families see it as an investment in their children's future. Poorer households see it as yet another barrier between aspiration and opportunity.

The state's anti-NEET argument moved beyond emotional appeals to a data-driven critique of how this exam reshaped medical admissions.

At the centre of that exercise was the Justice A.K. Rajan Committee, constituted in 2021 to study the impact of NEET. After analysing admission trends and more than 86,000 responses from students, parents, teachers and the public, the committee concluded that the exam had significantly altered the social profile of students entering medical colleges.

After NEET became mandatory, the proportion of students from rural areas declined. Admissions from Tamil-medium schools and the State Board fell sharply, while the share of students from CBSE schools increased. Government-

Post-NEET, students from government schools, who made it to medical colleges through consistent performance, almost disappeared from admission lists



Testing times Police personnel detain students protesting the NEET paper leak in Chennai

school students, who had once found a pathway into medical colleges through consistent academic performance, almost disappeared from admission lists until the state introduced a 7.5 per cent horizontal reservation in 2020.

A common exam appears fair on paper, but students gear up in unequal educational landscapes. The starting line for a child studying in a government school in a remote village, often without adequate laboratories, experienced teachers or access to coaching, is different from a student from an elite urban school with digital learning tools and deep pockets.

Subjecting both to the same exam risks legitimising existing inequalities under the language of merit. But what exactly is merit? Is it the ability to answer multiple-choice questions in a three-hour exam, or is it years of disciplined learning and academic consistency?

Tamil Nadu has consistently favoured the latter. Many medical educators have also questioned the assumption that a competitive

entrance examination can accurately predict who will become a good doctor. The medical profession demands empathy, patience, communication skills, ethical judgment and an ability to work under pressure. All of which are difficult, if not impossible, to measure through an exam like NEET. Beyond statistics and policy debates lies an issue that has profoundly influenced public opinion in Tamil Nadu: the emotional toll of NEET.

Over the years, the state has widely reported suicides by students who feared they would fail or were devastated by their results. Mental health professionals have repeatedly warned against the psychological consequences of placing an adolescent's future almost entirely on the outcome of one test. While exams are an inevitable part of education, the present system has created an atmosphere of anxiety that disproportionately affects first-generation learners and students from vulnerable backgrounds.

“Tamil Nadu also sees NEET as an example of centralisation,” says Madurai-based rights defender Henri Tiphagne. “Education is in the Concurrent List of the Constitution. While national standards have their place, individual states should retain the flexibility to design admission systems suited to their educational realities and social objectives. One exam imposed on completely different school systems undermines the federal spirit of the Constitution.”

Supporters continue to defend NEET with examples of success stories from economically weaker sections. These arguments have not altered the state's position.

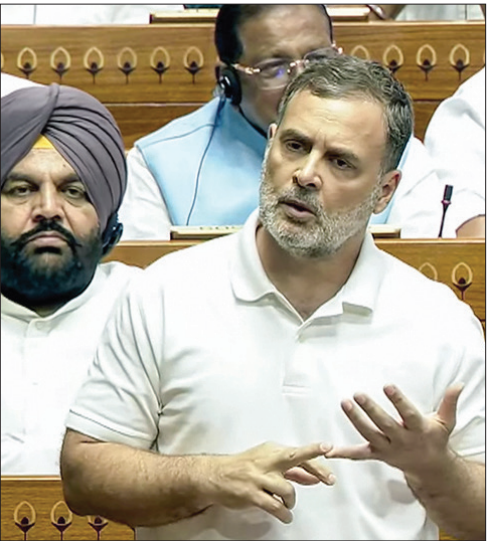
As Tiphagne says, “Tamil Nadu does not reject excellence; it questions the assumption that excellence can be measured independent of social context. In a society where educational opportunities remain deeply unequal, we believe that true merit must account for the circumstances in which students learn and compete.” ■

Dear Opposition, the rules of the game have changed

The students have created a tide, it's up to the Opposition now to ride it, writes **Avay Shukla**



On the streets and in Parliament, Rahul Gandhi has led from the front in demanding accountability from the government



Photos: IANS

Any game or contract is based on and presupposes mutually accepted rules that govern and bind the participants. Democracy is one such contract, the ultimate social contract, in which the citizens (the ruled) give up their individual powers to the elected government (the ruler) in return for the protection of their rights, freedoms and the pursuit of happiness in their own individual ways.

In India for the past 75 years, this contract has held together, though it has come under strain many times. The credit for this goes to enlightened leadership and constitutional institutions that have usually worked, notwithstanding some blips and glitches.

But over the past decade or so, the authoritarian, unilateral, anti-federal and non-accountable

governance style of the NDA government has put this contract under immense strain, and on 20 July it came close to breaking point.

The impetus behind it is the Modi government's paranoia about any kind of protest or opposition to its policies and diktats—it views them as challenges, not as opportunities to introspect and/or self-correct. This happened with the Assam, the CAA, Covid, Manipur, Article 370 and Kashmir, SIR and the Ken-Betwa protests.

But on 20 July, this paranoia reached new heights (or lows) when the full might of the State was unleashed on young students, and blood was spilt on the streets of Delhi, over a protest against India's rancid and corrupt examination system.

With this unjustified violence,

the government has broken the contract with its citizens. Sovereign violence is to be used against enemies of the State, not against its own citizens. A government that cannot differentiate between the two has fully exposed its fascist, dictatorial nature.

Despite the prostitution of *darbari* media, social media has brought this to the doors of every Indian, and support for the protesting students keeps growing.

The unkindest cut of all (to the spirit of democracy) has been inflicted by none other than the Chief Justice of India—it was his intemperate remark that led to this spiral of events in the first place. A PIL seeking an inquiry into the police excesses of 20 July was peremptorily dismissed with the observation that he, the CJI, did not have the time to watch videos (of

the police violence on protesters).

He was not being petitioned to watch a movie but documented evidence of unlawful violence on unarmed teenagers, to seek answers from the government on questions screaming out for answers. Who were the ‘brownshirts’ in civvies who were allowed to beat up students with lathis with total impunity while the police watched?

How did a truck laden with stones find its way to the high-security Jantar Mantar area, and who brought it? Why were peacefully marching students beaten up brutally without any provocation? Why did the policemen take off their name badges? What is the identity of the person seen ramming his baton between a young girl's legs even as

With fair elections no longer possible, the battleground must shift—to Jantar Mantar, Freedom Park, Parade Grounds, Dharna Chowk, Gandhi Maidan...

she is walking away? What is the name of the DCP who walks up to one young girl and slaps her in the face for no reason at all?

Where is the footage of protesters throwing stones and beating up policemen, as alleged by the government? Were illegal lethal weapons such as pellet guns, taser (electrically charged) batons and nail-studded lathis used against the students? Who are the goons, in plain clothes, seen throwing stones and wrecking cars? Was there a deliberate attempt to discredit the protesters and provoke violence?

The refusal of the CJI to entertain this petition and seek answers to the questions above has thrown an obfuscatory veil over the events of 20 July, not dissimilar to the white sheet used to cover the ‘abduction’ of Sonam Wangchuk from Jantar Mantar by the same police.

In contrast, however, credit must be given to the justices of the Delhi High Court who, on 22 July, admitted a similar petition and issued notice to the government and the Delhi Police (though the petition demanded an urgent hearing and not a four-week notice).

This is an inflection point for the entire Opposition. They cannot plough their individual furrows and must come together to offer counsel and guidance to these gallant students, who are full of passion and sincerity but lack the experience of conducting long-drawn-out protests.

At the moment, there is no sign of such concerted action on the part of these parties. The Congress wants the agitation to come under its umbrella; AAP feels this right is theirs as the heirs of the Anna movement; the Left and UBT Shiv Sena seem to have some reservations, the TMC is supportive but distant, the DMK will not sup with the Congress and even Wangchuk has called off his fast, not unexpected since he had started blowing hot and cold of late.

The entire Opposition should realise (as these youngsters have) that the rules of the game have changed. The government will not abide by its part of the contract: it will not conduct fair elections; it has

suborned all agencies of governance; it has defenestrated constitutional institutions; it has rendered the entire judiciary submissive; it has bought over the media; it has made the use of sovereign violence its greatest prerogative and it refuses to be held accountable.

With these rules, the Opposition can never win an election or preserve even a semblance of democracy. It can no longer wage a struggle in Parliament, the Election Commission or the Supreme Court—these institutions have been hollowed out and can no longer serve the purpose for which they were created.

It can no longer fight a fair electoral contest—the game now has to change to one of resistance in the public arena: at Jantar Mantar, Parade Grounds, Azad Maidan, Freedom Park, Ramlila Maidan, Swami Sivananda Salai, Dharna Chowk and Gandhi Maidan. The students are already there, and doing a fine job; it is the responsibility of the main Opposition parties to join them there. Credit can be apportioned or shared when the monster has been vanquished.

“There is a tide in the affairs of men, which, taken at the flood, leads on to fortune...” Rahul Gandhi has Shakespeare read this quote from Shakespeare; he now needs to embrace it. The students at Jantar Mantar have created this tide. It is now for him to rally the other Opposition parties, national and regional, to seize the moment.

The game has changed, and playing by the BJP's new rules will get them nowhere. The Empire has already begun to strike back, using its bottomless bag of tricks. In the days to come, we can expect curbs on YouTube channels over their reporting, profiling of protesters and visits to their parents, debarring them from admissions or from sitting examinations. It is not possible to resist the resources of a modern State for very long. Very soon the tide will begin to turn, and then the opportunity will have been lost—for ever. ■

AVAY SHUKLA is a retired IAS officer and author

A New CM's First Nada Habba

Shivakumar eyes global stage for Mysuru Dasara, without losing its soul



Photo: GettyImages

There are few places where history announces itself with such certainty as Mysuru does when Dasara approaches. As dawn touches the domes of the Mysore Palace and Chamundi Hill rises against the October sky, the city begins its yearly transformation into a living canvas of faith, culture and celebration. Streets that carry the ordinary rhythms of daily life start to echo instead with temple bells, folk instruments and classical melodies.

Artisans finish elaborate decorations, florists weave garlands, craftsmen prepare ceremonial ornaments, and thousands wait for the arrival of the festival elephants. When evening falls and thousands of lights illuminate the palace and the city's heritage buildings, Mysuru stops being merely a historic town and becomes, for eleven days, the cultural heartbeat of Karnataka.

This transformation has, for generations, marked the arrival of Nada Habba — the State Festival that belongs as much to the people of Karnataka as to the royal city that hosts it. Mysuru Dasara is not confined to ritual or pageantry alone.

It is the State's most enduring expression of collective memory, a festival in which history, spirituality, art, literature and public life converge. Its significance goes well beyond the tourism it generates each year; it reminds every Kannadiga that tradition survives not in monuments but in celebrations that keep evolving while staying rooted in their origins.

This year, that tradition carries added personal weight for Chief Minister D.K. Shivakumar. Barely two months into his tenure as Chief Minister, he finds in Mysuru Dasara 2026 his first major opportunity to articulate a cultural vision for Karnataka — one that seeks to honour the State's heritage while steering the festival toward a more modern, outward-looking future.

That intention became clear at a high-level review meeting he chaired at the Vidhana Soudha, where senior ministers and officials assessed preparations for the eleven-day celebration.

Despite concerns over localized drought conditions and agrarian distress in parts of the State, Shivakumar affirmed that Dasara 2026 would go ahead with its customary grandeur, dignity and discipline — a decision he framed not as routine

Independent India altered the nature of the State, but never diminished the festival; instead, Dasara became a shared inheritance, in which the splendour of the Mysore Palace, the worship of Goddess Chamundeshwari, and the iconic JambooSavari came to represent not one family's legacy but the identity of an entire State.

administration but as recognition that institutions like Dasara embody the continuity and identity of Karnataka itself.

"Dasara is not merely an event; it is an international symbol of Karnataka's pride, heritage and identity," the Chief Minister said, directing officials to protect the festival's timeless values even as they modernize its organisation.

His message was unambiguous: heritage stays relevant not by standing still but through each generation's willingness to protect it while letting it grow.

That same philosophy runs through the festival's own history. Mysuru Dasara's journey from the royal courts of the Wadiyars to the democratic Karnataka of today shows how traditions endure — not by resisting change, but by absorbing it without losing their essential character.

Few festivals anywhere have kept their ceremonial grandeur intact across such different political eras. What began as a royal celebration gradually became Karnataka's Nada Habba, its sacred rituals and regal customs carried forward even as governance itself changed entirely.

Independent India altered the nature of the State, but never diminished the festival; instead, Dasara became a shared inheritance, in which the splendour of the Mysore Palace, the worship of Goddess Chamundeshwari, and the iconic JambooSavari came to represent not one family's legacy but the identity of an entire State.

It is this balance between continuity and renewal that now shapes Shivakumar's vision for the festival, even as preparations gather pace in only his second month at the helm.

The ceremonial calendar for 2026 follows this unbroken sequence. As per the Mysuru Panchanga, festivities open on August 26 with the Gajapooje, when the festival elephants are ceremonially welcomed to the city before taking up residence on the Palace grounds — an

occasion that, for many families, marks the true emotional start of Dasara each year.

The formal celebrations begin atop Chamundi Hills on October 11, invoking the Goddess's blessings before the city unfolds into eleven days of cultural activity.

They culminate on October 21, when, during the auspicious Meena Lagna, the JambooSavari proceeds through Mysuru's historic streets bearing the idol of the Goddess in a 750-kilogram golden howdah, watched by millions of people around the world.

While these centuries-old rituals remain the festival's soul, Shivakumar is also shaping a wider vision for Dasara — one aimed at expanding its global stature without diluting its

authenticity.

Discussions are underway to invite internationally acclaimed and distinguished national artists to perform during the cultural evenings at the Palace, even as he insists that Karnataka's own artistic heritage must stay at the centre of the celebrations.

Classical music, folk traditions, theatre, dance and indigenous art forms are meant to continue defining the cultural programme, so that international participation adds to local tradition rather than overshadowing it.

This push for a broader canvas extends to representation as well. The Chief Minister wants Dasara to better reflect Karnataka's regional diversity, and is considering the inclusion of traditions from across the State

— among them Kambala, the celebrated buffalo race of the coast. The idea is that while Mysuru remains the festival's heart, Dasara belongs to every region and community that contributes to Karnataka's cultural fabric.

Alongside this cultural expansion sits an equally ambitious tourism agenda. The city's signature illumination — in which thousands of lights transform the Palace, heritage buildings and public spaces into a single glowing spectacle — is set to return on an even larger scale this year.

Adding a contemporary element to the festivities, Shivakumar has also approached the Union Government for approval of an Indian Air Force air show, an initiative meant to

pair Mysuru's historic grandeur with a display of modern India's technological confidence.

Together, these plans reflect a single underlying ambition on the Chief Minister's part: that every visitor should experience Mysuru Dasara not merely as a celebration of Karnataka's past, but as a confident statement of its future.

By combining age-old ritual with world-class cultural programming, upgraded tourism infrastructure, better hospitality and participation drawn from across the State, he hopes to position Dasara as a global cultural destination while preserving the sanctity that has defined it for generations.

His stated aim is not to reinvent the festival but to strengthen its legacy — showcasing Karnataka's artistic traditions, welcoming the world, and reaffirming Dasara's place as a timeless symbol of the State's unity and cultural excellence.

Behind the spectacle lies a considerable administrative effort, one Shivakumar has chosen to personally oversee so early in his term. Months before the first ceremonial lamp is lit, multiple government departments, civic bodies, tourism authorities, police and cultural institutions coordinate closely to ensure the festival runs efficiently, safely and hospitably.

His review meeting underscored this, with officials directed to strengthen coordination between departments, improve facilities for visitors, and uphold the discipline long associated with Karnataka's premier cultural event.

Particular attention has gone toward the experience of the lakhs of domestic and international visitors expected in Mysuru this year. Recalling how the Maharajas once built grand accommodations and welcomed guests with notable warmth, the Chief Minister said that same spirit of hospitality should define the festival today.

He has also directed a review of the existing VIP pass system, aiming to curb its misuse and ensure that genuine cultural enthusiasts, artists and ordinary

visitors get fair access to key events — part of a broader approach in which he has paired transparency and inclusiveness with ceremonial grandeur.

Beyond culture, Dasara remains one of Karnataka's most significant engines of tourism and the creative economy. Each edition creates opportunities for artisans, weavers, folk performers, musicians, flower growers, transport operators, hoteliers, restaurateurs, traders and countless small entrepreneurs whose livelihoods depend on the celebrations.

In this sense, the festival does more than showcase artistic excellence — it stimulates economic activity across sectors, demonstrating how investment in culture can preserve heritage while sustaining livelihoods.

That broader vision is why Shivakumar wants to present Dasara not as an annual spectacle alone but as Karnataka's cultural ambassador to the world.

By blending centuries-old ritual with expanded programming, stronger tourism infrastructure, improved visitor management and participation from across the State, Mysuru Dasara 2026 aims to celebrate not only the legacy of the Wadiyars but the diversity, creativity and confidence of a modern Karnataka. As he completes his second month as Chief Minister, this festival stands as one of his earliest cultural milestones — an affirmation that Karnataka's heritage remains a living force, capable of inspiring new generations while holding on to the values that have sustained it for centuries. When the illuminated Palace glows against the night sky, when the elephants lead the JambooSavari beneath Chamundi Hill's watchful gaze, and when millions gather once more to witness a tradition renewed, Mysuru will be celebrating something larger than an annual event.

It will be celebrating the enduring spirit of Nada Habba: a timeless expression of Karnataka's history, identity and cultural confidence, carried forward through a harmonious blend of heritage, grandeur and unbroken tradition.

Photo: GettyImages



Healthy banks ≠ healthy household finances

Why are vulnerable households having to pledge their last financial cushion when bank balance sheets are looking healthy?

Ajit Ranade

The Reserve Bank of India's latest Financial Stability Report is reassuring about the health of banks and non-banking finance companies. It is less reassuring about the financial health of their retail customers. India's household debt had reached 45.5 per cent of GDP by September 2025, close to its earlier peak, and scaled a new high of 47.8 per cent by December 2025. This may not be exceptionally high by international standards, but beneath the headlines lurk signs of stress, revealed by the purpose of the loans, who the borrowers are and what they are pledging to get the loans.

Non-housing retail loans now account for 58.4 per cent of household borrowings. Nearly half of all household debt is classified as borrowing for consumption, as distinct from asset creation or productive activity. A housing loan creates an asset, while a business loan may create an income stream. Even an education loan creates future earnings. But a personal loan used for groceries or medical expenditure or repayment of an earlier loan does none of the above.

The distribution of stress is even more revealing. As per the RBI study of 10 large banks, covering nearly 90 per cent of such lending, those with annual incomes below Rs 10 lakh accounted for roughly three-fourths of loan originations. They also accounted for 78 per cent of fresh non-performing loans in December 2025. This foretells a household-debt crisis. Ironically, corporate loans are doing fine, making the NPA ratio quite low in the aggregate. But a low NPA ratio should not hide the fact that the residual stress is overwhelmingly concentrated among those with the least capacity to absorb it.

Microfinance credit declined for seven consecutive quarters till January this year. The borrower base shrank by another 22.7 lakh. The fall in microfinance lending was not because poor households did not need credit. It followed from regulatory action. Due to a phase of rapid lending, multiple borrowing and rising delinquency, the microfinance industry imposed its own guardrails. The permissible number of microfinance lenders to one borrower was eventually reduced to three. Total microfinance and unsecured retail debt was capped at Rs 2 lakh, and lending was prohibited to borrowers with payments overdue for more than 60 days. Banks also sharply reduced their microfinance portfolios. These were two very difficult years for microfinance.

Hence credit demand migrated to gold loans. Gold loans have grown at a compound annual rate of 42.4 per cent since March 2024, almost twice the pace of overall non-housing retail credit. The RBI finds

that much of this increase has come from existing customers using higher gold prices to obtain larger loans and roll over previous debt.

The RBI permits a loan-to-value (LTV) ratio of 85 per cent for consumption loans up to Rs 2.5 lakh. This higher limit for small loans was intended to improve credit access for the really poor. But an 85 per cent LTV leaves a thin safety margin if gold prices drop. The RBI had already found irregularities in gold appraisal, monitoring, auctions and adherence to LTV norms, prompting tighter directions.

A gold loan is safer for the lender than an unsecured microfinance or personal loan because of the collateral. It is not necessarily safer for the family. In case of default, the lender can auction the jewellery. Thus, the banking system may report better asset quality because the risk has been shifted to the borrower. Gold is often the family's final emergency reserve. Monetising it repeatedly to repay earlier loans is not financial deepening. It may be distress in the garb of formal credit. It is often a coping mechanism.

The evidence clearly shows some substitution of unsecured personal loans with gold loans. It is possible that microfinance loans are being replaced by gold loans to some extent.

Loans are liabilities, while savings are assets. Net household financial saving had fallen to 5.2 per cent of gross national disposable income in 2022-23, a multi-decade low. It has now risen to 7 per cent in 2024-25, mainly because new financial liabilities declined. Gross financial saving is 11.8 per cent.

The rapid growth in borrowing is pulling down net financial savings. The earlier fall from 11 per cent to 5.2 per cent was a post-pandemic correction and not really a sign of impoverishment in the aggregate. But now it is clear that low-income borrowers are increasingly using fresh loans to pay for consumption or an instalment of a refinanced old loan.

Do cash transfers to women lead to low savings? These transfers reach 12 crore women across 15 states. A reach increases disposable household income, improves welfare and financial inclusion. Transfers usually fund consumption—food, healthcare or children's needs. They could just as plausibly reduce dependence on high-cost borrowing. But it is unlikely that transfers are responsible for the decline in the net savings of low-income households.

The emerging macroeconomic danger must be acknowledged. Debt-financed consumption supports demand today but debt servicing subtracts from consumption tomorrow. A fall in financial savings reduces the domestic pool available to finance investment, to bank deposits and to fund the fiscal deficit. A gold-price

Photos: Getty Images



Crowded markets and seasonal spikes do not indicate the financial health of households. Microfinance credit declined for seven consecutive quarters till January this year



correction could simultaneously weaken collateral and expose borrowers who have repeatedly refinanced. Since the stress is concentrated among lower-income households, it can also widen the effects of inequality.

The solution is not to shut vulnerable households out of formal credit. Appropriate regulation, proactive credit bureaus providing real-time information on a borrower's total exposure, lenders assessing repayments across microfinance, personal and gold loans can help. Repeated gold-loan rollovers should be curtailed.

When households have to keep borrowing to sustain regular consumption or to repay old loans, it signals financial fragility

AJIT RANADE is a noted economist; Courtesy: The Billion Press

How to wage war and cling to power

Ashok Swain on how Trump and Netanyahu, both facing elections, are trying to spin their war campaigns

On 28 July, while Benjamin Netanyahu was meeting Donald Trump behind closed doors in the White House, Israeli soldiers and settlers were storming several towns in occupied West Bank. Inside the Oval Office sat vice president J.D. Vance, secretary of state Marco Rubio and secretary of war Pete Hegseth. Outside it, the violence revealed the meaning of a meeting officially described as 'positive and productive'.

After waging a war his predecessors had avoided, to project that he was made of sterner stuff, his new imperative is to project that he also has what it takes to end it. Netanyahu wants to persuade him that the war is unfinished. Both men face

elections within months, and their electoral calculations are shaping the violence sweeping the West Bank.

Trump has once again paused American attacks on Iran. He is again saying talks with Tehran are going well while simultaneously threatening renewed bombing. The playbook is familiar. He understands this prolonged conflict, the disruptions it has caused and its inflationary impact on fuel and other commodities are campaign disaster going into the November midterms. He is clinging to hope that a deal even now can be spun as proof that force produced diplomacy.

Netanyahu reads the calendar differently. Israel votes in late October. He

needs an enemy that appears dangerous enough to require his leadership, yet vulnerable enough to allow him to claim victory. The campaign against Iran has not supplied that balance. Israel has endured weeks of missile attacks while Iran still retains offensive capabilities. Far from caving in as he'd hoped, the Iranian establishment has gained in strength. And any attempt by the US to try diplomacy with Iran rings alarm bells for him.

Netanyahu went to Washington with intelligence about Iran's residual military capability, its missile recovery and the status of its nuclear programme. He was hoping to secure red lines for future military action. His problem is that even this failsafe alliance with the US, which has sustained Israel's power projection in West Asia, is not a partnership of equals. Trump can indulge Netanyahu when Israeli force serves his purpose or restrain him if/when it threatens his standing in any way. So, Netanyahu is not likely to return with any assurances that might jeopardise negotiations Trump wants to market as achievement.

Cut to the West Bank. This is Netanyahu's stomping ground. To escalate operations here, he doesn't need US bombers, congressional approval or the cooperation of Gulf monarchies. He has a

'draft army', an occupation bureaucracy and armed settlers whose violence is politically profitable. After the deadly confrontation in Tel last week, where settlers entered a Palestinian village and six people were killed, Netanyahu ordered broader action in what he called terrorist strongholds. Soldiers sealed roads, raided homes and detained scores of Palestinians. Settlers attacked villages, burned homes and vehicles, and set fire to mosques in Qusra and Kour.

Armed settler incursions produce Palestinian resistance, which is represented as 'terrorism'. The army enters the fray to back the invaders and punish the community invaded. Closures, arrests, interrogations, home demolitions follow. Settlers expand their footprint under military protection and far-right ministers promise more outposts and settlements. This orchestrated violence produces political legitimacy for Netanyahu.

The term 'settler violence' understates the reality. It suggests private militia at the margins of a warring state. In fact, settlers and soldiers perform different functions within the same system. Settlers intimidate Palestinian families, seize grazing land, destroy crops and test how much violence will be tolerated. The army restricts Palestinian movement and suppresses

resistance. The government legalises outposts, approves roads and manipulates land registration. The sequence begins as an assault by men in civilian clothes and ends as permanent territorial expansion.

Since 7 October 2023, more than 1,100 Palestinians have been killed in the West Bank and East Jerusalem, including 233 children, while 11,381 Palestinians have been injured, among them 1,902 regular. The same period has seen 4,361 settler attacks, an average of 4.25 attacks a day. The daily average has risen to nearly eight attacks in the last three months, a clear sign that the campaign of intimidation, of violating Palestinian homes, farms and places of worship, has picked up pace.

For Netanyahu, this is linked to his political survival. It reassures far-right partners in the governing coalition that he remains uncompromising at home. It shifts public attention from an inconclusive Iran campaign to an arena where Israel has control and can easily project strength. It earns him brownie points with his boss in the US for showing restraint on the regional stage. It also converts the settler movement from being a troublesome, demanding constituency to informal militia for a project his government already embraces.

The electoral logic is plain. Netanyahu has prospered by invoking real and imagined threats to the existence of the Israeli state and every retaliation as proof that replacing him would be reckless. For most Israelis united in a sense of victimhood, a West Bank in flames is 'evidence' he is right. Netanyahu knows it pushes away questions of responsibility for past failures, the human cost of war and the absence of a political settlement to the edge of public debate. Fear becomes advantage.

Trump wants to restrain Netanyahu over Iran because the consequences are dangerous to him, to his prospect in the midterm election, but what goes on in the West Bank has little or no political cost for him. Denied the freedom to widen the war against Iran, Netanyahu is widening the occupation back home to stay afloat.

Their agenda is plain but the meeting between Trump and Netanyahu ended without a public readout. ■



One for the cameras The Trump-Netanyahu meeting in Washington DC on 28 July

Denied the freedom to continue the war against Iran, 'Bibi' Netanyahu has stepped on it at home to stay afloat

ASHOK SWAIN is a professor of peace and conflict research at Uppsala University, Sweden



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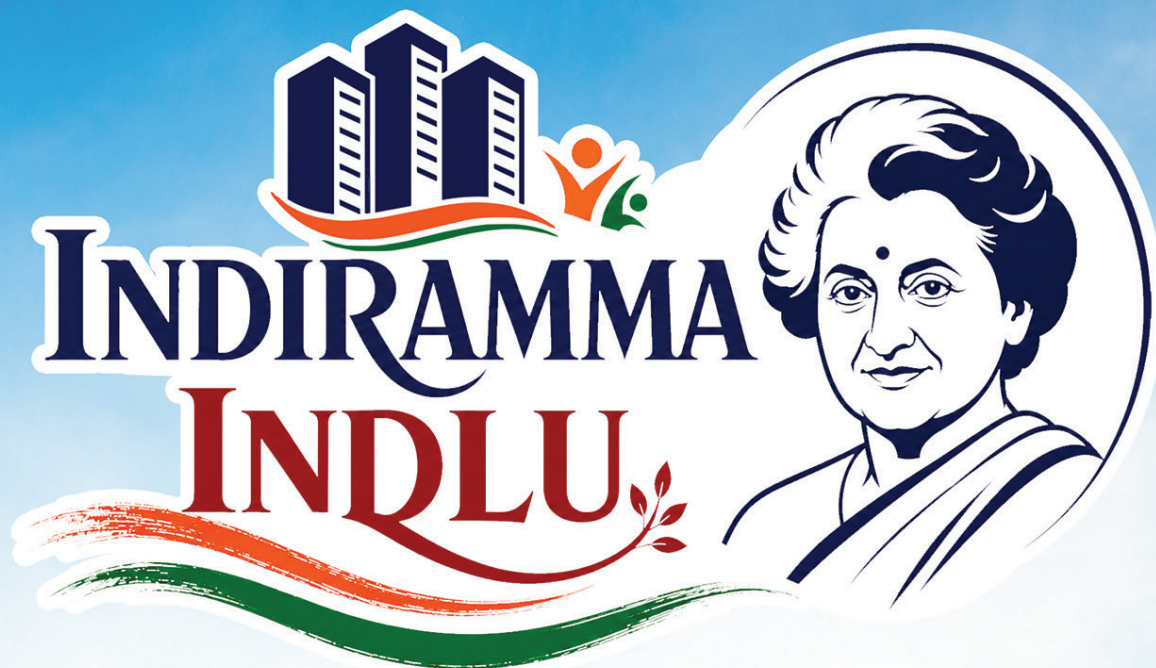
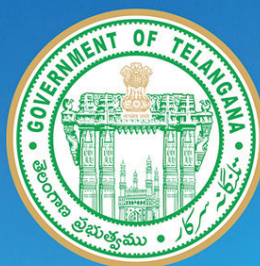
राजकीय श्रावणी मेला

श्रावण मास के पावन अवसर पर
'बाबा बैद्यनाथ और बाबा बासुकीनाथ' की
भूमि झारखण्ड में पधारने वाले समस्त
कांवरियों एवं श्रद्धालुओं का
हार्दिक अभिनंदन एवं जोहार

सूचना एवं जनसम्पर्क विभाग, झारखण्ड



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Both Trump and Netanyahu badly need a new narrative for their war campaigns

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It was both a protest and a carnival

Jaideep Hardikar on how India discovered a new gharana of defiance and learnt a lesson in slaying government arrogance with a smile

This went viral on Instagram. Shot on mobile cameras, here's how the scene unfolds: a column of policemen advances, shields raised, lathis in hand. A crowd of students faces them on a chaotic Patna street. A confrontation appears inevitable. Then, from somewhere in the crowd, a familiar tune rises: 'Jana Gana Mana...'

Others join in. The crowd begins to sing the national anthem. The policemen must halt their surge, stand erect and recite the anthem. For those few seconds, nobody really knows what comes next. Or what this moment is. Theatre? Satire? Civil disobedience? Guerrilla tactic? Perhaps everything all at once.

It was hard to resist a laugh. Unless you were an *Andh-Bhakt*. In the same protest, a boy is seen asking the bewildered policemen in that special Bihari lilt: "Koi tear gas ka intejaam nahi kiye? Water cannon hee chala dijiye."

For days, Patna and several other cities across India turned into Jantar Mantar. Reels were emerging from every protest site, and you couldn't help marvelling at the creativity, the style and swagger, the idiom, the humour, the good cheer, the irreverence, the many registers of their protest. Their rebellion had become a festival. The youth were angry and they were leaving nobody in any doubt. But they were somehow managing to scream with a smile. It was a protest and a carnival.

'You f***ed with the wrong gen,' read one placard, held by a young girl. It may well be a message for audiences beyond governments. They had no fear in taking on the strongmen they defied, no shame in hurling cuss words at them.

One father, interviewed by someone for his Instagram feed, said he had come to the site from Kolkata to represent his son, who was stuck in London. He told his father to go to Jantar Mantar—and take a police beating, if he could, on his behalf! Because he couldn't. And the father came, was all smiles, and asked the Instagram reporter where and how. It was ridiculous

and the old man knew it. But he was doing it for his son and his protesting peers.

'My Hinge (it's a dating app, ICYDK) matches reply faster than the government,' one placard read. Another poked fun at the government's initial refusal to come to a conversation: 'Even my ex didn't ghost me this badly!'

Someone came dressed as Batman. A hop, skip and jump away, Spiderman was posing for photographs. Dora the Explorer became Dora the Protester. There was even a low-budget Pokémon wandering through the crowd. Protesters rewrote Bollywood lyrics into political satire. Others recreated Subway Surfers-style reels, complete with the game's soundtrack, while running from the police. Someone even proudly uploaded a Strava screenshot, recording not a Sunday morning run but the kilometres clocked during the protest.

There's another notable shift. Earlier protest movements rode on attendance, this one on shareability. The placard was not just for the policeman standing ten feet away, it was aimed at someone scrolling through Instagram far away. The slogan became a screenshot. The speech became a reel. The march acquired GPS coordinates. Every witty sign had been designed to outlive the afternoon and survive inside the algorithm.

While the immediate trigger may have been repeated examination paper leaks, what lies beneath the surface of their anger is accumulated disgust and disappointment with shrinking opportunities, expensive education and uncertain employment, the rampant bigotry and whataboutery, the breakdown of common decency, the knowledge that even institutions meant to guarantee fairness are no longer trustworthy.

When previous generations protested, you saw moral outrage; this generation chose irony. Of course it knows the power of the internet but perhaps it also intuitively understands that humour travels farther than

Photo: Getty Images



Style and swagger When the police used water cannons to disperse protesters in Patna, they broke into a rain dance

outrage, that irony may survive censorship, that a joke will be passed around with greater enthusiasm and relish than a political pamphlet. A meme might slip through where ideology is shown the door. Political theorists have known this for long.

The Russian philosopher Mikhail Bakhtin argued that hierarchy temporarily collapses during carnivals. Kings become ordinary men. Sacred authority becomes ridiculous. Laughter entertains; it rearranges relationships between the rulers and the ruled.

James C. Scott, writing in *Domination and the Arts of Resistance*, described jokes, rumours and satire as the 'hidden transcripts' of ordinary people. Before citizens openly challenge power, they often laugh at it. Ridicule quietly rehearses rebellion. History is full of such rehearsals.

In Communist Poland during the 1980s, the Orange Alternative underground movement organised protests where students dressed as dwarfs. Police, determined to crush

dissent, ended up arresting people dressed as fairytail characters. The government kept order but lost dignity.

In the famous Otpor student movement of Serbia in the late 1990s, student activists opposing Slobodan Milošević rolled a barrel painted with the strongman's face into a public square, inviting passers-by to hit it with a stick after dropping a coin into a box. The police arrived eventually to 'arrest' the barrel, and the satirical fundraising stunt made authority look ridiculous, with newspapers around the world splashing photographs of police officers carrying away a painted drum. That one absurd image punctured years of manufactured authority.

Authoritarian power, whatever its ideology, constructs a fake majesty that humour punctures with ease. Indian folklore celebrates Birbal and Tenali Raman not because they defeated kings with swords but because they crushed arrogance with wit. During the Emergency, Abu Abraham's

cartoons often said what editorials could not. Habib Tanvir's theatre mocked power without always naming it. Sharad Joshi's opus *Ek tha gadha urf aladaad khaan*, Cho Ramaswamy's *Tughlak* mocked authority with the same tools.

But India's Gen Z did something different. They democratised satire and they gave it wings. It wasn't a handful of cartoonists, playwrights or columnists channelling the angst of a generation. If one wrote a placard, another filmed it, a third edited the reel, a fourth added trending audio, a fifth turned it into a meme before dinner. By nightfall, a joke born on the pavement outside Parliament had travelled farther than any prime-time TV debate.

For over a decade, Narendra Modi's politics has been built around projection—choreographed events and spectacle creating the image of a larger-than-life leader. The Instagram generation is taking it down by poking fun at it through reels, memes and punchlines.

Humour, of course, cannot replace organisation. No government has ever fallen because of a clever placard. Memes are not manifestos. Reels cannot substitute movements. Eventually every protest must answer difficult questions about leadership, strategy and political direction.

But perhaps its biggest achievement is how this movement buoyed itself with laughter and dissolved fear, how it gave courage to the cowering, how it made change look possible. We watched with astonishment how these young protesters faced the brutality of the Delhi Police. We saw how support soared in the days following the police action. It was magical to see that the police batons couldn't kill their brio or their sense of humour. Many of those returning to Jantar Mantar had watched videos of students being dragged away, seen their bleeding, bandaged heads and broken legs. They knew the risks. Yet they returned.

It's hard to tell where they go from here, but their act of defiance has already punctured the great bully's aura of invincibility. ■

“A repressive State can be challenged if citizens unite”

On 23 July, two days and a few hours after one of the darkest days independent India has seen, **Neha Bora** stood at Jantar Mantar to address a crowd of young Indians. The 29-year-old research scholar, national president of the All India Students' Association (AISA) at Jawaharlal Nehru University (JNU), had also just broken a 23-day hunger strike. But the verve with which she spoke gave no evidence of the toll her body must have taken. And the leitmotif of her rousing speech—'sab yaad rakha jaayega'—will be remembered too. She was talking about the fateful march towards Parliament, which had exposed the brutal face of a government that gave free rein to the Delhi Police, the Rapid Action Force and unidentified private militia to brutalise protesters. If anybody felt momentarily defeated by that naked exhibition of State violence, her undaunted spirit would have buoyed them. Speaking later to one of many adoring mediapersons (yes, they too survive, like cockroaches!), she said, quoting one of her comrades, that hope must be exercised like a muscle. "When we can't find hope, we can exercise that muscle, not only for ourselves but for the people around us." **Nandlal Sharma** caught up with her to talk about the road ahead. Excerpts



Photo: Nandlal Sharma

How would you define this protest? What was it fundamentally about?

It began with a central demand: Dharmendra Pradhan's resignation. But you saw what happened afterward.

The system has deteriorated so much that even if the government wants to stop paper leaks, it can't. UGC-NET papers were circulated before the exam. CUET candidates were kept waiting for hours because servers failed, only to be told their exams would be rescheduled, even as other students wrote theirs the same day. CBSE evaluation errors resulted in marks being awarded to the wrong students. These are not isolated mistakes. They reflect systemic failure.

The same pattern exists in government recruitment. Notifications are issued, examinations are delayed for years, papers leak, and results don't arrive on time. Students are sick and tired of this cycle of uncertainty.

Instead of acknowledging these failures, Dharmendra Pradhan called protesting students 'terrorists'. BJP leaders referred to protesters as 'viruses'—their language an index of their disdain for students' concerns.

You spoke strongly against the police action on 20 July, which only made the protesters more resolute. What happened that day?

We had just ended our 23-day hunger strike and were sitting at Jantar Mantar. We were in no condition to march anywhere. The police themselves directed

people away from Parliament, towards Jantar Mantar. Yet once people gathered there, tear gas was fired and a lathi charge followed. Peaceful protesters were beaten, their bones were broken, their heads were smashed open, their bodies left battered and torn. Was any of that necessary?

Injured students kept arriving at our tent, where volunteer doctors were providing first aid. A wall behind the AISA tent collapsed during the chaos, injuring one of our fellow hunger strikers.

Initially the authorities denied that pellet guns had even been used. Ask the journalist from *Outlook* and the students from Delhi University and Ambedkar University who were hit by pellets. Delhi Police's own records indicate that an officer ordered the use of pellet guns. We also possess documents showing pellet guns had been issued.

The authorities must answer a simple question: Who takes responsibility for those who suffered permanent eye injuries, hearing loss and other lasting damage? Several students are still in hospital, some in critical condition.

After 20 July, the movement was no longer only about Dharmendra Pradhan's resignation, which was ultimately accepted because even the BJP and RSS understood that public anger had reached the Prime Minister.

Accountability was being demanded from the entire BJP government

► Continued on page 2

‘A repressive State can be challenged if citizens unite’

»Continued from page 1

because violence on this scale could not have taken place without orders from the top.
That’s why I say the real accountability lies with Prime Minister Narendra Modi and home minister Amit Shah.

The government had assured protesters no action would be taken against them...
Yes. [It said] all cases registered against protesters in NDA- and BJP-ruled states would be withdrawn and all arrested students released. Bihar and Assam even issued notifications promising this. West Bengal did not.
But now new conditions are being introduced, with courts hearing the argument that only those with no previous criminal cases should be released. That was never the understanding. The government had clearly stated that *all* protesters would be released and no action would be taken against them. They cannot start handing out ‘character certificates’ after making an unconditional commitment.

Is the movement now limited to securing the release of those arrested?
No. The sit-in at Jantar Mantar ended, but as long as even one student remains imprisoned or faces criminal charges for participating in these protests, this movement is not over.
The question of accountability hasn’t gone away. How was permission given to use pellets of AK-47s being used in Delhi—or reports of Gun-47s being used against protesters in Bihar—to become the new normal?

Yogendra Yadav has said the movement should have obtained written assurances from the government. Do you agree?
Yes. My health had deteriorated after the hunger strike, so I wasn’t able to hear every announcement made from the stage. Later, I learned that the government had been given time until 28 July to respond in writing.
In hindsight, greater pressure should have been applied. A written commitment would have strengthened our position enormously and made it much easier to demand the release of all arrested students.

How was the movement coordinated?
It was not run by one or two individuals. Student organisations and the CJP spokespersons functioned as a joint coordinating group. We held regular meetings before every major decision.
What nobody anticipated was the scale of the turnout on 20 July. Communication collapsed almost completely. Phone networks barely functioned, internet-based messaging was practically impossible. Coordinating such an enormous crowd under those circumstances was extraordinarily difficult.
It taught us that future mass mobilisations will require much stronger coordination mechanisms.

How difficult will it be to hold the government accountable, especially home minister Amit Shah?
It will be extremely difficult. Look how hard it was to secure Pradhan’s resignation. Amit Shah is the home minister. He oversees the entire state machinery. Holding someone in that position accountable is a very difficult task. This is a criminal State—one that unleashes and then turns against its own citizens and brutal turns around and denies it ever happened.
Your public profile has grown considerably. Has the media’s attitude towards AISA and the Left changed?

Every few years someone declares that the Left is finished. Yet every major people’s movement tells a different story.
During the anti-CAA movement, Left-affiliated student activists played leading roles. During the farmers’ movement, Left organisations were integral to the Samyukt Kisan Morcha. In this student movement too.
The real limitation lies in reducing politics to parliamentary politics alone. The struggle inside Parliament is important, but social transformation has always come through movements—be it for the eight-hour workday, maternity rights, women’s rights or human rights.

If people appreciate what I say, I should point out that my philosophy isn’t uniquely my own. If you keep encountering young people whose ideas move you, those dreams are rooted in a communist ideology built on equality and justice.
People sometimes tell me I’d have become a bigger leader in another party. But that misses the point. Other parties also have capable speakers, with far more experience. Why didn’t they emerge with confidence and clarity? Because they lack the political understanding needed to grasp the pulse of society.
The legitimacy AISA enjoys today was earned over years on campuses, facing arrests, chargesheets, even imprisonment. We didn’t learn how to build a movement over the past few months.

Should the movement expand beyond student issues to broader questions of democracy?
These are not separate battles. They are all part of the same larger struggle: defending India’s democracy, the spirit of its Constitution, the idea of equal citizenship. Questions around SIR, citizenship, delimitation and electoral fairness are deeply connected to the future of democracy.
The struggle for education was always about more than education. It also represented an alternative politics—one that seeks to unite people around jobs, public education, constitutional values and democratic rights instead of division and polarisation.
The greatest achievement of this movement is that it restored people’s belief that even a powerful and repressive State can be challenged if citizens unite. ■

‘India is my country too’

High priests, step aside.
Swati Singh gives us a protester’s perspective on a memorable slice of Indian history

Go be the prime minister’, my dad would say every time I said something remotely critical of the government. ‘You can’t change anything just by talking about it’, he would say every time I said something needed to be done. I always thought he made sense: if I wanted something done, I should be doing something to get it done. I’d speak to people around me and form opinions too, but also feel disheartened that it made no impact.
And then came 25 July 2026, the day India’s Union minister of education resigned and I realised that just by supporting what I felt was right, I could make an impact.
In the beginning of June this year, a satirical campaign launched by Abhijeet Dipke as a response to India’s unemployed youth being called ‘cockroaches’ made it out of Instagram, my favourite app on earth, on to Jantar Matar, to protest the NEET examination leak and India’s broken education system that it had come to symbolise. At least 21 students had committed suicide due to this leak. A lot of hearts including mine cried for these students. Just two years ago, I was taking multiple entrance tests, and to see students die because of something that could have been avoided and controlled made me angry. So a lot of us took to the streets.
Initially, when I joined the protest, I had no hope of anything changing. There were not enough of us and more than enough against us. As these numbers interchanged places, a flame of hope rekindled in our hearts. Students from all over India joined in, there were too many to even fit in the protest site. It was a student protest, and a huge chunk of the protesters were part of what we proudly call ‘Gen Z’.

What does Gen Z do best? We make memes, we run social media. That is exactly what we did. For a news piece may not be the best form, news media not the best platform to call out mainstream news media. For there was a stark difference between what was being shown on the news and what was happening on ground. So Instagram, not for the first time, became a better source of news than the news channels. Imagine a meme spelling it out more truthfully than a Sunday special news feature!
While those who could support the protest online did their part, those on ground chose to voice their pain and anger through slogans revering our freedom fighters and some sarcastic ones too, through music, nukkad natak and so on. At least three Spidermans, two Gandhis, The Powerpuff Girls and a gorilla.
The protest gained traction and huge crowds gathered near the protest site. I carried pepper spray for the first few days, as I normally do, and then I started



Safe space There wasn’t a moment when I felt in that crush of bodies that I had to be on my guard

forgetting it at home. As a woman, feeling that safe in a crowd that big made me feel relieved. Wherever you go in the world, if you are a woman, you face a threat. I don’t know how, but in this protest, there wasn’t a moment when I felt I had to be on my guard. I was free to think about why I so wanted to be a part of that crowd.
July 20, the black day of Indian democracy, demonstrated multiple realities. Students marching for a cause, the brutality rained upon them by the very people supposed to protect them, the heartlessness of those who believed the students deserved it and the courage and

determination of the students who did not retaliate with violence. Students bled, fainted, cried, pleaded with the police but not once did they hit back. There were more of us than them, and if we wanted to, we could take over but that was not the fight we were fighting.
This fight was for our education, and we were not going to let them end it before the wind even turned our way.
It is not very difficult to start a fight in India, you can honk in the wrong tone and get into a fight. Even so, the students managed to offer roses to those who mercilessly beat them. We reacted not with force but with love. We offered food and water to the police, convincing ourselves they were just doing their jobs. Our slogans over the next few days included ‘Delhi Police, we love you’ and others that will not make it to the paper I mentioned here.
On the night of July 24, I sat with a girl who came from another state and had been sleeping at the protest site since July 17. She told me she was headed back home. She was enrolled in college and actively missing classes. She said she couldn’t let a protest for education affect her education. We talked about how they might talk reforms the next day and how it wouldn’t come close to the resignation we were demanding. But it did. The day she left Delhi, she left knowing this was her country too, and she had the power to protect herself and her people. And so did I. For the first time in a long time, I could believe that this nation is as much mine as it is some politician’s.
There may have been some false notes and missteps in the protest, some by people trying to harm it, others by people trying to make it work. What comes of it may not be everything we want. Nonetheless, it made this government baulk and it made us believe we have a say in what goes on in our country. For once, the first sentence of our national pledge felt true. ■

“
There were more of us than them. If we wanted to, we could take over, but that was not the fight we were fighting”

Whose movement is it anyway?

When a State’s failure hits closer home, the anger becomes impossible to ignore

Aakar Patel

Many were puzzled by the size of the (now called off) protests and the speed with which they erupted. To understand the environment that produced this anger, we need to set aside the immediate issue on which the youth mobilised and step back to assess the larger picture.
Let us begin with a question: What is our relationship with the State? A word that we can take to mean the government, whether local or central. For some of us, such as those writing, and likely reading this, the points at which the State intersects with our lives are few. This is the upper class (only three per cent of India pays income tax so we cannot speak properly of a middle class—only an upper and the rest). Professionally, this class operates in English, and lives in the cities. English, which nine of ten Indians do not speak, allows those of us who do speak it and work in it to be global. In cultural and even professional ways, we are inhabitants of a wider world than the majority of Indians.
Physically, our lives are less touched by the State than most Indians. We are unlikely to have been educated in government schools and our children have not spent time in anganwadis. Our health is taken care of by the private sector doctors and hospitals, not by the nearly ten lakh

women who are Accredited Social Health Activists (ASHA). Our reliance on the public distribution system, through which the State gives out subsidised grain, is likely to be low or non-existent. Eighty crore people, two-thirds of India’s population, benefit from PDS, which gives individuals either five kilograms of rice or wheat every month. Over twenty crore Indians

are still undernourished because their access to State help is inadequate or absent. This column’s readers are unlikely to be among them.
The flat we live in does not have

a toilet built with government subsidy. We do not use public transport—particularly the cheaper mediums such as intra- and inter-city buses—as much as most of the population does. Many of us have



Some signs make you smile. Others make you pause. Many distil complex political realities into a single unforgettable line

For most of us, the points at which the State intersects with our lives are few. We have less primary data on its pathologies

abandoned trains for planes. So the deterioration in rail services does not affect us much. When the Union government first eased Covid-19 restrictions, it allowed airlines to fly at full capacity but ran fewer than 300 of its 16,000 daily trains for several months. During notebandi we were either unaffected or less affected than crores of families by the actions of the State.
And then there are the negative points of contact with the State. Here, again, our club is not touched by the criminal justice system as many Indians are. Both in the number of times we are in contact with it, and in the way we are. We may not be familiar with some of the peculiar features of India’s criminal justice system, such as administrative detention. This is how the Indian State holds, for months and often years, individuals without a crime or a trial. They are locked up on the mere suspicion of the State and its agents—the police and the bureaucracy—that if free, these individuals may commit an offence in future. We, or those we know, have rarely been subjected to a system of justice where there is punishment without a crime. We may not even be aware of it.
The few points of contact we have with the State lie elsewhere and occur infrequently. We may need an electricity connection restored, a road paved, a passport renewed or a driving licence. We feel harassed by the process required to acquire these essentials (there are agents who can smooth things for us). When we complain of

the inefficiency of the State, it is through the experience we have in such things, and not in those that are linked to everyday life. Our food, health, shelter and education are not affected by or dependent on the State. It would not be inaccurate to say that we cannot measure or gauge the efficiency of the State to any extent because we are not engaged with it in any meaningful measure. The majority is more informed about the reality of governance than we are, purely because they have primary data that is much richer and whose periodicity is more frequent.
The spaces in which we have first-hand familiarity with the government and what it does are scarce. We, the elite and the few, likely know less about how well India is governed and how efficient the State is than the many.
Elections are the only time we politically engage with the State in structural terms. Here, our contact with the system is more removed than it is for the majority. Electoral promises and delivery do not mean the same thing to us. How many of us have actually met with or made a demand of our legislator for something that will make a difference to our life? It is the more abstract issues on the manifesto that might appeal us, rather than the more direct ones. Identity and nationalism and India’s status in the world are important and substantial things for an elite that considers itself, and in many ways is, global.
The failure of the State when it directly affects our lives, through a corrupt exam system, has produced this current anger. Time for us now to consider the many ways this same State can and does fail the vast majority. ■

Is this what the students were fighting for?

The same logic drives the task force and the newly passed Bill: penalise the outcome rather than reform the system

Herjinder

Was Prime Minister Narendra Modi’s first response to the Gen Z-led nationwide protests, demanding accountability for the repeated failures of the examination system, too late, too laughable or too clever by half?

At eight minutes to midnight on 23 July, he chose Instagram—rather than Parliament, where the monsoon session was still on—to tell ‘Friends’ on a selfie-style video that a tougher anti-paper-leak law was in store. On Sunday, 26 July, he returned to Instagram—this time with an outdoor reel—to announce that a high-powered task force headed by Infosys co-founder Nandan Nilekani would focus on ‘examination reforms’.

He decided to speak to the protesting youth through the medium that had powered their protests. The cloying ‘thank you’ video that followed his first candid camera was clearly part of a calculated communication strategy to woo digital natives. The remedial strategy could hardly be called that.

First, the composition of the task force. Other than being a co-founder of IT major Infosys, Nandan Nilekani is best known as the architect of Aadhaar, India’s biometric identification system, which rolled out in 2010. The project remains controversial, and even the government no longer treats Aadhaar as conclusive proof of either citizenship or identity.

Nilekani’s team includes former Intelligence Bureau chief Tapan Deka, former ISRO chairman S. Somanath, IIT Madras director V. Kamakoti, former education secretary Anita Karwal and former coal secretary Anil Kumar Jain. These are bureaucrats, technologists, administrators; conspicuous by their absence are well-regarded educationists or pedagogical experts. The presence of a former IB chief raises a red flag: what has an examination reform committee to do with espionage?

The hand-picked team reflects the government’s understanding of

the crisis and the limits of its bureaucratic imagination. A task force dominated by technologists, bureaucrats and former police officials may produce an impressive blueprint for digital exam—on paper. But this crisis is not an engineering problem. It is institutional—meant to disadvantage those it should support.

It began with the creation of the National Testing Agency (NTA). Approved by the Union Cabinet in late 2017 and formally incorporated in May 2018 under the Societies Registration Act, the NTA was deliberately established as a registered society, not through an Act of Parliament. Unlike statutory regulators such as the UGC or constitutional bodies like the UPSC, the NTA is free of the checks and balances that govern public institutions. It operates under the ministry of education, recruiting independently and funding itself through exam fees.

The idea was to delink exams from educational institutions through a specialised testing agency capable of conducting standardised, technology-driven national examinations. Ironically, one of the first consequences of creating a centralised public examination authority was the extensive privatisation of exam management. The NTA rapidly outsourced much of its work. Its thin permanent administrative structure meant it relied heavily on private technology vendors, software companies and third-party service providers to conduct exams across the country. The consequences are evident.

Following the NEET paper leak controversy of 2024, the government appointed an expert panel under former ISRO chairman K. Radhakrishnan. One of its sharpest recommendations was that the NTA should gradually develop its own technological and operational infrastructure instead of leaning on private contractors. A solution to address the most pressing vulnerability in the existing system went unheeded. The report quietly disappeared from public discussion, and it has even reportedly been

removed from the ministry’s website.

This track record doesn’t inspire much confidence in the new task force. However eminent a committee, credibility comes from the government’s willingness to implement uncomfortable—even difficult—recommendations.

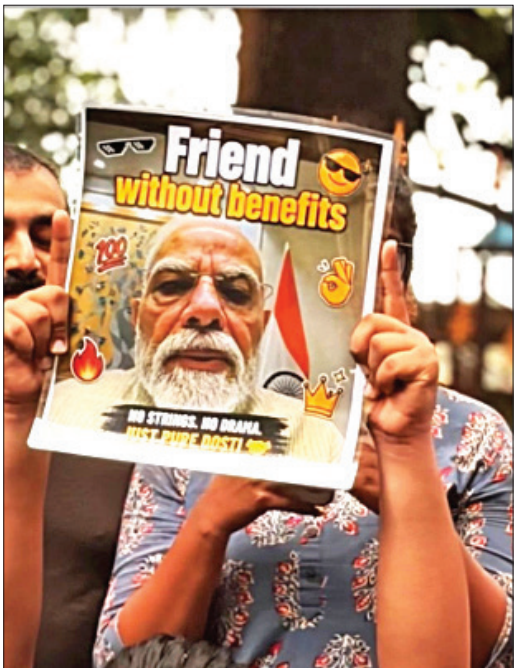
Meanwhile, repeated failures of the examination system steadily eroded public confidence. In the past eight years, several recruitment and entrance exams have been hit by paper leaks, cancellations and/or allegations of malpractice. Each incident deepens the perception of structural unreliability and moral irresponsibility.

There is also a larger political context that the present push ignores.

From the outset, several Opposition-ruled states opposed the growing centralisation represented by the NTA and exams such as the NEET. Tamil Nadu has remained the most vocal critic. The DMK government under M.K. Stalin appointed a committee under



Gen Z knew better than to fall for the Prime Minister’s ham-fisted late-night appeal on their app of choice



retired high court judge Justice A.K. Rajan to study NEET’s social impact. Its findings were striking. Before NEET, the overwhelming majority of students entering government medical colleges came from the Tamil Nadu State Board. After NEET, CBSE students gained a disproportionately larger share of MBBS seats. The committee also found a dip in the number of students from rural and socially disadvantaged backgrounds.

Its findings highlighted something that technological reforms cannot address: the question of opportunity. Exams redistribute opportunity, in ways that are—or should be—fair and transparent.

This is why the present student unrest extends beyond paper leaks. Students are questioning the increased centralisation of admissions, the opacity of processes, the commercialisation of extra-institutional coaching networks, and the gap between merit and marks.

Adding layers of technological sophistication may actually

intensify some of these problems. A centralised digital examination system concentrates power in a handful of servers, software platforms, administrators and technology vendors. A single vulnerability can compromise an exam taken by millions. Replacing one centralised technologically-driven architecture with another without addressing questions of accountability merely delays the moment of implosion.

The new task force appears to recognise this contradiction. One of its most controversial members, IIT Madras director V. Kamakoti, recently observed that the paper leak crisis is a crisis of trust.

That may be the most important statement made since the start of this controversy.

Trust cannot be programmed. Biometric authentication, geofencing, encrypted question banks, AI-driven surveillance, randomised question generation and digital audit trails may reduce risk of casual malpractice. But none of these ‘improvements’ can eliminate insider collusion—the defining

factor of nearly every major paper leak. Even the tightest security-first system needs human custodians to handle the keys with integrity.

The students who spilled into the streets were asking for something far larger than leak-proof question papers. They were demanding more accountability, less centralisation; more institutional transparency, less individual avoidance.

The response has not just been limited to the task force. In another knee-jerk move, the government introduced The Public Examination (Prevention of Unfair Means) Amendment Bill, 2026, prescribing stricter punishments and heftier penalties for examination-related offences. It was swiftly passed by voice vote in Parliament, signalling a tough-on-crime approach. But as we know, punishment alone does not eliminate crime; if it did, society would be crime-free.

The same logic that animates the task force is at work in the newly passed Bill: penalise the consequence rather than reform the cause. This is not what the students were fighting for. ■

Technology can’t fix collusion. Even the tightest security system needs custodians to handle the keys with integrity

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Why Tamil Nadu says ‘no’ to NEET

When coaching becomes essential to crack an exam, the exam becomes a reflection of economic privilege, writes **K.A. Shaji**

Tamil Nadu is no stranger to bitter political battles. Governments change, alliances shift, parties refuse to share a stage even during all-party meetings on crucial national issues. Yet one issue unites them all (bar the BJP, of course).

Whether it's the Dravida Munnetra Kazhagam (DMK), the All India Anna Dravida Munnetra Kazhagam (AIADMK), the Congress, the Left parties, the Pattali Makkal Katchi (PMK), the Viduthalaai Chiruthaigal Katchi (VCK), the Marumalarchi Dravida Munnetra Kazhagam (MDMK) or a host of smaller regional parties, they all agree on one thing: abolish the National Eligibility cum Entrance Test (NEET). Such unanimity is almost unheard of.

This consensus holds even after actor-turned-politician C. Joseph Vijay broke the decades-old alternation of power between the DMK and AIADMK to become chief minister. The Tamilaga Vettri Kazhagam (TVK) has not only opposed the examination but also demanded its abolition.

Why does Tamil Nadu, unlike every other state, continue to reject a national entrance examination that the Union government describes as transparent, merit-based and essential for maintaining uniform standards in medical education? The answer lies not in recent politics but in a century-old social revolution.

C. Lakshmanan, scholar and a former faculty member at Madras Institute of Development Studies (MIDS) elaborates: “Long before NEET entered the national vocabulary, the Justice Party, founded in 1916, challenged the near-monopoly of higher education and government employment enjoyed by a handful of privileged communities. Later, Periyar E.V. Ramasamy’s Self-Respect Movement expanded that struggle into a larger campaign against caste hierarchy and inherited social privilege. Education became one of its most powerful instruments. Professional colleges, particularly medical colleges, were viewed as gateways through which historically marginalised communities could secure dignity, employment and social mobility.”

He adds, “When Independent India adopted reservation as a constitutional mechanism for correcting historical discrimination, Tamil Nadu embraced that vision. Regardless of political ideology, governments expanded reservation, strengthened schooling and public higher education as a good rather than a market commodity. Thousands of students from farming families, fishing villages, Dalit settlements, backward communities and economically disadvantaged households entered medical colleges. Many were first-generation graduates, and many returned to serve in government hospitals, primary health centres and remote villages. Their stories reinforced the belief that while talent was widely distributed, opportunity was not.”

That conviction influenced one of the state's most significant decisions. In 2006, Tamil Nadu abolished entrance examinations for professional courses. Admissions to medical colleges were based entirely on Class XII board examination marks. The government argued that sustained academic performance over two years was a better indicator of a student's capability than a single three-hour exam. For more than a decade, the system functioned with broad political support.

“The introduction of NEET fundamentally altered that model,” points out Sumathi Padmanabhan, educationist and assistant professor with a Coimbatore college. “Supporters argued that a national examination would eliminate arbitrariness in admissions, curb capitation fees charged by private medical colleges and ensure that every aspiring doctor met the same academic benchmark. Tamil Nadu argued that NEET ignored the enormity of inequality. Students studying under different curricula, with different educational resources, were suddenly expected to compete in a single national examination. Urban CBSE students often had easier access to study material and specialised coaching, while State Board students from government schools did not.”

That disadvantage became increasingly visible with the

explosion of the coaching industry in cities like Kota, Chennai, Hyderabad and Delhi. Families routinely spend lakhs on coaching, accommodation and study material. Affluent families see it as an investment in their children's future. Poorer households see it as yet another barrier between aspiration and opportunity.

The state's anti-NEET argument moved beyond emotional appeals to a data-driven critique of how this exam reshaped medical admissions.

At the centre of that exercise was the Justice A.K. Rajan Committee, constituted in 2021 to study the impact of NEET. After analysing admission trends and more than 86,000 responses from students, parents, teachers and the public, the committee concluded that the exam had significantly altered the social profile of students entering medical colleges.

After NEET became mandatory, the proportion of students from rural areas declined. Admissions from Tamil-medium schools and the State Board fell sharply, while the share of students from CBSE schools increased. Government-

Post-NEET, students from government schools, who made it to medical colleges through consistent performance, almost disappeared from admission lists



Testing times Police personnel detain students protesting the NEET paper leak in Chennai

school students, who had once found a pathway into medical colleges through consistent academic performance, almost disappeared from admission lists until the state introduced a 7.5 per cent horizontal reservation in 2020.

A common exam appears fair on paper, but students gear up in unequal educational landscapes. The starting line for a child studying in a government school in a remote village, often without adequate laboratories, experienced teachers or access to coaching, is different from a student from an elite urban school with digital learning tools and deep pockets.

Subjecting both to the same exam risks legitimising existing inequalities under the language of merit. But what exactly is merit? Is it the ability to answer multiple-choice questions in a three-hour exam, or is it years of disciplined learning and academic consistency?

Tamil Nadu has consistently favoured the latter. Many medical educators have also questioned the assumption that a competitive

entrance examination can accurately predict who will become a good doctor. The medical profession demands empathy, patience, communication skills, ethical judgment and an ability to work under pressure. All of which are difficult, if not impossible, to measure through an exam like NEET. Beyond statistics and policy debates lies an issue that has profoundly influenced public opinion in Tamil Nadu: the emotional toll of NEET.

Over the years, the state has widely reported suicides by students who feared they would fail or were devastated by their results. Mental health professionals have repeatedly warned against the psychological consequences of placing an adolescent's future almost entirely on the outcome of one test. While exams are an inevitable part of education, the present system has created an atmosphere of anxiety that disproportionately affects first-generation learners and students from vulnerable backgrounds.

“Tamil Nadu also sees NEET as an example of centralisation,” says Madurai-based human rights defender Henri Tiphagne. “Education is in the Concurrent List of the Constitution. While national standards have their place, individual states should retain the flexibility to design admission systems suited to their educational realities and social objectives. One exam imposed on completely different school systems undermines the federal spirit of the Constitution.”

Supporters continue to defend NEET with examples of success stories from economically weaker sections. These arguments have not altered the state's position.

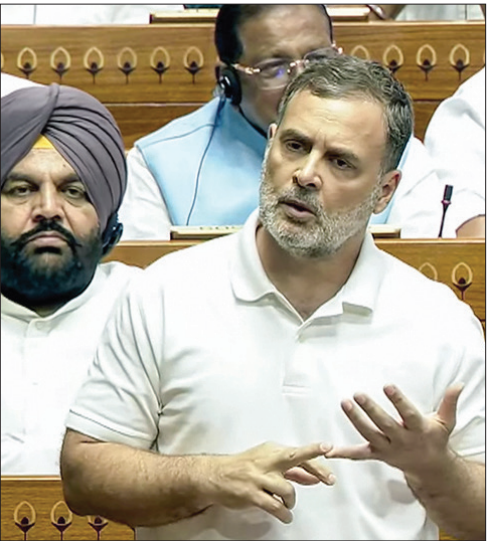
As Tiphagne says, “Tamil Nadu does not reject excellence; it questions the assumption that excellence can be measured independent of social context. In a society where educational opportunities remain deeply unequal, we believe that true merit must account for the circumstances in which students learn and compete.” ■

Dear Opposition, the rules of the game have changed

The students have created a tide, it's up to the Opposition now to ride it, writes **Avay Shukla**



On the streets and in Parliament, Rahul Gandhi has led from the front in demanding accountability from the government



Photos: IANS

Any game or contract is based on and presupposes mutually accepted rules that govern and bind the participants. Democracy is one such contract, the ultimate social contract, in which the citizens (the ruled) give up their individual powers to the elected government (the ruler) in return for the protection of their rights, freedoms and the pursuit of happiness in their own individual ways.

In India for the past 75 years, this contract has held together, though it has come under strain many times. The credit for this goes to enlightened leadership and constitutional institutions that have usually worked, notwithstanding some blips and glitches.

But over the past decade or so, the authoritarian, unilateral, anti-federal and non-accountable

governance style of the NDA government has put this contract under immense strain, and on 20 July it came close to breaking point.

The impetus behind it is the Modi government's paranoia about any kind of protest or opposition to its policies and diktats—it views them as challenges, not as opportunities to introspect and/or self-correct. This happened with the Assam, the CAA, Covid, Manipur, Article 370 and Kashmir, SIR and the Ken-Betwa protests.

But on 20 July, this paranoia reached new heights (or lows) when the full might of the State was unleashed on young students, and blood was spilt on the streets of Delhi, over a protest against India's rancid and corrupt examination system.

With this unjustified violence,

the government has broken the contract with its citizens. Sovereign violence is to be used against enemies of the State, not against its own citizens. A government that cannot differentiate between the two has fully exposed its fascist, dictatorial nature.

Despite the prostitution of *darbari* media, social media has brought this to the doors of every Indian, and support for the protesting students keeps growing.

The unkindest cut of all (to the spirit of democracy) has been inflicted by none other than the Chief Justice of India—it was his intemperate remark that led to this spiral of events in the first place. A PIL seeking an inquiry into the police excesses of 20 July was peremptorily dismissed with the observation that he, the CJI, did not have the time to watch videos (of

the police violence on protesters).

He was not being petitioned to watch a movie but documented evidence of unlawful violence on unarmed teenagers, to seek answers from the government on questions screaming out for answers. Who were the ‘brownshirts’ in civvies who were allowed to beat up students with lathis with total impunity while the police watched?

How did a truck laden with stones find its way to the high-security Jantar Mantar area, and who brought it? Why were peacefully marching students beaten up brutally without any provocation? Why did the policemen take off their name badges? What is the identity of the person seen ramming his baton between a young girl's legs even as

she is walking away? What is the name of the DCP who walks up to one young girl and slaps her in the face for no reason at all?

Where is the footage of protesters throwing stones and beating up policemen, as alleged by the government? Were illegal lethal weapons such as pellet guns, taser (electrically charged) batons and nail-studded lathis used against the students? Who are the goons, in plain clothes, seen throwing stones and wrecking cars? Was there a deliberate attempt to discredit the protesters and provoke violence?

The refusal of the CJI to entertain this petition and seek answers to the questions above has thrown an obfuscatory veil over the events of 20 July, not dissimilar to the white sheet used to cover the ‘abduction’ of Sonam Wangchuk from Jantar Mantar by the same police.

In contrast, however, credit must be given to the justices of the Delhi High Court who, on 22 July, admitted a similar petition and issued notice to the government and the Delhi Police (though the petition demanded an urgent hearing and not a four-week notice).

This is an inflection point for the entire Opposition. They cannot plough their individual furrows and must come together to offer counsel and guidance to these gallant students, who are full of passion and sincerity but lack the experience of conducting long-drawn-out protests.

At the moment, there is no sign of such concerted action on the part of these parties. The Congress wants the agitation to come under its umbrella; AAP feels this right is theirs as the heirs of the Anna movement; the Left and UBT Shiv Sena seem to have some reservations, the TMC is supportive but distant, the DMK will not sup with the Congress and even Wangchuk has called off his fast, not unexpected since he had started blowing hot and cold of late.

The entire Opposition should realise (as these youngsters have) that the rules of the game have changed. The government will not abide by its part of the contract: it will not conduct fair elections; it has

suborned all agencies of governance; it has defenestrated constitutional institutions; it has rendered the entire judiciary submissive; it has bought over the media; it has made the use of sovereign violence its greatest prerogative and it refuses to be held accountable.

With these rules, the Opposition can never win an election or preserve even a semblance of democracy. It can no longer wage a struggle in Parliament, the Election Commission or the Supreme Court—these institutions have been hollowed out and can no longer serve the purpose for which they were created.

It can no longer fight a fair electoral contest—the game now has to change to one of resistance in the public arena: at Jantar Mantar, Parade Grounds, Azad Maidan, Freedom Park, Ramlila Maidan, Swami Sivananda Salai, Dharna Chowk and Gandhi Maidan. The students are already there, and doing a fine job; it is the responsibility of the main Opposition parties to join them there. Credit can be apportioned or shared when the monster has been vanquished.

“There is a tide in the affairs of men, which, taken at the flood, leads on to fortune...” Rahul Gandhi has Shakespeare read this quote from Shakespeare; he now needs to embrace it. The students at Jantar Mantar have created this tide. It is now for him to rally the other Opposition parties, national and regional, to seize the moment.

The game has changed, and playing by the BJP's new rules will get them nowhere. The Empire has already begun to strike back, using its bottomless bag of tricks. In the days to come, we can expect curbs on YouTube channels over their reporting, profiling of protesters and visits to their parents, debarring them from admissions or from sitting examinations. It is not possible to resist the resources of a modern State for very long. Very soon the tide will begin to turn, and then the opportunity will have been lost—for ever. ■

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A New CM's First Nada Habba

Shivakumar eyes global stage for Mysuru Dasara, without losing its soul



Photo: GettyImages

There are few places where history announces itself with such certainty as Mysuru does when Dasara approaches. As dawn touches the domes of the Mysore Palace and Chamundi Hill rises against the October sky, the city begins its yearly transformation into a living canvas of faith, culture and celebration. Streets that carry the ordinary rhythms of daily life start to echo instead with temple bells, folk instruments and classical melodies.

Artisans finish elaborate decorations, florists weave garlands, craftsmen prepare ceremonial ornaments, and thousands wait for the arrival of the festival elephants. When evening falls and thousands of lights illuminate the palace and the city's heritage buildings, Mysuru stops being merely a historic town and becomes, for eleven days, the cultural heartbeat of Karnataka.

This transformation has, for generations, marked the arrival of Nada Habba — the State Festival that belongs as much to the people of Karnataka as to the royal city that hosts it. Mysuru Dasara is not confined to ritual or pageantry alone.

It is the State's most enduring expression of collective memory, a festival in which history, spirituality, art, literature and public life converge. Its significance goes well beyond the tourism it generates each year; it reminds every Kannadiga that tradition survives not in monuments but in celebrations that keep evolving while staying rooted in their origins.

This year, that tradition carries added personal weight for Chief Minister D.K. Shivakumar. Barely two months into his tenure as Chief Minister, he finds in Mysuru Dasara 2026 his first major opportunity to articulate a cultural vision for Karnataka — one that seeks to honour the State's heritage while steering the festival toward a more modern, outward-looking future.

That intention became clear at a high-level review meeting he chaired at the Vidhana Soudha, where senior ministers and officials assessed preparations for the eleven-day celebration.

Despite concerns over localized drought conditions and agrarian distress in parts of the State, Shivakumar affirmed that Dasara 2026 would go ahead with its customary grandeur, dignity and discipline — a decision he framed not as routine

Independent India altered the nature of the State, but never diminished the festival; instead, Dasara became a shared inheritance, in which the splendour of the Mysore Palace, the worship of Goddess Chamundeshwari, and the iconic JambooSavari came to represent not one family's legacy but the identity of an entire State.

administration but as recognition that institutions like Dasara embody the continuity and identity of Karnataka itself.

"Dasara is not merely an event; it is an international symbol of Karnataka's pride, heritage and identity," the Chief Minister said, directing officials to protect the festival's timeless values even as they modernize its organisation.

His message was unambiguous: heritage stays relevant not by standing still but through each generation's willingness to protect it while letting it grow.

That same philosophy runs through the festival's own history. Mysuru Dasara's journey from the royal courts of the Wadiyars to the democratic Karnataka of today shows how traditions endure — not by resisting change, but by absorbing it without losing their essential character.

Few festivals anywhere have kept their ceremonial grandeur intact across such different political eras. What began as a royal celebration gradually became Karnataka's Nada Habba, its sacred rituals and regal customs carried forward even as governance itself changed entirely.

Independent India altered the nature of the State, but never diminished the festival; instead, Dasara became a shared inheritance, in which the splendour of the Mysore Palace, the worship of Goddess Chamundeshwari, and the iconic JambooSavari came to represent not one family's legacy but the identity of an entire State.

It is this balance between continuity and renewal that now shapes Shivakumar's vision for the festival, even as preparations gather pace in only his second month at the helm.

The ceremonial calendar for 2026 follows this unbroken sequence. As per the Mysuru Panchanga, festivities open on August 26 with the Gajapooje, when the festival elephants are ceremonially welcomed to the city before taking up residence on the Palace grounds — an

occasion that, for many families, marks the true emotional start of Dasara each year.

The formal celebrations begin atop Chamundi Hills on October 11, invoking the Goddess's blessings before the city unfolds into eleven days of cultural activity.

They culminate on October 21, when, during the auspicious Meena Lagna, the JambooSavari proceeds through Mysuru's historic streets bearing the idol of the Goddess in a 750-kilogram golden howdah, watched by millions of people around the world.

While these centuries-old rituals remain the festival's soul, Shivakumar is also shaping a wider vision for Dasara — one aimed at expanding its global stature without diluting its

authenticity.

Discussions are underway to invite internationally acclaimed and distinguished national artists to perform during the cultural evenings at the Palace, even as he insists that Karnataka's own artistic heritage must stay at the centre of the celebrations.

Classical music, folk traditions, theatre, dance and indigenous art forms are meant to continue defining the cultural programme, so that international participation adds to local tradition rather than overshadowing it.

This push for a broader canvas extends to representation as well. The Chief Minister wants Dasara to better reflect Karnataka's regional diversity, and is considering the inclusion of traditions from across the State

— among them Kambala, the celebrated buffalo race of the coast. The idea is that while Mysuru remains the festival's heart, Dasara belongs to every region and community that contributes to Karnataka's cultural fabric.

Alongside this cultural expansion sits an equally ambitious tourism agenda. The city's signature illumination — in which thousands of lights transform the Palace, heritage buildings and public spaces into a single glowing spectacle — is set to return on an even larger scale this year.

Adding a contemporary element to the festivities, Shivakumar has also approached the Union Government for approval of an Indian Air Force air show, an initiative meant to

pair Mysuru's historic grandeur with a display of modern India's technological confidence.

Together, these plans reflect a single underlying ambition on the Chief Minister's part: that every visitor should experience Mysuru Dasara not merely as a celebration of Karnataka's past, but as a confident statement of its future.

By combining age-old ritual with world-class cultural programming, upgraded tourism infrastructure, better hospitality and participation drawn from across the State, he hopes to position Dasara as a global cultural destination while preserving the sanctity that has defined it for generations.

His stated aim is not to reinvent the festival but to strengthen its legacy — showcasing Karnataka's artistic traditions, welcoming the world, and reaffirming Dasara's place as a timeless symbol of the State's unity and cultural excellence.

Behind the spectacle lies a considerable administrative effort, one Shivakumar has chosen to personally oversee so early in his term. Months before the first ceremonial lamp is lit, multiple government departments, civic bodies, tourism authorities, police and cultural institutions coordinate closely to ensure the festival runs efficiently, safely and hospitably.

His review meeting underscored this, with officials directed to strengthen coordination between departments, improve facilities for visitors, and uphold the discipline long associated with Karnataka's premier cultural event.

Particular attention has gone toward the experience of the lakhs of domestic and international visitors expected in Mysuru this year. Recalling how the Maharajas once built grand accommodations and welcomed guests with notable warmth, the Chief Minister said that same spirit of hospitality should define the festival today.

He has also directed a review of the existing VIP pass system, aiming to curb its misuse and ensure that genuine cultural enthusiasts, artists and ordinary

visitors get fair access to key events — part of a broader approach in which he has paired transparency and inclusiveness with ceremonial grandeur.

Beyond culture, Dasara remains one of Karnataka's most significant engines of tourism and the creative economy. Each edition creates opportunities for artisans, weavers, folk performers, musicians, flower growers, transport operators, hoteliers, restaurateurs, traders and countless small entrepreneurs whose livelihoods depend on the celebrations.

In this sense, the festival does more than showcase artistic excellence — it stimulates economic activity across sectors, demonstrating how investment in culture can preserve heritage while sustaining livelihoods.

That broader vision is why Shivakumar wants to present Dasara not as an annual spectacle alone but as Karnataka's cultural ambassador to the world.

By blending centuries-old ritual with expanded programming, stronger tourism infrastructure, improved visitor management and participation from across the State, Mysuru Dasara 2026 aims to celebrate not only the legacy of the Wadiyars but the diversity, creativity and confidence of a modern Karnataka. As he completes his second month as Chief Minister, this festival stands as one of his earliest cultural milestones — an affirmation that Karnataka's heritage remains a living force, capable of inspiring new generations while holding on to the values that have sustained it for centuries. When the illuminated Palace glows against the night sky, when the elephants lead the JambooSavari beneath Chamundi Hill's watchful gaze, and when millions gather once more to witness a tradition renewed, Mysuru will be celebrating something larger than an annual event.

It will be celebrating the enduring spirit of Nada Habba: a timeless expression of Karnataka's history, identity and cultural confidence, carried forward through a harmonious blend of heritage, grandeur and unbroken tradition.

Photo: GettyImages



Healthy banks ≠ healthy household finances

Why are vulnerable households having to pledge their last financial cushion when bank balance sheets are looking healthy?

Ajit Ranade

The Reserve Bank of India's latest Financial Stability Report is reassuring about the health of banks and non-banking finance companies. It is less reassuring about the financial health of their retail customers. India's household debt had reached 45.5 per cent of GDP by September 2025, close to its earlier peak, and scaled a new high of 47.8 per cent by December 2025. This may not be exceptionally high by international standards, but beneath the headlines lurk signs of stress, revealed by the purpose of the loans, who the borrowers are and what they are pledging to get the loans.

Non-housing retail loans now account for 58.4 per cent of household borrowings. Nearly half of all household debt is classified as borrowing for consumption, as distinct from asset creation or productive activity. A housing loan creates an asset, while a business loan may create an income stream. Even an education loan creates future earnings. But a personal loan used for groceries or medical expenditure or repayment of an earlier loan does none of the above.

The distribution of stress is even more revealing. As per the RBI study of 10 large banks, covering nearly 90 per cent of such lending, those with annual incomes below Rs 10 lakh accounted for roughly three-fourths of loan originations. They also accounted for 78 per cent of fresh non-performing loans in December 2025. This foretells a household-debt crisis. Ironically, corporate loans are doing fine, making the NPA ratio quite low in the aggregate. But a low NPA ratio should not hide the fact that the residual stress is overwhelmingly concentrated among those with the least capacity to absorb it.

Microfinance credit declined for seven consecutive quarters till January this year. The borrower base shrank by another 22.7 lakh. The fall in microfinance lending was not because poor households did not need credit. It followed from regulatory action. Due to a phase of rapid lending, multiple borrowing and rising delinquency, the microfinance industry imposed its own guardrails. The permissible number of microfinance lenders to one borrower was eventually reduced to three. Total microfinance and unsecured retail debt was capped at Rs 2 lakh, and lending was prohibited to borrowers with payments overdue for more than 60 days. Banks also sharply reduced their microfinance portfolios. These were two very difficult years for microfinance.

Hence credit demand migrated to gold loans. Gold loans have grown at a compound annual rate of 42.4 per cent since March 2024, almost twice the pace of overall non-housing retail credit. The RBI finds

that much of this increase has come from existing customers using higher gold prices to obtain larger loans and roll over previous debt.

The RBI permits a loan-to-value (LTV) ratio of 85 per cent for consumption loans up to Rs 2.5 lakh. This higher limit for small loans was intended to improve credit access for the really poor. But an 85 per cent LTV leaves a thin safety margin if gold prices drop. The RBI had already found irregularities in gold appraisal, monitoring, auctions and adherence to LTV norms, prompting tighter directions.

A gold loan is safer for the lender than an unsecured microfinance or personal loan because of the collateral. It is not necessarily safer for the family. In case of default, the lender can auction the jewellery. Thus, the banking system may report better asset quality because the risk has been shifted to the borrower. Gold is often the family's final emergency reserve. Monetising it repeatedly to repay earlier loans is not financial deepening. It may be distress in the garb of formal credit. It is often a coping mechanism.

The evidence clearly shows some substitution of unsecured personal loans with gold loans. It is possible that microfinance loans are being replaced by gold loans to some extent.

Loans are liabilities, while savings are assets. Net household financial saving had fallen to 5.2 per cent of gross national disposable income in 2022-23, a multi-decade low. It has now risen to 7 per cent in 2024-25, mainly because new financial liabilities declined. Gross financial saving is 11.8 per cent.

The rapid growth in borrowing is pulling down net financial savings. The earlier fall from 11 per cent to 5.2 per cent was a post-pandemic correction and not really a sign of impoverishment in the aggregate. But now it is clear that low-income borrowers are increasingly using fresh loans to pay for consumption or an instalment of a refinanced old loan.

Do cash transfers to women lead to low savings? These transfers reach 12 crore women across 15 states. A reach increases disposable household income, improves welfare and financial inclusion. Transfers usually fund consumption—food, healthcare or children's needs. They could just as plausibly reduce dependence on high-cost borrowing. But it is unlikely that transfers are responsible for the decline in the net savings of low-income households.

The emerging macroeconomic danger must be acknowledged. Debt-financed consumption supports demand today but debt servicing subtracts from consumption tomorrow. A fall in financial savings reduces the domestic pool available to finance investment, to bank deposits and to fund the fiscal deficit. A gold-price

Photos: Getty Images



Crowded markets and seasonal spikes do not indicate the financial health of households. Microfinance credit declined for seven consecutive quarters till January this year



correction could simultaneously weaken collateral and expose borrowers who have repeatedly refinanced. Since the stress is concentrated among lower-income households, it can also widen the effects of inequality.

The solution is not to shut vulnerable households out of formal credit. Appropriate regulation, proactive credit bureaus providing real-time information on a borrower's total exposure, lenders assessing repayments across microfinance, personal and gold loans can help. Repeated gold-loan rollovers should be curtailed.

When households have to keep borrowing to sustain regular consumption or to repay old loans, it signals financial fragility

AJIT RANADE is a noted economist; Courtesy: The Billion Press

How to wage war and cling to power

Ashok Swain on how Trump and Netanyahu, both facing elections, are trying to spin their war campaigns

On 28 July, while Benjamin Netanyahu was meeting Donald Trump behind closed doors in the White House, Israeli soldiers and settlers were storming several towns in occupied West Bank. Inside the Oval Office sat vice president J.D. Vance, secretary of state Marco Rubio and secretary of war Pete Hegseth. Outside it, the violence revealed the meaning of a meeting officially described as 'positive and productive'.

After waging a war his predecessors had avoided, to project that he was made of sterner stuff, his new imperative is to project that he also has what it takes to end it. Netanyahu wants to persuade him that the war is unfinished. Both men face

elections within months, and their electoral calculations are shaping the violence sweeping the West Bank.

Trump has once again paused American attacks on Iran. He is again saying talks with Tehran are going well while simultaneously threatening renewed bombing. The playbook is familiar. He understands this prolonged conflict, the disruptions it has caused and its inflationary impact on fuel and other commodities are campaign disaster going into the November midterms. He is clinging to hope that a deal even now can be spun as proof that force produced diplomacy.

Netanyahu reads the calendar differently. Israel votes in late October. He

needs an enemy that appears dangerous enough to require his leadership, yet vulnerable enough to allow him to claim victory. The campaign against Iran has not supplied that balance. Israel has endured weeks of missile attacks while Iran still retains offensive capabilities. Far from caving in as he'd hoped, the Iranian establishment has gained in strength. And any attempt by the US to try diplomacy with Iran rings alarm bells for him.

Netanyahu went to Washington with intelligence about Iran's residual military capability, its missile recovery and the status of its nuclear programme. He was hoping to secure red lines for future military action. His problem is that even this failsafe alliance with the US, which has sustained Israel's power projection in West Asia, is not a partnership of equals. Trump can indulge Netanyahu when Israeli force serves his purpose or restrain him if/when it threatens his standing in any way. So, Netanyahu is not likely to return with any assurances that might jeopardise negotiations Trump wants to market as achievement.

Cut to the West Bank. This is Netanyahu's stomping ground. To escalate operations here, he doesn't need US bombers, congressional approval or the cooperation of Gulf monarchies. He has a

'draft army', an occupation bureaucracy and armed settlers whose violence is politically profitable. After the deadly confrontation in Tel Aviv last week, where settlers entered a Palestinian village and six people were killed, Netanyahu ordered broader action in what he called terrorist strongholds. Soldiers sealed roads, raided homes and detained scores of Palestinians. Settlers attacked villages, burned homes and vehicles, and set fire to mosques in Qusra and Kour.

Armed settler incursions produce Palestinian resistance, which is represented as 'terrorism'. The army enters the fray to back the invaders and punish the community invaded. Closures, arrests, interrogations, home demolitions follow. Settlers expand their footprint under military protection and far-right ministers promise more outposts and settlements. This orchestrated violence produces political legitimacy for Netanyahu.

The term 'settler violence' understates the reality. It suggests private militia at the margins of a warring state. In fact, settlers and soldiers perform different functions within the same system. Settlers intimidate Palestinian families, seize grazing land, destroy crops and test how much violence will be tolerated. The army restricts Palestinian movement and suppresses

resistance. The government legalises outposts, approves roads and manipulates land registration. The sequence begins as an assault by men in civilian clothes and ends as permanent territorial expansion.

Since 7 October 2023, more than 1,100 Palestinians have been killed in the West Bank and East Jerusalem, including 233 children, while 11,381 Palestinians have been injured, among them 1,902 regular. The same period has seen 4,361 settler attacks, an average of 4.25 attacks a day. The daily average has risen to nearly eight attacks in the last three months, a clear sign that the campaign of intimidation, of violating Palestinian homes, farms and places of worship, has picked up pace.

For Netanyahu, this is linked to his political survival. It reassures far-right partners in the governing coalition that he remains uncompromising at home. It shifts public attention from an inconclusive Iran campaign to an arena where Israel has control and can easily project strength. It earns him brownie points with his boss in the US for showing restraint on the regional stage. It also converts the settler movement from being a troublesome, demanding constituency to informal militia for a project his government already embraces.

The electoral logic is plain. Netanyahu has prospered by invoking real and imagined threats to the existence of the Israeli state and every retaliation as proof that replacing him would be reckless. For most Israelis united in a sense of victimhood, a West Bank in flames is 'evidence' he is right. Netanyahu knows it pushes away questions of responsibility for past failures, the human cost of war and the absence of a political settlement to the edge of public debate. Fear becomes advantage.

Trump wants to restrain Netanyahu over Iran because the consequences are dangerous to him, to his prospect in the midterm election, but what goes on in the West Bank has little or no political cost for him. Denied the freedom to widen the war against Iran, Netanyahu is widening the occupation back home to stay afloat.

Their agenda is plain but the meeting between Trump and Netanyahu ended without a public readout. ■



Photo: Getty Images

One for the cameras The Trump-Netanyahu meeting in Washington DC on 28 July

Denied the freedom to continue the war against Iran, 'Bibi' Netanyahu has stepped on it at home to stay afloat

ASHOK SWAIN is a professor of peace and conflict research at Uppsala University, Sweden



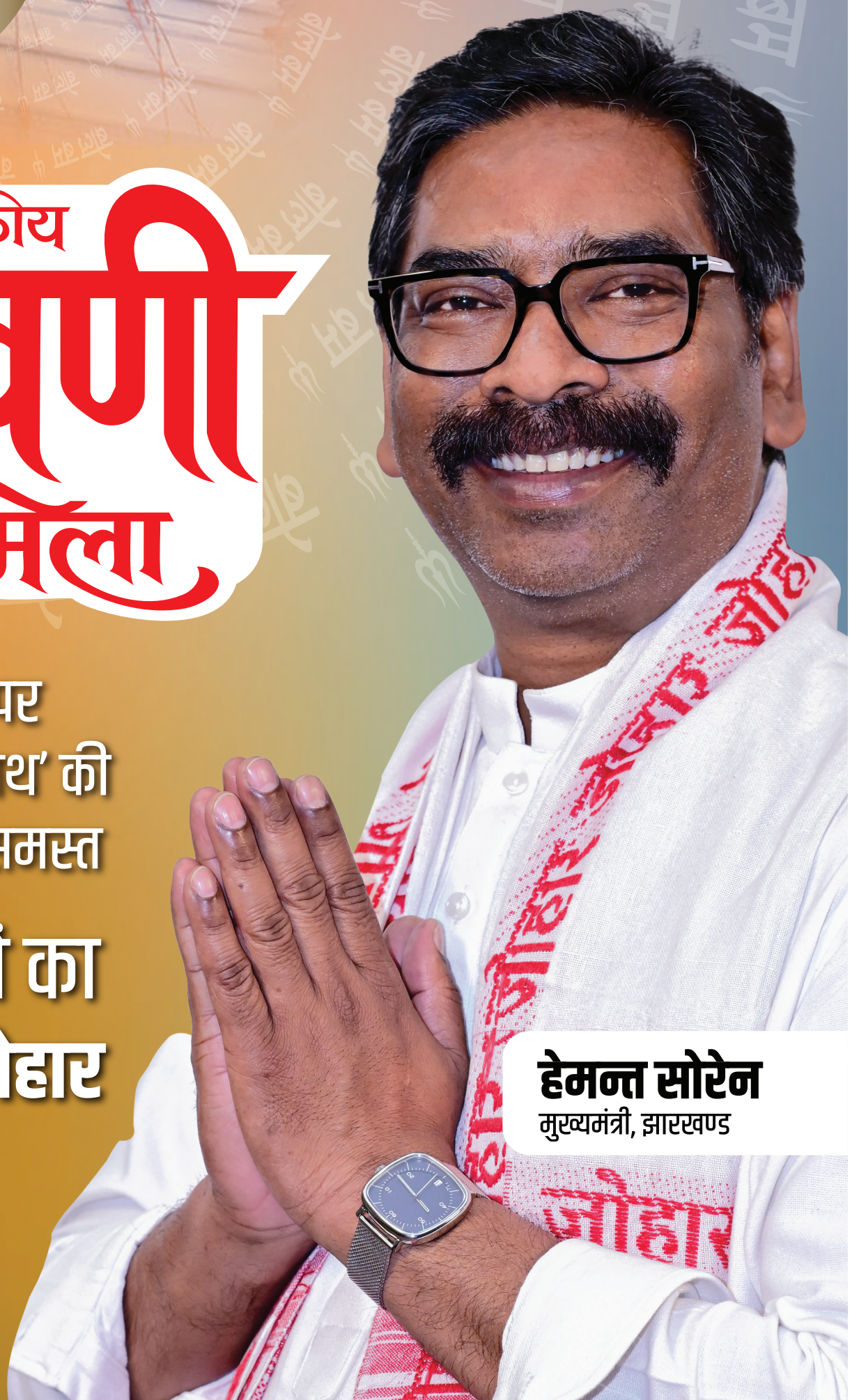
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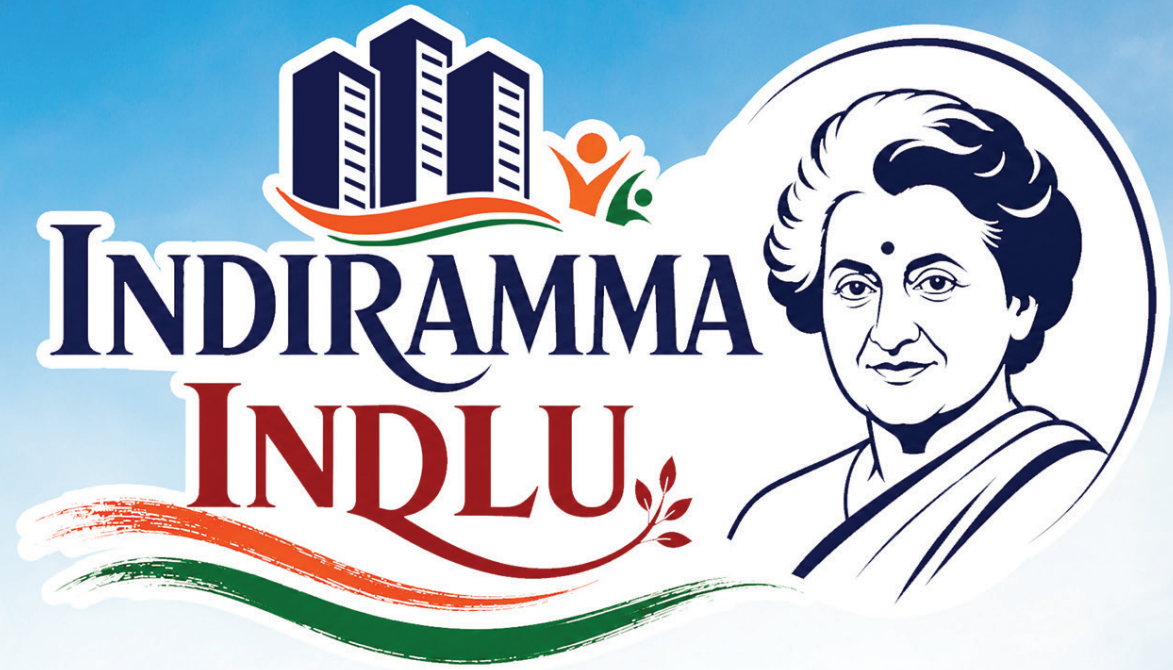
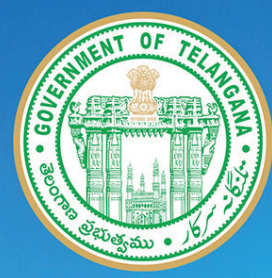
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