



Shifting sands

Pakistan, Saudi Arabia and Türkiye will struggle to create credible deterrent

The joint defence agreement, signed by Pakistan, Saudi Arabia and Türkiye in Mecca on August 7 reflects their shared strategic anxieties and the changes under way in West Asia's security architecture. The three countries have pledged to bolster collective security and deterrence, and promised to treat an armed attack against one as an attack against all. On paper, this is a formidable alliance. Pakistan is a nuclear-armed country with a powerful military; Saudi Arabia, one of the world's largest crude oil exporters, has deep pockets and considerable influence across the Muslim world; and Türkiye has an expanding military industrial base, including advanced drone production capabilities. That the pact was announced in the middle of the war on Iran and Israel's continuing bombing campaigns in the region is no coincidence. Faced with the prospect of reduced American strategic presence in West Asia, regional powers have begun looking beyond the traditional U.S. security umbrella for new partnerships. In September 2025, a few weeks after Israel bombed Qatar, Pakistan and Saudi Arabia announced a bilateral defence agreement. The war on Iran, which saw Tehran retaliating by striking U.S. bases across the Persian Gulf, and Israel's wars in its neighbourhood, have further deepened the security concerns of Saudi Arabia and Türkiye. They have now decided to turn the page on their often fraught relationship and build a trilateral framework with Pakistan, which fought a short aerial war with India in May 2025.

This agreement shows the growing appetite of regional powers for formal security pacts. Türkiye, which has long sought a bigger role in West Asia, will gain more strategic space. Pakistan, traditionally a South Asian regional power overshadowed by India, is also seeking to expand its role as a West Asia security provider and mediator. The alliance would allow the three countries to deepen defence cooperation and military interoperability though it is too early to say whether it would help them address their security challenges. Alliances based on collective security, such as NATO and CSTO, are generally formed to build deterrence against conflicts. The biggest liability of the Mecca Agreement is that it was signed amid ongoing wars. Over the past five months, Saudi Arabia has faced repeated Iranian missile and drone attacks. The collective security pledge is unlikely to deter Iran from targeting U.S. bases in Saudi Arabia if the war, currently on pause, escalates further. Existing conflicts, therefore, make the promise of collective defence largely symbolic from the very outset. So, the credibility of the Mecca Agreement will ultimately depend on whether the three partners can turn their political commitment into a credible deterrent, which is currently non-existent.

Podium finish

India's women boxers were the highlight of the Glasgow Commonwealth Games

In the truncated Commonwealth Games in Glasgow, India performed well, exceeding expectations and retaining fourth place behind developed nations such as Australia, England, and Canada, despite a sharp drop in medals from 61 to 39, including 13 gold, 17 silver, and nine bronze. The gold rush on the penultimate day, powered by the spectacular performance of the boxers who won seven gold and three silver medals, improved India's position. While some weight classes had weaker draws, several categories posed strong challenges. Propelled by determination and hard work, five women boxers – Sakshi Chaudhary, Preeti Pawar, Jaismine Lamboria, Priya Ghanghas, and Arundhati Choudhary – and two men, Sachin Siwach and Ankush Panghal, ensured India's best-ever showing of 10 medals, three more than that in the last edition. The women boxers' fearless approach established them as a force to reckon with. India won 16 medals in athletics and para-athletics, with notable contributions from para-athletes Dilip Gavit, Soman Rana, and Sharmila Dhankar. In world-class fields, the country's athletes won 10 medals compared to eight in Birmingham 2022. Neeraj Chopra recovered from injury to take a creditable silver and lead the country to twin-medal glory in javelin along with Yashvir Singh and underlined India's rising status as a javelin powerhouse. Other moments to cherish included triple jumpers Praveen Chithravel and Selva Prabhu's twin podium finishes, Gulveer Singh becoming the first Indian to medal in 5000m and 10000m, Murali Sreeshankar winning his second straight long jump silver, Tejaswin Shankar claiming the country's first-ever decathlon medal, and Sarvesh Kushare pocketing a high jump silver.

Asmita Dey and Harsh Singh sprang a surprise by winning the country's first gold medals in judo, while Mirabai Chanu lived up to her billing to clinch her third successive gold medal. She led Indian lifters to a significant haul of eight medals. The country's strong show, against an expectation of around 30 medals, helped the contingent leave Glasgow on a high as Ahmedabad prepares to host a bigger Games offering more medals in 2030. Indian athletes' praiseworthy performance in Glasgow has raised hopes for the Aichi-Nagoya Asian Games next month, where a bigger haul is expected from a wider range of disciplines. While India is capable of securing impressive medal collections at the Commonwealth and Asian Games, it needs to raise its level manifold to be counted among the best globally. Aspiring to host the 2036 Olympics, it must identify priority sports and invest in them to ensure a higher finish, even while waging a perennial war against doping.

On July 20, 2026, India's young people came together to demand a fair education system and accountability for paper leaks.

These young women and men came from every caste, class, region and religion. They were brave enough to demand justice, wise enough to know their Constitutional rights, tender enough to laugh at their own turmoil, and earnest enough to believe that they could fight and win.

The nation watched the protesters in awe, as they sang, danced, laughed, held hands and stood together. Their resistance gave voice to the pain both of their own generation, and of crores of Indians who are suffering but have been silenced by fear.

Met with violence

The protests carried forward India's proud legacy of peaceful resistance, a tradition which won it independence and is protected by Article 19 of the Constitution.

Yet, the government tried to crush the youth's voice with a brutal assault. They were attacked with tear gas shells, beaten with nail-studded lathis and shot with pellet guns.

Nineteen-year-old Sahil Lochab, whom I met, had hundreds of lead pellets lodged all over his upper body. A pellet struck his eye, likely blinding him. Policemen wielding batons brutally assaulted young women, injuring many on their

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Rahul Gandhi

Leader of the Opposition in the Lok Sabha, Member of Parliament for Rae Bareilly, Uttar Pradesh, and Member of the Indian National Congress

Five hundred metres from Parliament, students were brutally attacked by forces which report to one man

private parts. Minors were beaten with lathis, their bones broken, gashes and bruises on their bodies. In Bihar, student protesters were shot with firearms, including an AK-47, in Siwan, leaving many severely injured.

Who authorised this illegal and unconstitutional violence?

Centralised power

The Narendra Modi government prides itself on its centralised control. Whether it is a mission to Mars or an Olympic medal, it repeatedly trumpets that the credit is due to Prime Minister Narendra Modi and Home Minister Amit Shah. Nothing moves without their approval.

The violence happened in the heart of Delhi, barely 500 metres from Parliament. Both the security forces deployed, the Delhi Police and the Rapid Action Force (RAF), report directly to the Home Minister.

There are only two possibilities. First, he authorised the attack on the students – in which case he is culpable. Second, he had no idea that it was taking place – which means that he is entirely incompetent. Either way, as Home Minister, what happened on that day is his responsibility, and he must resign.

Instead, his inaction proves that he approves of the attack on students. He has not ordered any inquiry or even issued a statement. He has refused to come to Parliament, and motions filed

A new security triangle emerges with the Makkah Pact

The Makkah Joint Defence Agreement (MJDA), signed on August 7, 2026, by the top leaders of Saudi Arabia, Türkiye and Pakistan, is the first regional realignment since the geostrategic tsunami of the United States-Iran war. While the MJDA text has not been revealed, the joint statement issued specifically states that “any armed attack against any one of the three states shall be regarded as an attack against them all”.

This echoes infamous Article 5 of the North Atlantic Treaty Organization (NATO) – never invoked – leading speculators to claim that the MJDA was a harbinger of a “Muslim NATO”. It appears to be part of a jerky Saudi response to specific security challenges, including a Strategic Mutual Defence Agreement (SMDA) with Pakistan last year and a 14-country Multinational Maritime Defence Alliance (MMDA) in the last week of July.

Shifting alignments, uncertain stakes

Any analysis of the MJDA faces multiple uncertainties, including ongoing regional turbulence, partners' previous karma, and their varied expectations. This hazy context creates a push-pull effect: from anticipation of the MJDA having profound cascading implications to it being a seemingly desultory, inconsequential response to their asymmetric defence and security challenges. Some also see it as inducing counter-polarisation and alarming other stakeholders from Iran and its non-state allies, Israel, Kurds, and Greece to the United Arab Emirates and India. To walk back, the Saudi Deputy Foreign Minister has clarified that it is neither an effort to establish a military axis nor a sectarian bloc. He denied any link to nuclear ambitions or an arms race.

This denial is unlikely to pierce the statement's conspicuous silence about the precise threats that the MJDA is geared to confront, the U.S.-Iran war roiling the region, Israeli aggressiveness, threats from the non-state actors, and the impact of choke point constrictions. It also refrains from either inviting like-minded regional powers to join in or an uplink with the existing collective security architectures provided by the Arab League, the Organisation of Islamic Cooperation and the Gulf Cooperation Council (GCC).

Observers point out that the Arab-Muslim world has remained divided against Israel for close to eight decades. Hence, the prospect of the MJDA being a precursor to a Muslim NATO polarised against Iran and its Arab proxies appears far-fetched at this stage. Moreover, even as all three MJDA signatories are allies of the U.S. (which remains suspiciously silent), it is unclear if it is meant to substitute the regional Pax Americana or to serve as a surrogate for the *ancien régime*. In the same vein, if the proposed Muslim NATO in future decides to confront Israel, the U.S. would have scored its own goal.

Moreover, the MJDA is beset by various snags. The Saudis have bitter memories of the Ottoman



Mahesh Sachdev

Retired Indian Ambassador, specialising in the Arab world and oil issues

rule, which brutally suppressed the Al-Saud. For similar reasons, from Türkiye, Ankara's boots on the ground have been shunned by most post-independence Arab regimes.

Till recently, Türkiye promoted the Sunni outfits such as the Muslim Brotherhood, Hamas and motley Syrian militias, many of which are anathema to the Gulf regimes. Türkiye's President Recep Tayyip Erdoğan's Neo-Ottoman ambitions to lead the Sunni Islamic world collide with the Kingdom's self-image of being the Custodian of Islam's Two Holiest Shrines. Riyadh does not contenance playing second fiddle to Turkey or any other Muslim power. President Erdoğan had a testy relationship with Saudi Crown Prince Mohammed bin Salman (Mbs) over the 2018 murder of Jamal Khashoggi, a U.S.-based Saudi journalist, in the Saudi consulate in Istanbul. Turkish leaks on this episode sullied Mbs's image, making him a western outlier.

On the other hand, Pakistani troop deployments in Saudi Arabia in the past resulted in frictions due to chain of command disputes, Islamabad's refusal to have its troops shorn of Shias and its reluctance to confront Iran or Yemen. Armed forces in Türkiye and Pakistan have a long-standing tradition of Bonapartism. Saudis have kept armed forces and the National Guard, both with an American-styled set up, out of politics since the Ikhwani militia insurrection (the late 1920s) and the Makkah siege of 1979. Both Türkiye and Pakistan have an active border with Iran – offering a potentially lucrative post-war economic bonanza that they would be loath to forego. Pakistan's enthusiasm for the MJDA is circumscribed by its 900 kilometre-long border with Iran, a large Shia minority, internal security challenges and hostility with India and Afghanistan. In a typical doublespeak, last week, Pakistan began formal discussions on a Free Trade Agreement with Iran, notwithstanding the U.S. sanctions, the MJDA and the SMDA.

Riyadh's security needs

The MJDA is clearly fulcrumed around Saudi security requirements, which Riyadh expects Türkiye and Pakistan to mitigate as part of a “friends with benefits” arrangement. However, the current threats faced by Saudi Arabia are complex and asymmetric, ranging from air attacks on its vital and vulnerable oil and civil infrastructure by Iran and its proxies, the closures of the Strait of Hormuz and Bab al-Mandeb and the possible insurrection by the restive Shia minority. It is unclear if Türkiye and Pakistan can meet such challenges, where the U.S. Central Command, with its large, long-standing presence and state-of-the-art equipment, failed. The new allies could perhaps upstage the U.S. in having more boots on the ground in Saudi Arabia, but the Kingdom is unlikely to face a ground invasion. Moreover, relying on foreign forces to address internal security challenges would be bad optics for the

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daily by the Opposition asking for a discussion have been summarily rejected.

At the same time, Prime Minister Modi, desperate to protect his image, has activated his propaganda machinery and *Godi* media. First information reports and detentions of young protesters continue, in order to intimidate them. The Bharatiya Janata Party's online trolls threaten young female protesters and their parents, forcing them to issue public apologies. Prime Minister Modi personally made a video “forgiving” the youth of India for exercising their legitimate right to express themselves. How absurd it is for a Prime Minister to forgive his own people when they are demanding accountability.

Standing with India's youth

Since Prime Minister Modi is clearly so out of touch, let me warn him – young people across the country have awakened. His image is destroyed and can never be rebuilt. The youth of India will not allow him, Home Minister Shah, or any official to escape the consequences of their actions. We in the Opposition stand with the youth. We will not allow these crimes to pass unpunished.

On July 20, 2026, Sahil and thousands of young people across India demanded accountability from those they elected to office. Sooner or later, they will get that accountability. And we will ensure it.

Kingdom. The foregoing is not to deride the MJDA as merely a cosmetic exercise. It symbolises the congruence of the three large Sunni powers with considerable complementarity: the Saudi \$83 billion defence budget, Türkiye's booming military industrial complex exporting \$10 billion annually and Pakistan's 6,60,000-strong armed forces. Their defence and security cross-pollination through military exercises, interoperability of weapon systems and co-production and development of hardware would be beneficial to them all. Additionally, Türkiye and Pakistan could gain political influence in the Kingdom and enrich themselves.

At this stage, the MJDA's future appears uncertain. It may flourish if a low-burn attrition war continues to ripple through the region. Ironically, if an all-out shooting war breaks out, Türkiye and Pakistan may be hesitant to commit forces against Iran, their neighbour. At the other end, if peace prevails, the MJDA would become superfluous. A market share scrimmage among the oil exporters would create a glut, affecting the Saudi capacity to bankroll the MJDA partners.

Having suffered Iranian doggedness and Trumpian tantrums, Saudi Arabia and other Gulf Arabs are currently experimenting with various security alternatives. The Saudis began the SMDA with Pakistan last year and have felt the need for an MMDA and MJDA. They do not appear to be playing a zero-sum game between semi-reliable Pakistan and India. U.S. President Donald Trump's unreliability was on full display to the Saudis recently in his last-minute Abraham Accords rider to the recent nuclear agreement with the Kingdom. The Saudis may not wish to further complicate their dependence on Uncle Sam by deepening their entanglement with Ankara and Islamabad, both ultimately subject to Washington's dictates.

The implications for India

Depending on various scenarios panning out, the MJDA can impact India's interests in multiple ways. While India needs to keep a steely eye on Pakistan's attempt to align the MJDA partners with it against India, New Delhi should not overreact. As the world's third-largest crude oil importer, India is slated to drive global demand for the next 15 years. India has been the Kingdom's third-largest market and second largest trading partner. Like Saudi Arabia, India has been both a consistent and moderate pro-status quo power amenable to simpler paradigms of economic complementarity.

Riyadh finds ties with India uncluttered by extraneous considerations. India is a geo-strategically safe bet for the turbulent Gulf. Riyadh, facing a huge paradigm shift, is most unlikely to wade into supporting Pakistan's adventurism against India. So, while the MJDA may give Islamabad an adrenaline high, Pakistan's quest to match India's rise through military fluster in West Asia is unlikely to succeed.

LETTERS TO THE EDITOR

Approach to delimitation

Neither the votaries of delimitation nor its critics have come up with any convincing arguments or acceptable points. If the purpose of delimitation is to ensure equal population representation in every constituency, it is high time that delimitation is undertaken. But the foremost question is whether this will in any way improve the provision of civic amenities and address other social issues. If the delimitation exercise is merely a ruse and the real objective is to improve electoral prospects, it requires deeper introspection. Unless

political parties come clean about their genuine concerns and spell out the pros and cons, this issue will not be resolved to the satisfaction of the people. Data from previous exercises should come in handy to support the case for delimitation, while the resultant increase in the number of people's representatives could act as a deterrent. This critical issue requires deft handling. **V. Lakshmanan,** Tirupur, Tamil Nadu

Tariffs as a weapon

The U.S. Senate's overwhelming approval of a Bill threatening 100% tariffs on countries continuing to

import Russian oil should concern India deeply. Washington's objective may be to squeeze Russia's war revenues, but using trade as a secondary sanction risks penalising countries pursuing their own energy security. India cannot abruptly replace Russian crude, particularly when supplies through the Strait of Hormuz remain uncertain. At the same time, New Delhi must recognise that continued dependence carries a growing geopolitical cost. India should intensify diplomatic engagement with Washington while diversifying energy sources and markets. Strategic

autonomy now requires both economic prudence and diplomatic agility. **Gopalaswamy J.,** Chennai

Such an exorbitant protectionist measure could engender profound distortions in supply chains, exacerbate inflationary pressures and erode the sanctity of the multilateral trading architecture. India must, therefore, exercise strategic circumspection while safeguarding its economic interests. Diplomatic engagement, market diversification and calibrated reciprocity would be more efficacious than retaliatory brinkmanship. In

an interdependent world, protectionism is ultimately inimical to shared prosperity and sustainable economic growth. **Nagarajamani M.V.,** Hyderabad

Reviving Chennai's rivers

The Tamil Nadu Budget has highlighted the plan on cleaning up the Adyar and Cooum rivers in Chennai. Successive governments have allocated crores of rupees towards cleaning these rivers. Yet, for decades, none of them has made any serious attempt to even begin the project in a meaningful way. What Chennai needs today, however, is not merely

announcements about river restoration, but flood-free neighbourhoods and roads. The TVK government should prioritise completing the pending drainage works and take concrete steps to protect Chennai from flooding during the monsoon season. Restoring the Adyar and Cooum could also spell significant tourism potential for Chennai. Clean and well-maintained riverfronts could add to the city's attractiveness as a tourist destination. **N. Mahadevan,** Chennai

Letters emailed to letters@thehindu.co.in must carry the postal address.

Mediating Telangana's inter-State issues

The cost of unconditional cash transfers

Burden or benefit?

FROM THE ARCHIVES

The  Hind.

12 gunny bags of watches seized

A HUNDRED YEARS AGO AUGUST 10, 1926

The Cauvery floods

Text & Context

THE HINDU

NEWS IN NUMBERS

Number of flight cancellations due to Typhoon Dolphin

1,300 Typhoon Dolphin made landfall in densely populated eastern China on Sunday, meteorological authorities said, after the storm triggered more than 1,000 flight cancellations, evacuations and a top-level alert. AFP

Grievances resolved by Delhi Police received during public hearings

368 The Delhi Police has resolved 368 complaints and grievances received during public hearings held at police stations across the national capital on Saturday, as part of its Thana Divas-Jansunwai initiative. The initiative was launched in June. PTI

Area of safe haven carved out for lions in Gujarat

100 hectares. Stepping up efforts to mitigate human-wildlife conflicts, the Gujarat forest department is establishing a 100-hectare enclosure at the Ambardi Safari Park in Amreli district to house Asiatic lions that have attacked humans, an official said on Sunday. PTI

Subsidy to be provided by Himachal Pradesh govt. for cold storage

70 in per cent. The Himachal Pradesh government will provide a 70% subsidy for establishing 5-metric-tonne cold storages, freeze-dry units and refrigerated vans. The cost has been fixed at ₹15 lakh for a 5 MT cold storage unit, ₹10 lakh for a freeze-dry unit and ₹20 lakh for a refrigerated van. PTI

Estimated annual rise in Taiwan's defence spending for 2027

16 in per cent. Taiwan's cabinet will propose a 16% annual rise in defence spending for 2027 which will for the first time exceed T\$1 trillion (\$31 billion), the official Central News Agency reported on Sunday, as Taipei bolsters its military. REUTERS
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The stakes in India's delimitation debate

What triggers delimitation? How will the 2027 Census affect seat allocation? Can the exercise be completed before 2029? Which States could gain or lose seats? What happens without a constitutional amendment? How will women's reservation be implemented? How can new boundaries affect electoral outcomes?

EXPLAINER

Varghese K. George

The story so far:

The BJP is keen to kick off a fresh delimitation of Lok Sabha constituencies. It is trying to garner a two-thirds majority in Parliament to pass a Constitutional amendment for this purpose. In April 2026, it had moved the amendment but could not pass it. The Centre has not revealed its exact proposals. The proposals that the Centre placed before Parliament in the previous Session were the following:

1) Increase the size of the Lok Sabha up to a maximum of 850 seats; 2) distribute these seats among the States based on the 2011 Census through a fresh, countrywide delimitation of constituencies; and 3) reserve one-third of the total seats for women.

According to the existing Constitutional provisions, a fresh delimitation is possible only after the data of the 2027 Census is published, and reservation for women can be rolled out only along with it.

What happens if there is no Constitutional amendment?

For a fresh delimitation to happen, a Constitutional amendment is not required. A fresh delimitation will be triggered soon after the data of the 2027 census is published. The terms for the next delimitation are already written into the Constitution, principally in Articles 81 and 82. A Constitutional amendment is required only if the existing constitutional provisions relating to delimitation are to be changed.

Articles 81 and 82 mandate that after the data from the first Census conducted after 2026 is published, two things will happen.

The first is a reallocation of the existing strength of the Lok Sabha among the States and Union Territories on the basis of the population recorded in that Census, which would, in this case, be the 2027 Census. The second is the delimitation of individual constituencies within each State.

Therefore, if there is no Constitutional amendment at all, there will be a delimitation exercise that must begin after the data of the 2027 Census is published.

ratio remains as of today.

The 2027 Census is the first time that data gathering has been completely digitalised. Theoretically, it is possible that the delimitation process could be quicker than before. If the exercise is not completed before the 2029 Lok Sabha elections, it could continue into the term of the next Lok Sabha and the government.

The last Delimitation Commission was appointed during A. B. Vajpayee's tenure as the Prime Minister, and its work was completed during the first term of the Manmohan Singh government, with a Lok Sabha election in 2004 in between. The same can happen with the next Delimitation Commission.

What will be the mandate of the next Delimitation Commission?

If a fresh delimitation is triggered under the existing provisions of Articles 81 and 82, the following will happen.

At present, the distribution of the 543 Lok Sabha seats among the States is based on the population figures of the 1971 Census. When the benchmark changes from the 1971 population to the population recorded in the first Census after 2026, the seat distribution is likely to change (**Table 1**). Broadly speaking, the southern States are likely to face a reduction in their share of Lok Sabha seats, while the Hindi-speaking States, particularly Uttar Pradesh, Bihar and Rajasthan, are likely to gain seats. The maximum number of Lok Sabha seats allowed by the Constitution is 550. A third of the Lok Sabha seats nationally, and one-third of the seats within each State, will be reserved for women.

So, in the absence of any Constitutional amendment, the following sequence is envisaged: first, the reallocation of Lok Sabha seats among States; second, the delimitation of constituencies within States; and third, the implementation of women's reservation – all tied to the Census 2027.

How is the allocation of seats to each State determined?

Think of India as one large joint family and the States as its constituent family units. Imagine that each individual across the joint family was entitled to one acre of land (**Image 1**). A family with five members got five acres, another with seven members got seven acres, and so on. Each family then divided its share among its members. At that point, everyone got roughly the same share. In political terms, every vote had roughly the same value. But then time passed. Some families grew much faster than others. In the larger families, the same land had to be shared among more people. In the smaller families, fewer people shared the same land. As a result, the value of each person's share began to differ.

That is, in a sense, what has happened to votes in India. In 1967, an MP across most major States represented roughly four to five lakh electors. Today, a MP from Kerala represents about 14 lakh electors, while in Uttar Pradesh and Bihar, the figure is around 19 lakh.

This variation is the result of a deliberate decision by all parties, taken on two occasions, in 1976 and 2001, not to punish States that had stabilised their populations. The Constitution gives that leeway. The size of Lok Sabha constituencies is not necessarily based on a national average, which today would be about 18 lakh voters per constituency. Article 81 requires seats to be allocated among States "so far as practicable", on the basis of a national average. This leeway for variation allows for a balance between two principles that can be in tension: federalism, or representation of States, and democracy, or one vote, one value.

And that is the central tension the debate

Image 1

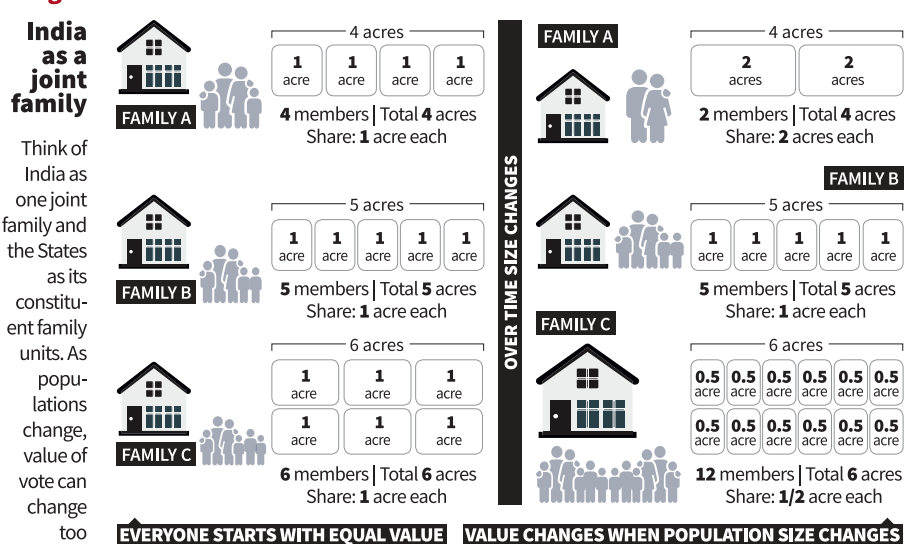
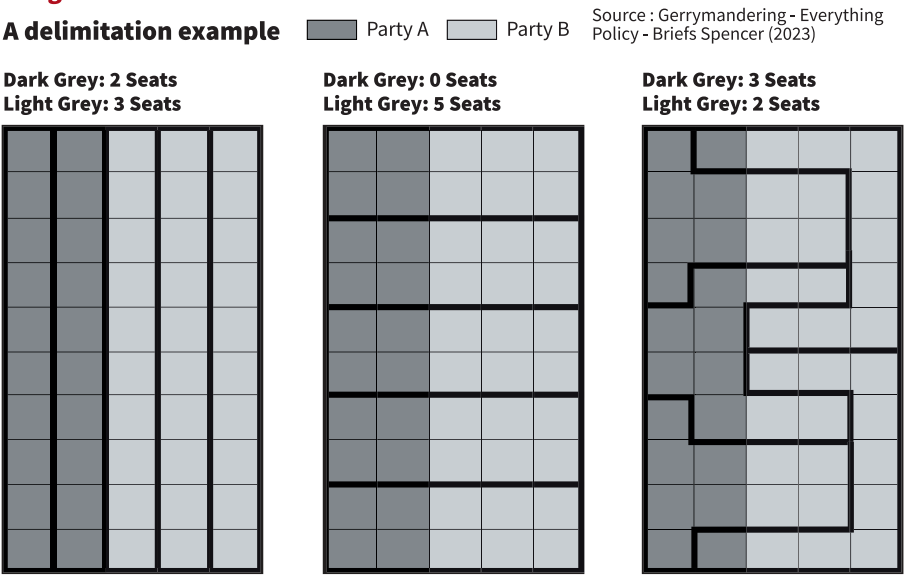


Image 2



Comparison of Lok Sabha seat distribution based on 2024 electors and 2011 population							
State/ Union Territory	Current Seats (543)	Seats*	Seats**	State/ Union Territory	Current Seats (543)	Seats*	Seats**
A.P.	25	23	22	Tamil Nadu	39	35	32
Arunachal Pradesh	2	0	1	Tripura	2	2	2
Assam	14	14	14	U.P.	80	86	90
Bihar	40	43	47	WB	42	42	41
Goa	2	1	1	Chhattisgarh	11	11	11
Gujarat	26	27	27	Jharkhand	14	14	15
Haryana	10	11	11	Uttarakhand	5	5	5
H.P.	4	3	3	Telangana	17	18	16
Karnataka	28	30	27	Andaman & Nicobar Islands	1	0	0
Kerala	20	15	15	Chandigarh	1	0	0
M.P.	29	31	33	Dadra & NH and Daman & Diu	2	0	0
Maharashtra	48	52	50	Delhi	7	8	8
Manipur	2	1	1	Lakshadweep	1	0	0
Meghalaya	2	1	1	Puducherry	1	1	1
Mizoram	1	0	0	J&K	5	5	6
Nagaland	1	1	1	Ladakh	1	0	0
Odisha	21	19	19	Total	543	541	543
Punjab	13	12	12				
Rajasthan	25	30	31				
Sikkim	1	0	0				

Real Creator IAS Edition <https://whatsapp.com/channel/0029Van2VRb6RGJOKH6oBdOF> on delimitation now needs to resolve.

What is gerrymandering?

When we discuss the democratic principle of One Person, One Vote, One Value, the first requirement is that every Lok Sabha constituency should have roughly the same number of voters. But equal numbers alone do not guarantee equal value for every vote. Why? Because even when constituencies contain the same number of voters, the way those voters are grouped can dramatically affect electoral outcomes.

Consider a simple example (**Image 2**). Imagine there are 50 voters. Party A has 20 supporters and Party B has 30 supporters. There are five constituencies, each with 10 voters and electing one representative.

In the first scenario, voters are distributed fairly across the five constituencies. The result broadly reflects the overall vote share. Party A and Party B win seats broadly in proportion to their

support. In the second scenario, Party A's voters are spread thinly across constituencies. This is called cracking. Although Party A has 40% of all voters, it may not have enough support to win even one constituency. Thus, 40% of voters could end up with no representation at all.

In the third scenario, Party B's voters are heavily concentrated in a few constituencies. This is known as packing. Party B wins those seats with huge margins but ends up wasting votes, allowing Party A to win more seats despite having fewer supporters overall.

The way constituency boundaries are drawn can profoundly shape democratic representation and electoral outcomes.

Extracted from the author's introduction to 'The Delimitation Debate: The Union and its Units,' published by The Hindu. Order the book here:



THE GIST

▼ The 2027 Census is set to trigger a fresh delimitation of Lok Sabha constituencies under Articles 81 and 82, even without a new Constitutional amendment.

▼ The exercise could significantly alter the distribution of Lok Sabha seats, with southern States likely to lose their share and Uttar Pradesh, Bihar and Rajasthan likely to gain.

▼ Redrawing constituency boundaries could also affect electoral outcomes, as the grouping of voters through 'cracking' and 'packing' can influence which parties win seats.



Gearing up: A fresh delimitation will be triggered soon after the data of the 2027 census is published. SUSHIL KUMAR VERMA

Can a fresh delimitation be completed before the 2029 Lok Sabha elections?

May or may not. In the past, delimitation exercises took several years. The last one was set up on 12 July 2002, after the 2001 Census. Its recommendations were implemented in 2008, and the 2009 Lok Sabha elections were held based on newly drawn constituencies.

The last delimitation did not involve a reallocation of seats of individual States; only the existing constituencies within each State were redrawn. The last time Lok Sabha seats were reallocated among States was in 1973, based on the 1971 Census. That

CACHE

A common blueprint for India’s industrial heat electrification

India’s next phase of energy transition must focus on electrifying industrial heat; a coordinated approach involving innovative financing, skilled workers, demonstration projects and cluster-level planning can help scale the transition and strengthen manufacturing competitiveness

Vrinda Gupta
Srinivas Ethiraj

India’s energy transition is already mainstreaming renewable-powered electrification across major demand centres. Electric mobility is replacing internal combustion engines, agriculture is increasingly powered by solar irrigation, and buildings are adopting smarter appliances. The next phase lies in electrifying industrial heat, particularly across India’s MSMEs, to strengthen manufacturing competitiveness, energy security and decarbonisation.

India’s solar photovoltaic revolution reduced solar tariffs by more than 85% over the past decade through a coordinated ecosystem of supportive policies both at the national and state level, innovative financing, competitive vendors and markets, institutional mandates, and sustained private sector investment. Now, scaling industrial heat electrification will require a similar approach. The focus has shifted to how India plans and scales this transition.

No blanket solution

First, facility-level engineering assessments should become the foundation of industrial heat electrification. Most industries have limited visibility of their thermal systems beyond fuel consumption. Steam flow is rarely metered, process temperatures are often unmonitored, and waste heat streams remain unquantified. Without robust engineering assessments, industries risk investing in technologies unsuited to their process requirements. So, engineering assessments should evaluate legacy boiler performance and operating costs, optimise steam systems, identify recoverable waste heat, and where feasible, replace steam with more efficient direct heating before electrification.

Electricity can be used only where it delivers the greatest value. So, process integration tools such as pinch analysis should identify internal heat recovery opportunities before electrification.

Representative facilities can be used to develop standardised process profiles that estimate hourly thermal demand, identify electrifiable heat loads, and inform future electricity demand for utilities and grid operators. Aggregated across industrial clusters, these assessments can support district-level industrial decarbonisation plans tailored to local industrial profiles, renewable resources, and infrastructure readiness. Localised planning recognises that there is no one-size-fits-all solution.

Second, India should adopt a technology-inclusive approach. Industrial processes vary widely in temperature, production schedules, and thermal demand. So a single technology solution is impractical.

Heat pumps are well suited for low- and medium-temperature applications, particularly where waste heat can be recovered. Electric boilers currently offer a practical pathway for steam generation above 200° C. Mechanical vapour recompression systems can recover and reuse process vapour in evaporation-intensive processes. Thermal energy storage solutions can act as thermal buffers by storing surplus heat generated when renewable electricity is

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Powering up: A successful electrification programme hinges on affordable and reliable renewable electricity supply. GETTY IMAGES

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abundant or recovered from industrial waste heat, and releasing it when process heat is required, improving operational flexibility and reducing peak electricity demand.

Access to capital

Third, a successful electrification programme hinges on affordable and reliable renewable electricity supply. While renewable generation costs have fallen dramatically over the past decade, the delivered cost of renewable electricity for industries remains influenced by network charges, open-access provisions, and other transaction costs.

As India’s commercial and industrial renewable energy market matures, reforms should focus on reducing these costs by streamlining open-access procedures, rationalising banking provisions, reducing transactional complexity, and strengthening grid infrastructure, particularly for electrification projects that replace fossil

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The right fit

The following criteria can help identify brownfield units best suited for early deployment of low- and medium-temperature electrification technologies:

Screening criterion	Indicative threshold
Steam generation cost	> ₹2.8 per kg of steam
Steam-to-fuel ratio	< 3 kg steam per kg fuel
Recoverable waste heat	Temperature ≥ 50° C; flow rate ≥ 60 cubic metres per hour
Delivered cost of renewable electricity	< ₹6 per kWh
Boiler service life	> 18 years

fuel-based heating. Renewable electricity planning should be integrated with industrial electrification, enabling industries to align thermal demand with periods of renewable generation.

Fourth, financing models must evolve

alongside technologies. The principal challenge in scaling industrial heat electrification extends beyond technology to reducing engineering and investment risks, particularly for MSMEs with limited access to capital and technical expertise.

Technology leasing, heat-as-a-service, energy service company models, and blended finance can lower the upfront investment and technology risks. Equally important is demand aggregation. Facility-level assessments should feed into cluster-level investment pipelines, allowing industries with similar thermal profiles to aggregate demand, reduce procurement costs, and improve access to low-cost finance.

Demonstration projects

Fifth, India needs skilled workers and implementation capacity tailored to cluster needs. Many industries, particularly MSMEs, face capability and skill gaps that slow technology adoption, reduce efficiency, and limit innovation. Most of the vocational and industry training programmes often focus on routine operations and maintenance. Industrial heat electrification will require an engineering transition at the shop floors rather than a simple equipment replacement exercise. Scaling it requires a workforce of engineers, technicians, and operators with capabilities in process integration, system design, installation, commissioning, operation, and maintenance, and digital automation and control systems.

Sixth, India needs demonstration projects before it needs large-scale mandates. India needs first-of-a-kind demonstration projects across representative sectors, process temperatures, and industrial clusters. This will generate engineering evidence, validate business models, and reduce investment uncertainty. The priority should be to identify the most suitable first-mover facilities.

Based on our analysis in brownfield settings, units that meet these screening criteria are the best candidates for early deployment of low- and medium-temperature (up to 250 °C) electrification technologies (**Table 1**).

Common blueprint

Finally, industrial heat electrification needs a coordinated national framework supported by place-based implementation. It should establish engineering standards, designate institutional responsibility, facilitate demand aggregation, mobilise finance, and support early demonstration projects. Its implementation should be driven through district and cluster-level industrial energy transition plans, allowing each industrial cluster to transition according to its unique thermal profile, local context, electricity market, and renewable energy potential.

India now needs a common blueprint to transform industrial heat electrification into a scalable industrial strategy. Industrial heat offers an opportunity to decarbonise manufacturing, reduce greenhouse gas emissions, and build a more resilient and future-ready industrial economy.

(Vrinda Gupta is associate director, Energy Transition, Vasudha Foundation. Srinivas Ethiraj is assistant manager, Energy Transition, Vasudha Foundation)



KNOW YOUR ENGLISH

The rejection punctured his enthusiasm

The proposal was dead on arrival from the very beginning

S. Upendran

“The monsoon is here, finally! The people in our building are celebrating.”

“I, for one, am over the moon. Sujatha is throwing a party this weekend.”

“She told me, but I won’t be able to come. I’m busy Sunday.”

“You’re busy Sunday? You mean, ‘I’m busy on Sunday’, don’t you?”

“We’re both right! In informal contexts, it’s acceptable to say, ‘I’m busy Sunday’, without the ‘on’. Americans do it quite often.”

“I see. How about this example? The children’s school reopens Tuesday.”

“Sounds good. But remember such sentences are okay in informal contexts. But they’ll be frowned upon in writing.”

“Especially if it’s a formal email or letter you’re writing.”

“That’s right! Anyway, whether Sujatha’s party is Sunday or on Sunday, I won’t be able to come. Meeting Gautam Sunday evening.”

“How is he doing? I heard that his partner took over his company.”

“He never expected his partner to do it. His ego was punctured, and he...”

“Does it mean his ego had a flat tyre?”

“In a sense, yes. When someone punctures your ego, what he does is to make you lose or weaken your confidence.”

“That happens whenever I talk to Bala. Every time we have a discussion, he punctures every argument I put forward.”

“It’s not just the argument that you put forward. He punctures everyone’s arguments. By the way, it’s not just arguments that can be punctured. A person’s beliefs, feelings and dreams can also be punctured. For example, Mayank’s love for cricket was punctured when he saw his brother being hit on head by a bouncer.”

“A hit on the head can definitely puncture one’s enthusiasm for the game, I guess. Hemant’s dream of buying a new flat was punctured when the bank turned down his application for a loan.”

“When I learnt that Revathi was a member of the selection committee, my positive mood was punctured.”

“Revathi’s cutting remarks have punctured the ego of many candidates.”

“That’s so true! She can be quite nasty when she’s in a bad mood.”

“Do you think Management will accept the changes she’s recommended?”

“Not a chance! I think the proposal is dead on arrival. It needs....”

“What are you talking about?”

“It means that it is unlikely to be passed. It’s unlikely to get the required number of votes. It will fail.”

“I see.”

“It was first used with patients who died before they could reach the hospital. The doctors declared my grandfather dead on arrival. The expression is often abbreviated to DOA. Over the years, it has acquired a figurative meaning. You normally use it to suggest that something - it could be a plan, and idea, proposal, etc. - that is unlikely to be accepted.”

“I see. If you ask me, the bill that the Speaker has tabled is dead on arrival.”

“The peace plan that we put forward yesterday is dead on arrival.”

“That must have punctured your ego!” upendrankye@gmail.com

THE DAILY QUIZ

On August 10, 1793, one of the most famous museums in the world, the Louvre, was opened for the public. A quiz on the museum and its works

Joan Sony Cherian

QUESTION 1

The establishment of the museum is closely linked with this paramount event in 1789. Name the event.

QUESTION 2

A steel-and-glass pyramid, known as the Louvre Pyramid, serves as the entrance to the museum. Name the architect who designed it.

QUESTION 3

During the Nazi occupation of France in the Second World War, many treasures of the

museum, including the Mona Lisa, were transported to secret hiding places. Name the director of the museum who was responsible for ensuring the safe transport of these artifacts.

QUESTION 4

The Louvre was once the official residence of French Monarchs. When did it stop becoming the royal seat?

QUESTION 5

Last year, the Louvre was burgled by brazen thieves who entered the museum disguised as construction workers. What did they steal?



Visual Question:

What is this building and where is it located? SPECIAL ARRANGEMENT

Questions and Answers to the previous day’s daily quiz: 1. Why was August 7 chosen as the National Handloom Day? **Ans: To commemorate the ‘Swadeshi Movement’**
2. After whom is the country’s highest recognition for handloom weavers who have demonstrated extraordinary craftsmanship and dedication to the preservation and promotion of India’s weaving traditions named? **Ans: Sant Kabir, who was a weaver**
3. Which State is synonymous with the Wangkhei Phee and Shapee Lanphee weaves? **Ans: Manipur**
4. Name the master weaver of the Gods in Hindu mythology from whom the silk weavers of Kanchipuram consider their descentance. **Ans: Sage Markanda**
5. What is special about Eri silk, locally called Ryndia, from Meghalaya? **Ans: It is ‘Ahimsa’ or ‘Peace’ silk where the yarn is spun after the moth exits the cocoon naturally**
6. Which popular weave from Central India was patronised by Queen Ahilyabai Holkar? **Ans: Maheshwari**
7. Where is Calico Museum of Textiles? **Ans: Ahmedabad**
Visual: Name this social reformer affectionately called ‘Hatkargha Maa’ (Handloom Mother) **Ans: Kamaladevi Chattopadhyay**
Early Birds: Tsewang Chosdon | Saniya Kumari | Abhay Krishan | Prem Raj P. | Devan Monga

Word of the day

Persnickety:

characterised by excessive precision and attention to trivial details

Synonyms: careful, picky, fussy, particular

Usage: She is persnickety about how her room is arranged.

Pronunciation: newsth.live/persnickety

International Phonetic Alphabet: /ˌpɜːnsɪkəti/

For feedback and suggestions for Text & Context, please write to **letters@thehindu.co.in** with the subject ‘Text & Context’

If DNA is the instruction manual, we just opened a big second volume

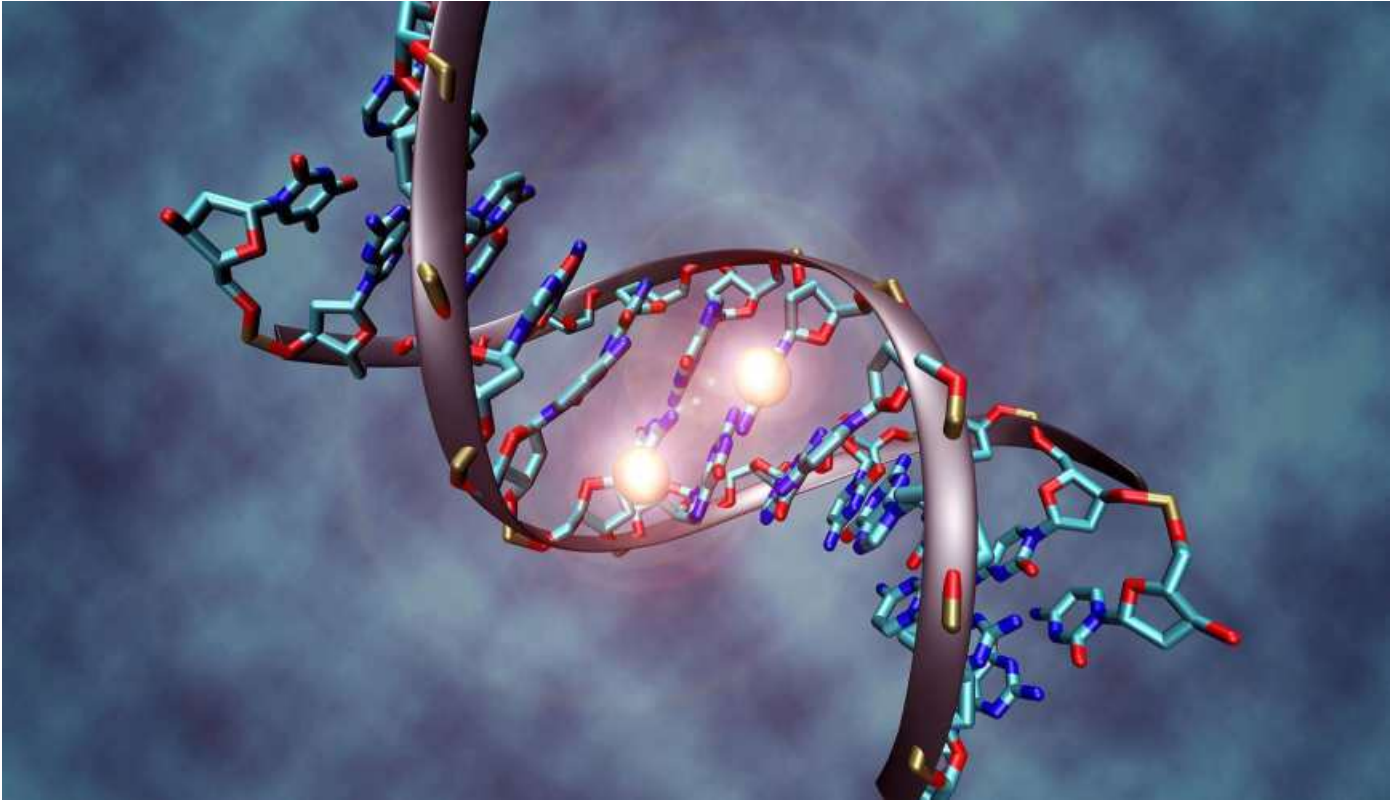
A new study found that several inherited traits occur not because genes mutate but because of chemical modifications of the genome that can jump across generations, change depending on whether an animal is male or female, and even copy themselves from one copy of a gene to another

D.P. Kasbekar

A team led by researchers at the Johns Hopkins School of Medicine has found that several inherited traits in the mouse genome break the rules Gregor Mendel laid down in the 19th century about how genes work. This is not because the genes mutate but because of chemical modifications of the genome that can jump across generations, change depending on whether an animal is male or female, and even copy themselves from one copy of a gene to another. Their findings were reported recently in *Nature Genetics*. While the study was in mice, the implications go far beyond – as the same mechanisms may also shape human health, and be able to explain conditions that have long resisted genetic analysis.

‘On’ and ‘off’ genes
Every cell in the body carries two kinds of genetic information. One is the sequence – the order of the four chemical bases, A, T, G, and C, that spells out which proteins a gene produces. This is the genome that geneticists have spent decades mapping. The other is about whether a small chemical compound – called the methyl group (-CH₃) – is attached to the DNA at specific locations. When cytosines are methylated, the gene is usually silenced. When the group is removed, the gene can be expressed again. This process of switching genes ‘on’ and ‘off’ without changing the underlying sequence is called epigenetic modification. Epigenetic modifications are not permanent. They can even differ between tissues – e.g. liver cells and muscle cells methylate differently. Many of them are also reversed when the body makes fresh sperm or eggs. The new study has found this rule to be violated.

Vastly underestimated
The researchers used a technology called nanopore sequencing. A single strand of DNA is threaded through a microscopic hole – the pore. As each base passes through, it produces a distinct blip in the electrical current flowing across the pore. Methylated cytosines produce a different blip from unmethylated ones. The team sequenced DNA from the liver and muscle tissues of mice belonging to two inbred strains. Their genomes differed at millions of positions. Of the 7,600 or so locations on the genomes where the methylation patterns differed, around 93% followed Mendel’s rules. That is, methylation had passed reliably from parent to offspring. But in the remaining 7% or so, the researchers identified more than 500 instances of



Representation of a DNA molecule that is methylated. The two white spheres represent methyl groups. They are bound to two cytosine nucleotide molecules that make up the DNA sequence. CHRISTOPH BOCK (CC BY-SA)

Real Creator IAS Edition <https://whatsapp.com/channel/0029Van2VRb6RGJOKH6oBd0F>
The researchers also identified at least five new genes displaying genomic imprinting – where the level of methylation depends on whether the gene was inherited from the mother or the father

To illustrate, in 305 genome regions, all in the liver, the methylation depended on whether the mouse was male or female. Mendel’s rules don’t allow this. In 304 of these regions, females’ genomes were more methylated than males’ genomes. While sex-specific methylation in the liver has been reported before in both mice and humans, the new study found that the scale has been vastly underestimated. **A new first** The researchers also identified at least five new genes displaying genomic imprinting – where the level of methylation depends on whether the gene was inherited from the mother or the father. The most striking finding had to do with a phenomenon called paramutation. Here, the methylation status of one copy of a gene – say, the one inherited from the father – is also transferred to the other copy, inherited from the mother. The ‘rewritten’ mother’s copy then persists through the next generation. Again, scientists had observed paramutation in plants and engineered mice before. This is the first time it has been reported to be naturally occurring in a mammal’s genome. In the study, the paramutated gene was *Capn11*, which contains the recipe for a protein that is active in the testes during meiosis. When this protein is not available

in sufficient amounts, the effects may include infertility and azoospermia (having no sperm in the semen). The team also identified two likely instances of paramutation related to the gene *Vps37c* and a downstream stretch of the genome. Both these areas are associated with intracisternal A particles – the genetic remains of ancient viruses that became embedded in the mouse genome. According to the study’s authors, these particles may be central to the paramutation process since they have been known to resist the body’s mechanisms to remove epigenetic modifications when producing sperm or eggs.

Genome-wide association studies
The study also offers a new framework to explain heritable traits that researchers have struggled to study using genetics. For instance, a condition called hypertrichosis pinnae auris leads to the growth of coarse, dark hair on the outer ear and is prevalent among South Asian men. It is transmitted from fathers to sons

but never to daughters. According to the study’s results, if a father carries a paramutagenic version of the gene that causes this condition and the mother carries a ‘normal’ version, then in a son the paramutagenic copy would rewrite the maternal copy, leaving the son to have hairy ears. He could then pass the paramutagenic variant of the gene to his own children. But if the paramutagenic variant is demethylated in females – as the new findings suggest can happen – a daughter’s own copies of the gene would be unmethylated and her ears would be unaffected. Even more broadly, the findings imply that genome-wide association studies – an increasingly popular kind of study that looks for the genetic variants linked to diseases – may be missing a significant fraction of heritable variation because that variation is not in the sequence. Instead, the study’s authors have argued the work opens the door to a new kind of analysis: allele-specific epigenome-wide association studies, which trace methylation patterns rather than sequence variants, to find parts of the genome associated with diseases that conventional methods miss. Human genetics has long assumed that if you sequence the genome, you have read the instruction manual. It may be that the manual has a second volume – and we have barely opened it today. (D.P. Kasbekar is a retired scientist. kasbekardp@yahoo.co.in)

THE GIST

A team led by researchers at the Johns Hopkins School of Medicine has found that several inherited traits in the mouse genome break the rules Gregor Mendel laid down in the 19th century about how genes work. The study offers a new framework to explain heritable traits that researchers have struggled to study using genetics. The study’s authors have argued that the work opens the door to a new kind of analysis: allele-specific epigenome-wide association studies

BIG SHOT



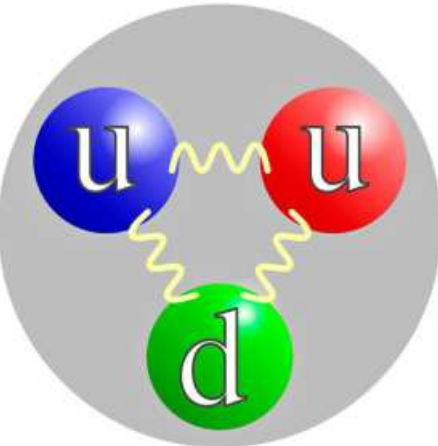
Workers prepare geo bags to prevent erosion of the Brahmaputra river bank at Borakhat village, in Kamrup district of Assam on August 7. ANI

WHAT IS IT?

Glueball: matter of force

Vasudevan Mukunth

Nature has four fundamental forces: gravity, the weak force (responsible for radioactivity), electromagnetism, and the strong force. The strong force is responsible for keeping the protons and neutrons together in the nuclei of atoms. The theory describing the strong interaction between two particles is called quantum chromodynamics (QCD). In QCD, the strong force is carried by gluons – just like how the electromagnetic force is carried by photons. But unlike photons, gluons carry a kind of charge that allows gluons to be attracted to each other. And QCD says they can come together to form composite particles called glueballs. In new research, scientists have taken a big step closer to showing glueballs exist. The team used data from the BESIII experiment in Beijing to uncover them. This is easier said than done because when a glueball appears in a particle physics experiment, it will be very short-lived and quickly decay into lighter particles in a way that is hard to distinguish from some other particles. Scientists had first observed a candidate glueball called X(2370) in BESIII data in 2011. Its mass seemed consistent with a glueball. They also estimated some of its properties based on the decays of a particle called the J/ψ meson. The new data buttresses the odds that



Protons are made up of three smaller particles called quarks, held together by the strong interaction mediated by particles called gluons. ARPAD HORVATH (CC BY-SA) X(2370) is indeed a glueball by revealing more properties glueballs possess. Thus, BESIII has assembled the strongest case to date that X(2370) has a dominant glueball component, potentially providing the first evidence for a form of matter made just from the carriers of a fundamental force.

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INFRASTRUCTURE

‘Third Mumbai’: Can it decongest Maximum City?

Sabah Virani
Mumbai, August 9

MORE THAN 50 years after it was formed in 1975 to steer planning in and around Mumbai, the Mumbai Metropolitan Region Development Authority (MMRDA) is setting the scene for “Third Mumbai”, or Karnala-Sai Chirner (KSC) New Town — a massive area of 323.44 sq km over 124 villages in Uran, Pen, and Panvel talukas of Raigad district.

Chosen for falling in the influence area of the Atal Setu and the Navi Mumbai International Airport (NMIA), ambitious plans are in store for the planned city to decongest Mumbai.

Idea of Third Mumbai

The idea started taking shape around the time the Atal Setu — a 21.8 km-long sea bridge connecting South Mumbai and Navi Mumbai — was to open to the public in early 2024. Both the bridge and the NMIA were believed to add to Raigad’s potential. Third Mumbai was the instrument to capture the land value created by the public infrastructure and strategically plan out the development that the infrastructure is bound to attract.

In March 2024, Maharashtra’s Urban Development department invited suggestions and objections on the contours of KSC New Town. Then, MMRDA was tasked with developing the area from scratch. Parts of the area under the Navi Mumbai Airport Influence Notified Area and Khopta New Town Notified Area were enveloped into the new town.

Current status

- First, a land use plan — a thorough map of what currently exists in the area — is in the works. Much of the vast land is villages, forests, and green areas, which will be left as they are, dwindling the developable area to around 104 sq km. Farmlands are next, which are on the cards to be acquired. There are also warehouses, owing to the Jawaharlal Nehru Port Trust located near Uran, which are not to be disturbed yet, pending a policy decision.
- The process of land acquisition was set off in March 2026, laying down options for compensation. Villagers have multiple options for compensation, be it in the form of land or monetary compensation.
- In April, MMRDA began the preliminary phases of land acquisition by inviting farmers and land owners to submit their contest for acquisition. This has been slow to come, with several villages opposing the project as a “land grab”. Although this has delayed the land use plan, it is expected to be ready by August end.
- MMRDA has engaged Singapore-based urban development consulting firm Surbana Jurong to plan Third Mumbai’s layout, while also thinking about transport infrastructure and basic utilities.

NAVI MUMBAI

- The government and urban planners tried to decongest Mumbai with planned centres like Navi Mumbai in the past.
- Although the satellite city now has a thriving population, urban planners take a dismal view of how it has turned out.
- It has taken decades to establish itself. Only in recent years, sales of residential properties and rates have been on the rise.

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Early investors have already started trying to catch people interested in a prospective home in Third Mumbai. For now, investors will have to transact directly with the landowners, hoping to bargain for a better price. Once MMRDA acquires the land, investors will go to it.

Gulam Zia, executive director at the real estate research consultancy Knight Frank, said: “If the MMRDA takes on the initiative on ensuring basic facilities and good mass rapid transport, the area will thrive naturally.” A metro line between Mumbai and the NMIA is already in the works.

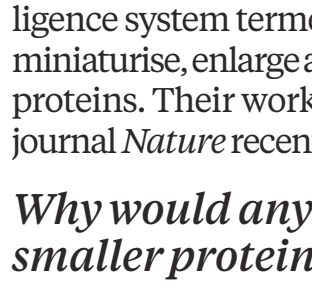
Officials in the MMRDA said, “We are working on Third Mumbai now, but city making is a long term plan. Nothing is going to bear fruit in the next five to 10 years, but once the basic infrastructure is in place, the returns will pour in.”

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ARTIFICIAL INTELLIGENCE

Scientists can now shrink and rewrite proteins with AI. Here’s what that unlocks



EXPERT EXPLAINS

ROHIT SINGH

ASSISTANT PROFESSOR, DUKE UNIVERSITY

SCIENTISTS AT Duke University, North Carolina, have come up with an Artificial Intelligence system termed Raygun, which can miniaturise, enlarge and extensively rewrite proteins. Their work was published in the journal *Nature* recently.

Why would anyone want a smaller protein?

Proteins are already minuscule, typically a few nanometres across. Shrinking them sounds like a strange goal until you consider that, much as with a compact car in a

crowded city, a smaller version can go places the larger one cannot.

Gene therapy is a clear case. The aim is to deliver a working copy of a gene into a patient’s cells to compensate for a faulty one. A gene cannot simply be swallowed and has to be packed into a molecular vehicle, typically the hollowed-out shell of a harmless virus. Those shells have a strict capacity limit, and many therapeutically valuable genes are too large to fit.

That constraint has consequences well beyond the laboratory. Gene therapies built on these viral shells are among the most expensive medicines, such as Hemgenix for haemophilia (\$3.5 million), Casgevy for sickle cell disease (\$2.2 million), and Zolgensma (\$2.1 million) for spinal muscular atrophy.

Proteins as sentences

Proteins are polymers, long chains assembled from a small set of repeating units, in their case 20 amino acids. The order of those units determines the shape the chain folds into, and the shape determines the job:

motor, scaffold, transporter, switch. Genes, which encode proteins, are polymers too, written in an alphabet of four nucleotides.

The comparison to language is a natural one. A protein can be read as a sentence in a 20-letter alphabet, a gene as a sentence in a four-letter one.

Evolution encodes the language that governs how a protein’s amino acid sequence gives rise to its shape and function, but scientists don’t fully understand that language. Protein language models act as a kind of translator, learning patterns from millions of protein sequences and linking those patterns to biological structure and function.

Large language models such as ChatGPT can summarise or expand a passage because vast exposure to writing teaches them two things: grammar, meaning what a valid sentence looks like, and gist, meaning what a passage is actually saying, so that it can be rewritten in differ-

ent words. Evolution has handed biology a comparable corpus. Haemoglobin, the oxygen carrier in our blood, turns up in thousands of species, from whales to earthworms, always recognisable but never quite identical. Comparing enough of those variants shows which parts are unchangeable and which tolerate change.

Train a protein language model on hundreds of millions of such sequences and it learns a grammar that generalises across proteins.

What Raygun does

Protein language models supply the grammar. Raygun supplies the second half: how to take the gist of a protein and re-express it, sometimes in considerably fewer words.

A language model describes each amino acid with a longlist of numbers capturing its chemistry and its context. Two proteins of different lengths are therefore

temporary technology.”

The Bill’s most significant change is its expanded definition of “bankers’ books”. In the old law, bankers’ books are defined only as records “kept in written form or stored in a micro film, magnetic tape or in any other form of mechanical or electronic data retrieval mechanism”. The 2026 Bill recognises records stored in “electronic or digital form, or otherwise, either onsite or at any offsite or virtual or cloud location”.

To standardise how these digital records are presented in court, the Bill introduces specific certificate formats and conditions. Advocate on Record at the Supreme Court and Chartered Accountant Deepak Joshi called this a major improvement. “They have provided a certain format and undertakings to be given alongside the certified copies so that the court can be assured and satisfied of the genuineness of the copy,” Joshi said.

Under the 1891 Act, bank officers could not be compelled to produce records or appear as witnesses in cases where the bank was not a party, unless a court ordered it for

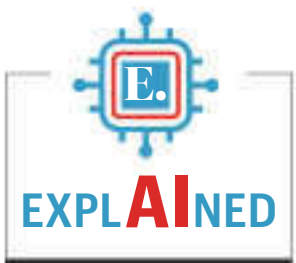
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A weekly column decoding AI’s new frontiers, how they shape the world and our place in it

EDUCATION

Row around who gets to prescribe modern drugs



ANONNA DUTT

DOCTORS ACROSS Maharashtra went on a strike last week to protest homeopathic doctors being allowed to prescribe modern medicines after completing a bridge course. While the strike was called off after the Bombay High Court stepped in, the issue is still simmering.

The protests began after Dr Neha Siddharth Pawar, 36, early last week became the first homeopathy practitioner from Maharashtra to be registered in the state’s allopathic Maharashtra Medical Council (MMC) — opening the gates for others like her, who have completed the state’s Certificate Course in Modern Pharmacology (CCMP). This was a contentious move, opposed by the practitioners of modern medicine ever since the state Assembly amended the MMC Act in 2014.

Even the homeopathy council opposes the move. “Medical practitioners should work in the respective ‘pathies’ that they have trained in — a pathway such as this will only create a shortcut for students who want to study modern medicine but cannot get through into those courses. They will choose homeopathy regardless of their interest in the subject,” said Dr Tarakeshwar Jain, chairperson, National Commission for Homeopathy (NCH).

He added: “Once this happens in Maharashtra, other states will demand the same. We have, in fact, already received a request from Madhya Pradesh.”

What was the 2014 amendment in Maharashtra?

The 2014 amendment to the Maharashtra Medical Commission Act allows the registration of homeopaths who have undergone the one-year bridge course to be registered with the body that regulates allopathic medicine in the state, albeit in a separate register.

This almost grants equivalence to MBBS doctors and homeopaths who have undergone the course. The amendment has been challenged in court.

“We were told that the token registration [to Dr Pawar] was finally granted by the Maharashtra Medical Council as they were following the processes laid down in the

2014 amendment. The matter is still sub-judice but the court has not granted an interim stay so the body was obligated to give the registration,” said Dr Atharva Shinde, president, Maharashtra Association of Resident Doctors (MARD).

He added: “From my conversations with officials, I get the sense that neither the MMC nor the current government is in favour of this step. However, the government cannot go against its own law, so they are waiting for a decision in the court.”

When the Act was amended, the government in the statement of objects and reasons for the Bill had cited a shortage of doctors. “There is continuous demand from different sections of society to give permission to Homeopathic Practitioners to use allopathic medicines in treating patients... Considering the need of people of the State and to achieve the goal of ‘Health for All’, the Government considers it expedient to allow the Homeopathic Practitioners’ who have undergone the course in Modern Pharmacology to practice Allopathy.”

Why was this decision taken?

Officials said behind the official reasoning was another story.

Dr Pravin Shingare, who was working in Maharashtra’s Department of Medical Education at the time and later headed it, said that the push came from colleges of-

fering homeopathy courses. “In the 70s, the Ayurveda course was changed by the central council, which regulated it to include modern pharmacology. The council allowed Ayurveda doctors to officially prescribe some allopathic medicines. And this led to Ayurveda colleges flourishing.”

Dr Shingare said that homeopathy colleges in the state also wanted to follow suit but were unable to convince the central council that regulated their practice. The colleges then tried to convince the state council, which maintained that changes to the course had to be approved by the central council. Then, they went to the government and politicians.

“When a Bill on the subject seemed imminent, the Department of Medical Education intervened and said there should at least be a one-year bridge course in modern pharmacology,” said Dr Shingare.

Nationally, practitioners of modern medicine, ayurveda, or homeopathy can practice only their respective ‘pathies’ after registration in their own registers. With modern pharmacology being a part of the Ayurveda curriculum, some states, such as Maharashtra and Uttar Pradesh, allow practitioners to prescribe a limited number of allopathic medicines, such as the ones needed for fever, diarrhoea, or other com-

Rationale questioned

A shortage of doctors, specially in rural areas, was cited as a reason behind the move.

“As many as 10,000 have passed the CCMP course, most from bigger cities. Will they go to small towns and villages to practise? Also, why should these places not have the services of a fully qualified doctor?” Jain said.

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What is the situation nationally?

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Maharashtra has allowed homeopathic doctors to give allopathic medicines after a bridge course. Critics of the move include the homeopathy council

mon ailments seen in primary health centres.

When it comes to homeopaths, the national council maintains that the practitioners should not prescribe allopathic medicines.

Dr Jayesh Lele, former vice president of Indian Medical Association and former president of the Maharashtra chapter, was one of the key persons to challenge the 2014 amendment in the High Court. “There are several cases in which the Supreme Court has said that such mixopathy cannot be allowed,” he said.

He cited the *Poonam Verma vs Ashwin Patel* case where the court came down on a homeopathic doctor who had prescribed an allopathic medicine, leading to the patient’s death. In *Dr Mukhtiar Chand vs State Of Punjab*, the court had said there was no scope for a person enrolled in the state or central Register of Indian Medicine to practise allopathy.

“Yet, the practice is being revived here with this registration,” said Dr Lele, adding that this could also lead to one person being registered with two different councils, which is not allowed.

Are the courses similar?

While the process for admission and the course structure for modern medicines and other systems have been streamlined to be made similar, substantial differences exist. Admissions to both modern medicine and other courses happen through the national selection test, NEET-UG. The consistent trend is that the top scorers go on to study modern medicine.

All three courses have several common subjects — usually the ones to understand the human body — including anatomy, physiology, pathology and biochemistry. The courses differ when it comes to the education on treatments. Where the students of modern medicine learn about evidence-based pharmacology and treatments, those studying Ayurveda or homeopathy study subjects such as Tridosha theory, Panchakarma, or law of similars.

What will be the impact of the change?

The move could open the door for similar allowances in other states. Dr Jain from NCH said: “A clause in the central regulations grants states the power to allow homeopaths to practise allopathy, but it has to be for a narrow requirement or for a specific duration or adverse event, such as the Covid-19 pandemic. It cannot be open-ended, as has been done by Maharashtra.”

a “special cause”. However, the Act never defined this term. The Bill brings clarity to the concept, defining “special cause” as instances where the accuracy of the record is doubtful, where regular record-keeping has been interrupted, or where the bank disobeys an inspection order.

Anshul Gupta, Advocate on Record at the Supreme Court, said these changes will streamline commercial litigation, such as cheque bounce cases. “Bank officials will not be dragged in court to produce originals or appear as witnesses where banks are not direct parties,” he said. This will reduce the lifespan of such cases, he added.

Concern over police powers

A major talking point around the Bill has been Section 11, which states that court orders compelling the production of bank records for investigations can be construed as orders made by an officer “not below the rank of a Superintendent of Police”.

However, this is not a new power. Section 8 of the old Act contained the exact same provision, allowing an SP-rank officer

to demand records for police investigations. “There is no reason to worry because these are usual powers granted in the need of investigation,” Joshi said.

But Gupta pointed out that because records are now electronic, they can be shared easily on a phone, increasing the risk of data leaks and privacy concerns. “It should be the court which can allow it,” Gupta said.

Missed opportunities

Experts felt the Bill misses the mark on procedural safeguards. Joshi said lawyers and judges currently struggle to prove or disprove digital documents. He suggested the Bill could have incorporated modern safeguards such as hash values — a unique digital fingerprint used to verify that an electronic file has not been tampered with — to ensure the sanctity of the evidence.

The wholesale replacement of the Act might cause interpretation issues and multiplied litigation, as parties debate whether the new rules and definitions can be applied to ongoing trials, said Joshi. “The first casualty is always the pending matters.”

What it cannot do yet

A major limitation follows from where the model gets its knowledge: Raygun learns the gist of a protein from evolution, so it protects what evolution selected for, and it has no particular reason to protect what human engineers later added on top.

There is also the question of the ethics of such tools, and we are signatories to the Responsible AI for Biodesign principles. The value of computational design runs in both directions: a model that can propose a new protein can equally be pointed at a design of unknown provenance and asked whether it resembles something dangerous.

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Trust is key, tech fund needs more guardrails

THE GOVERNMENT'S fund to spur research and development in deep-tech sectors like AI, space and quantum technology is commendable. Private sector R&D spending has been paltry and the country risks falling behind in the tech race without stable, patient, long-term funding of the kind ordinary venture capital is unwilling to provide. But the intersection of public money and private networks is tricky terrain because taxpayers, not shareholders, bear the risk. The process should inspire confidence that there's a level playing field for all. That's why the questions raised by an investigation in this paper into the Research, Development and Innovation Fund matter.

In its first round, the fund approved Rs 2,192 crore in soft loans to 22 private firms, chosen by a 12-member panel — 11 from private equity and technology, and one non-voting government representative. Drawing experts from the private sector is sound design, they are best placed to sift genuine tech from a pitch deck. But when 15 of the 22 selected firms have investment ties to seven of those very panel members, and nine trace back to the committee's own chairman, the arithmetic of the process becomes as important as its intent. The official response rests on three pillars: disclosure, recusal, and the claim that decisions were taken purely on merit by unconflicted members. Indeed, officials have pointed out that in the fund's second cohort, only one of 13 companies had a panel-member link — evidence, they argue, that the first round's concentration reflected early-mover awareness among well-networked founders, not favouritism. These are valid points. Disclosure and recusal are standard tools for managing conflict in any expert body, and a young, capital-starved sector will always draw its evaluators from among the very people who have been investing in it. But good intentions are not structural safety. Recusal only guards against a member voting on a company they are invested in; it does nothing about the informational and reputational advantage of sitting on the panel in the first place, or about the pull that draws founders towards investors who also sit on committees controlling access to public capital. In an economy where ownership and capital are already visibly concentrated across sectors, a public fund for deep-tech — where costs are high, credible ventures are few, and information is scarce — cannot rest its defence on the good faith of its selectors alone.

The remedy is not to purge private-sector expertise from the process, that would defeat the fund's purpose. It is to balance the instincts of innovation with the discipline of compliance; widen and rotate the selectors' pool so that no single network's judgement carries disproportionate weight; bring in outside academic and scientific evaluators for initial screening; separate technical assessment from financial interest; publish conflict disclosures and recusal records as mandated practice, not as answers obtained in Parliament. Venture-capital speed and public accountability will pull in different directions. But a fund built on public money must earn trust in its architecture, not just assert it.

Monsoon has revived, but keep an eye on weather

CUMULATIVE RAINFALL deficiency in the current southwest monsoon season (June-September) has reduced to 11.5 per cent, from 38 per cent in June and 22.8 per cent till July 15. The interesting part about this seeming turnaround is that the dreaded El Niño was only in a weak-to-moderate phase in June. Yet, not a single rain-bearing low-pressure system (LPS) was formed, as against a normal average of three stretching over 11 days for that month. July, by contrast, not only saw four LPSs develop (normal is three). It also recorded 24 LPS-active days (normal: 14). As a result, despite El Niño becoming a moderate-to-strong event, the month registered a 2.4 per cent all-India rainfall surplus. The monsoon situation thus, far from worsening (the India Meteorological Department had predicted below-normal precipitation for July), has revived.

That revival has also helped narrow the overall gap in progressive area sown under kharif crops from 20.8 per cent till the first week of July to 2.9 per cent at month-end. The rains post mid-July have boosted late plantings, including pulses, soyabean, sesamum and cotton, that were significantly lagging behind. Moreover, they have been lifesaving for the already sown crops facing moisture stress from the monsoon's prolonged break. But for the recent showers, even those crops would have suffered stunted vegetative growth. In short, kharif hasn't been the unmitigated disaster that many were fearing after a dry June and amid concerns over an intensifying El Niño. For now, things look manageable. Even in fertilisers, the shortages haven't been dire. Production and imports of urea have, in fact, been higher in April-June 2026 over April-June 2025.

That said, the standing kharif crop needs a couple of good spells of rain in the second half of this month and early September. The Met Department has forecast below-normal rainfall for the entire second half of the monsoon season, on the back of a continued strengthening of El Niño conditions. With El Niño expected to turn into a "very strong" event during October-September and persist through the next quarter, the effects could be felt in the upcoming rabi or winter-spring crops as well. Also, El Niño's impact is known to come with a lag. The government cannot afford to take its eye off the weather. Proactive supply-side management will remain key.

FREEZE FRAME

BY EP UNNY



EC's real test: Winning the confidence of the Opposition

BARELY TWO weeks after the publication of my memoir *India and I*, interviewers and readers have repeatedly asked why I believed the Opposition deserved preferential treatment by the Election Commission (EC). The answer lies at the heart of what I believe is the constitutional philosophy of election management: The ruling party needs regulation. The Opposition needs reassurance. The EC must provide both.

The framers of our Constitution deliberately placed the EC beyond the reach of the executive. Elections could not command public confidence if the referee was perceived to be close to one of the contestants, especially the ruling party. The Commission was therefore created as an independent constitutional authority, entrusted with protecting the integrity of the electoral process.

That independence is not merely legal; it is institutional.

A serving civil servant appointed as Election Commissioner relinquishes his service and assumes a constitutional office. In my case, I resigned from the Indian Administrative Service a year before retirement. That separation reflects a profound constitutional principle. Once appointed, an Election Commissioner no longer serves the government of the day. His allegiance belongs exclusively to the Constitution.

The Supreme Court has repeatedly reaffirmed this constitutional vision. In *TN Seshan v. Union of India* and, more recently, in *Anoop Baranwal v. Union of India*, it underscored that an independent EC is indispensable to free and fair elections, which form part of the Constitution's basic structure.

But constitutional independence cannot be measured only by legal safeguards. It must also be reflected in institutional behaviour. The EC must consciously maintain an arm's-length relationship with the executive.

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Any perception of a cosy relationship between the executive and the EC is antithetical to the constitutional scheme and corrosive of public confidence.

That constitutional distance has an important implication. The party in power commands the administrative machinery, public visibility and official resources. The Opposition has only its voice and its confidence that an impartial constitutional authority will hear it fairly.

Recognising this asymmetry does not compromise neutrality. It fulfils it.

When I became Chief Election Commissioner, I gave my officers a simple instruction. If Opposition parties sought an appointment, they should receive one at the earliest. Sometimes requests came with barely 15 minutes' notice. We did our best to accommodate them. Not because they deserved favours, but because they were entitled to confidence that they would always receive a patient hearing.

An EC trusted only by the ruling party has failed just as surely as one trusted only by the Opposition. It must command the confidence of both. But the confidence of the Opposition is often the more exacting test because those without power are naturally more anxious about the fairness of the referee.

One incident from the Bihar Assembly election of 2010 illustrates why.

Around 11 o'clock on the eve of counting, Lalu Prasad Yadav telephoned me with an unusual request. He wanted only bank employees to supervise counting in his constituency. Although all arrangements had been finalised, I asked the Chief Electoral Officer to accommodate the request, come what may.

The following evening, after he had lost, he telephoned again. This time he appeared inclined to



S Y QURAISHI

Every EC is judged twice: First by how efficiently it conducts elections, and then by the confidence it inspires among those who lose them. The second test is statistical. The second is constitutional

question the Electronic Voting Machines. I told him candidly that people would laugh if he did so. He accepted the advice. A modest accommodation had preserved confidence in the electoral process.

Throughout my tenure, the Bharatiya Janata Party sat in the Opposition. Its leaders frequently approached the Commission with complaints and representations. They received the same patient hearing. Arun Jaitley initially viewed me with some reservation, but that disappeared as he experienced the Commission's even-handedness. Years later, he generously described me as "one of India's most mature and credible Chief Election Commissioners." I treasured those words because they reflected confidence earned through institutional fairness rather than personal friendship.

The philosophy I followed was not an individual innovation. It is reflected in India's own Model Code of Conduct (MCC). Significantly, one of its most important chapters is devoted to the "Party in Power". It restrains ministers from using official machinery for campaigning, prohibits the misuse of public resources and bars policy announcements that may influence voters. The constitutional instinct is unmistakable: Those who wield power require greater restraint because they already possess overwhelming advantages.

One of India's greatest democratic achievements has been the extraordinary legitimacy of its electoral verdicts. Governments changed. Prime Ministers lost office. Powerful Chief Ministers were voted out. Candidates gracefully accepted the verdict and began preparing for the next election. This confidence in the process made our elections a model for emerging

● **WORDLY WISE**

Into each life some rain must fall.
— Henry Wadsworth Longfellow

democracies.

It is precisely because that reputation is so precious that recent developments should concern us all. During the 2024 general election, Opposition parties repeatedly complained that their representations alleging violations of the MCC were not receiving prompt and transparent consideration. Even Election Commissioner Ashok Lavasa protested, for which he was hounded out. More recently, 23 Opposition parties took the extraordinary step of writing to the Chief Justice of India expressing serious concerns about the EC's handling of the Special Intensive Revision of electoral rolls. Around the same time, the Trinamool Congress publicly alleged discourtesy in its interaction with the Commission, an allegation firmly denied by the Commission.

Whether these grievances are ultimately upheld is not the central issue. The deeper concern is that a significant section of the political spectrum felt compelled to seek relief from another constitutional institution rather than the EC itself. No EC should ever allow such a perception to develop.

In my experience, most defeated candidates can accept defeat. What they find difficult to accept is the feeling that nobody listened to them before they lost.

Every EC is judged twice: First by how efficiently it conducts elections, and then by the confidence it inspires among those who lose them. The first test is statistical. The second is constitutional. Together, they determine the health of our democracy. That conviction shaped my own philosophy as Chief Election Commissioner.

The ruling party needs regulation. The Opposition needs reassurance. The EC must provide both

Quraishi is former chief Election Commissioner of India and the author of *India and I – A Hundred Memories*. Not a Memoir

To lower cost of credit, track information asymmetries



APOORVA JAVADEKAR



PRASANNA TANTRI

The real bottleneck is the cost of finding, evaluating and monitoring creditworthy borrowers, and this loads up into lending rates

THE RBI kept interest rates on hold at its August 5 monetary policy committee meeting. While the decision may appear passive, it is very much an active one to keep real rates suppressed to boost credit supply and consumption or investment. With the RBI expecting inflation to inch up to 5.9 per cent in Q3-FY27, a pause in the current policy translates into negative real rates of around 65 basis points. This is sharply lower compared to 2 per cent-plus real rates during 2016-2018, and even lower relative to the expected real rates in the US.

Bank and NBFC credit to the small and medium sector and retail segment has recovered strongly since Q4-2025, from when the expected real rates started to fall. For an economy aspiring to sustain growth above 7 per cent, that is welcome news. But monetary policy rarely comes without trade-offs.

A study by Gabriel Jiménez, Steven Ongena, José-Luis Peydró and Jesús Saurina, analysing more than 23 million bank loans in Spain, established the risk-taking channel of monetary policy. It confirmed that extended periods of low real rates after the 2008 financial crisis induced weaker banks to approve riskier borrowers, require less collateral and eventually experience higher defaults. Our own research using the Ministry of Corporate Affairs credit registry establishes similar risk-taking by Indian banks during the first half of the 2010s when real rates were low, which played a role in a full-blown NPA crisis that ensued.

Why does this happen? Lower real lending rates compress banks' profitability from traditional lending, encouraging a search for higher-yielding borrowers, which are naturally risky. At the same time, as Giovanni Dell'Ariccia and his co-authors argue, when real profitability declines, the bank's incentive to screen/monitor, which are essentially fixed costs, also falls, leading to a rise in risky lending. Finally, lower interest rates also boost the value of banks' bond portfolios and collateral, strengthening balance sheets and encouraging greater risk-taking.

None of this suggests that the RBI's objec-

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tive of spurring credit-funded growth is misguided. What we are arguing is that the low real rates may not be the most efficient tool in reducing the cost of credit in India.

The real bottleneck is the cost of finding, evaluating and monitoring creditworthy borrowers, and this loads up into lending rates. If the objective is to provide cheaper funding, reducing these information asymmetry costs is a more structural solution, which will allow the central bank to respond to inflationary shocks more flexibly. More importantly, it can make the inflation-growth trade-off less severe.

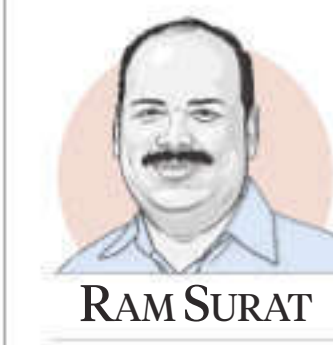
India has already demonstrated what public digital infrastructure can achieve. The NPCI transformed digital payments, created a financial transactions trail for potential borrowers and merchants, and allowed lenders to lend against these cash flows. Not only did it expand credit access to borrowers who had no credit history, but also lowered the information asymmetry and ultimately the lending costs substantially, without encouraging risk-taking in the system. The RBI's Unified Lending Interface is an important step that will build on this infrastructure.

That distinction is crucial. Lower real interest rates make all borrowing cheaper, including loans that perhaps should never have been made and constrain the RBI's ability to respond to inflationary shocks efficiently, as it has to worry about growth constantly. Better financial intermediation makes good borrowing cheaper by reducing the cost of identifying genuinely credit-worthy borrowers. One works by making money cheaper. The other works by making finance more efficient.

The RBI's current stance may well be appropriate given growth needs and the assessed transitory nature of inflation. But policymakers should also recognise the accompanying risks and enhance risk-monitoring mechanisms.

Javadekar is chief economist, Muthoot FinCorp Ltd, and Tantri is associate professor and executive director, Centre for Analytical Finance, Indian School of Business

Begumpura is a radical vision, not a governance model



RAM SURAT

Begumpura emerged as a prophetic and counter-cultural vision that challenged this oppressive social order in 15th-century. Reading it primarily through the framework of present-day public policy risks obscuring its original historical context and revolutionary intent

THE ARTICLE 'From Ravidas and Begumpura, a philosophy of governance' (*IE*, July 30) by Abhinav Prakash interprets Sant Ravidas's vision of Begumpura in relation to contemporary models of governance and public policy. While it recognises the enduring relevance of Ravidas's philosophy, its analysis is largely shaped by a contemporary political framework. It does not fully engage with the historical, philosophical, and socio-religious depth of Ravidas's thought.

A central limitation is its treatment of Begumpura primarily as a model of good governance. In Ravidas's writings, Begumpura is far more than an ideal administrative order; it is a radical vision of social, moral, and spiritual emancipation. It imagines a society liberated from caste hierarchy, social exclusion, economic exploitation, and institutionalised injustice. By emphasising welfare schemes and administrative reforms, the article narrows the transformative scope of Ravidas's vision and gives insufficient attention to his critique of caste-based social structures.

It also overlooks the profound significance of Ravidas's declaration, "*Kahi Ravidas Khalas Chamara*". This statement is not merely autobiographical but a bold affirmation of dignity, self-respect, and liberation from caste-based oppression. It represents an early and powerful articulation of resistance against the social stigma attached to caste identity and therefore deserves deeper theological and sociological analysis.

Although contemporary welfare initiatives may contribute to poverty alleviation and public welfare, they are not equivalent to Ravidas's vision of justice. Begumpura envisages the transformation of the social order itself by dismantling the structures of discrimination and exclusion. The article also underestimates Ravidas's concept of freedom. His verse, "*Maharam mahal na ko atkavai*", envisions a society in which no individual is excluded because of caste, class, religion, privilege, or political power. Similarly, "*Dom na Som ek so aahi*" expresses the ideal of radical equality by rejecting hierarchical distinctions based on caste or *varna*.

Begumpura emerged as a prophetic and counter-cultural vision that challenged the oppressive social order in 15th-century. Reading it primarily through the framework of present-day public policy risks obscuring its original historical context and revolutionary intent. Sant Ravidas's Begumpura represents a profound vision of a city without sorrow — a society founded upon equality, freedom, justice, dignity, fraternity, and the abolition of caste-based discrimination and exclusion. It should be understood not as an endorsement of any political ideology or programme but as Sant Ravidas's enduring and prophetic vision of a just, inclusive, caste-free, and compassionate society.

The writer, a scholar from SHUATS, Prayagraj, is part of the Bahujan Sanskritik Andolan

40 YEARS AGO

August 10, 1986



Badal, Tohra arrested

FORMER PUNJAB chief minister Prakash Singh Badal and former president of the Sikh Gurudwara Prabandhak Committee Gurcharan Singh Tohra were arrested for violating externment orders prohibiting them from entering the Union Territory of Delhi for one month. The two dissident Akali leaders were arrested following a long wrangle with the Delhi Police at the Singhu border as they refused to accept the externment orders and forced their way into the city.

Two Tamils killed

TWO TAMILS, including a child, were killed and four security forces persons injured

when a foot patrol was fired upon by Tamil militants in the Trincomalee district, according to official sources. The foot patrol is said to have been going from Kattaparaichan. The security forces are said to have been prevented from engaging the terrorists because the incident occurred near a refugee camp.

Terrorist arrested

THE POLICE have arrested a dreaded terrorist, Manbir Singh Chaheru alias general Hari Singh, chief of the "Khalistan commando force", from village Bootan on the outskirts of the city, from the house of Major Baldev Singh Chuman (ret'd). A large number of sophisticated arms, including one light machine gun, one SLR, one Springfield rifle,

two muscats, two .303 rifles, one double bore gun and 1,082 cartridges were recovered from his hideouts.

US continues with N-test

THE US State Department has rejected appeals from six world leaders and insisted nuclear weapons must be tested to counter what it called, "massive Soviet build-up" and to maintain international security. "The heart of the problem we face, in working to preserve peace and stability, is not the testing of nuclear weapons," the Department said in a statement read out by a spokesman, Charles E Redman. He said the Soviets had caused "dangerous disparities" in nuclear weapons with a massive build-up.



Proof of a deep-tech fund is in its outcomes. That's the audit worth doing



V ANANTHA NAGESWARAN

ON ITS first day, the committee that would decide where India's new deep-tech fund put its money was handed a hard brief: There is very little deep tech in this country. Here is two thousand crore. Go and find it.

So they did. They went to the ventures they knew — the ones they had watched, mentored, argued with, and in some cases carried through the years when no one else would write a cheque. They backed the companies whose science had already been proven. And last week, this paper published a so-called investigative report that they had done something troubling: 62 per cent of the first round had gone to firms in which panel members held an interest.

I read the story with sadness, not anger — and let me own my position at once. I serve in this government, so weigh what follows with whatever discount you think that deserves; the argument does not need my office to stand. The sadness, in any case, is not about a single report, a single journalist, or a single newspaper. It is about a habit of mind that keeps us scoring self-goals while the world races ahead.

The question of conflict of interest is a fair one. Public money deserves scrutiny, and it is good that this is being discussed openly. Gopal Srinivasan of the panel said exactly that when the paper reached him. Accountability is the condition of trust.

What is in dispute is the frame. And the frame rests on a fact the investigation never grasped: How the one lakh crore is actually spent.

The money does not go out in a single round through one committee. It is expected to be disbursed over five years through several fund managers, of whom only two have been appointed so far. More are to come. The Technology Development Board's first cohort is a sliver of the whole, and it was appraised on a first-come, first-

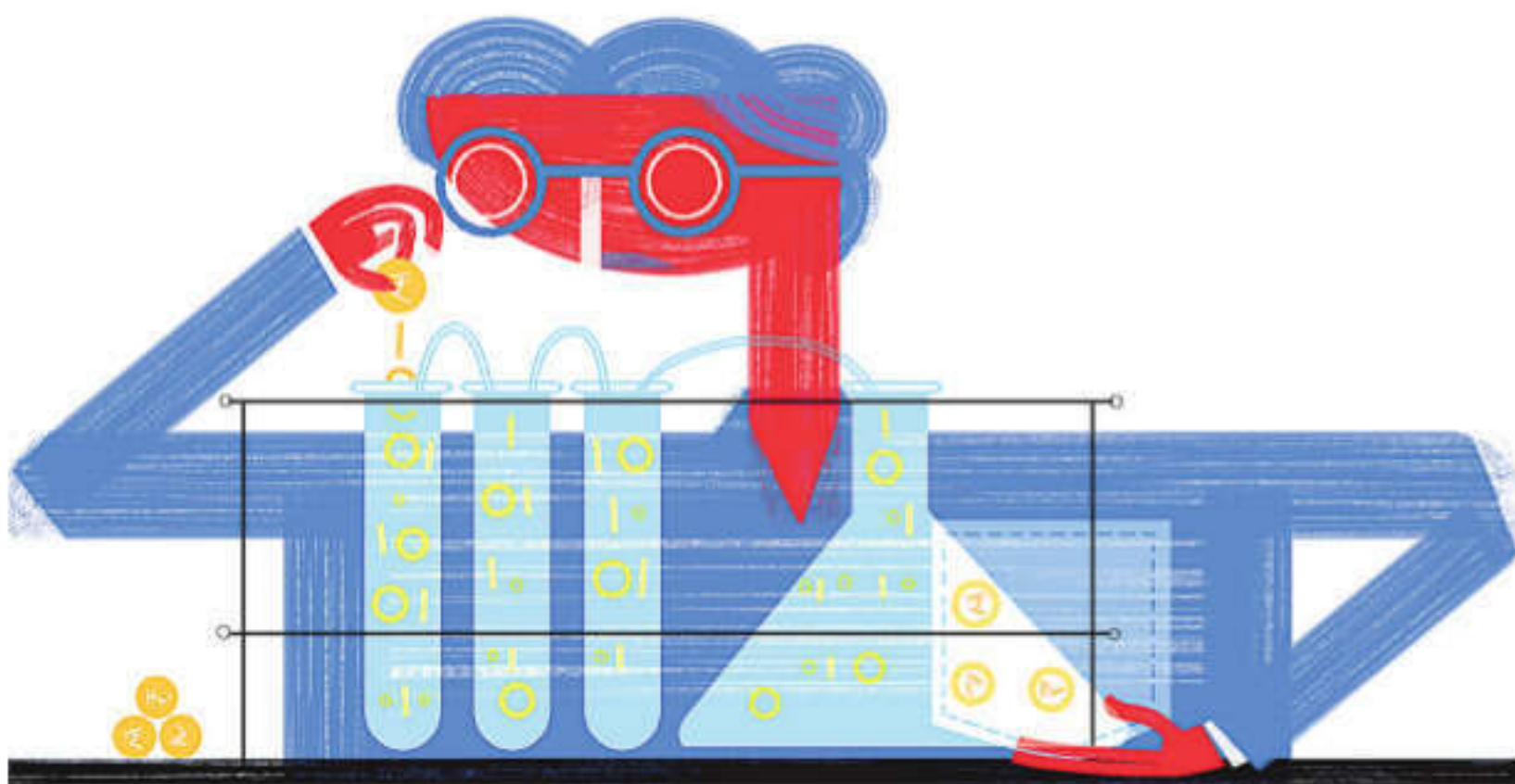


ILLUSTRATION: C R SASIKUMAR

served basis. The companies that applied earliest were the ones that heard about the fund earliest — and the ones that heard earliest were, unsurprisingly, close to the ecosystem. That is why the first batch looks the way it does. The Board has already said that in the second cohort, one of 13 firms has a panel link. Not 62 per cent. The number the headline was built on was always going to fall because it was an artefact of sequence, not a pattern of favour.

Now to the harder charge, and the fairer one: A small circle of experts clearing one another's ventures, recusing one at a time, does not pass the smell test. It deserves an answer.

Here is the answer. If you want to find validated deep-tech ventures quickly, you ask the handful of Indians who actually know the field. Anyone in India who knows this field has touched these companies — mentored them, funded a founder, sat on a board. It is the reason they were chosen. The money is the tip of the iceberg of what this group has given to Indian deep tech.

So the design does not pretend to eliminate the overlap. It manages it. Firms that a member founded, owns, or runs cannot even apply, however good they are. A stake of more than 10 per cent automatically disqualifies a

Were undeserving ventures funded? Were deserving ones turned away? Judge the decision on what was knowable then, not on what hindsight reveals now

firm. Members must disclose not only their own interests but their interests in a rival — a standard stricter than most private boards keep. Selection needs a super-majority, so two or three doubts sink a proposal. The government's exposure is capped at half the project cost. The whole thing passes a second time through a board of secretaries. Recusals are declared in advance and recorded. This is not the absence of guardrails. There are more of them than most of our institutions bother with.

Which brings me to the test that matters, and that the story never applied. The proof of a fund is in its outcomes. Were undeserving ventures funded? Were deserving ones turned away? That is the audit worth doing. Judge the decision on what was knowable then, not on what hindsight reveals now.

The likely effect of a "62 per cent" headline is not cleaner governance. It is a chill. The founders

who were, for the first time, animated by the sense that the system had faith in them will read it and grow wary. Technologists of global standing who might have joined the next committee will think twice about lending their names to a body that is treated as a cartel. A watchdog is meant to prevent harm. Here it risks producing the very harm it exists to guard against.

None of this asks the press to fall silent. It asks the opposite. There was a genuinely important story, and the paper is well placed to tell it. Where does follow-on capital come from once these ventures outgrow their first loan? How do we build funds large enough to carry them? Should we monetise idle public assets to seed a sovereign fund for this? Those questions decide whether India's deep-tech ambition survives its infancy. They are harder to write than a conflict-of-interest headline. They are also worth incomparably more.

There was an easy path here and a hard one. The easy path was a tidy number, a whiff of impropriety, a takedown that writes itself. The hard path was slower — to sit with the committee, understand how it works, weigh the trade-off it was asked to make, and then decide whether the deviation, if any, was gross, reasonable, or none at all. Too often, we take the easy path and call it diligence.

This is the price of a democracy. Authoritarian systems are spared these noises; they are also spared the correction that noise can bring. But a democracy has to learn the difference between holding power to account and reaching reflexively for suspicion. Get that wrong often enough, and the result is not vigilance. It is paralysis dressed as virtue.

I keep returning to a plain fear. The world is about to change in ways we can scarcely picture. We, in India, have a choice. The political class, the bureaucracy, the watchdogs and the media, all of us can spend the decade pulling the rug from under one another's feet and keep India where it is while everyone else moves. Or, we understand the strategic imperatives, re-examine our trade-offs, our red lines and ways of working. The choice is ours to make and the consequences ours to bear.

The writer is the 18th Chief Economic Advisor to the Government of India. Views are personal

Problem is not Sanatan Dharma. It's what politics has done to it



GITANJALI J ANGMO

RECENTLY, I wrote that the Sansad Chalo protest was Sanatan Dharma in action. Young people had come from different corners of India, from different faiths, castes, and backgrounds. They stood together for education, a cause larger than themselves. They shared food, made space for strangers, protected one another and somehow became a community without asking who belonged to which community. To me, that was Sanatan Dharma. But it met with a huge backlash. My response section got filled with labels. Sanghi. BJP stooge. RSS sympathiser. It made me wonder: When did speaking of Sanatan Dharma automatically place you on one side of India's political divide? Perhaps the problem is not Sanatan Dharma. Perhaps it is what politics has done to it.

To understand this, remember what many Indians thought they were voting for in 2014. It was more than a change of government. After generations of looking at ourselves through borrowed eyes, Indians were beginning to look inward again. Millions wanted more than economic growth. They wanted to rediscover themselves. The BJP understood that longing better than any other party. It presented itself not merely as an alternative government but as the custodian of India's Hindu inheritance. In doing so, it came to define what "Hindu" politics looked like. But what if much of what we now associate with that politics is the opposite of the tradition invoked in its name?

Sanatan Dharma is not an identity to be defended against another. It is a discipline of living: *Sat* before propaganda, *nyaya* before power, *dhairya* before intimidation, *purvapaksya*, understanding the opponent's point of view before indoctrination, and *lokasangraha*, the welfare of all before one's tribe. Set against these, perhaps what we have witnessed in the last 12 years is not the flowering of Sanatan Dharma but its shrinking.

Consider intolerance and stereotyping. If you question the government, you are labelled anti-national, foreign-funded, a Chinese agent. How did this happen in the land of the Upanishads? Our foundational texts are conversations, dialogues, debates. The Bhagavad Gita exists because Arjuna questions Krishna, Gargi questioned Yajnavalkya. Hindu thought accommodated an astonishingly diverse spectrum. Disagreement was evidence that it was alive.

This is why stereotyping in popular culture troubles me too. When films such as *Dhuanandhar* repeatedly place Muslim or Pakistani characters within a familiar silhouette of villainy, I worry not only about the social consequences but about the storytelling. Real human beings are inconveniently complicated. Great storytelling unsettles our prejudices. Propaganda confirms them.

Then I get into my car and meet Ehsan, my driver. He is Muslim and has one daughter. He does not plan to have more children but aspires to educate her, and give her choices his generation did not have. The stereotype collapses.

Many of our problems with population or social reform, that we lazily turn into a religious one, are often an education and development problem. When we start focusing on education, women's agency, healthcare and economic security, they begin to change. It is for this same reason secularism must also mean equality before the law. If India is secular, why should governments run temples? What forms of state support for religious pilgrimages are justified? And why should marriage, divorce, inheritance, adoption or polygamy be governed differently depending on one's religion? Religious freedom cannot mean unequal citizenship. These are the questions a Uniform Civil Code should allow us to debate openly. Reform what needs reform, but through Parliament, law, education and reason.

A living society questions. A confident government answers. Therein lies the deeper challenge before the BJP. If Sanatan Dharma is truly the inheritance it seeks to protect, it cannot appear only in temples, speeches and election campaigns. It must become visible in the conduct of ministers, the fairness of institutions, and the behaviour of *karyakartas* and *pracharaks*.

Sri Aurobindo said at Uttarpara, "When it is said that India shall rise, it is the Sanatan Dharma that shall rise." He was speaking of inner transformation above outer conquest, recognising a deeper unity beneath our differences. The opportunity before the BJP was extraordinary. It was given both the political mandate and the cultural moment to reclaim Sanatan Dharma by building a modern India upon its principles: Confident enough to question, just enough to protect the dissenter and inclusive enough to embrace diversity. *Dharma* asks something infinitely harder of us than defending Hindu identity. It asks us to transcend identity. To encounter the person before the label. The human being before the vote. That would be being *vishwaguru*: India living her wisdom well enough for the world to emulate.

Whether the BJP becomes the instrument of that renaissance is now up to the BJP itself. If it can live the *dharma* it claims to defend, it may yet play an extraordinary role in helping India fulfil her destiny. If it cannot, another instrument will emerge to carry it forward. Sanatan Dharma does not need the BJP to survive. The question is whether the BJP will choose to become worthy of it.

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LETTERS TO THE EDITOR

Rationing exercise

INDIA'S PROPOSED amendments in the food-security framework risk turning a rights-based approach into a rationing exercise, echoing outdated charity models rather than modern welfare states. ('Food Security Act amendments will hurt the poorest,' IE, August 8) The writers warn that the proposed changes erode the moral foundation of India's food security regime. By curtailing entitlements under the Antyodaya Anna Yojana, the state appears to privilege fiscal arithmetic over the Gandhian ethic of safeguarding the "last person". In essence, food and nutrition must be treated as rights, not a fiscal "burden".

Abhinav Shah, Lucknow

A cruel process

TARUN TEJPAL'S case is also a study of India's justice delivery system and how much has changed between 2012 and now, despite the more stringent law against offenders. ('Behind Tejpai verdict, survivor's long journey,' IE, August 7). The sessions court took eight years to decide the case that the High Court called perverse. Now the survivor has to wait for the case to be taken before the Supreme Court. This makes the search for justice expensive, and the end of the survivor's agony seem impossible.

YG Chouksey, Pune

Let art be

ART BY its very nature ought to imagine alternative realities and question conventional thought. It was how, for years, a parallel art industry thrived in the Hindi film ecosystem, and gave us numerous gems. ('Blame the ecosystem, not the industry,' IE, August 7) For many years now, majoritarian politics has come to define the creative psyche of the nation. The Indian film industry, Hindi films most of all, needs a nurturing and supportive ecosystem where filmmakers are free to explore every idea under the sun and push their artistic boundaries without fear of being cancelled and shut down.

Rahul Gaur, Gurgaon



NICOLAS BLAREL AND SUMIT GANGULY

AMNESTY INTERNATIONAL'S recent report alleging that India sent at least 2,596 shipments of military equipment and components to Israel since the outbreak of the Gaza war has generated understandable attention. Yet, the revelations do not mark a dramatic shift in India's defence relationship with Israel so much as underscore the depth and maturity of a strategic partnership that has been built over the past quarter century.

The foundations of India's defence relationship with Israel were laid during the 1999 Kargil War, when Israel emerged as one of the few countries willing to rapidly provide critical equipment, including ammunition, drones and precision-guided munitions. That experience established Israel as a reliable defence partner and accelerated a relationship that has expanded ever since. Unlike many Western suppliers, Israel has also demonstrated a willingness to transfer sophisticated military technologies to India.

Over the last decade, however, the partnership has evolved beyond a conventional buyer-seller arrangement. Under PM Narendra Modi's "Make in India" initiative, Israeli defence companies have increasingly established joint ventures and local manufacturing partnerships within India. The production of drones, electronics, missile systems and components has become embedded within India's expanding defence industrial base. This localisation means that India's role is no

Reports of sustained military shipments will inevitably invite greater scrutiny from partners across the Middle East and beyond

longer confined to importing Israeli systems but increasingly extends to manufacturing equipment and supplying components.

It is precisely this evolution that gives the Amnesty report its significance. If the findings are accurate, they suggest that India has become more than just a customer; it has also emerged as a contributor to Israel's defence supply chain during one of its most controversial military campaigns. At a time when Israel has faced mounting international criticism, legal scrutiny and growing pressure on defence exports from several traditional suppliers, India's manufacturing capacity appears to have helped mitigate some of those supply-chain constraints, particularly in such areas as drones and ammunition.

For years, India has sought to balance an increasingly close strategic partnership with Israel while maintaining its longstanding support for the Palestinian cause and its expanding economic and energy relationships with the Gulf states. That has become more difficult as the Gaza conflict intensified. Reports of sustained military shipments will inevitably invite greater scrutiny from partners across the Middle East and beyond.

Given the complexity and depth of the India-Israel relationship, which runs the gamut from agricultural technology to weapons production, it is unlikely that New Delhi will abruptly terminate its defence ties regardless of the revelations in the Amnesty International report. However, the disclosure is likely to

have two important consequences.

At a domestic level, elements within the Congress who have been sceptical of the steady embrace of the Netanyahu government under Modi are likely to highlight these disclosures and try to embarrass the ruling party. Such an attempt, however, is unlikely to gain a great deal of traction when most of India's public is focused on the student agitation in the wake of the exam paper leaks.

Externally, in the Arab world, it may draw some attention and lead to a few expressions of public displeasure. Nevertheless, it is hard to believe that India's key Arab partners were wholly unaware of India's expanding defence and security links with Israel. More to the point, unlike decades ago during the Cold War, there is no unified Arab opinion toward Israel despite their periodic (and mostly cosmetic) denunciations of Israel's handling of the Palestinian issue. A few Muslim nations, outside the Arab world, ranging from Turkey to Malaysia, may express diplomatic outrage but, once again, New Delhi is unlikely to change its policies because of it.

These political considerations aside, the larger question of the ethics of participating in the joint production of weaponry with the current government in Israel — whose conduct of the war in Gaza has drawn widespread global disapprobation — may be deserving of debate.

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Delhi-Dhaka need reset, must let go of political baggage



PRABIR DE

THE SO-CALLED sonali adhyay, or golden phase of India-Bangladesh relations after 1971, appears to have receded. Trade integration, cross-border connectivity, energy interdependence, and the political economy of regional cooperation now face multiple constraints. Although Bangladesh continues to be one of India's principal trade partners in South Asia, the trade relationship stands at a critical juncture, caught between the possibility of renewed cooperation and the risk of reversal.

While imports from India have declined, imports from China and Malaysia have re-

portedly increased in the post-Sheikh Hasina period. Energy cooperation illustrates the growing material interdependence between the two economies. India's electricity exports to Bangladesh, the Maitree Super Thermal Power Plant, and the India-Bangladesh Friendship Pipeline have expanded cross-border energy flows and created a more institutionalised framework for infrastructure cooperation. Future collaboration may increasingly depend on renewable energy, grid modernisation, storage technologies, and market-based cross-border power trading. In this sense, energy cooperation is not simply a sectoral issue but a mechanism for building regional public goods. Trade diversion away from India is largely driven by the growing use of non-tariff measures (NTMs), including

sudden land-port restrictions, the withdrawal of transshipment privileges, anti-dumping duties, and stringent testing or certification requirements. These regulatory barriers raise overall trade costs and disrupt supply chains, particularly for garments, food products, and production materials.

India-Bangladesh relations should not be held hostage to the question of Hasina's stay in India. She, her father Bangabandhu Sheikh Mujibur Rahman, and her party played a historic role in Bangladesh's nation-building, but the future of bilateral relations

India-Bangladesh relations should not be held hostage to the question of Hasina's stay in India

Real Creator IAS Edition <https://whatsapp.com/channel/0029Van2VRb6RGJOKH6oBd0F> must be shaped by the interests of both societies. Second, both countries should allow a freer flow of goods and services across their borders. If trade retaliation continues to grow, friendship will weaken, and the two countries may remain neighbours without functioning as a true neighbourhood. Third, Bangladesh should not overlook the advantages of being located next to one of the world's largest economies. A well-designed bilateral agreement could shift the relationship from a narrow goods-trade model toward a broader framework covering investment, services, standards harmonisation, digital trade, logistics facilitation, and regional value-chain development. For Bangladesh, such an agreement is especially relevant in light of its forthcoming graduation from least developed country status, which

will gradually alter its preferential access to major external markets. For India, deeper economic integration with Bangladesh supports both its Neighbourhood First approach and its Act East orientation.

The current political flux does not imply an inevitable breakdown of economic cooperation. A durable reset will require both governments to rebuild trust through formal diplomatic channels, transparent communication, and mutually beneficial economic frameworks. Standing at this crucial turning point, the relationship requires a reset that moves beyond accumulated political baggage.

The writer is professor, Research and Information System for Developing Countries (RIS), New Delhi

WHY AJINKYA RAHANE

Ajinkya Rahane was one of India's batting pillars and Virat Kohli's trusted lieutenant during the team's dominant run between 2015 and 2022. His career-defining achievement came in 2020-21, when, in Kohli's absence, he captained a depleted Indian side to a remarkable 2-1 Border-Gavaskar Trophy triumph in Australia after the team rebounded from the Adelaide setback. Rahane finished with 8,414 international runs and 15 centuries across 85 Tests, 90 ODIs and 20 T20Is before retiring from all forms of cricket in July this year, leaving behind a legacy of resilience, calm leadership and memorable overseas performances

'I never worried about my batting position and milestones. It was always about the team'

Former India captain Ajinkya Rahane on his international cricket journey, scoring overseas hundreds and the Rohit Sharma 2027 ODI World Cup debate. The session was moderated by Devendra Pandey, Deputy Associate Editor, *The Indian Express*



ILLUSTRATION: SUVAJIT DEY

ON DECIDING TO RETIRE

I realised I was still enjoying cricket, and wanted to leave the game while I still felt that way rather than drag on. I didn't want to look back later and feel I should have retired sooner

Devendra Pandey: When did you get the call from within yourself that 'I am done'?

It was a tough call because it was a 30-year journey. I started playing cricket when I was 7-8 years old and represented every age group for Mumbai. After the IPL, I played the Mumbai Premier League (MPL) and then spent some time with my family, sharing what I was feeling. They were surprised because they had seen my entire journey.

But I realised I was still enjoying cricket. Even in the MPL, the passion and effort were the same. I wanted to leave the game while I still felt that way rather than drag on. I didn't want to look back later and feel I should have retired sooner. I have no regrets about the kind of cricket I played or the intensity and attitude I brought to it.

Devendra Pandey: Did you speak to any of your teammates (about retirement) or was it only your family?

I spoke to my father, my wife Radhika and Pravin (Amre) sir, who has been instrumental throughout my career. He said that if I had that feeling, I should respect it. I told him I still felt I could play for another two years, but I had no regrets. I achieved what I wanted and gave everything to the game. I also spoke to Prayagraj sir, whom I have followed since 2012-13 through Vedanta philosophy. He felt the same: 'Because we all know that you have given your best. The way you have played on the ground, the attitude you have played with, you have always kept the team ahead. So, you know it better than us.'

Devendra Pandey: Was the goodbye note the toughest video to make?

After recording the video, I cried a lot. I was emotional while discussing retirement with my family but I didn't expect the recording itself to affect me so much. The reality hit that I would no longer do something I had loved for years.

The feeling that now, I won't be able to play for India again or go to the dressing room... so many years, from the dressing room to the ground, that wicket... my mind was always on that. That thought stayed with me throughout the recording.

Devendra Pandey: Will the walk to and from the dressing room be one of the things you will miss?

Yes. I will miss the walk from the dressing room to the ground, the anxiety, the nervousness and the preparation before every game. I will also miss the dressing room environment, the teammates and the memories we created together. Those are the things that stay with you for life, and I am grateful for the journey and everyone I played alongside.

Venkata Krishna B: Your debut came after a long wait. But once you got your chance, you scored hundreds away from home. Given that start and how it ended, how would you sum up your career?

I am satisfied because I gave my all. Before making my debut, I spent five to six years in domestic cricket, and every season was a learning experience. Even when I was warming the bench on overseas tours of Australia and England, I learnt by watching the seniors prepare.

Once I got my opportunity in South Africa, things went well. Throughout my career, it was always about the team. I never worried about my batting position and was happy to bat wherever the team needed me, from No. 3 to No. 7 in Tests and in multiple roles in ODIs. It was always about playing for the country, and I am really happy with my career.

Sandip G: You scored several important hundreds, but you also scored a lot of key forties, fifties and sixties. Like in Durban and Bengaluru. How gratifying were those knocks?

If you ask me about my best knocks, I would mention the 112 at the Melbourne Cricket Ground (in 2020 against Australia) and the 103 at Lord's (in 2014 against England). But some of my most satisfying innings were the 48 at Johannesburg (in 2018 against South Africa) and the unbeaten 38 in Sydney (in 2015 against Australia) that helped draw the Test.

Batting at No. 5 meant I often walked in during different situations. It was never about milestones but about contributing to the team. Those challenging situations upped my game, which is why those forties, fifties and sixties were really special knocks.

Sandip G: Those performances came on different tracks too. The Bengaluru innings (against Australia in 2017) was on a turner; the Johannesburg pitch had uneven bounce.

The situation we were in, in Bangalore (it was tough). They won the first Test match and were actually going well in the second Test. My 52 and the 118-run partnership with (Cheteshwar) Pujara changed the game, and we eventually won the series.

Shankar Narayan: You scored hundreds at Wellington, Lord's and Melbourne in 2014. Which knock remains the most special and why?

Your first hundred is always special. Mine was the 118 at Wellington. Before that, I had been dismissed for 96 in Durban because I started thinking about the hundred. In Wellington, when I reached the 90s, I told Zaheer Khan that I wouldn't think about the milestone and would simply watch the ball. That first hundred was really special because I stayed in the moment instead of thinking about the milestone.

Venkata Krishna B: Once the World Test Championship (WTC) was introduced, you played on several challenging pitches, which ultimately had a bearing on the average. How hard was that phase?

It was challenging but as a team, we accepted that approach because WTC points made home victories crucial. Taking advantage of spin-friendly conditions was the best thing to do in India, just as overseas teams used seaming conditions to their advantage.

Yes, batting averages dropped, but the focus was always on getting better and contributing to the team. The easiest position to bat was top two in India at that time because the ball was new and the wicket was really good. Batting in the middle order became

tougher as the ball got older, started reversing and the pitch deteriorated. Sometimes, even scores of 30 or 40 were really crucial.

Ketan: Can you talk to us about the century in each innings against South Africa in Delhi in 2015?

Before those two hundreds, the wickets had been difficult, and I knew I needed to trust my game while making a few tweaks. The Bengaluru Test had also been washed out for four days, giving me time to reflect. That helped me score hundreds in both innings. It remains a special memory.

Sandip G: You, Pujara and Kohli played a lot of cricket together from the first-class days till India. How was the bonding between the three of you?

Pujara and I played a lot together in domestic cricket, while Virat and I spent more time together playing for India. But the bonding we had was really good. We shared one goal — taking India's Test team to the top. From being ranked sixth or seventh in 2015, we gradually became the No. 1 Test side. We constantly discussed and analysed the game, learnt from each other and built a strong bond. Before becoming champions, we also went through difficult phases together in Tests, but it was enjoyable.

Devendra Pandey: Did any teammate speak to you after you announced your retirement? Which message was the most touching?

The first call came from Sachin (Tendulkar) *paaji*, who said he thought I would play

for longer. I told him I didn't want to drag on because I was retiring without any regrets. Irfan Pathan also called, while Pujara, Virat, Rohit and Bumrah all messaged me. I told everyone the same thing: I was satisfied because I had given everything to the game.

Devendra Pandey: In India, you played alongside the likes of Sachin Tendulkar and Rahul Dravid. How did the Indian dressing-room culture evolve during your career?

When I entered the Indian team in 2011, I spent the first five-six months observing the seniors. Sachin *paaji*, Rahul Dravid, (VVS) Laxman *bhai*, MS (Dhoni) and Viru *paaji* (Virender Sehwag) were all very supportive. Back then, only the playing XI got enough time in the nets. The ones outside did not bat a lot in the nets. But what I learned from watching them, I applied when I started playing. As the seniors phased out, the atmosphere changed. Since many of us had played together before, the camaraderie and togetherness was different. Our thinking was different. We believed playing an aggressive brand of cricket could make us win more matches. Then, when a younger generation came in, we wanted to create a welcoming dressing room, appreciate performances and leave no room for ego or jealousy.

Nihal Koshie: You were always calm and composed, without showing emotion as captain. Does that come naturally to you?

I have always been calm on the field. I do have emotions but I don't show them

openly. Everyone has their own style and way of expressing themselves, and I never wanted to copy anyone. I learnt from many players during my career but when I got the opportunity to lead, I wanted to stay true to my own style because of the experience of having played for so long.

Shankar Narayan: Kuldeep Yadav made his Test debut under your captaincy against Australia in 2017. Where do you see his career right now?

Kuldeep has developed immensely over the last four or five years, especially with his pace through the air. It is tough for any player who is in and out of the playing XI because cricket is all about rhythm, whether you are batting or bowling.

Kuldeep is a quality spinner. That is why I backed him in Dharamsala. I knew he was a wicket-taker. Even though he was inexperienced at the time, I believed throwing him into that situation would help because I was confident he would perform. You need to back your players, especially when they are match-winners.

Shuvaditya Bose: You rediscovered your batting in T20 cricket in IPL 2023, where we saw a big jump in your strike rate. How did you change your mindset and batting approach?

From 2019, after leaving Rajasthan Royals (RR), I hardly got opportunities with Delhi Capitals (DC) and spent one season with Kolkata Knight Riders (KKR). A player needs confidence and surety to play with freedom. Before DC, I played for RR for eight years. My job was to anchor the innings while others attacked around me. I

played accordingly.

Before IPL 2023, I spent two months preparing and worked on expanding my range of shots. Chennai Super Kings (CSK) also made one thing very clear: Whenever I got an opportunity, they would back me completely. I wasn't even supposed to play my first game but an injury gave me the chance. That innings against Mumbai changed everything but it was built on the preparation I had put in beforehand.

Mayank Chaudhary: Last year when you led KKR in the IPL, you faced a lot of unusual scrutiny. You were vocal about what was happening. What was going through your mind then?

I was vocal because I wanted to take the pressure away from my teammates, especially our inexperienced bowling attack. I wanted people to focus on me instead of the team so the players could perform freely. As a leader, you sometimes have to take the blame. We had lost five of our first six games but I had seen what our bowlers could do in the nets and believed they would deliver. I am generally not very outspoken, but I felt I had to become a different version of myself. It worked and we started winning.

Shuvaditya Bose: During 2022's Duleep Trophy final, there was an incident where you asked Yashasvi Jaiswal to go into the dressing room for a few overs. What made you take that decision at that stage?

Growing up in Mumbai, playing cricket in the city teaches you discipline and respect for the game. I sensed that the situation was, maybe, getting out of hand and felt it was my responsibility to control my teammate. I told Yashasvi to go inside, cool down for five or six overs and return. Later, the match referee told me he had prepared a four-match ban but tore up the letter because I had intervened. As a leader, you have to read the situation and act. So in the end, I was happy. He didn't get any ban and now he is playing for India.

Sriram Veera: You were a senior player and continued playing after the 2023 WTC final. Do you feel there should be better communication from selectors about where you stand? What were you going through during that phase?

Whatever I had to say on that topic, I have already said. I don't want to look back because I genuinely enjoyed my career.

Whether it was a hundred or a crucial forty or fifty, I was the happiest when my contribution helped India win. The love I received after retiring was overwhelming, and that's what I want to remember.

Sriram Veera: There was a lot of speculation recently about Rohit Sharma's ODI future. Should there be clarity that he would play the 2027 ODI World Cup, or should it be seen from a series-to-series viewpoint?

I think it is important to tell Rohit Sharma he is going to play the 2027 ODI World Cup. Just look at his contribution over several years. It has been amazing. You need the experience of such a player in a World Cup.

There should be no discussions around it. You can't look at it series by series because he is such a big player. Cricket is a game of rhythm, whether you are a youngster or an experienced player. There is no need to talk about his quality. There should be no debate. If he wants to play the 2027 World Cup, he should play. You can't doubt his intensity and attitude. Performances can go up and down but his experience could be useful in crucial matches. We should let them (Rohit and Virat Kohli) play freely. Everyone gets to that stage in their careers but seniors also like it when the captain and the team management back them. Let them just play till the 2027 World Cup.

Jayashree Narayanan: How have your diet and fitness routines changed post-retirement?

Retirement makes it tougher because I am a foodie. But fitness still matters after playing at the highest level for 14-15 years.

I always kept things simple and learnt what suited my body. Balance was the key. Karate and judo from my childhood helped me, while I focused on speed, agility and power rather than heavy lifting. Home-made food remains my comfort food and my favourite dish is *matkichi usal*.

Devendra Pandey: What next for Ajinkya Rahane?

I don't know. I retired only recently. *Sab news ab de dunga toh kaise hoga?* (How can I reveal everything right now?)

Devendra Pandey: How do you want the world to remember you?

A warrior and a perfect team man.

{ WEEKLY CAPSULE }

Why you must sit up straight

A SIMPLE CHANGE in posture may subtly affect how people feel and make decisions. In a study conducted by McGill University, participants who sat upright reported greater feelings of pride, took greater risks in a virtual balloon game and won rewards than those who hunched over. Most didn't realise researchers had influenced their posture, helping rule out the possibility that they were responding to expectations. Researchers used video software to measure neck angle as a benchmark for posture conformity. The results suggest workplace ergonomics could influence more than physical comfort.



Daily avocado lowers cardiac risk

A DAILY AVOCADO may help lower heart disease risk in adults with obesity by reducing the number of LDL (low-density lipoprotein or bad cholesterol) particles circulating in the blood. After six months, participants who ate an avocado every day had a four per cent reduction in cardiovascular risk. Researchers at the Penn State Department of Nutritional Sciences explain that since LDL particles carry LDL cholesterol, people with a higher number face a greater risk of heart disease, even when their total amount of LDL cholesterol is the same as someone with fewer particles.



Cancer-fighting chewing gum

RESEARCHERS HAVE developed a bio-engineered chewing gum that may offer a new way to target microbes associated with head and neck cancer. In tests involving oral samples from patients, extracts from the gum sharply reduced one virus and two types of bacteria linked to the disease. The new study by the University of Pennsylvania builds on earlier research involving chewing gum made from lablab beans (bean gum). The gum contains FRIL, a naturally occurring antiviral protein, which lowered HPV levels by 93% in saliva samples. HPV levels also fell by 80% in oral rinse samples.



Dementia risks you can change

NEARLY HALF of dementia cases may be connected to risk factors that people can potentially change, including smoking and high blood pressure. New research from Lund University has identified how specific risk factors are associated with Alzheimer's disease and vascular dementia, the two most common causes of dementia. Most of the modifiable factors examined, including smoking, cardiovascular disease, high blood lipids and high blood pressure, were associated with damage to blood vessels in the brain. They were also linked to a more rapid buildup of changes in white matter.



What keeps you motivated?

WHAT ALLOWS people to keep working toward a goal when the challenge becomes more demanding? Researchers at Nagoya University in Japan have identified a brain mechanism that may help explain how motivation is maintained. Their study found that orexin neurons play an important role in sustaining and regulating motivated behaviour. Blocking their activity weakened motivation in rats, pointing to a possible new target for understanding why people sometimes struggle to sustain goal-directed behaviour. Loss of motivation is common in conditions such as depression, addiction and ADHD.





CONSULTATION ROOM

BY DR JOHN JOSE

PROF OF CARDIOLOGY & INTERVENTIONAL CARDIOLOGIST, CMC, VELLORE

Why heart valve health deserves attention

As we age, valves thicken, stiffen or narrow down. This restricts blood flow

A FEW DECADES ago, growing older was often viewed as something to accept rather than actively manage. Slower days, less movement and lower energy were simply explained away as "age." Today, that conversation has changed. Healthy ageing is increasingly about disease prevention, preserving independence and maintaining quality of life. Yet preventive care often focusses on what appears in blood reports, scans and routine measurements. An equally important question can sometimes be overlooked: Can the person still do what matters most to them? The World Health Organization (WHO) defines healthy ageing as "the process of developing and maintaining the functional ability that enables wellbeing in older age." Heart health is central to preserving that freedom. Yet discussions usually focus on cholesterol, blood pressure and blocked arteries. A quieter, but equally important, aspect of heart health often receives far less attention — the heart valves.

The heart beats nearly 2.5 billion times during an average lifetime, continuously pumping blood to every organ and tissue. About the size of two clasped hands, it relies on four valves that open and close with every heartbeat, ensuring blood flows in the correct direction. As we age, these valves can gradually become thickened, stiff or narrowed. One of the most common and serious valve disorders is aortic stenosis, a condition in which the aortic valve narrows, restricting blood flow from the heart to the rest of the body. The American Heart Association recognises aortic stenosis as one of the most common and potentially serious forms of heart valve disease.

Unfortunately, heart valve disease often remains outside the healthy ageing conversation until symptoms begin to interfere with everyday life. Heart valve disease is missed because it usually develops slowly. According to the National Heart, Lung and Blood Institute (NHLBI), symptoms may include fatigue, shortness of breath, chest pain, dizziness or fainting. The challenge is not merely medical, it is also cultural.

Many older adults gradually adapt to declining stamina without realising that something may be wrong. They walk shorter distances, climb fewer stairs, avoid physical activity or take more frequent rests. Families often notice these changes but may attribute them to normal ageing rather than an underlying heart condition. Healthy ageing conversations should make room for these subtle changes, particularly when breathing, stamina or confidence in everyday activities begins to decline.

Sometimes the first clue comes during a routine physical examination. A doctor may hear a heart murmur — an unusual sound produced by turbulent blood flow across a diseased valve. An echocardiogram, a painless ultrasound examination of the heart, can then assess how well the valves open and close and how effectively the heart is functioning. Early diagnosis gives patients and families time to understand the condition, monitor progression and discuss treatment before complications set in.

Treatment for severe aortic stenosis has advanced considerably over the past decade. Selected patients may be suitable for a Transcatheter Aortic Valve Replacement (TAVR), a minimally invasive procedure in which a new valve is delivered through a thin catheter, usually inserted through a blood vessel in the leg, without the need for conventional open-heart surgery. However, there is no one-size-fits-all approach to valve disease. The best treatment depends on a comprehensive assessment that considers the severity of symptoms, valve anatomy, age, overall health, frailty, expected quality of life, personal goals and long-term care.

Patients require regular follow-up, adherence to prescribed medications, good control of blood pressure and diabetes, meticulous dental hygiene and prompt medical attention if they develop worsening breathlessness, chest discomfort, dizziness, fainting, fever or a sudden decline in energy levels. Healthy ageing prompts many important questions. How strong are the bones? Is diabetes under control? How good is memory? How healthy is the heart? There is one more question that deserves equal attention: How healthy are the heart valves? Regular health check-ups, paying attention to changes in stamina or breathlessness, timely medical consultation and an echocardiogram when indicated can help preserve mobility, independence and quality of life. Heart valve health deserves to be an integral part of any conversation on minimising risks.

Tabshir Shams

WHEN HE was eight, Pritam Chawla was left out of games because he tired out easily. Although he hated himself for it, he never quite understood why he would slump down after mild activity, feel heavy after eating and excuse himself from exercise class. But his father got him tested for cholesterol given their family history, and he was put on paediatric doses of heavy medication. At 27, he is on injectable drugs and pills to keep his cholesterol levels from surging. Much like Saket Sharma, who had his first heart attack at 38 and has had two rounds of stenting, and 72-year-old Sunil Bhatt*, who realised he had suffered three silent heart attacks before the one that got him to hospital last year.

A Gen Z, a Boomer and a Gen X, they all suffer from familial hypercholesterolemia, a serious inherited genetic condition that causes very high levels of low-density lipoprotein (LDL) or "bad" cholesterol, leading to a high risk of early heart disease and stroke. It is caused by gene changes passed down in families that stop the body from removing extra cholesterol from the blood. Indians experience a disproportionately severe burden of early-onset heart disease linked to it. Most importantly, keeping LDL under tight control is a tough challenge. While healthy habits support heart health, they rarely control the severe genetic buildup of cholesterol on their own. So, missing any one of the drugs or irregularity of use can spike LDL levels.

"People living with familial hypercholesterolemia can never let their guard down as they are required to keep their LDL to below 50 mg/dL if other personal risk factors or early signs of heart disease are present. First is a constant lifestyle check. Second is managing drugs," says Dr Gautam Naik, senior cardiologist at Apollo Hospital, New Delhi. They cannot solely depend on statins, which block an enzyme in the liver needed to make cholesterol. They need inhibitors for PCSK9, a protein made by the liver that reduces its ability to remove LDL from the blood. Drugs block this protein, allowing the liver to clear more LDL cholesterol and lowering the risk of heart attack and stroke.

These can lower cholesterol by about 60 per cent on their own but these injectables can cost up to Rs 40,000 per month for fortnightly dosing. The annual cost is about Rs 5 lakh, unaffordable for most. Over time, the body may require adjustments or stronger combination therapies. Rare, severe forms of familial cholesterol may require advanced therapies such as lipoprotein apheresis (a blood-filtering procedure).

That's why the announcement of Merck's new oral pill, Lipifendra (generic name elincitide), which has similar properties as the injectable as it drops LDL by about 60 per cent, is giving hope to doctors. Though it has been approved by the US Food and Drug Administration (FDA), it will

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High cholesterol from birth 3 LIVES, 3 GENERATIONS and a lifelong fight against LDL

From a perennially exhausted child to survivors of repeat heart attacks, doctors explain why a genetic condition demands lifelong treatment

take some time coming to India after regulatory approvals here and may be priced a bit lower than injectables.

An unbending drug regime

When Pritam was first diagnosed as a child, he had dangerously high cholesterol at 130 mg/dL when it should have been lower than 110 mg/dL. Today, pursuing an MBA in foreign trade, his cholesterol is still a problem. Before he began injections, his count was at 450 mg/dL, several times the recommended level. "I still feel lethargic and I can't do heavy exercise either. I probably need to change my drug combination again," he says.

The irony, says Dr Naik, is that Pritam's condition has very little to do with what he eats. "His inherited disorder means he cannot remove LDL cholesterol from the blood like normal people. Think of the liver as the body's cholesterol-cleaning system. In his case, the clean-up crew is working half strength and may take several days to do their task compared to a couple of days in normal people. As a result, bad cholesterol stays in the bloodstream much longer and builds up from childhood."

Pritam's daily routine revolves around medication. He reels off the names without pausing to think — Ezetimibe (reduces the amount of cholesterol absorbed from food and bile in the small intestine) with Bempedoic Acid (reduces cholesterol production), Rosuvastatin (statin), Ecosprin (blood thinner) and Fenofibrate (reduces other blood fats and increases good cholesterol or HDL). For him, remembering prescriptions has become second nature.

Dr Naik says patients with familial hypercholesterolemia face a much greater risk of developing heart disease at a young age, so early detection is critical. "Many in India are not even aware that they may be living with this condition until an episode happens. It is then that they tell us that some members in their family tree have al-

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• What cholesterol drugs cost you

Price for common dose-oral tablets shown per strip of 10, in injectables per single dose

Rosuvastatin	Rs 30
Atorvastatin	Rs 45
Fenofibrate	Rs 45
Ezetimibe	Rs 55
Bempedoic acid	Rs 250
Evolocumab (injectable)	Rs 15,500
Inclisiran (injectable)	Rs 1,20,000



INDICATIVE RETAIL PRICES, GENERIC/Common BRANDS, ACTUAL COST VARIES BY BRAND AND CITY, SOURCE: PHARMARACK



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ways had heart attacks in their 40s and 50s. That's why all Indian adults must undergo a baseline health assessment — including a lipid profile, blood sugar, HbA1c and cardiac evaluation — from their 20s onwards. Those with a family history of premature heart disease or inherited high cholesterol should begin screening earlier and undergo more frequent follow-ups," he suggests. In fact, if a patient is diagnosed, he insists that all first-degree relatives get themselves screened as well.

According to American Heart Association guidelines, children with a family history of very high cholesterol or premature heart disease should undergo a cholesterol test from two years of age. Without paediatric screening, these children are at risk of a premature, fatal heart attack in their 30s or 40s. All children should have at least one lipid screening between nine and 11 years, followed by another between 17 and 21 years. Adults should begin routine lipid testing at 19 years and repeat it at least every five years, with more frequent testing for those

at a higher risk.

Healthy habits aren't enough

If Pritam's story illustrates the challenge of living with a genetic disorder from childhood, Saket Sharma's is a reminder that even disciplined lifestyles cannot always overcome inherited risk.

The Gurugram-based businessman has never smoked, been a vegetarian and tee-totaler. He walks regularly, practises yoga and weighs 60 kg. Yet he suffered his first major heart attack at just 38. Since then, he has undergone angioplasty twice — first in 2004 and again in 2014.

Dr Manish Bansal, senior director of cardiology at Medanta, Gurugram, says Saket represents a group of patients in whom standard treatment often proves inadequate. "His LDL remained elevated despite multiple angioplasties. He also developed muscle pain while on statins," he says. He is now on inclisiran, a twice-yearly injectable therapy that helps scoop out LDL cholesterol more effectively.

For Saket, one of the hardest parts has been watching the condition repeat itself across generations. "My son, who is 22, has already started cholesterol medication. My daughter, who is 30, is also on treatment. My wife's father had high cholesterol, and so did my uncle."

Three heart attacks.....

For Sunil Bhatt*, 72, the warning signs never seemed dramatic enough to suggest a failing heart. While working with the Delhi Metro Rail Corporation in 2015, he began experiencing a heaviness in his chest whenever he boarded the train. It felt like acidity.

"I went to a general physician, who gave me medicine for gas. But the problem never really went away. Tests revealed 95 per cent blockages in two major coronary arteries. My resting pulse had shot up to nearly 250 beats a minute. I could literally feel my heartbeat outside my body," he says.

The biggest shock, however, came a few days later. Doctors told him he had already suffered three silent heart attacks before the one that finally brought him to hospital. Dr Bansal says Sunil's case represents one of the more difficult forms of cholesterol management. "He underwent angioplasty, continued to have persistently high LDL cholesterol and developed muscle pain that limited statin therapy. Only injectables work on him but they come with a heavy price tag," he adds.

For many patients, this is the dilemma. The medicines capable of dramatically lowering LDL are also among the costliest, forcing many to either stretch finances or settle for less effective alternatives.

Apart from his medicines, his daily routine now includes small but important adjustments in diet and a school routine-like consistency in his exercise and sleep patterns. "Life has become a series of careful calculations but that's the only way I can play with my grandchildren," he says.

(Name changed to protect privacy)

• CASCADE SCREENING

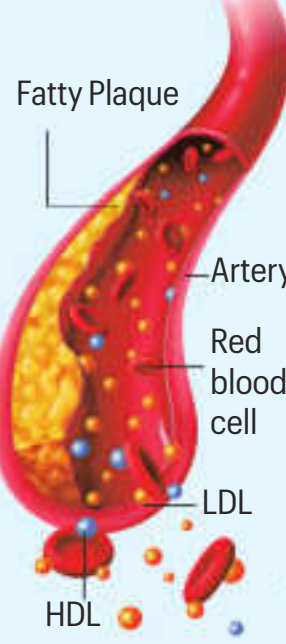
Why family screening can save you from premature heart disease

WHEN ONE person in a family is diagnosed with familial hypercholesterolaemia (FH) — an inherited condition that causes dangerously high cholesterol from birth — the diagnosis should not stop there. Experts are increasingly advocating cascade screening, a strategy in which parents, siblings and children of the affected individual are tested, as one of the effective ways to prevent premature heart attacks.

A parent with FH has a 50 per cent chance of passing the condition to each child. International experts estimate that the condition affects about one in 250 people, making it one of the most common

inherited disorders. Yet up to 90 per cent of cases remain undiagnosed worldwide. In India, that could translate to five to six million people living with the condition without knowing it.

Doctors recommend cascade screening as soon as one person in the family is diagnosed, either through markedly elevated LDL cholesterol levels. All first-degree relatives — parents, siblings and children — should undergo cholesterol testing. If another family member is diagnosed, screenings should then extend to their first-degree relatives, creating a "cascade" through the family tree. Experts also ad-



• Poor cholesterol Levels

Total cholesterol	above 200mg/dl
LDL	above 100mg/dl
HDL	below 50 mg/dl

vising evaluating people who have LDL cholesterol levels of 190 mg/dL or higher, those with a family history of premature heart disease (before 55 years in men or 65 years in women), or families in which multiple members have very high cholesterol or unexplained early heart attacks. Children in

Real Creator IAS Edition https://t.me/+42rVd_RGf9mjMzg1

affected families should be screened from five to 10 years of age, or earlier if there is a history of particularly severe disease.

How is cascade screening done? Once a person is diagnosed with familial hypercholesterolaemia — known as the index case — doctors first construct a three-generation family tree to identify first-degree relatives, including parents, siblings and children. These relatives are then offered a fasting lipid profile to measure LDL. Family members found to have FH are started on treatment and, in turn, become new index cases, prompting screening of their own first-degree relatives.

The resilience premium

India must build buffers without turning resilience into a cover for protectionism

FOR MUCH OF the past three decades, businesses and governments organised themselves around efficiency. Supply chains grew longer, inventories leaner, and production more concentrated wherever costs were lowest. Capital was allocated on the assumption that trade routes would remain open, energy supplies secure, and geopolitical disruptions episodic. That assumption has been tested repeatedly. The pandemic, the Russia-Ukraine war, disruptions in the Red Sea, tariff conflicts, and the latest hostilities in West Asia have shown that shocks are no longer exceptional events to be ridden out. They are becoming part of the operating environment. Resilience, therefore, can no longer be treated merely as insurance against unlikely events; it must be recognised as an economic asset.

India has experienced these vulnerabilities particularly sharply. More than 40% of its crude oil imports pass through the Strait of Hormuz, leaving the economy exposed to disruption at one of the world's most sensitive choke-points. The latest tensions have pushed up crude prices and shipping and insurance costs, while putting pressure on the rupee. The consequences extend from imported inflation and a wider current account deficit to difficult fiscal choices. Elsewhere, restrictions involving technology, semiconductors, and critical minerals have revealed a different class of dependence. As economist Saumitra Bhaduri argued in these pages, the next chokehold may be technological rather than geographical. The cheapest supplier is not necessarily the cheapest if production stops when that supplier becomes unavailable.

That does not mean India should pursue self-sufficiency indiscriminately. Resilience must not become a convenient justification for protectionism. Attempting to manufacture everything domestically, regardless of comparative advantage, would raise costs, weaken competitiveness, and ultimately hurt exports. Nor does every company need multiple factories and warehouses merely to prepare for the worst. The objective should be diversification, not autarky. India needs multiple sources of energy, critical minerals, and strategic components; companies need alternative suppliers and logistics routes; and banks need diversified funding sources. Strategic reserves could also extend beyond crude oil to liquefied natural gas, fertilisers, critical minerals, and other essential inputs. Some redundancy that appears expensive in normal times can prove remarkably cheap during a crisis.

There is an opportunity in this shift. As global companies redesign supply chains around resilience rather than cost alone, India can position itself as an alternative manufacturing and services base. But it will capture this “resilience premium” only if it is itself seen as dependable. That requires reliable power, ports, and logistics, competitive tariffs, predictable taxation and regulation, and greater policy stability. Production-linked incentives can help create capacity, but subsidies cannot indefinitely compensate for weaknesses in the business environment. Resilience must extend to technology as well as critical public infrastructure should not rely exclusively on a single foreign technology provider or supply chain. The traditional trade-off between efficiency and resilience, therefore, needs recalibration. Eliminating every buffer may maximise returns in normal times but impose far larger costs when conditions change. Excessive redundancy, on the other hand, can destroy competitiveness and encourage rent-seeking. The task for policymakers and corporate boards is to identify critical vulnerabilities and insure selectively against them. India cannot predict whether the next disruption will come through oil, trade, technology, climate, or geopolitics. It can, however, make itself better able to absorb the shock. In an increasingly disorderly world, resilience is no longer merely the price paid for safety. Properly designed, it can become a source of competitive advantage.

THE HUMAN FACTOR

When the boss is an app

ASK A DELIVERY rider in any Indian city who his manager is, and you may get a puzzled look. There is no manager. There is an app. It tells him where to go, how quickly to get there, what he will earn and — through a rating he barely understands — whether he will get work tomorrow. When his pay rate drops overnight, there is no one to ask why. When his orders mysteriously dry up, there is no cabin door to knock on. The forearm of the 21st century does not carry a stopwatch. It runs silently on a phone, and it does not take questions.

This deserves attention because the law has finally caught up with the gig economy — but only halfway. In May, six years after Parliament passed the Code on Social Security, the central rules were notified, requiring platforms to contribute to a social security fund for gig workers.

This is genuine progress. Yet consider what the law regulates and what it leaves untouched. It regulates money: aggregators must contribute between 1% and 2% of annual turnover towards insurance and other benefits. But it says little about the algorithm — the actual manager — that assigns orders, determines per-delivery rates, distributes incentives, and quietly decides who thrives and who is starved of work. We have regulated the salary slip and ignored the boss.

Every management theory of the past hundred years rests on one assumption: the manager is a person. A person can be trained, persuaded, appealed to, or, in extremis, shamed. Entire HR departments exist because human bosses are imperfect and employees need recourse. The gig economy has quietly invented something new: management without a manager. And with it, grievance without a listener. What does it do to a person's dignity when there is no one — literally no one — to whom he can say, “That's not fair”?

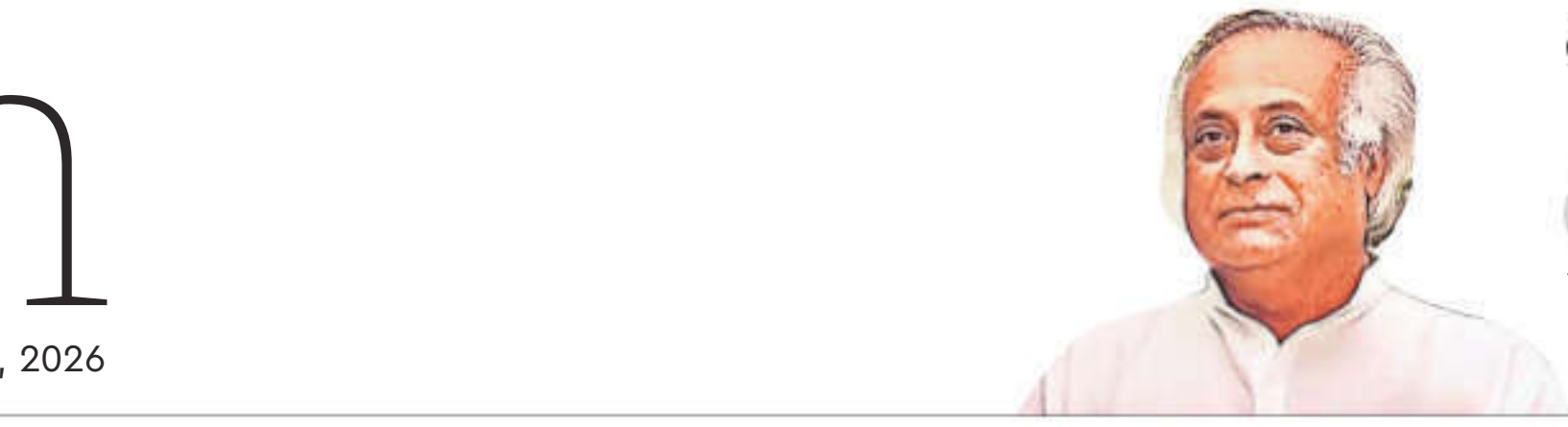
The costs are not abstract. A recent survey of platform workers across Indian cities found that nearly a quarter worked more than 70 hours a week, 62% had experienced near-miss road accidents, and 27% had actually met with one. The speed targets are set by code; the risk is absorbed by flesh. Following nationwide protests by delivery workers late last year and government intervention, quick-commerce companies dropped or softened their 10-minute delivery claims. The algorithm, it turns out, responds to collective bargaining — but only when workers organise against a boss they cannot see.

There is a subtler injury too. Research into platform work suggests its design can reproduce or amplify existing gender and caste disadvantages — discrimination without an identifiable discriminator, and prejudice with no one clearly accountable. Even the new welfare rules contain a flaw that reveals how imperfectly the system understands this workforce. Eligibility requires 90 days of engagement with one platform, or 120 days across several. That assumes a degree of continuity in a sector defined by churn. It is like asking a daily-wage worker to prove stable employment before protecting him against precarity.

Other jurisdictions are beginning to confront the real issue. The European Union's (EU) platform-work rules provide for a rebuttable presumption of employment and require greater transparency and human oversight of algorithmic decisions. India, so far, has regulated the gig worker; the EU has begun regulating the algorithm.

Why should the salaried reader care? Because the delivery rider is the canary. Algorithmic management is already creeping into formal workplaces through warehouse productivity trackers, call-centre monitoring software, and AI-generated performance scores. The question the gig worker faces today is one many of us may confront tomorrow: when your manager is a piece of code, who hears your appeal?

India's gig workforce is projected to reach 23.5 million by the end of this decade. That is millions of people managed by software no regulator has examined and few workers understand. The human factor, in this economy, is the one thing the system was never designed to see.



GREEN CONCERNS
Congress leader Jairam Ramesh

Hopefully the various tribunals, and more particularly the NGT, will rediscover their voice and authority and fulfill their legal mandate in letter and spirit

FLAWED FRAME

LINKING DEEP-TECH GOVT FUNDING WITH PANEL MEMBERS IGNORES GUARDRAILS AND OUTCOMES

The questions we did not ask

ON ITS FIRST day, the committee that would decide where India's new deep-tech fund put its money was handed a hard brief. There is very little deep tech in this country, its members were told. Here is two thousand crore. Go and find it.

So they did. They went to the ventures they knew — the ones they had watched, mentored, argued with, and in some cases carried through the years when no one else would write a cheque. They backed the companies whose science had already been proven. And last week, *The Indian Express* published a so-called investigative report that they had done something troubling: 62% of the first round had gone to firms in which panel members held an interest.

I read the story with sadness, not anger — and let me own my position at once. I serve in this government, so weigh what follows with whatever discount you think that deserves; the argument does not need my office to stand. The sadness, in any case, is not about a single report, a single journalist, or a single newspaper. It is about a habit of mind that keeps us scoring self-goals while the world races ahead.

Let me be clear about one thing first. The question of conflict of interest is a fair one. Public money deserves scrutiny, and it is good that this is being discussed openly. Gopal Srinivasan of the panel said exactly that when the newspaper reached him. No one who has thought seriously about public funds would wish it otherwise. Accountability is not the price of speed; it is the condition of trust. That is not in dispute.

What is in dispute is the frame. And the frame rests on a fact the investigation never grasped: how the one lakh crore is actually spent.

The money does not go out in a single round through one committee. It is expected to be disbursed over five years through several fund managers, of whom only two have been appointed so far. More are to come, including from the private sector. The Technology Development Board's

V ANANTHA NAGESWARAN
The author is the 18th Chief Economic Advisor to the Government of India

first cohort is a sliver of the whole, and it was appraised on a first-come, first-served basis. The companies that applied earliest were the ones that heard about the fund earliest — and the ones that heard earliest were, unsurprisingly, close to the ecosystem. That is why the first batch looks the way it does.

The Board has already said that in the second cohort, one of 13 firms has a panel link. Not 62%. One in 13. The number the headline was built on was always going to fall, because it was an artefact of sequence, not a pattern of favour.

Now to the harder charge, and the fairer one: a small circle of experts clearing one another's ventures, recusing one at a time, does not pass the smell test. The image has force. It deserves an answer, not a brush-off.

Here is the answer. If you want to find validated deep-tech ventures quickly, you ask the handful of Indians who actually know the field. Anyone in India who knows this field has touched these companies — mentored them, funded a founder, sat on a board. That is not a conflict to be scrubbed away. It is the reason they were chosen. The money is the tip of the iceberg of what this group has given to Indian deep tech.

So the design does not pretend to eliminate the overlap. It manages it. Firms that a member founded, owns, or runs cannot even apply, however good they are. A stake of more than 10% automatically disqualifies a firm. Members must disclose not only their own interests but their interests in a rival — a standard stricter than most

private boards keep. Selection needs a super-majority, not a bare majority, so two or three doubts sink a proposal.

The government's exposure is capped at half the project cost. And the whole thing passes a second time through a board of secretaries. Recusals are declared in advance and recorded. This is not the absence of guardrails. There are more of them than most of our institutions bother with.

Which brings me to the test that matters, and that the story never applied. The proof of a fund is in its outcomes. Were undeserving ventures funded? Were deserving ones turned away? That is the audit worth doing. Judge the decision on what was knowable then, not on what hindsight reveals now. We rightly tell our bureaucracy to pursue outcomes rather than hide behind process. It

is a strange day when the press asks it to do the opposite — to prize spotless process over the thing the process is for. Here is the bitter part: we who count the “conflict of interest” today are the same who will, a decade from now, write a harsh critique lampooning the government for letting India fall behind in the very technologies this fund was built to seed.

The likely effect of a “62%” headline is not cleaner governance. It is a chill. The founders who were, for the first time, animated by the sense that the system had faith in them will read it and grow wary. The technologists of global standing who might have joined the next committee will think twice about lending their names to a body that is treated as a cartel for doing

its job. A watchdog is meant to prevent harm. Here it risks producing the very harm it exists to guard against — demoralising the builders and thinning the ranks of those willing to build the machinery.

None of this asks the press to fall silent. It asks the opposite. There was a genuinely important story here, and the paper is well placed to tell it. Where does follow-on capital come from once these ventures outgrow their first loan? How do we build funds large enough to carry them? Should we monetise idle public assets to seed a sovereign fund for exactly this? Those questions decide whether India's deep-tech ambition survives its infancy. They are hard to write than a conflict-of-interest headline. They are also worth incomparably more.

There was an easy path here and a hard one. The easy path was a tidy number, a whiff of impropriety, a takedown that writes itself. The hard path was slower — to sit with the committee, understand how it works, weigh the trade-off it was asked to make, and only then decide whether the deviation, if any, was gross, reasonable, or none at all. Too often, we take the easy path and call it diligence.

This is the price of a democracy. Authoritarian systems are spared these noises; they are also spared the correction that noise can bring. But a democracy has to learn the difference between holding power to account and reaching reflexively for suspicion. Get that wrong often enough, and the result is not vigilance. It is paralysis dressed as virtue.

I keep returning to a plain fear. The world is about to change in ways we can scarcely picture. We, in India, have a choice. The political class, the bureaucracy, the watchdogs, and the media, all of us, in turn, can spend the decade pulling the rug from under one another's feet and keep India exactly where it is while everyone else moves. Or we understand the strategic imperatives, re-examine our trade-offs, our red lines, and our ways of working. The choice is ours to make and the consequences ours to bear.

Views are personal

Are yesterday's rules today's problem?

RISHI RAJ
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Telecom and aviation have both consolidated over two decades. Yet while one has accepted fewer players, the other is trying to create more

THE YEAR 2006 marked a turning point for the aviation sector in more ways than one. It was the year IndiGo took to the skies, promising affordable air travel with a no-frills model that would eventually redefine the industry. It was also the year Delhi and Mumbai airports were privatised under the Operation, Management, and Development Agreement (OMDA), which contained an important safeguard. Airport operators were barred from owning more than a 10% stake in an airline, lest they use their control over airport infrastructure to favour their own carrier.

Twenty years later, the government is considering relaxing that very clause. At one level, the proposal appears controversial. IndiGo promoter Rahul Bhatia has warned that allowing airport operators to own airlines would create a massive conflict of interest and eventually hurt consumers. Akasa Air CEO Vinay Dube, on the other hand, has said that the country needs more competition and more investors, while expressing confidence that adequate safeguards can be built into the system. The immediate debate is, therefore, about whether airport operators such as the Adani Group or GMR Airports should be allowed to own airlines.

But the larger story lies elsewhere. It is in how dramatically the aviation sector has changed since 2006 and how regulation is now struggling to catch up with that change. When the OMDA was drafted, there were no shortage of airlines. Jet Airways dominated the market. Air India and Indian Airlines were present. Kingfisher Airlines was preparing for take-off. Air

Deccan had made low-cost flying fashionable. SpiceJet and GoAir were expanding. Paramount Airways and Sahara Airlines were in the market. Competition was plentiful. The government's concern was understandable. It wanted to ensure that a company controlling an airport did not also control an airline, thereby creating the possibility of discrimination in slot allocation, airport charges, or terminal access.

The market, however, evolved very differently from what the government or regulators had imagined.

Over the next two decades, aviation became a graveyard of once-prominent brands. Jet Airways collapsed. Kingfisher disappeared. Air Deccan vanished through mergers. Go First shut down. Vistara and AirAsia India were folded into Air India. What survived was not a monopoly born of regulatory protection but a market where relentless competition rewarded the most efficient players and punished the rest.

Today, IndiGo alone carries about two-thirds of domestic passengers, while the Air India group has emerged as the second dominant player. Together they account for almost 90% of domestic capacity. Ironically, the government is now considering relaxing a rule framed to prevent excessive concentration because it believes the bigger problem is the lack of enough competitors.

This is where the aviation debate begins to resemble another sector that has

undergone a similar transformation.

In the early years of telecom liberalisation, most circles had 10 or more operators. The government and the regulator worried about spectrum concentration and market dominance. Then economics intervened. Fierce price wars, high capital expenditure, and mounting debt triggered consolidation. Today, there are three private telecom operators. Yet the policy conversation is no longer about creating 10 operators again. It is about ensuring that the three remaining players remain financially healthy enough to keep investing in networks while competing vigorously.

Aviation presents a similar dilemma, although the government's response is different. Instead of accepting consolidation as the natural outcome of market forces, it is exploring ways to encourage new entrants by widening the pool of potential promoters. Relaxing cross-holding restrictions for airport operators is one such idea. Whether it succeeds is another matter. Running an airport and running an airline are very different businesses. Aircraft shortages, wafer-thin margins, and volatile fuel prices have defeated far more experienced airline promoters than infrastructure companies.

Yet dismissing the proposal simply because it overturns a 20-year-old safeguard would also be missing the point.

The real question is whether a regulation framed for one market remains appro-

priate for a fundamentally different market. The concerns that shaped the OMDA have not disappeared. Airport operators owning airlines would undoubtedly require robust oversight. But it is equally true that slot allocation, security, and operational approvals today involve multiple agencies, unlike two decades ago. Regulatory institutions themselves have evolved.

This is a dilemma that regulators across sectors increasingly confront. Rules framed to solve yesterday's problem often become constraints when markets change. The objective of regulation remains the same — protecting competition and consumers — but the instruments may need periodic recalibration.

That is why the debate should not be reduced to whether Adani or GMR should own an airline. Nor should it become a contest between the concerns expressed by IndiGo and the optimism articulated by Akasa Air. Those are immediate positions shaped by commercial interests.

The bigger policy question is whether there's a need to preserve competition by freezing regulations in time or by adapting them to changing market realities. Twenty years ago, the fear was that allowing airport operators to own airlines might create excessive concentration. Today, the fear is that too few airlines may constrain competition and capacity.

History has an interesting way of challenging assumptions. The monopoly regulators feared never emerged. Instead, market forces produced a duopoly. The government's latest proposal, perhaps, is an acknowledgement that regulation, like markets, cannot remain frozen in 2006.

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LETTERS TO THE EDITOR

CAS is welcome

“CAS(h) in on it” (*FE*, August 8) rightly points out that the initial volatility in the Closing Auction Session (CAS) should not be mistaken for a structural flaw in the mechanism. A transparent auction-based closing price is a welcome reform, particularly for passive

funds, index-linked investments, and institutional investors. However, its success will depend on adequate liquidity and wider participation. The early sharp movements during CAS underline the need to strengthen the securities lending and borrowing mechanism, enabling genuine short-selling and arbitrage to play a greater

role in price discovery. Equally vital is ensuring that brokers provide investors with real-time indicative equilibrium prices and order-imbalance information. Technology, transparency, and investor awareness must accompany the regulatory change. Sebi and the exchanges should allow CAS time to mature rather than consider a

rollback after just a few sessions. With deeper liquidity, stronger arbitrage, and better information, CAS can ultimately make India's market closing prices more efficient and less vulnerable to last-minute distortions. —Sanjay Chopra, Mohali

A city’s literary heritage

The community behind a weekly book market

BOOK REVIEW.

Giraj Sharma

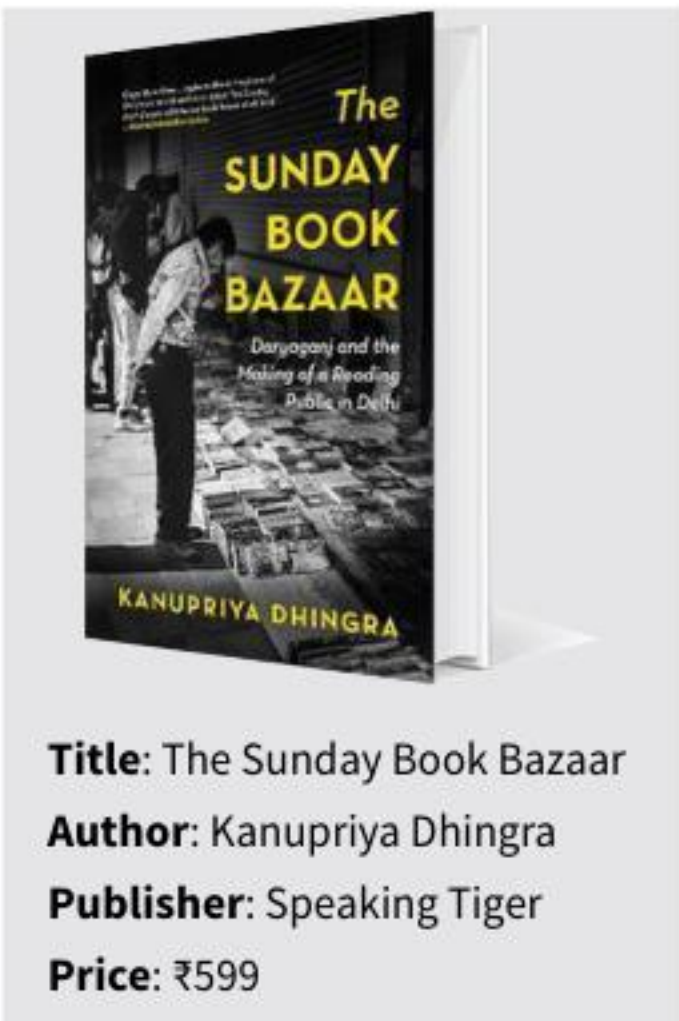
Delhi is being rediscovered. There is a renewed fascination with the city’s history and culture, reflected in the growing popularity of heritage walks, cultural festivals, the restoration of monuments and *havelis*, and a fresh appreciation of its culinary traditions and legacy eateries. Books are a natural corollary but crafting a piece on a pavement bazaar in Old Delhi that offers second-hand books is both uncommon and intriguing. *The Sunday Book Bazaar* narrates the experiences and dedication of booksellers who, for decades, have displayed their collections of old books, magazines, and journals every Sunday, week after week. Put together laboriously by Kanupriya Dhingra, a scholar of book history and print cultures, *The Sunday Book Bazaar* is an expanded and more accessible version of her earlier academic work, *Old Delhi’s Parallel Book Bazaar*.

For someone who has lived in Delhi for long, visiting the book bazaar on Sundays was like a ritual. One remembers it to be a part of a larger bazaar – a scrap market that extended right up to the Ring Road behind Red Fort. The books market outlived the scrap market and survived as a specialised second-hand books bazaar. One would go there searching for novels, help-books – particularly foreign publications – and old editions of *National Geographic* and *Life Magazines*.

SPIRIT OF DELHI

In some sense *The Sunday Bazaar* is more about the spirit of Delhi and *Dilliwalahs*. For a market that lacked official legitimacy to have survived for decades reflects the indelible spirit, resilience and entrepreneurial spirit of Delhi. The individuals profiled in the book – people such as KC Nanda, Prem Kumar, Rajesh Ojha, Kumar and Ashok among others – are not celebrated authors, influential publishers or owners of grand book stores. They are ordinary yet extraordinary booksellers who faithfully assembled their stalls every Sunday morning and packed them away at dusk. Their stories are compelling because they regarded their vocation with immense pride and dignity.

The Sunday Book Bazaar takes the reader through the journey of the booksellers and how, over the years, they cultivated a loyal community of patrons, not through marketing budgets or



Title: The Sunday Book Bazaar
Author: Kanupriya Dhingra
Publisher: Speaking Tiger
Price: ₹599

glossy store-fronts, but through an intimate knowledge of books, an infectious passion for books and relationships built on trust. Their understanding of the books they sell is astonishing. Each bookseller develops a system of organising titles that is entirely his own – there are no planograms, no computerised inventories, no searchable databases. Yet, when a discerning customer asks for a particular title or author, they instinctively reach for the right pile, guided by training they received from an *ustad* who taught them among other things how to memorise and prepare a mental map of their carefully curated stacks.

Customers, as Dhingra points out, return not merely because the books are affordable, but because they cherish the relationships forged over years of shared conversations and a mutual love for books. *The Sunday Bazaar* is as much a community as it is a marketplace, where regulars are recognised, and recommendations are offered with the familiarity of old friends rather than salesmen. She affectionately refers to these loyal patrons as the ‘*Daryaganj Shaqueens*’ – a fraternity of bibliophiles who have become as integral to the bazaar’s identity as the booksellers themselves. Among the most prominent are Abdul Sattar and Sohail Hashmi, whose personalities and enduring association with the market are brought vividly to life in the book. In an age increasingly dominated by algorithms and online marketplaces, these booksellers remind us that there is still no substitute for knowledge acquired through experience or relationships nurtured over time.

The reviewer runs Behind The Moon, a boutique consultancy in the sales and marketing domain and also writes a blog on the capital called State of Delhi

Middle class at the crossroads

The book lays bare the fraying of the post-reforms growth story and its crippling impact on the middle class

BOOK REVIEW.

B Baskar

There seems to be a strange dissonance between the robust headline numbers of the Indian economy and the crisis unfolding on the ground. The recent protests against NEET at the Jantar Mantar is perhaps a symbol of this crisis.

In their book, *Break Point – The Crisis of the Middle Class and the Future of Work* – Saurabh Mukherjea and his co-authors Nandita Rajhansa and Sapana Bhavsar describe in detail the wedge in which the middle classes have been caught, the very section of society that reaped the benefits of the post-1991 reforms boom.

The tone of this book is sombre and at times even alarming, which is in sharp contrast to the upbeat tone of their earlier book, *Behold the Leviathan: The Unusual Rise of Modern India*.

The authors describe how people earning ₹6 lakh as well as those earning ₹50 lakh are under stress. They point towards a few disturbing signs – alarming rise in household debt, stagnant or declining real wages of the middle class, crippling addiction to futures and options trading on the equities market – fuelled by social media influencers, and the looming threat of artificial intelligence on the very jobs that fuelled middle class prosperity in the last two decades.

DEFINING THE MIDDLE CLASS

After poring through I-T returns data, the authors conclude people earning between ₹5 lakh and ₹1 crore are middle class and put their numbers at 40 million.

Crucially this 40-million middle class also create jobs for another 200 million people who provide ancillary services to

them – househelp, cooks, drivers – who can be classified as working class. So the 40-million middle class act both as a job and consumption multiplier, so any economic stress to this class is bound to hit overall GDP growth.

The authors point out how education, long seen as a passport to prosperity for the middle class, is no longer a guarantee to economic success. Unemployment among the educated at 30 per cent, is three times that of the uneducated sections of society. So this seems to be a particularly bad time for a graduate to be looking for a job in India.

The plateauing of the IT sector, which was such a key aspirational pull for the middle class since the turn of the last century, has hit the middle class hard. But the authors also point towards a more alarming trend – the declining quality of engineers even from elite institutions like the IITs.

They also highlight an oft repeated complaint against the engineering education in this country – a mismatch between the skills that industry demands and the outdated engineering curricula.

The authors also offer another important political economy insight – the middle classes do not form a viable vote bank so their demands often get ignored by the politicians.

Also many middle class people frown upon joining politics preferring the security of a corporate life, which makes it easier for the political class to ignore them.

The alarming rise of household debt is a fallout of stagnating real wages and the urge to keep up with an aspiration standard of living.

The authors devote an entire chapter on the baneful impact of social media and the psychological distress it has caused to the middle class. The role of influencers in driving trading in the risky



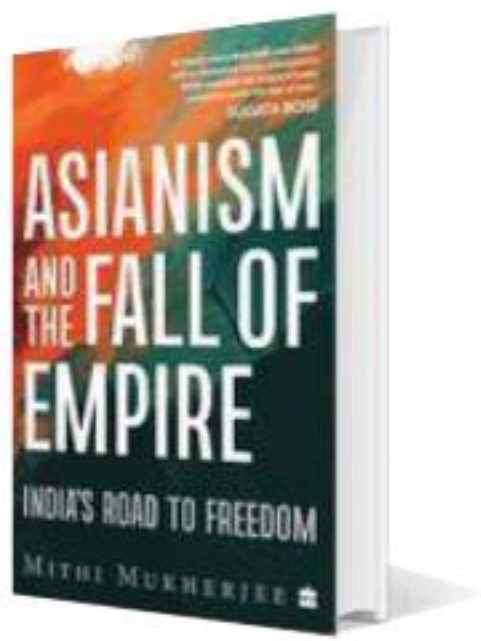
Title: Break Point: The Crisis of the Middle Class and the Future of Work
Authors: Saurabh Mukherjea with Nandita Rajhansa and Sapana Bhavsar
Publisher: Juggernaut
Price: ₹799

F&O segment of the stock market, despite warnings from market regulator SEBI, has played a major role in driving middle class debt, especially in Tier 2, 3 cities.

POLICY RESPONSE

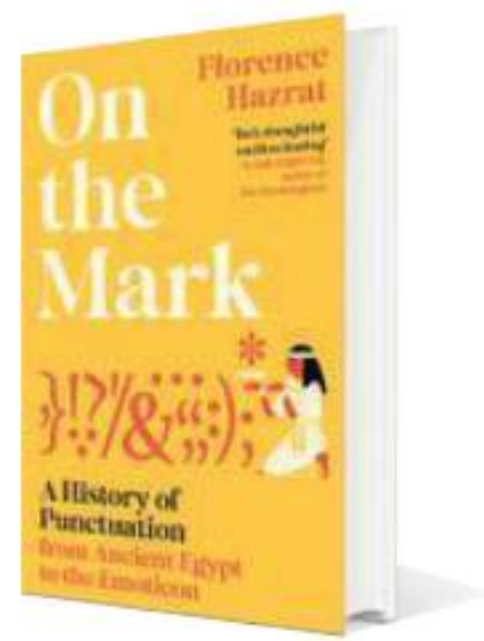
The second section of the book is devoted to the government’s policy response to this unfolding crisis. The recent cuts in I-T rates and rationalisation of GST rates is proof of the government finally waking up to the reality of middle class distress. These measures along with the cuts in RBI policy rates are expected to provide stimuli to consumption.

NEW READS.



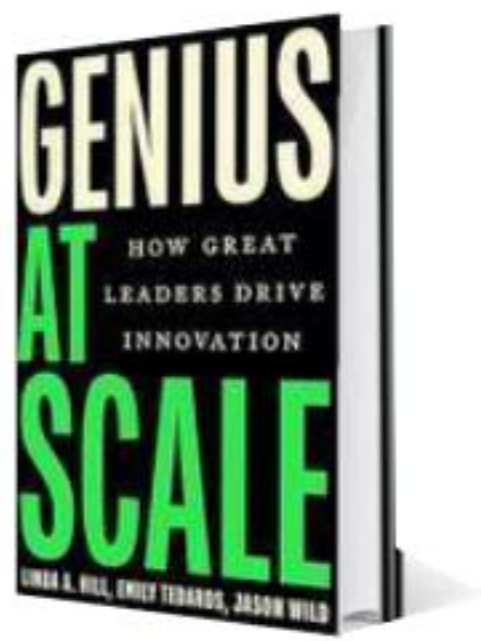
Title: Asianism and the Fall of Empire: India's Road to Freedom
Author: Mithi Mukherjee
Publisher: HarperCollins India

This timely and perceptive book traces India’s historical relations with its neighbours and presents a strong case for transnational solidarities



Title: On the Mark: A History of Punctuation from Ancient Egypt to the Emoticon
Author: Florence Hazrat
Publisher: Profile Books

The book journeys through the evolution of language, celebrating the silent marks that infuse our words with meaning and shape our literary cultures



Title: Genius at Scale: How Great Leaders Drive Innovation

Authors: Linda A Hill, Emily Tedards, Jason Wild
Publisher: Harvard Business Review Press

An essential guide to mastering the art and practice of innovation for any current or aspiring leader

thehindubusinessline.

TWENTY YEARS AGO TODAY.

August 10, 2006

Kerala Govt bans Coke, Pepsi production, sale

The Kerala Government has decided to ban the production and distribution of Coca-Cola and Pepsi in the State. The Kerala Chief Minister, Mr V.S. Achuthanandan, told newpersons after a Cabinet meeting on Wednesday that the decision was taken in view of several reports highlighting the harmful effects of these drinks.

Madras Cements rejects Crisil's rating downgrade

Madras Cements has rejected the downgrade in ratings for its various debt instruments by Crisil, and has got its short-term debt rated by another agency after asking Crisil to withdraw the ratings. Crisil said it was downgrading Madras Cements’ various debt instruments due to a change in its expectations “regarding the future correction in the company’s capital structure.”

Hazira, Surat units still flooded

Although the rain fury has subsided in South Gujarat, there was no immediate relief in sight for industrial units in Surat and adjoining areas as the city continued to be flooded. The diamond-and-silk city is facing acute shortage of food, potable water, electricity and essential commodities.

Short take

Credit policy and resources for lending

K Srinivasa Rao

As expected, the repo rate remained unchanged at 5.25 per cent, and the policy stance remained neutral. Significantly, it was a unanimous decision. Meanwhile, growing financial stability, reinforced by well-performing banks with a strong capital base (CRAR at 17.78 per cent) and low non-performing assets (GNPAs at 1.68 per cent) and NBFCS’ capital base (CRAR at 25.41 per cent) and improving asset quality (GNPAs at 2.5 per cent), has been a critical support in ensuring uninterrupted flow of credit to productive sectors of the economy.

As a result, bank credit grew by 17.7 per cent as of July 15, 2026, compared with 9.9 per cent a year ago. Credit

growth from all sources rose 16.3 per cent (y-o-y) in 2026-27, compared with 11.5 per cent a year ago, indicating strong credit flow. Sectoral credit flow shows buoyant lending to MSME, the farm sector, retail, services, and large industries, supporting overall credit growth.

Monetary policy transmission is well in progress. Following a 125 basis points cut in policy rates, the banks’ weighted average lending rate (WALR) fell by 80 bps for new rupee loans and by 91 bps for existing loans from February 2025 to June 2026.

In the emerging liquidity dynamics, banks need to address early signs of pressure on NIM as they cope with ALM mismatches and liquidity risks through balanced, risk-based pricing of assets and liabilities and by augmenting

lendable resources through market-driven measures, particularly when outstanding credit and deposits increased by 18.6 per cent and 13.3 per cent on a y-o-y basis, respectively, between June-25 and June-26, leaving a gap of 530 bps.

The liquidity is comfortable, with a surplus of ₹1 trillion, and the WACR is at 5.31 per cent. It lies well within the 50-basis point corridor between the Standing Deposit Facility (SDF) rate of 5 per cent and the MSF rate of 5.5 per cent. The paucity is in lendable resources.

The RBI measures to shore up forex reserves through mobilisation of FCNR deposits are actively working. Among the regulatory changes, the proposal to resume licensing of Urban Cooperative Banks will be a good move to bring in

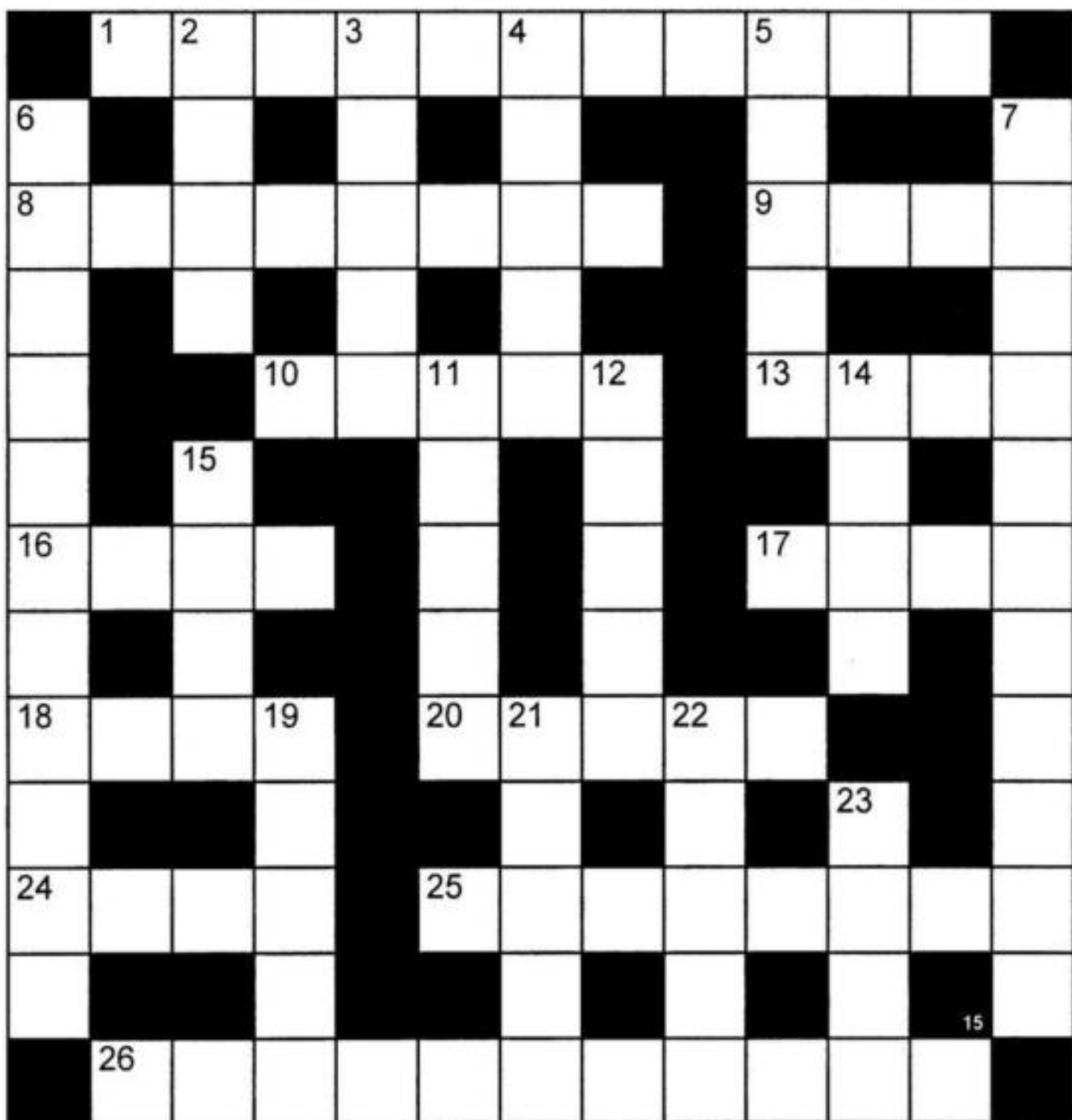
new players and improve competition in the banking sector, and the review of credit monitoring arrangements for Rural Cooperative Banks can strengthen asset quality.

The harmonisation and standardisation of the regulatory framework governing interest rates on advances for all regulated entities are expected to enhance transparency, enabling borrowers to understand how loan pricing is determined.

While the details are pending in the RBI’s draft guidelines, it is a good move in the long-term interest of banks and borrowers. Banks should develop an appropriate business model to augment lendable resources.

The writer is Adjunct Professor, Institute of Insurance and Risk Management, Hyderabad. Views are personal

BL TWO-WAY CROSSWORD 2710



EASY

ACROSS

- Camera work (11)
- A forebear (8)
- Wheel-pin (4)
- Take great enjoyment in (5)
- A row (4)
- Long, heroic tale (4)
- Hide with its hair still on (4)
- Armed force (4)
- Field of activity, range (5)
- Lump of soil (4)
- Fair-like entertainment (8)
- Publishing the praises of (11)

DOWN

- Joint of the hind leg (4)
- Try food (5)
- Small wood (5)
- A growing thing (5)
- Upkeep (11)
- To be wished otherwise (11)
- A cause of disease (5)
- W Indian low bar dance (5)
- One thing listed (4)
- Compact, strong (4)
- Sing in alternating falsetto (5)
- Fauteuil (5)
- Black or white wine grape (5)
- On top of (4)

SOLUTION: BL TWO-WAY CROSSWORD 2709

ACROSS 1. Describe 4. Spin 8. Voe 9. Issue 10. ‘Tec 11. Solomon 12. Taint 13. Prodigality 17. Flair 18. Ratchet 20. One 21. Tower 22. Air 23. Duty 24. Flattery

DOWN 1. Devise 2. Spell 3. Basin 5. Patriot 6. Nicety 7. Ventilator Immoderate 14. Reagent 15. Afford 16. Stormy 18. Rowel 19. Heave

NOT SO EASY

ACROSS

- Picture-taking with right hand : happy to go about it (11)
- One might trace son to him, from one’s past (8)
- A pin of ale contains ten (4)
- Luxuriate in the return of the bar (5)
- Rome’s river has lost its heart for a row (4)
- Impressive tale that starts every passage in chronicle (4)
- Throw stones, and hide (4)
- Military right to be involved in May manoeuvres (4)
- There’s room for action the South can deal with (5)
- A lump of earth that may turn cold (4)
- Four involved in a fleshly, festive occasion (8)
- Bracelet Roy ordered by way of festivity (11)

DOWN

- Pawn some German white wine (4)
- Time taken in blending teas for flavour (5)
- Will almost humble oneself at a group of trees (5)
- Some industrial machinery to put in the garden (5)
- Upkeep of team nine can sort out (11)
- Better lager may be brewed, but that is to be rued (11)
- Ultraviolet, Sir, with which one might get infected (5)
- A branch that comes to nothing in a place of uncertainty (5)
- Encountered one coming up with a piece of news (4)
- Business concern will rise slightly in price at the Stock Exchange (4)
- How one might sing some pretty ode loudly (5)
- A professional appointment taken by one who presides (5)
- There’s nothing in a glass of beer made from the wine grape (5)
- Is finished with a surplus copy (4)

OUR VIEW



Allocation of resources: efficiency must not slip

A report on India's RDI Fund crafted to spur R&D revives a classic question on the ideal formula for economic success. Let's give market theory a hearing even as we track outcomes

A newspaper report has raked up an old split among economists. Can governments allocate an economy's resources better than the market? Since economics is essentially about how to get the best results from scarce means, that question goes to the heart of this discipline. According to an *Indian Express* article on Friday, of the ₹2,192 crore worth of easy-term loans approved under India's new Research Development and Innovation (RDI) Fund, a chunk was earmarked for startups with links to the selection panel, a few members of which even owned equity in awardee firms. Disclosures were made, the Centre has averred, and linked individuals duly stayed away from those decisions to keep conflicts of interest out. For a fund with a corpus of ₹1 trillion that has a long way to go, the sums involved are too tiny—and this moment too early—to reflect on the role of India's RDI incentive package in its economy. It aims to boost private research and development (R&D), on which India's record is abysmal, and we can't pre-judge how it will perform. Yet, even if the RDI Fund's reported choices make nobody squirm, any whiff of an arbitrary approach weakens the case for an active industrial policy. That markets pick winners efficiently while panels are constrained by the net wisdom around a table (vulnerable to groupthink) has long been argued by free-market advocates. Friedrich Hayek, for instance, held that the sheer knowledge needed for efficient resource allocation was too widely dispersed for a central allocator to discern what works best. It was why Soviet central plans in the 20th century were no match for US market dynamism. Since Cold War rivalry also saw an autocracy trounced by a

democracy, the 'wisdom of crowds' arose as the favoured success formula for both governance and economic policy. The rise of a statist China this century appears to have sowed some self-doubt in this camp, though, as seen in America's recent shifts on both those scores. A review of East Asia's record of industries and firms picked by the state to back, meanwhile, has lent weight to the proposition that central guidance and financial spurs could catapult an economy. A few good leaps in high-tech fields could pay back enough to justify a pile of dud bets. This may be so, but the state must be able to identify worthy projects. As Harvard's Dani Rodrik said in a 2010 column, "What determines success in industrial policy is not the ability to pick winners, but the capacity to let the losers go." The RDI Fund was set up in the spirit of 'self-reliance,' a slogan revived amid the pandemic. From production-linked incentives for manufacturers, a success so far in one field among the dozen-plus selected, to a large outlay for a domestic semiconductor industry, India has enlarged its bet on an active state role in driving up private investment. As we await results, this policy gear-shift must avoid familiar pitfalls. If firms start vying for central favours instead of acquiring a market edge, as Anne Krueger warned, it would end in regret. Our pre-1991 economy was riddled with telltale signs of that. Granted, today's low market-entry barriers and free-floating prices limit how far rent-seekers can bloat India's cost base. However, to the extent that capital must be employed optimally for our economy to perform at its peak, the question of a panel's wisdom versus the market's will hover over a 'venture capitalist' state. Some cherry picks may prove to be winners, but let's also count the cost of those that go sour.

MANU JOSEPH



is a journalist, novelist and screenwriter. His latest book is 'Why the Poor Don't Kill Us.'

James Bond villains and Anthropic's CEO say the same things. That they have built something that can end the world. The difference is that Dario Amodei appears to feel bad about it. He reminds me of a Marxist who flies business class and probably collapses onto its flat bed in deep tragic empathy for those in coach. Why do Big AI CEOs reveal that their products are dangerous? In these admissions, there is a bit of bragging about how advanced they are. For instance, Meta's AI lived in the disgrace of not being able to hack anyone until a few days ago, when it too made the cut. Also, they want to say they are good guys. But a more likely reason is they want to keep doing what they love without ordinary people restraining their pursuits through their government. Scientists are artists. They work on beautiful ideas for the sake of the ideas, but must appear to make the world a better place or the world won't leave them in peace. So, the humans of AI, in their desperation to keep working on their

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ideas today to a reputed science journal, they would not even be read because why must an editor read the thought experiments of a patent clerk with no credentials? He was lucky to belong to a time when the world of science was very small. God knows what gems are buried in the slush pile of scientific journals. There are just too many ideas today because of creeping equality, and the gatekeepers of prestige and credibility can't do justice to all. The anti-gatekeeping foundation, let's call it 'Humans of AI' (or 'No-gates Foundation?') would be the repository of all human knowledge, opinion and art. It will read every word of all scientific papers sent to it in any language. If a paper has merit, Humans of AI would approve, with the reputation of its tech tied to the quality of the papers it identifies as real science. Thus, the awarding of prestige would move from a few to all scientists on record who ever lived. We may discover gems from the self-taught and geniuses from obscure nations.

Also, the foundation can transform college admissions. Ivy leagues that do not have an objective selection process claim to consider thousands of applications fairly. This is humanly not possible. They filter them using social and other biases. Humans of AI can take over the filter, or the college can admit it does not wish to have a transparent process. It can transform arts. There is a famous story of how Matt Damon and Ben Affleck, in their debut script for *Good Will Hunting*, which they sent to many studio executives, added a random gay-sex scene in the middle of a conversation. It was to check if anyone was reading. Only one executive noticed. Stories are among the most oversupplied things in the world. So, gatekeepers read very little from unknown writers. Humans of AI can be trained to read millions of works and compare them to everything that has ever been written, and judge them by their potential to be popular or even touch our souls. Awards in subjective fields are bizarre. I

myself have been a beneficiary, and a part of a literary jury—for a Commonwealth prize. Unknown hands filtered out hundreds of novels and sent me 50 or 60. I couldn't read more than a few pages of most. In any case, how does my appreciation matter to people who are not me? Humans of AI can be trained by actual readers, not just writers and humanities professors. Millions of interviews with readers, when they are sitting alone, watched by no one, telling AI what it is that they like in a book, play or movie, will assist AI to identify what is 'good.' This will not work as a mass recommendation, no matter how good the tech is. Every person would need his own list of recommendations. AI would do better than the current 'you may also like' farce that takes genres and awards too seriously, as though they are real categories of stories. There is, of course, a risk in transferring gatekeeping to AI. Creators who are ignored by the mainstream, who feel belittled, at least have the dignity of assuming human bias. It can be devastating to know that all of humanity, too, probably rejected him. And AI could be wrong, too. But this is still better than the overt conceit of the acclaim industry where a handful of people decide for the rest what is good, or what "can work."

MY VIEW | THE INTERSECTION

India must empower consumers and citizens to thwart a backlash

India must address power imbalances between consumers and corporations, citizens and the state



NITIN PAI is co-founder and director of The Takshashila Institution, an independent centre for research and education in public policy

A moment after I had ordered tea, I noticed that the promised delivery time changed from 10 minutes to 45. I looked for the familiar button to cancel the order, but it was no longer there. Navigating my way through the delivery app to customer service, which now didn't have the familiar option to chat or speak with a support executive, I arrived at a chatbot that did not have an option to cancel the order. Finally, after typing "I want to cancel the order" three times, it informed me that the cancellation charge was 100% of the order. The options that I had until recently had been taken away to the advantage of a big listed food delivery company. I, the consumer, was disempowered, left ruining the senselessness of paying for tea that had not even been prepared and would arrive long after I'd left home. After complaining on social media (and receiving the usual corporate-speak response), I used the Union government's National Consumer Helpline to complain. A couple of weeks later, I got an email from the food delivery firm denying that it was its fault but refunding me the price of the tea in vouchers. I rejected its explanation but the issue was marked as resolved anyway. You might find this familiar. It has now become common on social media to see people post complaints to the handles of airlines, telecom firms, con-

sumer appliance brands, taxi aggregators and e-commerce companies because there is no other way. Those with fame and followers are fortunate to get a private response seeking details of the case. Others are left in the lurch. This is just one example of the ongoing disempowerment of the user, consumer and citizen. Your social media account can be suspended without notice or reasonable recourse. You cannot speak to a customer service operator. You are repeatedly asked to prove who you are, with multiple KYC loops with their own Byzantine logic. More than a decade after an unprecedented exercise of issuing identity credentials to over 1.4 billion people, the state now wants large numbers of voters to effectively prove their citizenship. Now, technology has certainly empowered the user, consumer and citizen, which is why they would prefer using digital platforms. However, platforms, corporations and governments have used their influence over the direction of technological development to create a sharp asymmetry that empowers them disproportionately over their stakeholders. Market forces—to the extent that they work—are the only instrument that can discipline private companies. Elections might temper politicians, but the state itself is a monopoly, with little to discipline it. A private company that leaks your personal data is liable to pay severe penalties. A government department that leaks the same data effectively gets away with it. The rules are written in ways that put the onus on citizens to prove their *bona fides*. The corporation and the state get to sit in judgement. This is not new. Every economic and technological epoch over the past few centuries first empowered one section of the population over others: generals, traders, land owners, factory owners, financiers and so on. This led to an accumulated societal backlash that took various forms and led to new policy epochs.

Representative government, human rights, labour rights, anti-trust legislation and social welfare are some of the outcomes of previous ferment. In India, for instance, consumer rights came after civil society organized itself to demand them. With artificial intelligence (AI) knocking on our doors, our society is at a point where it has become urgent to renegotiate the relationship between the citizen and the corporation. We have seen that market forces themselves are not adequate to discipline the corporation. Elections are insufficient to restrain the state. The world needs a new digital consumer rights movement to re-empower the consumer-citizen. Proponents of AI argue that it will solve the consumer rights problem at scale because overwhelmed humans will no longer be a bottleneck. Platforms that have used online dispute resolution have done pretty well even before the AI era began. If corporations and governments are earnest, then yes, AI would be a big part of the answer. Yet, it is unclear whether AI will change intentions, which are shaped by incentives. Will a food delivery company that enjoys market power have a greater incentive to maximize customer satisfaction or profits? Will a government strive more to deliver public goods or create an impression that it is doing so? What can we the disempowered do to change these incentives? It is clear that the tools we have—competition and consumer protection laws, free-and-fair elections—must be strengthened. My complaint to the National Consumer Helpline worked. So existing machinery should be put to good use. Telecom is perhaps the only industry whose rules require a clear option to speak with a human executive. Such effective mechanisms should be replicated. We will, however, need new public policy approaches to correct the imbalance between consumers and corporations, citizens and the state. If this takes too long, a backlash is inevitable.

10 YEARS AGO



JUST A THOUGHT

We who live in free market societies believe that growth, prosperity and, ultimately, human fulfilment are created from the bottom up, not the government down.

RONALD REAGAN

MY VIEW | MODERN TIMES

How AI could rescue us from the gatekeepers of acclaim

MANU JOSEPH



is a journalist, novelist and screenwriter. His latest book is 'Why the Poor Don't Kill Us.'

James Bond villains and Anthropic's CEO say the same things. That they have built something that can end the world. The difference is that Dario Amodei appears to feel bad about it. He reminds me of a Marxist who flies business class and probably collapses onto its flat bed in deep tragic empathy for those in coach. Why do Big AI CEOs reveal that their products are dangerous? In these admissions, there is a bit of bragging about how advanced they are. For instance, Meta's AI lived in the disgrace of not being able to hack anyone until a few days ago, when it too made the cut. Also, they want to say they are good guys. But a more likely reason is they want to keep doing what they love without ordinary people restraining their pursuits through their government. Scientists are artists. They work on beautiful ideas for the sake of the ideas, but must appear to make the world a better place or the world won't leave them in peace. So, the humans of AI, in their desperation to keep working on their

tech, have a reason to pre-empt regulation by creating it themselves. In July, Demis Hassabis, Google DeepMind's then CEO and now chairman, published *A Framework for Frontier AI*, proposing a US-led independent body modelled on financial self-regulatory organizations to evaluate advanced AI models before they go public. The industry is mistaken in thinking self-regulation will save it from governments. In any case, appeasing governments may do little to assuage the anxieties of regular folks. So, I have an idea. Big AI should stop pandering to all and just focus on a majority. It can create a giant body funded with billions of dollars from AI firms to fight an evil that is not perceived as evil—gatekeeping, which is a tyranny of elite opinions in many fields. In any endeavour where tens of thousands apply or create something, there is no human way to fairly analyse all of them, and the inevitable subjective basis of judgement is often intellectually corrupt and opaque. The internet did diminish some kinds of gatekeeping, especially in the arts, but still the fraud of prestige has largely survived. I feel that AI can completely destroy human gatekeeping. Consider one way in which science is allowed to become science. If Albert Einstein had sent his revolutionary

ideas today to a reputed science journal, they would not even be read because why must an editor read the thought experiments of a patent clerk with no credentials? He was lucky to belong to a time when the world of science was very small. God knows what gems are buried in the slush pile of scientific journals. There are just too many ideas today because of creeping equality, and the gatekeepers of prestige and credibility can't do justice to all. The anti-gatekeeping foundation, let's call it 'Humans of AI' (or 'No-gates Foundation?') would be the repository of all human knowledge, opinion and art. It will read every word of all scientific papers sent to it in any language. If a paper has merit, Humans of AI would approve, with the reputation of its tech tied to the quality of the papers it identifies as real science. Thus, the awarding of prestige would move from a few to all scientists on record who ever lived. We may discover gems from the self-taught and geniuses from obscure nations.

Also, the foundation can transform college admissions. Ivy leagues that do not have an objective selection process claim to consider thousands of applications fairly. This is humanly not possible. They filter them using social and other biases. Humans of AI can take over the filter, or the college can admit it does not wish to have a transparent process. It can transform arts. There is a famous story of how Matt Damon and Ben Affleck, in their debut script for *Good Will Hunting*, which they sent to many studio executives, added a random gay-sex scene in the middle of a conversation. It was to check if anyone was reading. Only one executive noticed. Stories are among the most oversupplied things in the world. So, gatekeepers read very little from unknown writers. Humans of AI can be trained to read millions of works and compare them to everything that has ever been written, and judge them by their potential to be popular or even touch our souls. Awards in subjective fields are bizarre. I

myself have been a beneficiary, and a part of a literary jury—for a Commonwealth prize. Unknown hands filtered out hundreds of novels and sent me 50 or 60. I couldn't read more than a few pages of most. In any case, how does my appreciation matter to people who are not me? Humans of AI can be trained by actual readers, not just writers and humanities professors. Millions of interviews with readers, when they are sitting alone, watched by no one, telling AI what it is that they like in a book, play or movie, will assist AI to identify what is 'good.' This will not work as a mass recommendation, no matter how good the tech is. Every person would need his own list of recommendations. AI would do better than the current 'you may also like' farce that takes genres and awards too seriously, as though they are real categories of stories. There is, of course, a risk in transferring gatekeeping to AI. Creators who are ignored by the mainstream, who feel belittled, at least have the dignity of assuming human bias. It can be devastating to know that all of humanity, too, probably rejected him. And AI could be wrong, too. But this is still better than the overt conceit of the acclaim industry where a handful of people decide for the rest what is good, or what "can work."



MY VIEW | GENERAL DISEQUILIBRIUM

MINT CURATOR

The Finance Commission's aiding the centralization of fiscal power

The 16th FC shifts the balance of power from states towards the Centre, thereby eroding the ethos of India's fiscal federalism



RAJRISHI SINGHAL

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The balance of power between the Centre and states under India's constitutional federalism, historically fraught yet resilient, has been tilting towards greater centralization ever since the Bharatiya Janata Party (BJP)-led government came to office in 2014. This belief gains ground when reading the final report submitted by the 16th Finance Commission (FC), a body that India's Constitution mandates be set up every five years to decide how taxes collected by the Centre should be shared with the states and between states.

The 16th FC report is the latest in a long list of examples where existing systems have been upended in an attempt to centralize powers in Delhi. The recent fiasco over examination testing has revealed glaring capacity gaps at the National Testing Agency, a government body that was hurriedly set up to centralize entrance exams. Another example is of party faithfuls appointed as governors in various non-BJP ruled states found trying to disrupt democratic processes. States have been complaining of how the introduction of the goods and services tax has visibly eroded their fiscal autonomy. The list is long and the 16th FC report reinforces that trend.

The constitutional mandate to set up an FC every five years was the direct result of a grand bargain: the Constituent Assembly's decision to vest the Centre with extraordinary powers at the republic's birth was sought to be tempered with a distinctive federalism design that allowed sharing of some powers between the Centre and states; fiscal federalism was a critical part of this design.

The 16th FC report and its recommendations on how states are to be funded for the next five years go to extraordinary lengths to pedal back on this grand design and provide the centralization project a helping hand.

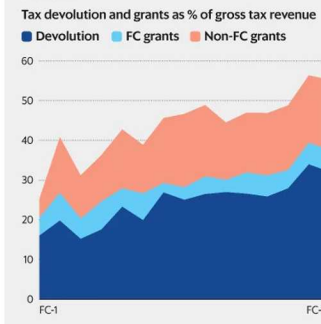
At its core is a decision to keep the overall devolution ratio—a percentage of the tax from the central 'divisible' pool that the Centre has to share with states—for the next five years unchanged from the previous five year's 41%. It reflects the commission's tightfisted attitude towards states while cutting the Centre a lot of slack. This is manifest in two ways.

One, the 'divisible pool' is arrived at after netting cesses and surcharges as well as tax administration costs from gross tax revenue. The FC admits that cesses and surcharges have been shrinking the divisible pool for the past decade and a-half from an average of 89.2% during the 13th FC's span to 82.1% under the 14th FC's and then to 78.3% under the 15th FC's. While the Constitution does constrain the sharing of cesses and surcharges with states, the 16th FC passed up an opportunity to rectify a structural flaw by compensating states with



Fiscal federalism in focus

Discretionary and conditional non-Finance Commission grants have risen dramatically in India.



FC: Finance Commission. Source: Various Finance Commission reports. SATISH KUMAR/MINT

additional funds for the next five years. The excuse used is that the Centre's need for additional capital spending on defence and infrastructure deserved primacy over the need of states for capital or revenue spending.

Worse, the 16th FC has decided not to recommend any revenue deficit grants (to bridge gaps between expenditure and revenue), a crucial source of funding for states for over 70 years. In the absence of these grants, which are constitutional in nature and allow states some autonomy on spending, discretionary and conditional grants from the Centre automatically gain the upper hand. These non-FC grants have been growing apace (see chart). The 16th FC, thus, through lower tax devolution and its elimination of constitutional

grants, has empowered the Centre to have a larger say in states' affairs.

The 16th FC has also gone around the states and allocated ₹791,493 crore of grants directly to rural and urban local bodies. It is well accepted that the third tier needs funds to fulfil its governance objectives, but the new grants have multiple strings attached, impervious to locational and social constraints. The FC's attempts to strengthen the Centre's hands in controlling the fate of local bodies, by skirting states, is fairly evident here.

Volume-I of the FC report (featuring recommendations) uses the word 'efficiency' 101 times, mostly in relation to state finances. There is a reason for an obsession with the word: "This Commission has taken the view that, considering India's growth imperative, there is a need for at least a small shift in the devolution criteria towards efficiency." Beyond the fallacious nature of its argument, the statement is oblivious to how a fixation with economic efficiency could lead to narrow gains. To paraphrase from an interview that Nobel laureate Amartya Sen gave in 1989 (rb.gy/vh8lmg), by focusing uniquely on efficiency, members of the 16th FC may have tried to demonstrate their virtuosity with just one ball when they should have tried to juggle multiple balls, even if a bit clumsily.

The report's language pits Indian states against the Centre; its tone and tenor are sensitive to the Centre's concerns but dismissive of states' anxieties. The 16th FC talks down to the states about their fiscal indiscipline, but glosses over the Centre's transgressions. It tends to be preachy, exhorting states to aim for higher efficiency in tax collection and expenditure norms. This sermonizing tone, though, is largely missing in the Centre's case, as is any discussion of its economic mismanagement or sluggish tax growth.

In short, the 16th Finance Commission's report has diminished fiscal federalism in India, instead of enhancing or strengthening it.

EU carmakers must go for the world's next billion motorists

China may now be saturated but other emerging markets beckon



DAVID FICKLING

is a Bloomberg Opinion columnist covering climate change and energy.



Chinese supply chains can be tapped to address non-Chinese markets. MINT

A circumspect general is always preparing for the next war, not the last one. That shows you where foreign automakers have been going wrong in China. To judge by the tone of the current policy debate in Brussels and Berlin, there are only two car markets worth thinking about at the moment: Europe and China itself. The rapid expansion of electric vehicle (EV) sales in the EU by BYD, Geely and SAIC-owned MG appears to be pushing the two blocs toward a trade war, as my colleague Juliana Liu has written.

Meanwhile, the still-substantial Chinese arms of European automakers are working flat out to make themselves relevant again to a domestic market distracted by newer home-made electric vehicles.

Mercedes-Benz has been developing "tailored models and deeper localization," the carmaker's CEO Ola Källenius told investors last month. Volkswagen has been even more aggressive, spending three years tearing up its former top-down industrial strategy in favour of one where more vehicles are designed and built "in China, for China."

They need to face up to reality. China's best years as a growth market for automobiles are behind it—but it still has a bright future in exports. Rather than fight over domestic drivers for whom competition has become cut-throat, China's own car companies have spent the past few years rushing to sell electric vehicles to every other spot on the planet. European carmakers, wary of hollowing out their own home-grown export machines, have been far too slow in catching up.

Consider: China's labour force has shrunk by about 13 million people since 2021. That is equivalent to laying off every worker in the Netherlands. Growth of its urban population seems to be levelling off at around 950 million people. Auto sales have been going backward since last year and overall consumption is perennially weak. The secret sauce that carmakers have historically depended on to spice up their profits—the aspirations of a growing crowd of upwardly-mobile consumers—is conspicuous by its absence.

The loyalties of the next few billion motorists up for grabs, however. Developed countries and China make up no more than about half of the roughly four billion people in the global middle class. The fastest-growing auto markets over the years ahead are likely to be in other regions of the world, dominated by India, Latin America, Southeast Asia, West Asia and North Africa.

European carmakers have strong legacy brands there. Volkswagen can claim to have more or less created Brazil's auto market, where Stellantis' Fiat and Jeep remain dominant today. Premium cars in West Asia and India are synonymous with Mercedes-Benz, BMW and Volkswagen's Audi. Southeast Asia is still dominated by Japanese companies, but their sluggishness on electrification represents an opportunity.

Europe's car industry, always more export dependent than the US, has been far too complacent about the threat posed by Chinese rivals in these places.

The problem is that executives are torn between their economic self-interest and their role as standard-bearers for European manufacturing. The best way to target cost-conscious consumers in emerging markets would be to use their Chinese industrial bases to deliver new, electrified models at the speed and price that BYD, Geely and Chery are achieving.

Instead, they are sticking with what they did best five years ago. In Brazil, Stellantis will focus on defending its market share in petrol-powered entry-level Fiats and Ram pick-up trucks, in the hope that Chinese carmakers will not try to compete in those segments. CEO Herlander Zola told investors in May. Only Volkswagen, which has recently taken to talking about using its Chinese unit as an "export hub" for the global south, seems to have grasped the scale of the threat.

The industry would do well to look at what is working within their own businesses. Of the top 10 European car brands in China, only Mercedes-Benz's Smart, BMW's Mini and Volkswagen's Audi have shown success turning their local factories into export hubs. All have leaned heavily into electrification and maintained deep associations with local partners.

That is pretty much the opposite approach to the political push underway to build a moat between an electrifying global market and a group of rich countries using protectionism to defend vehicles driven by internal combustion engines. But it is the only one that offers a sustainable future that pairs Europe's design expertise with battery technology and the low-cost manufacturing needed to capture the world's next billion drivers. It is not too late for carmakers to change course. **BLOOMBERG**

MY VIEW | MUSING MACRO

Why India should keep UPI transfers free for everybody

AJIT RANADE



is senior fellow with Pune International Centre

The Unified Payments Interface (UPI) is one of India's most successful pieces of economic infrastructure. In July, it handled nearly 24 billion transactions worth almost ₹30 trillion. That scale and ubiquity make UPI more than a convenient payments product. It is an essential part of India's digital public infrastructure (DPI).

Hence, the legislative change opening the door to a merchant discount rate, or MDR, deserves scrutiny. The amendment does not itself impose an MDR. But it removes the protection that had kept MDR at zero for UPI and RuPay payments, leaving future charges to executive decisions. The finance minister has assured the country that any MDR would apply only to merchants and not consumers. It was needed to fund investments in infrastructure, innovation and security.

Banks, payment service providers and the National Payments Corporation of India (NPCI), which operates UPI, spend money on servers, cybersecurity, fraud detection, dispute resolution and settlement. That is

estimated to cost the industry about ₹20,000 crore annually. Government reimbursement covers only a fraction.

The costs of UPI cannot be wished away and banks and payment companies should not be expected to subsidize UPI indefinitely. But that does not settle the question of who should pay. There is an important distinction between cost and price. Many types of public infrastructure are costly, but we don't collect a toll at every point of use. That's because the benefits spill over to society at large. UPI has strong public-good characteristics, large positive externalities and powerful network effects. Its value rises as more people and merchants use it.

Zero MDR was an important reason for UPI's rapid spread. It made digital payment resemble cash. More than 85% of person-to-merchant transactions are small ticket. A payment of ₹20 for tea or ₹150 to an auto driver is made without either party calculating a transaction cost. Such small merchants operate on thin margins and consumers make several such payments every day.

That MDR will be paid by the merchant and will not affect consumers is incorrect logic. It can either be absorbed or passed on through higher prices. The economic incidence of any levy does not necessarily fall on

the person on whom it is formally levied.

India has some experience with tiny transaction levies. Recall the 0.1% Banking Cash Transaction Tax introduced in 2005 and withdrawn in April 2009. The analogy is not exact, but the lesson is useful. A tiny fractional cost may appear negligible but influences behaviour when repeatedly imposed. UPI was kept free to nudge movement away from cash. Let's keep it that way.

UPI's benefits go far beyond mere convenience. In semi-urban and rural areas, growing dependence on digital payments creates pressure to improve telecom connectivity. A weak mobile signal that prevents a shopkeeper from receiving payment is an economic bottleneck.

Its increasing usage, therefore, becomes a pressure point for improving the country's telecom network coverage itself.

It similarly promotes digital literacy. Someone who learns to scan a QR code, verify the recipient, authenticate a payment and check whether money has arrived gets more

comfortable with the digital economy. That familiarity can extend to banking, e-commerce and accessing government services.

Compare UPI with Aadhaar, another foundational digital infrastructure. Authentication by Aadhaar is easy, widely accessible and free. We don't impose a toll on every Aadhaar authentication merely because this process has a cost. UPI should be approached with a similar philosophy. The social benefit of both come from ubiquity and low friction.

Currency, an alternative to UPI, has to be printed, transported, sorted, stored, guarded and replenished. Banks have to maintain ATMs, branches and staff. Digital payments additionally encourage business formalization and improve transaction trails for tax compliance. Hence, the net social cost of UPI versus the alternatives should factor this in.

There exist ways of paying UPI's ₹20,000 crore annual cost. The Reserve Bank of India's (RBI) dividend to the Union government was ₹2.86 trillion in 2025-26. The cost

of UPI is just 7% of that amount. A transparent reimbursement mechanism, linked to audited costs and efficiency standards, can compensate banks and payment providers without imposing charges on merchants. When there are huge social benefits from digital infrastructure, the cost should not be recovered at every point of usage.

Is UPI being made unfree under international pressure? The US Trade Representative's 2026 report complained that India's policies favour UPI and RuPay over foreign payment suppliers. They certainly have disrupted the merchant-fee model of global card networks. Yet, Google Pay and Walmart-controlled PhonePe together process more than 80% of UPI transactions. Foreign participation is hardly absent.

UPI is one of India's most important contributions to global DPI. Countries are studying the India Stack because India demonstrated that identity, banking and interoperable payments can work at population scale. Its success came from reducing transaction friction. The costs are real, but the gains are greater—from financial inclusion, formalization, digital literacy, better connectivity and economic efficiency. Let's keep UPI as public infrastructure rather than just another commercial payments service.

Its economic and social gains far outweigh its annual costs, which can easily be covered by RBI's surplus

Why This Trump Oil Tariff is Zzz

Russian oil imports can be easily dialled down

A bill passed by overwhelming majority in the US Senate to impose 100% tariffs on the top 5 buyers of Russian oil doesn't pose an immediate disruption to India's energy supplies. The bill is still some way from becoming law, and New Delhi has ramped up its diplomatic initiatives since Russia's war on Ukraine to diversify its oil and gas imports. India now imports oil from a wider basket of oil-producing nations and has adequate buying heft to scale up purchases from alternative sources. Traditional suppliers in West Asia will find it easier to fulfil short-haul tanker deliveries to India as they emerge from a prolonged closure of the Hormuz Strait. Long-term buying commitments from India can help seed investments in energy infrastructure by smaller oil-producing nations in Africa and South America. The share of Russian supplies in India's oil imports grew at breakneck pace. This provides some indication how rapidly these can be dialled down.

The US, however, will face a far more complex situation in ensuring global oil prices don't surge on account of its additional weaponisation. Sanctions, aimed at the top 5 importers, will allow Russian oil to flow to smaller buyers. Opec has been struggling to enforce production quotas, and the UAE's withdrawal from the oil-producing cartel highlights rising conflicts with national interest. Conflicts like those in West Asia and Europe, and ensuing sanctions, contribute to divergence of investment from production capacity in Opec states. Trump will have to use the extra strategic muscle provided in the bill with caution.

He's already facing a pushback from Nato allies over disrupting oil trade. Those effects could magnify if China and India were to draw from the same oil well as Europe. Trump has used tariffs against India and threats against China for buying Russian oil even before Congress gave him the authority. Tariffs against India were withdrawn, and the threat to China was not acted upon. A piece of paper allowing the action should not change the situation on the ground.

Turn America's H-1B Loss Into India's Gain

The Trump regime is changing the pathways into the US, changing rules that are blurring the long-held idea of the 'American Dream'. The most recent measure under consideration is doing away with the 60-day grace period given to suddenly unemployed foreigners on non-immigrant work visas like H-1B to find alternative employment, or well, wind up and 'go back'. These skilled workers will go from legal to illegal immigrant status in the blink of a Trumpian eye. Indian skilled workers will be impacted, as H-1B is one of the visa categories affected by the proposal forwarded by the US Department of Homeland Security. Estimates put the number of Indians on H-1B visas at nearly 3 lakh — 71.2% of H-1Bs issued are to Indians.

But tightening of the US immigration regime can be a big opportunity to reverse India's brain drain. With India's ambitions in tech expected to rise in R&D, opportunities to absorb internationally-trained workforce are many. Rising uncertainty of the US immigration system is a gift horse that India should not look in the mouth. But making most of this opportunity requires creating a globally comparable ecosystem in education and research institutions, startups and businesses. The domestic IT sector can move up the value chain, strengthening India's position as a global capability centre, by attracting more international companies and MNCs to expand their India office to access high-end talent. Tighter US immigrant space could help push India on to a more circular path that balances the ambitious Indian's 'foreign' dream with the country's growth.

The Trump regime's approach to skilled foreign workers will undermine the ability the US has had to draw on global talent all this time. But that's for the US to worry about.

JUST IN JEST
When 'z' is seen as an alphabetical trespasser by a British Raj

Gen Ji, and the Great Phonological Divide

We can't blame British Raj — *not Raz* — Kundra for sharing a thoughtful social media message for Gen Z Indians, advising young people to respect their culture, avoid trying to become 'overly modern', and reject excessive 'Western influence', influence from wannabe influencers from places like London included. You see, there is no 'z' in the Sanskrit alphabet. Instead, there's 'ji', a dot (nuṅta) under the 'ha' having to do the job of making it a 'za'. So, while Urdu-Indi Hindi — Hindustani — and other non-Sanskrit-based languages like English have the buji-ing 'z' sound, Sanskrit-based language-users are left bewildered, hearing only echoes of 'ji', as if every generation must give a deferential salutation.

To the Sanskritised ear, 'Gen Zee' sounds like a typo, a foreign import, a misplaced consonant. So, it can't comprehend why young people shouldn't revere their elders, no matter what the elders may be up to. Meanwhile, Hindustani, with its zesty 'z' sounds, gets Gen Z instantly. Words like 'jazba', 'zindagi', 'zamana' and 'zulm' already carry the rhythm of youth culture, as do 'zoomers' and 'zany'. But for Sanskritised speakers, the alphabet itself conspires against comprehension. Their linguistic DNA resists the 'z', preferring the dignity of 'ji'. So, yes, India's generational divide is not merely cultural, but phonological, zaanaman.

With US taking a hostile approach to India, the 'Mecca pact' is threatening

So, Is This Sunni Side Down?



Indrani Bagchi

It may not be a 'Sunni Nato', but the latest Saudi Arabia-Pakistan-Turkiye defence agreement should give India pause. Breezy commentary in India would seem to suggest that the pact is 'not aimed' at India, so we can exhale. There is a whiff of the Nato Article 5 'one for all, all for one' language in the agreement, but little details. It would, however, be folly to believe India would not be impacted. In fact, India's regional security environment just got a lot more uncertain.

The question running through security planners is whether an Indian response to a Pakistan-sponsored terror attack or any other aggression could trigger the mutual defence clause. Whether Riyadh or Ankara intervenes in a kinetic sense is debatable. But they can help out in many other ways. The three can combine their complementary strengths.

Saudi Arabia has finance reserves, sovereign wealth and vast energy resources. Turkiye has the second-largest military in Nato, and a thriving defence industry — both Islamabad and Riyadh are buyers of Turkish drones. Pakistan brings to the table a large, professional, battle-experienced military force, and nuclear weapons. One is looking at weapons and tech transfer flows, regardless of how the mutual-defence clause plays out in practice.

All three countries are close allies of the US and users of US military



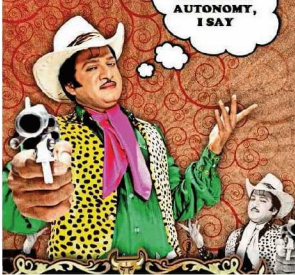
hardware. So, interoperability of systems is already built in. Also, Pakistan and Turkiye are close to China. So, this defence cooperation extending out isn't incomprehensible. Then there's the diplomatic assistance that Pakistan can call upon from all these partners.

Also, are Pakistan and Turkiye now a part of the Iran war? So far, Islamabad has kept its nose relatively clean. Despite the 2025 Pakistani-Saudi defence agreement, Pakistan has not actively fought the Houthis or Iran on behalf of Riyadh. Many in Pakistan expected Saudi assistance during its short conflict with Afghanistan. This did not happen. Pakistan has branded itself as a 'stabilising power', with its mediation efforts and active shuttle diplomacy. Asim Munir is the US' favourite field marshal, providing Pakistan a PoV in the Oval Office for the first time. Decades of being the 'exploitable frontier state' has given Pakistan leverage that's working for Rawalpindi.

The US has given its blessings to the 'Mecca agreement', which is a further realignment of geopolitical equations in the region. But complexities abound. Houthis are to Iran what Jaish-e-Mohammed is to Pakistan. Saudi Arabia will remain under Houthi threat, even after the Strait of Hormuz becomes active again.

If Tehran believes that the 'Mecca pact' is an anti-Shia front, it won't take much to 'activate' the Shia 'axis' against Saudi Arabia, which remains Iran's premier ideological opponent. That could light up the region again, including Pakistan.

Whether Riyadh or Ankara intervenes to an Indian response to Pakistani aggression in a kinetic sense is debatable. But the three can combine their complementary strengths



Counter quick gunboat diplomacy

Pakistan.

The Levant has other vulnerabilities. For instance, Turkiye retains a 'rivalry without enmity' relationship with Iran. But the Kurds are an issue for both, although in different ways. Turkiye supports Muslim Brotherhood, which is problematic for Saudi Arabia. But Ankara offers opportunities that would be attractive to the other partners. In other words, the 'Mecca pact' is a bit like Forrest Gump's 'box of chocolates' — you never know what you're gonna get.

Saudi Arabia has got a nuclear deal with the US. Which basically means Iran will never relinquish nuclear ambitions. Saudis have refused to sign the Abraham Accords, which aligns with Pakistan and Turkiye. Whatever else happens, nuclear risk just shot up in the region.

The US war on Iran has entered a cycle. The Iran-Oman arrangement on Hormuz is stuck at the doorstep of US sanctions, frozen funds and naval blockade. The US is trying to stop Iran's crypto pathways. Iran believes the US could resume strikes after the November midterms, and the US has no way of preventing Iran from attacking commercial vessels or infrastructure in neighbouring Gulf states. The US military is reportedly looking for an off-ramp, because it recognises a military stalemate aggravated by depleted missile stocks. Iran has sustained massive

damage. Both sides would like the war to end. But no one wants to blink.

New Delhi's response has been a scramble along three tracks: diversification, direct engagement with Tehran, and naval hedging. The US has become one of India's biggest defence sources, along with Russia (bilateral trade, centred on energy, is likely to touch \$100 bn). With Iran, India had resumed direct oil buys, and in amounts that pleasantly surprised Tehran. India is realigning itself in the region, too. The India-UAE relationship will only deepen. India should invest more in the Qatar and Oman relationships — and should grow its naval presence in Oman's Dugm, for instance.

India remains dependent on the dollar system. So, it cannot be as opportunistic as, say, China. But a coherent, rational doctrine is currently in play. This includes protecting its own assets, avoiding entanglement in outcomes it

doesn't control. At this point, Gol is running multi-alignment-as-risk management. That will have to continue for a while.

While it may be tough to build ties with Turkiye, Saudi Arabia is different. New Delhi has a growing economic relationship with Riyadh, running a considerable trade deficit that the latter may be reluctant to upend. That should continue, as a hedging practice.

Ultimately, the US relationship will matter. Washington is taking a determinedly hostile approach to India. That also makes the Mecca pact more unstable and threatening.

The writer is CEO, Ananta Centre



THE SPEAKING TREE

Mirror of The Heart

NAJIB SHAH

A beautiful Hadith says, 'Let your tongue be always moist with the remembrance of God.' Polish of the heart is the remembrance of God. One of the most common analogies for the heart is, therefore, a mirror; when a mirror has stains, it does not reflect accurately the objects that stand before it. Sufis say that whenever they are in a state of forgetfulness of God, the mirror of the heart becomes rusty — and would need to be refurbished. They call such a heart — ayn al-qalb — the eye of the heart, a heart that has opened and reflects God. Such a heart is at peace.

Kabir the great Sufi mystic says, 'Darshan karna chahiye, to darpan malte rahiye; darpan mein lag gayi kaa, to daras kahan se paai?' — If you wish to see your true self, then you must clean the mirror (of your heart/mind) repeatedly; if the mirror gathers dust, then how can you see your true reflection?

When you take a pause from the pursuit of life, reflect: even if you are not a religious person, you would be forced to contemplate the very purpose of your being. About the temporariness of life. About the need to be grateful for your good fortune, and seek to do good, to be kind, to help lesser beings. Kindness and good deeds are the best polishes for a rusty heart. 'Remember Me, and I shall remember you.'

Chat Room

Dove Won't Wash Well with Patrons

Apropos 'Banks' Tone Down Doveish Bets as RBI Sounds Dovish on Prices' by Rozbeh Gonsalves (Aug 7), it is surprising to learn that RBI has adopted a dovish stance on inflationary pressures, especially in the wake of the ongoing West Asia crisis and poor monsoon progress in many parts of the country. RBI may lag in controlling inflation if monsoon performance over the next two months proves dismal and the US-Iran conflict escalates. This is because the deal between Oman and Iran to open the Strait of Hormuz may not be acceptable to the US, which is not part of the ongoing negotiations. Rather, RBI should have waited for some more time before coming out with a dovish stance on inflation because it will be criticised if both these fears turn out to be real.

Mahesh Natani
Indore

Cos Contest Such Protest

This refers to 'Why India Inc Can't Stay Gen Z' by Pankhuri Agarwal and Hari Bapuji (Aug 8). Indian business has historically kept itself aloof from public protests against government, more so if they have political hue and purpose. The recent Cockroach Janta Party-led agitation had a narrow focus — resignation of the education minister with which it was virtually impossible for the corporates to identify or support it. The resignation, in itself, will not resolve the issues of unemployment and skills gap. Realistically speaking, when companies are at loggerheads with employees on matters of wages, nature of work or work conditions, they are unlikely to 'speak on issues that matter' to the working workforce.

YG Chouksey
Pune

AI No Music to Human Ears

Apropos the Edit, 'Play That Funky AI-Generated Music' (Aug 8), it has now become clear that AI is ultimately going to intrude each and every aspect of our lives in one way or the other. While AI is a form of creativity in itself, question arises whether natural and inherent human creativity will lose its charm and importance. AI-generated music content should come with a mandatory and legal disclaimer, so that both AI and natural human creativity can co-exist. Music is food for the human mind and co-existence of both is required in equal measure to keep creativity alive in all its forms.

Subir Mahanta
Mumbai

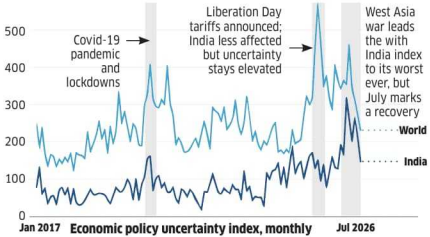
Letters to the editor may be addressed to
edit@timesofindia.com

ChatGPT SHAIRI OF THE DAY

There once was a diet expert with flair,
Who said, 'Eat only kale, and beware!'
Then next week, 'Have some bread—
And bacon instead!'
Now he's selling a book on thin air.

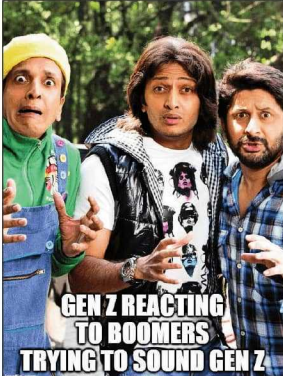
World's Heart Rate Gets Some Relief

Uncertainty has been a global buzzword in the 2020s, and an index devised by academics measures just that. This policy 'heart rate' of sorts relies on newspaper articles in dozens of countries from the last three decades. As the West Asia war raged, March became the third worst month on record globally, and the worst ever for India. But tempers cooled in July, with the India index settling to its lowest in eight months.



The index is based on the frequency of newspaper articles about economy/policy/uncertainty (ET is one of seven used for India). World index is based on 18 countries' indices. Not strictly comparable due to different baselines for 100 (India: 2003-12; World: 1997-2015).

MEME'S THE WORD



Source: policyuncertainty.com (Baker, Bloom & Davis, 2016)

India's Ménage à Trois



Harsh V Pant

The US Senate's overwhelming passage of the Lindsey O Graham Sanctioning Russia and Iran Act is not merely another escalation in Washington's campaign against Moscow. It marks a more consequential shift: the attempt to make three countries pay an economic price for continuing to trade with Russia. For India, this is a warning.

The legislation will authorise Trump to impose tariffs of up to 100% on goods from the largest purchasers of Russian crude oil and natural gas, as well as countries facilitating sanctions evasion. The bill still has to clear the House and receive presidential assent. Its eventual impact will, therefore, depend heavily on how Washington chooses to exercise the considerable discretion built into it. So, how should India protect its energy security without allowing its relationship with Washington to become hostage to its relationship with Moscow? The answer will require diplomacy, diversification and strategic clarity.

The logic behind the legislation is straightforward. Western sanctions have constrained Russia. But they have not prevented Moscow from selling large quantities of oil and gas to alternative markets. India and China have become particularly important destinations for Russian energy. Washington's response is to widen the battlefield. It gives 'Trump the power to impose punitive tariffs on major purchasers of Russian energy. Yet, there is a fundamental problem with this approach. Energy markets are not easily redesigned through political decree. Russia has already adapted to Western restrictions by redirecting exports, developing alternative shipping networks and cultivating non-Western financial arrangements. If sanctions become more aggressive, Russia may be forced to offer deeper discounts.

The underlying demand for relatively cheap energy is unlikely to disappear. The geography of global energy trade may change without necessarily producing the strategic outcome Washington seeks. India's purchases of Russian crude have been driven primarily by energy security and economics. Availability of discounted Russian oil has benefited Indian refiners and consumers at a time of considerable volatility in global energy markets.

This position is unlikely to change. At the same time, India cannot ignore the importance of the US. Washington is a critical partner in defence, technology, supply chains and the Indo-Pacific. This produces the central contradiction. India needs Russian energy. But it also needs US partnership. The answer can't be to sacrifice one relationship for the other. The bill does not automatically impose a 100% tariff on Indian goods. It provides Trump with authority to impose such tariffs. That distinction creates space for diplomacy. The US has substantial leverage because India exports pharmaceuticals, engineering goods, textiles, chemicals, auto components and other products to the US market. A broad tariff regime could impose significant costs on Indian businesses and complicate ongoing trade negotiations.

The US wants India to play a larger role in its Indo-Pacific strategy. It wants Indian participation in supply-chain diversification, defence manufacturing, tech cooperation and efforts to reduce dependence on China. Punishing India too aggressively over Russian oil could become strategically self-defeating. The current debate also raises a larger

question about Indian foreign policy. Strategic autonomy is sometimes caricatured as fence-sitting. It isn't. For India, it means retaining the capacity to make independent choices in pursuit of national interests. It allows New Delhi to deepen its partnership with Washington without becoming a US ally; maintain ties with Moscow without endorsing all of its policies; compete with Beijing while engaging it economically; and work with Europe, Japan, the Gulf and the 'global south' simultaneously.

This flexibility has become more valuable as the international system becomes increasingly fragmented. The Russia sanctions debate is, therefore, not simply about oil, but about who gets to determine India's strategic choices. India should respond by reducing its vulnerability rather than surrendering its autonomy. Greater diversification of energy suppliers, increased domestic production and renewables, expanded purchases from alternative markets — including the US — and stronger economic resilience can gradually reduce dependence on any single supplier. This diversification should be driven by Indian interests, not imposed as a condition of partnership.

There is another reason for Washington to think carefully. China, like India, is a major purchaser of Russian energy. If the US increasingly uses secondary tariffs to force countries to reduce Russian imports, it may unintentionally encourage Beijing and Moscow to deepen their economic relationship. More broadly, aggressive secondary sanctions could accelerate creation of parallel financial, energy and trading networks outside the Western system. The Graham Act should, therefore, be seen as a test of the maturity of India-US relations rather than as an inevitable crisis. India should continue to engage Washington at the highest level, make clear the economic logic behind its energy choices, and seek exemptions or waivers where necessary. At the same time, it should accelerate energy diversification so that future geopolitical shocks don't leave it exposed.



Push back on the nutcracker

MELODY FOR MONDAY

The Kids Aren't Alright

The Offspring
Few songs capture disillusionment of the youth with such ferocity as The Offspring's 'The Kids Aren't Alright' from the band's 1998 album, Americana. It's a blistering anthem of lost futures, where youthful promise collapses into addiction, violence and despair. The words, 'Chances thrown, Nothing's free / Longing for / Hard to see / Still, it's hard / Hard to see / Fragile lives, / Shattered dreams,' lands like a verdict, a generational obituary written in three chords. Musically the track is relentless. The guitars slash forwa-



rd with punk urgency, while the rhythm section pounds like a heartbeat gone frantic. Dexter Holland's vocals are both accusatory and mournful, embodying the rage of watching dreams rot in real time. The chorus becomes a communal howl. What makes the song so good is its refusal to romanticise rebellion. This song is a lament. Its force lies in clarity. In the end, The Offspring delivers not just a punk hit but a social document, a furious elegy for a generation betrayed by its own environment.

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Direct plans

When freedom comes at a cost

Direct plans cut expenses, but behavioural mistakes can erode the cost savings.

by Sanket Dhanorkar

Mutual fund investors got their own ticket to freedom in 2013. It was the year direct plans were introduced, letting investors buy straight from the fund house or investment platform, bypassing the distributor and the commission. These plans are cheaper, and DIY (Do-It-Yourself) investors have taken to them since—direct plans now comprise 30% of assets under management among individual investors.

But freedom comes with less handholding. According to AMFI (Association of Mutual Funds of India, the mutual fund industry's trade body), 41% of assets in direct plans are redeemed within the first year, and only 20% remain invested for over three years, compared with 32% in regular plans. Direct investors save on costs, but they are also quicker to exit at the first sign of trouble.

The return gap

On average, the direct plan of a diversified equity scheme charges a 1.12% annualised expense ratio, even as the regular variant charges 2.07%. This differential of up to 1% in expense ratios can translate into sizeable gains over the years for the direct plan.

Over the past 10 years, a monthly systematic investment plan (SIP) in the direct and regular plan of the average equity fund fetched 15.93% and 14.78%, respectively. In terms of annualised returns, the gap may not seem much. But the rupee value of that gap is noteworthy. An investor putting away ₹10,000 monthly in the regular plan would have fetched ₹25.58 lakh over 10 years. But the same investment in the direct plan would have generated ₹27.42 lakh over this period. That is a shortfall of ₹2.03 lakh in the regular plan, pocketed by the distributor. As investing time horizon expands, this chasm widens.

The behaviour gap

Clearly, the math favours taking the direct plan route. However, the math assumes that the investor remains steadfast throughout this investing journey, staying invested despite prevailing circumstances. In reality, the

Mind the gap: a big gulf in return

	AUM (₹ cr)	Expense ratio (%)		10-yr SIP return (%)	
		Regular plan	Direct plan	Regular plan	Direct plan
Navi Large & Midcap	310	2.5	0.7	12.6	14.8
Edelweiss ELSS Tax saver	443	2.5	0.9	13.2	15.1
PGIM India Flexi Cap	5,818	2.2	0.9	13.6	15.4
Edelweiss Flexi Cap	3,484	2.1	0.7	14.6	16.4
Quant Focused	846	3.1	1.6	15.0	16.8
Groww Value	71	3.0	1.6	11.6	13.4
PGIM India Midcap	10,981	2.0	0.8	16.6	18.4
Baroda BNP Paribas Mid Cap	2,513	2.2	0.7	17.4	19.1
Quant Mid Cap	8,138	2.2	1.1	18.8	20.6
Edelweiss Large & Mid Cap	4,683	2.0	0.7	15.3	17.0

List includes funds that exhibited biggest gap in return between regular plan and direct plan. Compiled by ETIG Database; Source: Ace MF

Regular plans are more sticky

Bulk of SIP assets in direct plans is sold within the first year.

SIP holding period	Direct plan		Regular plan	
	SIP AUM (₹ cr)	Share in total assets	SIP AUM (₹ cr)	Share in total assets
Greater than 5 years	2,069	9%	42,061	19%
4 to 5 years	1,070	5%	11,529	5%
3 to 4 years	1,668	7%	16,749	8%
2 to 3 years	3,268	14%	31,009	14%
1 to 2 years	5,859	25%	48,331	22%
Less than 1 year	9,611	41%	66,923	31%
Total	₹23,545 cr		₹2,16,602 cr	

Source: AMFI, ISOLN Wealth

average investor, is prone to deviations. He chases recent winners and fads. When the market crumbles, he panics and redeems. He discontinues his SIP if he doesn't see a healthy return after two years. He stops and restarts the SIP in tandem with the market's ebbs and flows.

This is exactly why the "average investor return" across the industry consistently trails the "average fund return", observes Mohit Bagdi, Head of Investment Research of MIRA Money. "The fund did fine; the investor's timing and behaviour did not."

Years later, the savings from a lower expense ratio may prove illusory because the

average DIY investor pays a silent behavioural 'tax'. Ajay Kumar Yadav, Group CEO & CIO, Wise Finserv, says the visible cost difference between direct and regular plans is often outweighed by the hidden cost of poor asset allocation, wrong fund selection, panic exits, stopped SIPs and mistimed switches. As Ramesh Vishwanathan, CEO, FPSB India, puts it, the real cost of DIY investing shows up not in expense ratios, but in investor behaviour.

The guiding light

The regular plan fetches you the same fund and the same fund manager for a higher cost. This may seem like a bad deal. But here is

what often accompanies the higher-cost variant—a guiding hand in the form of an adviser or distributor, having someone in your corner when you don't know what to do, or when life takes a sudden turn. It is at such times that the adviser or distributor helps investors navigate through their emotions. A competent adviser acts as a behavioural check, says Yadav. "Direct plans reduce the visible cost of investing. But when complex portfolio decisions are made without adequate expertise, the invisible cost of mistakes can be substantially higher than the expense saved." Bagdi adds, "Investing is as much a behavioural discipline as it is a product decision. Paying for that discipline is often the cheapest insurance an investor will ever buy."

With this handholding, you are less likely to panic, stop your SIP or redeem at the worst possible time. Regular plan investors hold their mutual fund investments for longer than others, as the numbers show. Direct investors got jittery and moved out, while distributors and advisers could convince their investors to stay the course.

Value over math

Vishwanathan observes, "The rise of direct investing and easy access to financial products has empowered investors like never before. However, it has also created the perception that successful investing can be managed without professional guidance." Most investors are not cut out for this path. When complex portfolio decisions are made without adequate expertise, the invisible cost of mistakes can be substantially higher than the expense saved, Yadav warns. Bagdi asserts, "If an unknown cost turns out to be way higher than a known cost, then that route is a problem."

However, regular plans should not be chosen merely because an intermediary is available. The quality of advice, beyond fund selection, is what matters. "The additional cost is justified only when the adviser or distributor provides continuous and meaningful value," says Yadav. "A good money manager's real value is not just fund selection; it is managing allocation, controlling risk exposure, and holding the investor's hand through volatile cycles, market noise, and their own worst instincts," Bagdi maintains.

There is a middle path too. SEBI-Registered Investment Advisers (RIAs) are mandated to recommend direct plans, since they charge an advisory fee rather than earning commission on what they sell. This means an investor can get professional guidance and the lower cost of a direct plan at the same time—provided they're willing to pay the adviser's fee separately.

For some, a direct plan is genuinely the better choice. If you understand markets and valuations, can assess risk beyond returns, and can invest with discipline while keeping emotions in check, paying the higher embedded cost makes little sense.

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Global investing: How much is enough?

Parking money overseas offers good returns amid exchange rate fluctuations, but favourable long-term structural drivers make India a better bet.



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Some recommend allocating 15% of the equity portfolio to global assets as a diversification sleeve. Others go so far as to suggest 50%, treating Indian and global equity as near-equal legs of the portfolio. The appropriate figure depends on the investor's risk appetite.

For a long time, global investing was seen as a niche pursuit in India, relevant mainly for high net-worth individuals (HNIs). That has changed. With mutual funds offering global investment products, GIFT City opening up as an investment route, and the LRS (Liberalised Remittance Scheme) window well established, an Indian investor today can build genuine exposure to global markets. The question is no longer whether to invest globally, but how much.

Why it matters

The core argument for global investing is diversification. An Indian equity portfolio is a bet on one economy, one currency, and a specific mix of sectors. Global investing should not be viewed as a substitute for investing in India. Rather, it should complement an Indian portfolio. The objective is not to shift wealth away from India but to diversify across economies, sectors and currencies.

There is a currency angle as well. Over long periods, the rupee has depreciated against the United States dollar. This is not a prediction or a view; it is simply the historical pattern. When an Indian investor holds a dollar-denominated asset, rupee depreciation adds to returns in rupee terms, over and above what the underlying asset itself delivers. It works as a quiet, structural tailwind for the global portion of a portfolio. For example, if a global investment generates an annual return of 8% in dollar terms and the rupee depreciates by around 3% over the same period, the investor's return in rupee terms becomes higher, subject, of course, to exchange rate fluctuations.

How much should you allocate?

This is where the debate gets noisy. Different advisers and asset managers put out very different numbers. Some recommend allocating 15% of the equity portfolio to global assets as a diversification sleeve. Others go so far as to suggest 50%, treating Indian and global equity as near-equal legs of the portfolio. Neither number, on its own, is wrong or right—the appropriate figure depends on the investor's risk appetite, and there ought to be a logical basis for it, not just a round number picked because it sounds balanced.

Note where the aggressive bucket lands—well short of the 50% some commentators suggest. The reasoning is straightforward: India is currently the fastest-growing major economy in the world. An aggressive investor is someone seeking growth, and a large part of that growth opportunity is sitting at home. Recommending that such an investor park half the portfolio abroad needs a strong justification. Unless there is a specific case for a particular global market or theme, a 50% allocation looks more like a talking point than a considered strategy. A lower figure, in the 20-25% range, is more defensible for most aggressive investors, with the bal-

Take your allocation pick

A structured approach works better than a single blanket figure. Here is a broad framework:

Investor profile	Suggested global allocation (of equity portfolio)	Rationale
Conservative	5-10%	Global exposure mainly for diversification and currency hedge; home-market comfort retained
Moderate	10-20%	Meaningful diversification into themes and geographies unavailable in India
Aggressive	20-25%	Higher exposure to global growth themes, accepting currency and market-specific risk



ance continuing to ride India's growth story.

The nation continues to enjoy favourable long-term structural drivers that support growth: a young population, increasing formalisation of the economy, rising consumption, infrastructure investment, manufacturing growth and digital adoption. It is also widely expected to remain the fastest-growing major economy for the foreseeable future.

The theme-chasing trap

One risk that deserves specific mention is theme-based global investing. Artificial intelligence (AI) and semiconductor-linked stocks have had a strong run globally over the past couple of years, and a fair number of Indian investors have chased this trend through thematic international funds. The issue is that a large part of the re-rating in these sectors has already happened. Valuations in several AI and semiconductor names are elevated by historical standards.

This is not to say the themes lack merit—the underlying technology shift is real. But investing after a theme has already run up, purely because it has been in the news, is a different exercise from investing early with a long horizon. Indian investors new to global markets should be cautious about investing in concentrated thematic funds at elevated valuations. A broader, diversified global allocation is a more prudent starting point than a single-theme bet.

Active or passive: keep it simple

Within global investing, investors also face the active-versus-passive question. If there is uncertainty about which country, region, or fund manager to back, the simpler choice is a passive fund tracking a broad global index—something like a total world index or a developed-markets index. A broad index gives exposure to multiple geographies and sectors, removes the task of picking an active manager who may or may not outperform, and comes at a materially lower cost.

Over long holding periods, cost differences compound meaningfully, and passive funds have a structural advantage there. Active

global funds are not without merit, but they demand more due diligence, and the manager's edge in overseas markets is harder for an Indian investor to evaluate from a distance. For investors who have a strong conviction about a particular geography or fund manager, active funds may be appropriate.

Routes and limits

Global investing from India happens through a few distinct routes, and it helps to know their boundaries.

Mutual funds investing overseas, and AIFs (alternative investment funds) with a global mandate, operate within overall industry-level limits set by the Reserve Bank of India (RBI) and Securities and Exchange Board of India (Sebi). These limits have, in the past, led to fund houses temporarily pausing fresh subscriptions. GIFT City, India's international financial services centre, works differently—investments routed through GIFT City are not bound by the same RBI/Sebi ceilings.

For direct investing and the GIFT City route, individuals can use the LRS limits, which permit remittances of up to \$250,000 (roughly ₹2.4 crore) per person per financial year. For the overwhelming majority of Indian investors, this limit is more than adequate to build a well-diversified global allocation. Running up against the LRS ceiling is a concern only for a small set of very large investors, who can use the OPI (overseas portfolio investments) route.

A sensible addition

Global investing is no longer optional diversification—it is a sensible, structural component of an Indian investor's portfolio. But the allocation should be need-based and risk-based, not borrowed from a headline number. Keep it broad rather than thematic, keep it simple through passive index exposure where in doubt, and size it to your risk profile rather than to India's growth story alone.

Please send your feedback to
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Reforms for higher growth

India must capitalise on international trade

A series of reports and interviews published by this newspaper over the past two weeks or so to mark 35 years of economic liberalisation indicates that, while much has been done over the years, India needs to do a lot more. This is particularly important in the context of the government's goal of making India a developed country by the centenary of its Independence. Only continued reforms will enable India to sustainably grow at higher rates. Higher growth is necessary also to create jobs at the scale India needs for its growing workforce. Notably, at an event last week, NITI Aayog Vice-Chairman Ashok Lahiri noted that to become a developed country, India's per capita income in nominal dollar terms needed to grow at 9.25 per cent on average for 21 years. This will not be easy, but since some other countries have done it, India too can.

The government certainly is aware of challenges and opportunities. Efforts are being made to improve conditions to enable higher growth. However, one area where India has lagged over the past several years is capitalising on international trade. Countries such as South Korea and China that achieved higher growth in recent decades, and transformed their economies, did exceptionally well in exports. Economists have long argued that India needs to aggressively focus on this area. Encouragingly, Union Finance Minister Nirmala Sitharaman, in an address last week, noted that possibly by the 2027-28 Budget, she would be able to say that barring a few items, Customs duty will come down to single digits. The government has been working in this area, and duties and slabs have been rationalised. A further push in this direction must be welcomed. India needs a simple and low-tariff regime. Unfortunately, India raised tariffs about a decade ago, which affected competitiveness. It is well accepted that a tax on imports is an implicit tax on exports. Tariffs increase costs, affecting the ability of businesses to compete in global markets.

India has done well to sign trade agreements more recently, including those with the United Kingdom and the European Union. It will now have to focus on utilising these agreements. But it still needs to bring down tariffs in general. In the modern trade architecture, the bulk of the goods movement happens in intermediates, and higher tariffs create friction, which restricts participation in global value chains. Further, since India is signing deeper agreements with developed countries, it must also consider joining the Comprehensive and Progressive Agreement for Trans-Pacific Partnership to maximise benefits.

Along with quickly completing tariff rationalisation, India must also focus on investment treaties. In this context, the government has indicated that the template for bilateral investment treaties is being made more accommodating. Foreign direct investment can be a big driver of exports. Thus, India needs to work on multiple fronts to capitalise on trade, which can be a big and sustainable driver of growth, as has been proved by several countries. The data compiled by the World Bank shows that India's exports of goods and services peaked at 25.4 per cent of gross domestic product in 2013. It went above 35 per cent for China in the 2000s and has been at a much higher level in the case of South Korea. A sound external position is also essential from the macroeconomic management perspective. The difficulties on the balance of payments, which prompted the Reserve Bank of India to mobilise foreign exchange through various instruments, including deposits from non-resident Indians, underscore the external-sector weakness. India needs to quickly overcome these challenges.

Comprehensive support

PM Kisan should include fertiliser subsidy

The Union Cabinet's recent decision to extend the Pradhan Mantri Kisan Samman Nidhi (PM-Kisan) scheme for five years from 2026-27 to 2030-31 can be considered an expected extension of a programme designed to provide annual income support to farmers. Under the scheme, farmers are paid ₹6,000 a year in three instalments. Using Aadhaar authentication and digital verification, the scheme has benefited 95 million farmers and has been upheld as an exemplar of financial inclusion and transparency and efficiency of the direct benefit transfer (DBT) mode of subsidy delivery. The smooth transfer of funds directly to farmers' bank accounts — over ₹4.47 trillion in 23 instalments — certainly underlines the upside of the DBT method, which the government is deploying in other areas such as government scholarships and so on. The extension of PM-Kisan, however, raises questions about its efficacy, coverage and delivery of other agri-subsidies.

Given the power of farm lobbies and the permanence of subsidies once they are introduced, the government could leverage the opportunity to usefully reorient the scheme. The financial outlay for the scheme for the five-year period has been approved at ₹3.15 trillion, which roughly translates into an annual outlay of about ₹64,000 crore. This suggests that the benefit per farmer remains unchanged at ₹6,000 since the scheme was introduced. Since agri-input prices have risen significantly after 2019, the effectiveness of an income-support scheme that is not indexed to inflation remains an open question. The space to increase this support is limited, however, given the overall fiscal constraints. But since small and marginal farmers, who comprise the bulk of India's rural households, have been key beneficiaries, the scheme warrants an extension within the agri-universe.

Currently, the PM-Kisan subsidy is paid only to land-owning farmers, not tenants. The scheme requires farmers to have landholdings in their name with states verifying local land-revenue records against the applicant's name. The subsidy is paid irrespective of land-holding size. However, India also has a large number of landless and tenant farm households, which are acutely vulnerable to rising input prices, drought or floods, with limited access to markets compounding the perennial uncertainty of tenancy rights. Given the unique susceptibility of these farmers, an extension of PM-Kisan to this category would offer a deeper fulfilment of the government's stated objective of protecting farmers' livelihoods. The complication, of course, is the overlap between owners and farmers, a contingency that could be sorted through state verification.

The link between landholding records and PM-Kisan delivery also offers an opportunity to streamline the burgeoning fertiliser subsidy. Since the scheme has proven its ability to meet the requirements of the JAM (Jan Dhan-Aadhaar-Mobile) trinity, it should be possible to calculate farmers' requirement of fertiliser based on landholding size, and pay subsidies accordingly. Doing so would not only offer a more transparent system to the current regime of pricing subvention and routing the subsidy through fertiliser producers, it would also prevent the kind of leakages, especially of urea, the most used and subsidised fertiliser, that cause heavy subsidy losses. The PM-Kisan paradigm could well address a recurring expenditure that weighs heavily on the government's fiscal management.



Learning from self-help groups

Policymakers may look at experimenting with a lower interest rate (thereby costs) for small retail repetitive savings in order to encourage the poor to save

The self-help group (SHG) movement is the most significant innovation in the rural financial landscape in many decades. It challenged many myths and proved that counter-intuitive thinking could work if we are able to embrace and formalise the attributes of informal exchanges. The policy question is whether we nurture a system coming from the grassroots and allow them to naturally grow or infuse growth hormones.

The movement started with savings, a counter-intuitive initiative in the rural financial system. This was the first instance where credit was not talked about as a credo. This movement also targeted poor women in rural areas, circumventing the patriarchal belief that the head of the household, who is usually male, should be at the centre of poverty-related intervention. People may explain this by saying that women have a natural tendency to save because they are caregivers of the family. But we need to look beyond. The design of the programme reveals that, even if we agree with the gender argument, it was basically a product-design argument.

Women saved predictable, fixed and small amounts regularly (weekly or monthly, depending on how the groups were formed); they pooled the money in a meeting on a pre-specified day; the meeting was held in an open area, proximate to where the women lived; and most of the groups did not pay interest, but women nevertheless saved because

they wanted to put some money away, in a place that they trusted. If one were to see the effect of discipline and accumulation, then SHGs give a good example of how that was managed.

But savings were not the end. Those were then lent within the group to people who needed cash, on which the community charged interest. The interest rate on loans was pegged to the informal rates to ensure very little arbitrage. The rates were articulated on local terms, as some paise per rupee per month, rather than the annual percentage rate. Basically, the groups were talking in a language that the women understood. This was a closed loop "local bank". The accumulated surplus was distributed as gifts for Diwali and Dusshera annually, making the product design culturally relevant. Leveraging on the accumulated savings with bank linkage for a group loan was the next natural step as they (the group) were gradually formalising.

Instead of looking at what SHGs brought to the table comprehensively, the co-option of the movement by the state took it back to the old thought process of achieving poverty alleviation and livelihood augmentation through group funds given as grants for on-lending as subsidised credit, encouraging higher leverage. As a result, we have a peculiar situation in multiple groups and their community organisations that have idle cash, while the members cannot borrow because of extant default.



REPROSPECT
M S SRIRAM

Prosperity: The visible hand

What is the path to economic prosperity? The standard answers involve models, policies and plans. But to conclude that the right policies and models will automatically produce prosperity "is like believing that eggs, sugar, and flour will turn into cake if left overnight in a mixing bowl", as Yuen Yuen Ang, a Singaporean political scientist and author of *How China Escaped the Poverty Trap*, puts it. Prosperity has to be willed and created. That raises a more fundamental question: Who will do it, and why? Curiously, development economics has never placed leadership at the centre of its explanation of prosperity even though leadership may determine whether a country takes the right economic and social decisions at the right time.

Thinkers have long tried to explain why some nations become rich while others remain poor. David Hume, Adam Smith and David Ricardo regarded economic growth as central to political economy, but modern growth theory emerged only in the 1940s, with the Harrod-Domar model and later the Solow-Swan framework. Solow established that long-term growth depends on capital accumulation, labour and technological progress. From the 1980s, Paul Romer and Robert Lucas brought technology and knowledge creation into the model, emphasising innovation, research and development, human capital and learning-by-doing as sources of sustained growth.

Institutional economists such as Douglass North, and later Daron Acemoglu and James Robinson, shifted attention to deeper determinants of growth: Property rights, governance, the rule of law, and political institutions. Running alongside these theories was the structuralist school, associated with Paul Rosenstein-Rodan, which argued that markets alone could not overcome coordination failures, economies of scale, and structural rigidities in poor countries. It advocated an active developmental state using industrial policy and public investment to

accelerate industrialisation.

The disappointing results of state intervention in much of the developing world, the debt crises of the 1980s, and the collapse of socialist economies then shifted the intellectual consensus towards markets. The Washington Consensus embodied this faith in the invisible hand: Liberalise, privatise, deregulate and maintain macroeconomic discipline. That too has proved incomplete. Notice what is missing from this intellectual history: Leadership.

This is surprising because a large proportion of poor countries have systems that allow kleptocrats and entrenched elites to capture the state. No refinement of economic theory can deliver growth where political leaders are determined to milk the system for themselves. Leadership is the decisive variable in almost every organisation, social or corporate. Why should a country be different? Does anyone think Jamsetji Tata did not play a central role in creating the Tata empire or that Tesla and SpaceX would do equally well with someone other than Elon Musk heading them? Or that Deng Xiaoping and the complex system of choosing leaders played no role in China's growth?

Can this be determined with data? Economists Benjamin Jones and Benjamin Olken analysed random, exogenous deaths of national leaders in office, such as sudden heart attacks. By measuring economic performance immediately before and after a leader's unexpected demise, their research found that executive leadership dramatically shifts growth rates in gross domestic product. Strangely, there are hundreds of books on leadership lessons from outstanding companies, but there are very few studies on what the leadership of successful countries like Singapore or South Korea can teach us.

A 2010 World Bank paper titled "Leadership and Growth" offers some useful clues. Drawing on the experience of Singapore and the views of Goh Chok



IRRATIONAL CHOICE
DEBASHIS BASU

The SHG movement was a golden opportunity for the banking system to embed the groups by using their economies of aggregation on both sides of their balance sheet but the banks had to be dragged to the party.

Whenever one talks of small savings of the poor, the refrain is that unit economics does not work for a large bank. This is where we need to learn from informal systems, much the way microcredit learnt from informal systems. We need to understand the pain point and address it, rather than take a paternalistic view. The customers may not be able to read and write, but they are not idiots. They understand the value propositions and are not bothered about the transmission of a few basis points following a monetary policy interest-rate modification. In microcredit, the focus is on access, ease of transaction, and proximity rather than competing on pricing. A similar approach must be adopted in formalising the savings of the poor. In most of the informal arrangements we find that the poor look for safety, proximity and ease of transactions rather than returns. In some cases, they even pay to put their savings away. Therefore, policymakers may look at experimenting with a lower interest (thereby costs) for small retail repetitive savings in order to encourage the poor to save, by solving for access.

One SHG in Ananthapur, Andhra Pradesh, innovated on an insurance product, seeing it as an extension of savings. This experiment is worth noting. Insurance products sold by microfinance companies to the poor are loan cover masquerading as life cover. And then there is also health insurance, with no credible cashless settlement facility. Both should be treated as mis-selling.

The group in Ananthapur found an insurance agent to help them (the group) get a long-term endowment policy, where they would get their money back in case no adverse event happened during the duration of the policy. There was a catch: The insurance company would not allow a monthly premium payment because the group was not large enough and the sum assured was small. The group just got all the members to sign up for an annual premium payment. They got an interest-free loan for each member to pay the annual premium. Thus, it was effectively a monthly premium for the SHG members. Half the premium was paid from the group fund — the accumulated profits of the group. The genius of not only looking at life cover, but doubling it up as savings, is worth noting. This demonstrates that unit economics can be easily overcome if we are imaginative in how we structure the last mile.

It is time policymakers and markets stopped talking cover with the argument that savings products are not for the poor. It is time we stopped paternalising financial literacy and empowerment. Design an appropriate product and the poor will see reason. The providers are not seeing the point, not that the poor are unable to save. Hope there will be more conversations, and the conversations will lead to conversion into an actionable initiative.

The writer is professor, Centre for Public Policy, Indian Institute of Management, Bangalore

The 'Bard of Google' spins a story



LEAH RICH

For two decades, tech jobs were all the rage, and not just for software engineers. Among a cohort of liberal arts graduates, tech was an industry of opportunity, a way to turn "useless" degrees into viable career paths. Now, in the wake of mass layoffs and a scarcity of once abundant roles, all that rage has been transferred to tech memoirs. But besides airing dirty secrets and getting everyone a little bit angrier, shouldn't the tech memoir also offer valuable insider insights about how to keep things from getting even worse?

Don't Be Evil, by the former Google

employee Claire Stapleton, is a tech memoir presented as a story of metamorphosis: A bright-eyed graduate with a degree in English is swept up in the Web 2.0 optimism of the 2000s before she becomes disillusioned with and is cast out of the organisation she loved.

Hired by Google straight out of college, Stapleton works at the company for 12 years, writing copy for corporate communications and social media marketing. Well-known internally for crafting quasi-literary, sometimes self-parodic corporate hype ("Our corporate network is as boundless as the sea, our work force as deep"), she is better known externally as an organiser of the 2018 Google walk-out, when 20,000 employees left their desks for one day in protest of the company's handling of sexual harassment.

Stapleton opens *Don't Be Evil* with a scene from the end of her time at Google, in the immediate aftermath of the walk-out. Her manager, a marketing exec, has convened a mandatory team off-site and

asked Stapleton to give a presentation: "Could you share your learnings and insights from coordinating the walk-out?" Stapleton knows the request is absurd, but she dutifully goes ahead anyway, presenting the walkout as if it were any other branding campaign.

Between this grim moment and the book's final chapters, she briefly shows us the powerful spell Google cast over doe-eyed millennials in 2007. The magical feeling was especially evident during so-called TGIF meetings, at which the company's founders, Larry Page and Sergey Brin, heard from and responded to their employees.

Eager to help sustain this enchantment, Stapleton quickly establishes herself as a major force of internal comms. She helps to write Page and Brin's TGIF scripts and her own TGIF emails and memes. Her job, she explains, "was to tell the company its own story — to give it a distinct voice". And so she became known as "Google's poet laureate, or the

Bard of Google".

It's not clear how long the magic lasts, as the narrative soon takes a jarring turn: In 2008, a year after she joins Google, Stapleton's beloved older brother, Scott, dies in an accident. The loss is devastating. She describes Scott as the cynic who could see through the mythos she was helping to create.

Scott's influence is a significant and formative element of his sister's eventual political awakening, Stapleton suggests, but she unwittingly gives her co-workers more power in her narrative. Two weeks after her brother's death, she

plunges herself (and her reader) back into familiar corporate miseries: terrible managers, endless politicking, men behaving badly, glossy girlbosses and work that seems increasingly meaningless. Nothing she reveals will be a shock to casual readers of magazines like *Wired*, or even *The New York Times*.



Don't Be Evil: Bad Bosses, Fake Promises, and My Escape From Big Tech by Claire Stapleton
Published by William Morrow
274 pages \$30

The author moves from internal comms to Google's Creative Lab, and finally lands on a social media marketing team for the company's video platform, YouTube, in 2014, the year that online discourse is dominated by the Ice Bucket Challenge and the culture war prelude known as Gamergate. Stapleton, meanwhile, crafts mission statements like "We remind the world what it loves about YouTube."

As the years pass, Stapleton shares her growing disillusionment with the corporate line. But how much do we believe her? Twelve years is a long time to stick

around, and it's unclear how deep her newfound understanding goes. In the wake of serious sexual misconduct allegations in 2018, she's surprised by how much the company protects and even rewards male executives like the Google Android developer Andy Rubin. She's surprised again, in 2019, when HR does-

n't deal more seriously with her allegations of retaliation after the walkout, or help her keep her position.

For the reader, this last point may be most surprising. Despite it all, she still wants to stay. Her tenure at Google ends before Covid, before the roller coaster of the 2020 and 2024 presidential elections, before the industry layoffs and the crushing AI tsunami of recent years, all of which reshaped Silicon Valley and society at large. We know Stapleton is not at fault for where we are now. She never ascended to the upper echelons of leadership. But she did give her voice to a corporation that used it to do harm, as she recounts, both to its employees and to the world.

In her conclusion, all she leaves us with, in the form of advice, is a watered-down riff on the company's own motto: "Try not to be evil." Surely the original Bard of Google should be able to spin a better rallying cry than that.

The reviewer has worked in tech for over a decade, including at Instagram, Spotify and The Slack
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Editor's
TAKE

Women’s quota, held hostage to delimitation

The women's reservation law, passed three ago is yet to be implemented as it remains trapped in a political maze linking census, delimitation and federal interests

Three years ago, Parliament did something it rarely does: agree unanimously. The Rajya Sabha passed the Nari Shakti Vandan Adhiniyam, the Constitution (106th Amendment) Act, 2023, by 214 votes to none, promising a third of all seats in the Lok Sabha and state assemblies to women, with a further third of that share reserved for Scheduled Caste and Scheduled Tribe women. Six previous attempts had failed since 1996; this one finally succeeded.

What has still not happened, even now, is a single woman entering a legislature under its provisions – because the Act made its own arrival conditional on events outside its control. Article 334A ties the reservation's commencement to a fresh delimitation exercise, and delimitation cannot proceed without a fresh census. India's census, due in 2021, remains uncompleted five years on. No census, no delimitation; no delimitation, no quota.

The government's stated reasoning – that redrawing constituencies on decades-old population data would be unfair to faster-growing states – is defensible in principle. In practice, it has left a landmark law in permanent suspension. In April, the government tried to force the issue with a package deal. The Constitution (131st Amendment) Bill would use 2011 census figures to redraw constituencies at once, expand the Lok Sabha toward 850 seats – about 273 of them reserved for women – and deliver the quota by 2029. It fell 54 votes short of the two-thirds majority required, 298 for and 230 against, and the government withdrew the companion Delimitation and Union Territories bills alongside it. The Monsoon Session, due to end August 13, has kept both off the agenda.

The Opposition's objection was never to reservation itself; several parties have also pressed for an explicit OBC sub-quota within it. But their core case is that the 2023 Act never needed a national head-count to hand women a third of the seats that already exist; only a fresh redrawing of constituency boundaries requires fresh population data.

Bundling the two, Congress and its allies argue, was designed to smuggle a contentious redistribution – one that would shift seats away from southern and north-eastern states, which slowed population growth fastest, toward the more populous north – inside a bill no party could be seen opposing.

That the government needed a mid-course rewrite of its own 2023 law to attempt this only strengthens that suspicion. The way forward needs no new drafting genius, only the will to separate two questions that were never one. Implement the 33 per cent quota now, on the map as it stands, rotating reserved seats each term as the law already allows. Negotiate delimitation on its own track, with the interstate guarantees the South is asking for settled before the exercise begins, not promised after. Three years of consensus on paper deserve better than a fourth year of deadlock in practice.



BHOPIDNER SINGH

History offers a sobering reminder that even the world's most powerful militaries are not immune to depleted arsenals. The United States has repeatedly confronted the consequences of munitions shortages - from the opening months of the Korean War, when inadequate stockpiles and strained logistics forced commanders to ration artillery fire, to the prolonged campaigns in Vietnam and Afghanistan, where years of sustained operations exposed weaknesses in procurement, production capacity, and supply chains.

Each time, Washington recovered by mobilising its industrial base, expanding defence production, strengthening logistics, and rebuilding strategic reserves. Yet history appears to be echoing once again. Years of military assistance to Ukraine, combined with the demands of a prolonged conflict with Iran that has lasted far beyond initial expectations, have renewed concerns over the resilience of U.S. munitions inventories. The issue is not whether America possesses the world's most advanced weapons. That it does. But whether it can manufacture, replenish, and sustain them at the pace demanded by modern high-intensity warfare.

The first visible indication of mounting pressure came with the administration's request for emergency funding from Congress (reportedly around \$87 billion) to support military operations and 'rapidly replenish equipment and munitions'. Such a request is more than a budgetary measure; it reflects a strategic reality: even the United States can find its military capabilities constrained when operational demand outpaces industrial capacity.

The lesson from Korea remains relevant. In 1950, Washington expected a short campaign that many believed would end by Christmas. Instead, Chinese intervention transformed a limited 'police action' into a three-year war of attrition, forcing the United States to rapidly expand its defence industrial base. The conflict demonstrated a recurring truth of warfare i.e., political timelines rarely match military realities, and ammunition stocks can be exhausted long before strategic objectives are achieved.

A similar challenge appears to have emerged during the Iran conflict. Operation Epic Fury was conceived as a rapid campaign aimed at achieving decisive military objectives. Instead, the conflict has continued for months, creating sustained demand for precision-guided munitions, air-defence interceptors, and long-range strike weapons. The resulting pressure on inventories

America’s arsenal under strain

Strategic autonomy ultimately rests not just on acquiring advanced weapons, but on having the industrial capacity and diversified supply chains to keep them operational when a war lasts longer than expected.



THE CREDIBILITY OF DEFENCE PARTNERSHIPS IS THEREFORE MEASURED NOT ONLY BY CONTRACTS SIGNED DURING PEACETIME, BUT BY THE RELIABILITY OF SUPPLY CHAINS DURING WARTIME. ALLIES DO NOT MERELY PURCHASE WEAPONS; THEY INVEST IN THE PROMISE THAT THOSE WEAPONS WILL REMAIN OPERATIONAL WHEN NATIONAL SECURITY IS AT STAKE

The writer, a military veteran, is a former Lt Governor of Andaman & Nicobar Islands and Puducherry

has intensified calls for additional funding and accelerated production.

Defence analysts have highlighted the strain on U.S. missile stocks. The Center for Strategic and International Studies (CSIS) has estimated significant reductions in inventories of systems such as Patriot interceptors and Terminal High Altitude Area Defense (THAAD) missiles after sustained operational use. Such assessments have fueled concerns about whether Washington can maintain adequate reserves for future contingencies while meeting current commitments. They have also provided adversaries an opportunity to portray reported shortages as evidence of declining American military strength.

The debate has taken on a political dimension in Washington as well. Reports that President Donald Trump confronted Defence Secretary Pete Hegseth over possible weapons shortages intensified scrutiny of U.S. preparedness. The President strongly rejected such reporting, describing it as 'treasonous' and promising severe action against those responsible for leaks. Yet the controversy highlights a deeper issue - precise information about U.S. weapons inventories remains classified, and increased restrictions on Pentagon information have made independent assessments more difficult. Secrecy may protect operational details, but it can also amplify uncertainty.

If concerns over U.S. military preparedness and defence manufacturing capacity prove accurate, the implications extend well beyond America's current conflicts. The question is not simply whether Washington can sustain ongoing operations, but whether it can continue to honour long-term security commitments while preserving reserves for unforeseen crises. The ability of the United States to simultaneously replenish weapons supplied to Ukraine, support its own forces, and respond to emerging

threats will be closely watched by allies worldwide. For strategic partners such as India, the lesson is significant. Advanced American defence systems provide major operational advantages, but their effectiveness ultimately depends on assured access to ammunition, spare parts, upgrades, and sustainment support during a crisis. Modern warfare has shown that possessing sophisticated platforms is only one component of military power; the industrial ecosystem behind them is equally decisive. A nation may possess superior technology, but without the ability to produce at scale and sustain losses over time, that advantage can rapidly diminish in a prolonged conflict.

The credibility of defence partnerships is therefore measured not only by contracts signed during peacetime, but by the reliability of supply chains during wartime. Allies do not merely purchase weapons; they invest in the promise that those weapons will remain operational when national security is at stake. The Iran conflict has therefore reinforced a strategic imperative for India i.e., accelerate indigenous defence manufacturing while avoiding excessive dependence on any single foreign supplier. Diversification combining domestic production with multiple trusted international partnerships provides insurance against geopolitical shocks, export restrictions, production delays, or the competing demands placed on supplier nations during prolonged conflicts.

Strategic autonomy does not mean isolation. It means ensuring that no external disruption can determine a nation's ability to sustain combat power when it matters most. In future wars, the decisive advantage may belong not only to the country with the most advanced weapons, but to the one capable of producing and sustaining them after the opening phase of conflict has passed.

PIC TALK



People from the Tribal community perform a cultural dance on the International Day of the World's Indigenous Peoples, in Nadia

PHOTO: PTI



KUMAR ASHISH

Drug abuse is no longer merely a law-and-order challenge. It is a serious threat to public health, family life, social harmony and, above all, the future of our youth. The changing nature of the illegal drug trade-with trafficking networks increasingly exploiting technology and new distribution channels-makes community vigilance more important than ever. The Narcotics Control Bureau (NCB)??, India's nodal agency for drug-law enforcement and coordination on drug-related matters, has rightly emphasized that enforcement must go hand in hand with awareness, prevention, demand reduction and rehabilitation. Its nationwide awareness programmes in schools and colleges, community campaigns, rallies and pledge initiatives underline an important truth: the battle against drugs cannot be won by enforcement agencies alone.

As a police officer, I have always believed that the most effective policing is preventive policing. Every consignment of drugs seized is important, every trafficker arrested is a



success, but preventing a young person from becoming a victim of addiction is an even greater achievement.

It was with this philosophy that "Nasha Mukti Koshi Abhiyan" was initiated in the Koshi region of Bihar. Covering Saharsa, Supaul and Madhepura, the initiative seeks to combine stringent enforcement against drug traffickers with active participation of citizens.

A dedicated mechanism was created to enable people to confidentially share information regarding the illegal trade in substances such as cough syrup, smack and ganja. Information received through the helpline is monitored at the senior police level, enabling prompt action and enhanced accountability. Within the initial months of the campaign, coordinated action resulted in the seizure of approximately 4500 kg of ganja and 50,000 litres of illicit liquor, while more than 1,400 persons involved in the illegal trade were sent to jail, according to reports on the cam-

paign. But enforcement is only one side of the battle. Parents, teachers, community leaders and young people themselves must become the first line of defence. Parents should notice sudden behavioural changes, unusual financial demands, withdrawal from family or changes in peer groups. More importantly, children must be approached with empathy and dialogue rather than fear and accusation. We must also remember that a person suffering from addiction needs treatment, counselling and rehabilitation. The objective should be to break the supply chain while simultaneously reducing demand. The NCB's MANAS helpline-1933 provides a national platform through which citizens can report information relating to drug trafficking and seek assistance concerning counselling and rehabilitation, with confidentiality of the informant. The message is therefore simple: Do not ignore. Do not remain silent. Speak up!

The police will continue to act firmly against drug traffickers, but the strength of our action ultimately comes from the trust and participation of citizens. A "Nasha Mukti Bharat" as envisaged by Prime Minister cannot be built by the police alone. It must begin with a Nasha Mukti family, a Nasha Mukti school, a Nasha Mukti neighbourhood and, ultimately, a Nasha Mukti community. Let's come together to deal with this cascading menace by joining hands. Together we can!

The writer is a senior Indian Police Service Officer of the Bihar Cadre & currently posted as DIG Koshi Range, Saharsa

UPI PAYMENTS: END OF GUARANTEE IS A SETBACK TO DIGITAL INDIA

Apropos "Free UPI No Longer Guaranteed" (August 8), the government's decision to remove the legal bar on UPI charges raises important questions about the future of India's digital payments ecosystem. Technically, UPI remains free today. But the statutory guarantee is gone, leaving the possibility of charges being introduced through future notifications.

This distinction matters because UPI has become the backbone of India's digital economy, processing billions of transactions every month. Its remarkable success has been built not only on convenience but also on the public's trust in a simple, low-cost payment system. The proposed charge of 0.25 to 0.4 per cent on high-value merchant payments may appear reasonable. However, the claim that merchants alone will bear the

cost deserves scrutiny. In any market, additional costs can eventually find their way into prices, leaving consumers to pay indirectly.

There is also a larger issue of parliamentary accountability. A change affecting such a fundamental component of everyday economic life deserved extensive debate and public consultation.

There is certainly a case for making UPI financially sustainable, particularly when the government subsidises low-value transactions. But sustainability should not come at the cost of transparency. Any fundamental change to UPI deserves an open debate and clear assurances that the interests of ordinary users will remain paramount.

K CHIDANAND KUMAR | BANGALURU

Please send your letter to the info@dailypioneer.com. In not more than 250 words. We appreciate your feedback.

LETTERS TO THE EDITOR

Where is India’s youth in politics?

India's youth have made their voices heard on the streets in recent months. Protests in Delhi and the continuing agitation in Jharkhand demonstrate that young Indians are increasingly willing to question governments and demand accountability. Yet an important question remains: why are these voices far less visible in Parliament and state assemblies?

The answer may lie partly in the striking gap between India's youthful population and its political representation. The 14-29 age group, commonly identified with Gen Z, constitutes a substantial share of the country's population, yet only a handful of MPs and a relatively small number of MLAs belong to this age bracket.

The minimum age for contesting Lok Sabha and Assembly elections is 25, while it is 30 for the Rajya Sabha. Should these limits be reconsidered to make our legislatures more representative of a young nation? Even when the age bracket is extended to 40, the disparity remains stark.

The growing popularity of youth-led groups such as the Cockroach Janta Party reflects a deeper dissatisfaction with traditional, entrenched political structures. India needs younger voices in politics.Yours sincerely,

YASH PAL RALHAN | JALANDHAR

Protection to live-in relationships

The Supreme Court's recent judgment expanding the scope of Section 498A of the Indian Penal Code is a significant step towards ensuring that women are protected from cruelty and harassment within domestic relationships.The Court has clarified that Section 498A, which protects women against cruelty by a husband or his relatives, can also apply to partners in a live-in relationship when the relationship is in the nature of marriage and there is a clear intention to establish a marital-like partnership. This recognises the changing nature of relationships while ensuring that legal protection keeps pace with social realities.The Court rightly observed that no one enters a relationship expecting to face abuse or harassment. Yet relationships can deteriorate over time.

In such circumstances, the law must provide an effective shield to those facing cruelty.At the same time, safeguards against misuse are equally important. The direction that a man or his relatives should not be arrested solely on the basis of allegations without a preliminary inquiry is therefore welcome.The judgment strikes a careful balance between extending protection to vulnerable women and preventing arbitrary use of criminal law. It is an important recognition that dignity and safety cannot depend solely on marital status.

DATTAPRASAD SHIRODKAR | MUMBAI

Beyond degrees, a larger purpose

Apropos the report, "Keep curiosity alive, PM tells students" (August 9), watching Prime Minister Narendra Modi address the graduating students at IIT Delhi's 57th Convocation was truly a delightful and inspiring experience. His speech went beyond the conventional message of congratulations and offered young engineers a larger purpose to pursue in life.What struck me most was his call to students to measure their careers not merely by pay packages, professional positions or startup valuations, but by the contribution they can make to the nation. His message that important decisions should ultimately be guided by what benefits the country was both timely and profound.His observation that life's most critical challenges are often "out of syllabus" was particularly striking. It reminded the students that their real education begins after graduation, when curiosity, the courage to address unanswered questions and a commitment to continuous learning will matter most. At a time when technology and global equations are changing rapidly, his advice to "keep learning" is perhaps the most relevant mantra for the young generation.The address beautifully connected personal ambition with national responsibility and left a powerful message: India's future will be shaped by the knowledge, character and commitment of its youth.

SANJAY CHOPRA | MOHALI

The discipline of dissent: When protest meets the state

Protest is essential to a healthy republic, but so are restraint, verification and responsibility. The real test, therefore, is not whether citizens protest or governments respond, but whether both sides can resist the easy certainties of anger and authority—and find a way from confrontation to justice



KANISHK CHAUDHRY

A protest looks like two different events depending on where you are standing. From the street, it is often the last language left to people certain they have not been heard. From the government's side of the aisle, the same event raises other questions too, that of law, of evidence, of public safety, and of the rights of those who never joined the dispute. For those who work at the anvil of due process, these are not incidental questions; they are the work itself. Experience in public service teaches a person to hold both pictures at once, and to grant each its due. That double vision is not indecision; it is the genesis of fair, undramatic judgement. A government that stops listening loses touch with the people it serves; a movement that stops examining itself endangers the cause it carries. The difference is that the state must weigh not one grievance but all of them together, and it is judged, rightly, by how well it holds that balance.

This difficulty has sharpened over time, when an online post lifts in a crowd, a sentence loses its context, an AI image travels as truth. By evening the incident has a slogan, the slogan a hashtag, and the hashtag has dressed itself as a movement. There is something genuinely democratic in that speed: the unheard can reach millions without any institution certifying their pain. Yet the same speed that carries a real concern can carry an error just as far. The task is not to choose between the courage of protest and the patience of verification, but to hold both together. Mahatma Gandhi fused the two in a single word i.e. satyagraha, the holding-firm to truth. He never treated truth as an obstacle to struggle, but as the reason it was worth winning. Seen across the longer arc of history, protest is not the failure of democratic politics but a part of it. Elections, courts and administration each do indispensable work, but none is built to register the immediacy of a grievance shut out at every formal door. Protest enters there. Writing from a Birmingham jail, Martin Luther King called its purpose constructive tension i.e. not disorder for its own sake, but a pressure that makes an urgent wrong impossible to keep overlooking. But that legitimacy carries a price. A disciplined, peaceful protest is, in fact, the hardest form of dissent there is, harder than the riot, which asks only anger, because it asks a crowd to absorb provocation without returning it. The great movements spent years preparing ordinary people to a demanding ethical standard, tested against their own code long before any police line had cause to act. It is this capacity for self-government, more than any slogan, that separates a movement from a mob. Conscience is where it begins. Thoreau's claim, after a night in jail for refusing a tax he believed sustained slavery and an unjust war, was that legality and justice are not the same thing, and that a citizen cannot hand his moral judgement to the law and consider it settled. That principle cuts inward too: institutions are strengthened, not endangered, when officials have the nerve to name an error rather than hide behind procedure. Yet conscience alone is not enough, a person can be sincere and still be wrong. Here John Rawls offers a discipline. Civil disobedience, for him, is a public and conscientious appeal to principles the community already professes - of equal liberty, fair opportunity, due process - undertaken within a fidelity to law, and its practitioners accepting the legal consequences of their act. A protest on such terms says more than "I am angry." It says a principle meant to protect all of us has been broken. Closer home, Ambedkar pressed a harder question. In the Constituent Assembly, he warned against what he called the "grammar of anarchy," arguing that once a people have the ballot, the court and the freedom to petition, there is no warrant left for the older methods of the barricade. That caution carries particular weight for a republic built on exactly those avenues. It reconciles with King on one condition i.e. the moral case for disruptive protest grows only as the ordinary channels are, in truth, blocked. Where the constitutional door genuinely opens, the wiser course is to walk through it, and a mature state keeps it not merely ajar but visibly, dependably open.



The whole matter rests on one honest question: are the channels we point to actually open, and actually used? Listening asks more of an institution than it first appears: even a government that grants the meeting and issues the reply can, without meaning to, let the real claim slip past into a familiar category, often because the right words for what is actually being said do not yet fully exist. The philosopher José Medina calls this gap epistemic injustice: when a group lacks the words to make its experience intelligible, even a willing listener can mistake something new for something already known, and a real concern arrives without a settled name. It is worth watching for, because anger, read rightly, is often less a claim in itself than a signal of how long the matter went unnamed. But the duty runs both ways, a movement that asks this patience of the state must extend the same rigour to its own account, or forfeit the standing to ask for either. There is also a harder question of what protests can actually do, and here the caution falls on the movement as much as the state. Erica Chenoweth and Maria Stephan found non-violent campaigns succeed roughly twice as often as violent ones, winning by sheer breadth of participation. But numbers are the easy part. A networked crowd, as Zeynep Tufekci says, can turn visible within days and still suffer a "tactical freeze" i.e. unable to negotiate because no one holds the standing to accept an offer. In Egypt in 2011, a leaderless mobilisation removed a government in eighteen days, then found no cadre to hold what followed, and armed forces filled the vacuum. Yet the second act need not fail: a government that meets agitation with patience, rather than a wish to end it, can still draw even a viral crowd to an orderly resolution - as lately seen, when agitation and government met, and found settlement rather than standoff. None of this is an accusation against either side; it is a plea that both carry their share. A government does well to remember that its own genuine complexity (the tangle of statutes, jurisdictions and many hands) can look, from outside, like evasion; and so the answer is not to apologise for that complexity but to make it legible i.e. to locate responsibility, to explain itself in plain language, and to see behind a crowd not merely a question of order but, often, a policy that needs mending or a trust that needs rebuilding. That is competence, not weakness. Equally, a democracy belongs as fully to the worker who cannot reach his site, or the patient who cannot reach hers, as to those who marched. The state that governs for all, and the movement that remembers all, are answerable to the same public. So, before we share a clip, we might ask whether it is complete; before condemning a person, whether responsibility has been established; before assuming the worst of an institution, whether it was given the chance to answer. The network can assemble a crowd in an afternoon; it cannot manufacture trustworthy knowledge or the patience that carries a grievance to settlement. That still asks for character, of citizen and official alike. When a movement disciplines its anger into clear, lawful demands, and a government, secure enough not to stand on prestige, chooses to hear and act, the outcome is not a defeat for authority but an affirmation of it. A democracy is not made stronger when protest disappears, nor when every protest is presumed right. It is made stronger in exactly such moments, when citizens are reminded of the responsibility that gives their demands weight, and the state, by listening, renews the trust on which its own authority rests.

Kanishk Chaudhry writes on spirituality, public policy and governance. He is the author of two books, on power sector reform and the Insolvency and Bankruptcy Code

Science is powering India's next agricultural revolution



ASEERVATHAM ACHARY

Agriculture has entered a new scientific era. The future of farming will no longer be determined solely by the quantity of fertilisers applied, but by the efficiency with which plants utilise nutrients, the biological health of soils and the intelligent application of biotechnology. Around the world, agriculture is moving from chemistry-driven production systems towards biology-enabled, precision-based farming that enhances productivity while protecting natural resources. As concerns over soil degradation, climate change, declining nutrient efficiency and food security continue to intensify, scientific innovation is emerging as the most powerful driver of sustainable agricultural growth. The global biofertilizer market reflects this transformation. It is expanding rapidly and is projected to reach nearly US\$1.6 billion by 2030. Countries across the world are increasingly investing in biological agriculture as they seek technologies capable of simultaneously improving crop productivity, restoring soil health and reducing environmental stress. India possesses a unique opportunity to lead this global transformation. With world-class scientific expertise in agricultural biotechnology, microbiology, microbial ecology, soil science and precision farming, the country has developed several breakthrough technologies capable of fundamentally transforming nutrient management. Among the most promising innovations is the Multi Nutrient Efficiency Bio Fertilizer Technology, scientifically validated by Maharashtra based Dr. Punjabrao Deshmukh Krishi Vidhyapeeth and Dr.Balasawant Krishi Vidhyapeeth, Indian Institute of Rice Research, Hyderabad and Tamil Nadu Agricultural University in India and globally by All Farmers Association of Nigeria, Rice Growers Association, Togo, West Africa, Benin Rice Growers Association, West Africa and West Jawa, Indonesia using patented microbial consortia containing multiple beneficial bacterial strains capable of improving nutrient uptake from both native soil reserves and applied fertilizers. Unlike conventional microbial products containing a single microorganism, microbial consortia combine several complementary microorganisms that function synergistically to improve nutrient availability, stimulate root architecture, strengthen soil microbial ecology and enhance overall nutrient use efficiency. Advanced microencapsulation technology further extends shelf life to nearly two years while ensuring sustained release of beneficial microorganisms following field application. Scientific studies have reported nearly a 20 percent increase in cotton yield despite reducing chemical fertiliser application by 25 percent, approximately an 8 percent increase in maize productivity, 12 to 13 percent higher paddy yields under different cultivation systems and significant productivity improvements in Bengal Gram. These findings demonstrate an important scientific principle: higher agricultural productivity does not necessarily require greater fertiliser consumption. Rather, efficient nutrient management through advanced biological technologies can simultaneously enhance yields, reduce cultivation costs and restore long-term soil fertility. This assumes national importance because nearly 50 percent of India's fertiliser consumption is concentrated in only four crops namely Paddy, Cotton, Maize and Bengal Gram. Furthermore, more than 75 percent of fertiliser consumption occurs in just ten States. Improving nutrient use efficiency in these major crops alone has the potential to generate enormous economic, environmental and ecological benefits for the nation. India therefore stands at the threshold of a new agricultural revolution where biology, biotechnology, microbial sciences and precision agriculture are gradually replacing excessive dependence on chemical inputs. Prime Minister Narendra Modi has consistently maintained that the future of Indian agriculture lies in restoring soil health while improving farmers' prosperity. His government has therefore adopted a balanced and science-based approach that does not advocate the complete replacement of chemical fertilisers overnight. Instead, it promotes balanced nutrient management by integrating biofertilisers, nano fertilisers, organic inputs and precision farming with conventional fertilisers. Balanced fertiliser management is not merely an agricultural reform; it is also an important economic reform. India spends approximately ₹1.71 lakh crore annually on fertiliser subsidies. Scientifically validated technologies capable of reducing fertiliser consumption by even 25 percent without compromising productivity can generate substantial savings for the national exchequer. These savings can be redirected towards agricultural research, irrigation infrastructure, farm mechanisation, digital agriculture, climate adaptation and rural development. Like the Indian IT industry boom, for Indian Agricultural Biotechnology boom to happen, private players with strong scientific foundation need to be supported for faster and adoption in scale in the larger interest of farmers. Prime Minister Narendra Modi has repeatedly reminded the nation that agriculture cannot prosper by exhausting Mother Earth. His government's emphasis on balanced fertiliser use, Soil Health Management, Nano Fertilisers, Neem Coated Urea, PM PRANAM, ICAR research and promotion of biofertilisers reflects a long-term vision that combines scientific innovation with ecological sustainability. Reduced fertiliser consumption also lowers India's dependence on imported raw materials, strengthens supply chain resilience, improves foreign exchange savings and enhances national food security. Most importantly, lower cultivation costs combined with higher productivity directly contribute to the Government's objective of increasing farmers' income. The future of Indian agriculture lies not in applying larger quantities of chemical fertilisers but in applying greater scientific knowledge, biotechnology, precision agriculture and innovation. India now has a historic opportunity to emerge as a global leader in sustainable agriculture. By embracing biofertilisers, microbial biotechnology and advanced biological innovations, the country can build an agricultural system that is highly productive, economically profitable, environmentally responsible and resilient to climate change. The journey from Food Security to Soil Security has already begun. Under the visionary leadership of Prime Minister Narendra Modi, India is laying the scientific foundation for an agricultural model that not only feeds the nation but also regenerates its soils, empowers its farmers, strengthens long-term food security and preserves Mother Earth for generations to come.



The writer is National Coordinator of Digital Library & Documentation, BJP

World Lion Day 2026: Gujarat's Asiatic Lion triumph, and challenges ahead



VK BAHUGUNA

celebration began as a global awareness initiative in 2013 has become a proud annual celebration across Saurashtra, where the species has staged one of the most remarkable recoveries in modern wildlife conservation. Gujarat's efforts deserve genuine recognition. The Gujarat model's strict protection, political will, especially the tolerance of the Maldhari community, restoration of the prey base, high-tech monitoring, the dedication of Gujarat's IFS officers and other Forest Department staff to their work, adequate funding, and political support are the main reasons why the status of Asiatic lions in the country is good. Eco-tourism has linked local livelihoods to the presence of lions. These achievements resonate globally; the Asiatic lion remains the only stable northern lion subpopulation of significant size. Yet numerical success alone does not guarantee long-term security. The stalled debate over relocation, Gujarat's consistent refusal to share lions outside the state, and the unfinished task of true population diversification remain central challenges. It is worth mentioning that when I joined service in 1979 there were only

205 Lion in Gir and therefore the conservation narrative is impressive. From a precarious low of fewer than 50 individuals in the early 20th century and around 284 in the early 1990s, the population reached 674 in the 2020 census and climbed to 891 by the May 2025 estimation-an increase of roughly 32 percent in five years and more than 70 percent over a decade. Lions now range across approximately 35,000 square kilometres in 11 districts. However, about half of the population lives in nine satellite groups outside the core Gir Protected Area. Varda Wildlife Sanctuary, now supports a small growing population after 143 years after natural migration and assisted translocation, and is officially positioned as a second habitat under Project Lion. Once ranged widely across Southwest Asia and northern India. Its historical distribution stretched from Turkey, Syria, and through Iraq, Iran, and southern Pakistan into the Indian subcontinent-as far east as Bihar and as far south as the Narmada River in central India. Lions reached the Indian region thousands of years ago and featured prominently in art, culture, and hunting records from ancient times through the Mughal era. In India, lions remained relatively abundant into the early-mid 19th century across the Indo-Gangetic plains, Rajasthan, Haryana, Gujarat, and parts of central India. Outside India, populations persisted longer in isolated pockets of Iran and Iraq but steadily dwindled. The collapse accelerated in the 19th century due to two main factors: intensive hunting by cowardice British (as one British officer reportedly shot hundreds of lions around the time of the 1857 rebel-



lion) and Indian elite classes and habitat loss from agricultural expansion. Lion survived in Gir because the Nawab of Junagadh who used Gir as his private hunting grounds from the late 19th century onward and banned or severely restricting hunting. After Indian independence, formal protection intensified: Gir was declared a wildlife sanctuary in 1965 and hunting was fully banned, and management improved habitat. The population rose from 177 in 1968 to several hundred by the early 2000s, and 891 by the 2025 census. Today the entire wild Asiatic lion population remains restricted to the Gir and satellite areas in Gujarat-the sole surviving free-ranging group of what was once a vast Southwest Asian range. The single-population status leaves the subspecies vulnerable to disease, natural disasters, and other risks. Asiatic lion remains the only stable northern lion subpopulation of significant size. The entire free-ranging population remains confined to a single contiguous landscape in Saurashtra. This geographic concentration is the species' greatest

existential risk. The 2018 canine distemper virus outbreak that killed more than 20 lions must awaken the foresters. More recent clusters of deaths linked to babesiosis, suspected CDV, and even rabies in 2026 show that pathogens can still move rapidly through a connected population. Low genetic diversity from the historic bottleneck compounds susceptibility. Gir forests have exceeded its estimated ecological carrying capacity for Lion. Expansion into farmlands, coastal thickets, and peri-urban zones has increased livestock depredation and occasional human casualties. Unnatural mortality from open wells, electrocution, and accidents continues. There is still the long-standing and unresolved question of relocation. In a judgment of 15 April 2013, the Supreme Court of India directed the translocation of a viable founding population of Asiatic lions from Gir to Kuno National Park in Madhya Pradesh within six months. The Court emphasised that the lions are a national heritage, not the exclusive property of any one state, and that a second, geographically isolated population was essential to guard against the risk of a single epidemic, fire, or disaster wiping out the species. Kuno had been prepared for this purpose-villages were relocated and habitat restored-following earlier recommendations by the Wildlife Institute of India. Gujarat has consistently refused to implement the order. Successive state governments have cited the success of their own conservation model, concerns about habitat suitability and disease risks in Kuno, climatic differences, and the cultural and tourism significance of the lions as Gujarat's

exclusive pride. Meanwhile, Kuno has been used for the reintroduction of African cheetahs and as on July 54 Cheetahs are doing well. The tasks ahead therefore require ; first, disease surveillance, veterinary rapid-response capacity, and interface management with domestic animals must be strengthened across the entire landscape; second, habitat and corridor integrity outside protected areas need rigorous protection against industrial intrusion, while conflict-mitigation measures-timely compensation, predator-proof livestock systems, and community incentives-must be scaled up. On finding a new habitat, a balanced will have to be ensured if not today but surely in future if we plan ahead for Lion population 15 years from now. Gujarat's pride in its conservation achievement is praiseworthy and is real. Varda and other satellite populations should continue to be strengthened however, a truly isolated second population is essential for establishing a geographically separate population or identifying alternative sites. Future Lion conservation should be considered not as a loss of Gujarat's pride but as an act of national duty to strengthens the species Gujarat has so successfully recovered. We need to draw a Project Lion's vision 2047 and back up Gujarat's extraordinary chapter in conservation history, so that the roar that now echoes across Saurashtra remains secure for generations to come.

The writer is former Director-General and Chancellor of ICFRE, Ministry of Environment, Forest and Climate Change Government of India

THE ASIAN AGE

10 AUGUST 2026

What if merchant recoups UPI fee from customer?

Seven years after the merchant discount rate (MDR) was discarded for UPI transactions, the Central government is all set to reintroduce a service charge for processing payments following the approval of an enabling provision through an amendment to the Payment and Settlement Systems Act, 2007.

The suspension of MDR in 2019 — coupled with the ease of transactions offered by UPI and worries surrounding currency notes during the Covid-19 pandemic — mainstreamed QR code payments and catapulted India into becoming the global leader in digital payment systems.

Within six years, UPI's QR Codes have become the most ubiquitous feature in India. In the last financial year, the National Payments Corporation of India (NPCI) processed 24,162 crore UPI transactions, or 90 per cent of total digital transactions in the country. These transactions were valued at ₹3,14,23,251 crore, accounting for 57 per cent of the total value of digital transactions in FY 2025-26. IMPS, CTS cheque clearing and NACH clearance together form 36 per cent of digital transactions by value.

As banks failed to make money from UPI despite its unparalleled dominance, they lobbied, with the support of the Reserve Bank of India (RBI), for the reintroduction of a service charge that could enable them to invest in infrastructure and maintenance. While 'users pay' is a generally accepted commercial principle, the prospect of charges on UPI has brought disquiet among customers as well as merchants in the country.

Finance minister Nirmala Sitharaman stepped in to clarify that people-to-people UPI transfers will not be charged. She said that if the MDR is reintroduced, only commercial transactions valued beyond a threshold could come under the purview of the service charge. Analysts believe this threshold could be ₹2,000.

According to NPCI data, the ticket size of 86 per cent of UPI transactions is less than ₹500, which translates to 20,778 crore transactions. Transactions with a ticket size between ₹500 and ₹2,000 account for 10 per cent, or 2,416 crore transactions.

Only four per cent of transactions — 966 crores in absolute terms — have a transaction value of more than ₹2,000 each. However, these four per cent of transactions — with an average ticket size of ₹20,000 — make up around two-thirds of UPI payments by value, or ₹2 lakh crore, opening up space for competition, including from Visa and Mastercard.

Reports also suggest that the MDR on UPI will be lower than the fee charged by international payment processing companies. As Visa and Mastercard charge an MDR of between one per cent and three per cent, UPI's MDR could be significantly lower at 0.5 per cent or 0.75 per cent.

The government contends that the MDR will be collected from merchants and not consumers. However, in practice, though illegal, many small and mid-sized merchants try to recoup the MDR from customers for accepting online payments, which would marginally increase the cost for customers. The government, therefore, needs to prevent this illegal practice. Otherwise, people will switch to cash payments damaging the country's long-term goal of achieving a less-cash economy.

Mecca pact needn't scare India

Security scenarios being imagined for the Middle East today appear as terrifying as those of the Cold War era when strategic deterrence with nuclear weapons and ICBMs made it appear as if the world was going to implode at any moment in an US-led West versus USSR confrontation.

Saudi Arabia, Pakistan and Turkey signing a defence agreement based on a Nato-style collective defence principle, clearly aimed at dealing with a threat from Iran and its proxies, is just another reminder of what the West Asia cauldron is like presently, gripped by an enigmatic alternating cycle of escalating wars and periods of tense peace.

The Mecca Joint Defence Agreement should not, however, be seen as anything more than a shield for Saudi Arabia's historical apprehensions over the possible threat of a Shiite-majority Iran going nuclear. This is not to be taken to mean that if any nation attacks Pakistan, as India did last year, the pact will automatically draw other allies into the conflict.

At a time when the security agreements and assurances of the US seem to mean very little for allies like Saudi Arabia and other nations in the Middle East that are taking hits from Iran and its proxies like the Houthis in Yemen in its war with America and Israel, the pact is best seen as diversification from a strategic hedge that places all faith in a single security guarantor.

The Saudis already have a bilateral strategic mutual agreement with Pakistan, which assumes that the pact could even call for the right to use a nuclear weapon in defence, and Turkey joining it in a tripartite agreement now may only further a collective deterrence as well as promote the usual arrangements like intelligence sharing, etc.

There is always the hope that all such pacts are to be seen as purely defensive measures against the known intractability of Iran as a foe in a restive region that has been defined more by periodical aggression than any genuine desire for lasting peace.

India need not fear what may be termed an Islamic Nato, which is not about Sunni Muslim-majority nations ganging up with Pakistan. And there is no categorical nuclear-sharing clause in this agreement which Iran could use as an excuse to further any nuclear weapon ambitions.

THE ASIAN AGE

KAUSHIK MITTERR
Editor

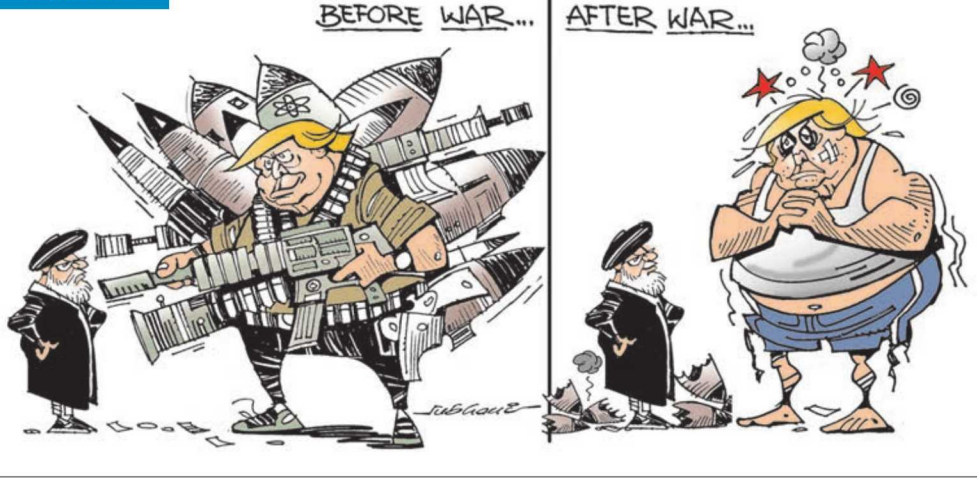
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Subhani



Why changes in FCRA stoke minority fears



Bharat Bhushan

In April this year, facing intense criticism and hoping to woo the Christian vote in the Kerala Assembly elections, the government deferred the Foreign Contributions (Regulation) Amendment Bill 2026. Now a second push to ratify the amendments in Parliament is underway.

A key provision of the bill is that once an organisation exits FCRA — whether voluntarily, for non-compliance, missing the renewal deadline, or through government cancellation — it will lose its assets created through foreign funds.

This time, some perfunctory consultations have been held with Christian groups, who have been given assurances that the seizure of assets following the cancellation of an organisation's FCRA certificate will not apply retrospectively. Past assets — schools, hospitals and places of worship built over decades — will be spared.

The seized assets will vest in a "designated authority" created by the government, which can pass them on to government departments, ministries or other organisations to manage for public purposes. In principle, these could include non-governmental bodies approved by the government. There are fears that minority institutions could pass into the hands of organisations ideologically aligned with the government.

The government cites the neutral language of the bill to claim it does not discriminate on the basis of religion. It claims that the aim is to prevent foreign funds from compromising national security, public order or shifting local demographics (through proselytisation). It has assured that the amendments will not permit altering the religious identity of any seized place of worship.

However, behind the statutory language, critics point out the amendments give enormous leeway for discretionary intervention by the

government. They provide no checks before an organisation is deprived of its FCRA certificate. Assets can be taken over by the designated authority without judicial checks. The organisation gets no hearing before FCRA renewal is denied, and there is no appeal mechanism until after assets have already been seized.

In effect, before any independent body examines whether the action was warranted, the organisation has already lost its assets — although judicial intervention is most useful before asset seizure. Already there is no legal provision for challenging non-renewal of an FCRA certificate. The proposed amendments will compound this disability further.

The courts are structurally locked out while seized property remains vested in the designated authority. The first appeal must go to the designated authority itself, and only if still aggrieved, can the organisation move a district court within 90 days.

Crucially, no deadline is set for the designated authority to decide an appeal — assets can remain seized indefinitely while no order is passed, blocking recourse to filing an appeal in courts. There is also no interim relief mechanism during an appeal, allowing the designated authority to transfer or dispose of seized assets even while an appeal is pending. The designated authority as an institution-alised discretionary instrument that deprives organisations of property without clear safeguards, is against the spirit of Article 100A of the Constitution.

Parliament is being asked to vote on the text of the bill, but its operational details — how assets are vested, managed, and disposed of, exemptions and the appellate mechanism — are left to executive rule-making, where the real discretionary power lies, without parliamentary scrutiny.

The bill also offers no clarity on how to handle mixed funding: how foreign and

An element of political targeting is suggested in the suspension of the FCRA licence of Greenpeace over its opposition to nuclear power and coal mining, and of Amnesty International for undermining India's sovereignty

domestic contributions to a hospital, school, community centre or place of worship would be separated, with only the relevant portion being seized. Left to administrative judgment, mixed-end infrastructure could end up being seized in full — an enormous discretionary power. The requirement of prior Central government permission for any investigation further suggests that action may be driven by the ideological leanings of those in power, applied inconsistently and selectively.

Beyond this wide discretionary space and delayed judicial remedy, what worries minority institutions most is the historical record of FCRA enforcement under the Narendra Modi government. Empirical evidence suggests the amendments are part of an ongoing ideological project, regardless of the neutral language used.

Since Prime Minister Modi came to power, major Christian healthcare and educational networks, as well as Muslim welfare institutions, have faced intense FCRA scrutiny, with licence suspended or cancelled.

Christian institutions affected include the Church's Auxiliary for Social Action (India's largest and oldest Christian humanitarian and rural development organisation), the Evangelical Fellowship of India, the Churches of North India Synodical Board of Social Service, the Indo-Global Social Service Society, the Ecumenical North Western Gossner Evangelical Church working on tribal welfare in Jharkhand, the Don Bosco Tribal Development Society, and Holy Spirit Ministries and New Hope Foundation, both minority-run trusts in South India.

The Union home ministry had also refused to renew the FCRA certificate of Mother Teresa's Missionaries of Charity in December 2021,

freezing its accounts, before reversing the decision two weeks later under international pressure.

Muslim organisations targeted included Zakir Naik's Islamic Research Foundation (also banned under anti-terror law), Markazul Ma'arif (orphanages and schools in Assam), the All-India Muslim Education Society, and the AFMI Charitable Trust. Except for Naik's outfit, the others had licences cancelled over regulatory defaults or administrative filing errors.

An element of political targeting is suggested in the suspension of the FCRA licence of Greenpeace over its opposition to nuclear power and coal mining, and of Amnesty International for allegedly undermining India's sovereignty and internal security. By contrast, there has been no comparable scrutiny of RSS-affiliated organisations such as Seva Bharathi and Vanvasi Kalyan Ashram, which have FCRA licences, while groups like the Bageshwar Dham religious body, have been granted licences under the "Religious (Hindu)" category.

So, beyond selective enforcement, the amendments appear to weaponise administrative lapses, leaving minority welfare and charitable organisations vulnerable to asset seizure over procedural delays or targeted administrative defaults.

There is also a diplomatic dimension. International human rights organisations and US legislators have described the move as an effort to further restrict NGOs and civil society, including faith-based charities. US Congressman Riley Moore called the amendments "a clear attack against Christians" and urged Washington to raise the issue with New Delhi. Amnesty International and UN human rights bodies had already flagged concerns in April 2026, and the bill's sweeping, rather than risk-based, nature may weaken India's position at FATF, giving Pakistan grounds for criticism. It could also strain ties with Europe, given the past record of the European Parliament of passing resolutions on the Narendra Modi government's approach to civil society and minority rights.

The writer is a senior journalist based in New Delhi

LETTERS

AI RESHAPES JOBS

AI is not simply eliminating jobs, it is fundamentally rewriting the rules of employment across Asia. AI's impact on jobs in Asia is proving far more complex than the "automation apocalypse" narrative suggests. India, China, and the Philippines are actually seeing net employment gains, with India alone adding over 83,000 AI-related hires against 32,000 losses. The pattern is clear; routine back-office and entry-level roles are shrinking, while demand for skilled professionals in IT services, AI engineering and data science is rising. This is creating a two-tier workforce where opportunities expand for the trained while they contract for the unskilled.

Amarjeet Kumar
Hazariabagh

NO EASY SOLUTION

APPROPOS "Why collapse of Islamabad memorandum was certain" (August 9, 2026), Manish Tewari explains well why the deal was bound to fail. Peace in West Asia cannot come from a quick bargain because the wounds are very old. The split between Shia and Sunni began centuries ago, deepened under Ottoman and Safavid kings, and was worsened by British and French maps. A 60-day deadline cannot fix what a century broke. Real peace needs what Tewari calls a Westphalian moment, where all communities agree on fair rules, shared power and respect for borders, with the world showing patience to support it at last.

K. Chidanand Kumar
Bengaluru

TOO MUCH CRICKET

EVEN BEFORE the start of the first Test with Sri Lanka, two star players Jasprit Bumrah and Sai Sudarshan are ruled out for injuries. Shubham Gill is also facing a scare. For the past one year, many Indian cricketers are facing injury problems. Harshit Rana, Nitish Kumar Reddy and Washington Sundar are in and out because of this. Fast bowler Akash Deep is out for the last one year. Hardik Pandya is unable to maintain his fitness. In sports, injuries are common, but this is concerning. Is it too much cricket with players playing matches before becoming fully fit?

D.B. Madan
New Delhi

₹500 for the best letter of the week goes to Yashpal Ralhan (Aug. 5). Email: asianage.letters@gmail.com.

No need for Indians to lose sleep over Pakistan's new pact with Saudis, Turkey

Parsa Venkateshwar Rao Jr



The Mecca defence agreement that Saudi Arabia's Crown Prince/Prime Minister Mohammed bin Salman reached with Turkish President Recep Tayyip Erdogan and Pakistan Prime Minister Shehbaz Sharif on Friday is something that is multi-mirrored. It appears in several images to viewers from different points. India is wary of Pakistan and Turkey, but not of Saudi Arabia. It is already the case that Ankara is supplying military drones to Islamabad, and this came to light during Operation Sindoor in May 2025. If there is an outbreak of war between India and Pakistan, Saudi Arabia can only give financial help to Pakistan, and Turkey can continue its supply of military drones. That is unlikely to tilt the military balance in favour of Pakistan. The tripartite defence alliance is not something that India needs to lose its sleep over.

Israel interprets the defence agreement as aimed against it, though Israeli diplomats and intelligence agencies know better than to believe in this naive view. It is the case that President Erdogan's Turkey is strongly supportive of the Palestinians and it is vehemently opposed Prime Minister Benjamin Netanyahu's Israel. Pakistan does not have diplomatic relations with Israel, and Islamabad's support for Palestinians is part of its Islamist tokenism. Saudi Arabia supports the Palestinians in principle though it is not averse to doing business with Israel.

It is clear that Saudi Arabia sees the defence alliance

as a strategy to counter Iran. Iran's attacks on its Arab Gulf neighbours in response to the United States-Israeli attack this February made Riyadh aware of its vulnerability. It has been found that the United States does not want to come out in defence of its Gulf Arab alliance partners, though they are paying the price for hosting American military bases in their territories. The United Arab Emirates has formed an undeclared military alliance with Israel. The Saudis are not willing to depend on Israelis, though Israel will only be too willing and happy to be part of a defence alliance with Saudi Arabia. Riyadh's military pact with Turkey and Pakistan is an ostensible gesture that the richest oil economy in the region is not alone nor isolated. None of Gulf Arab countries are too comfortable with Saudi Arabia, which is the big brother in the Gulf Cooperation Council (GCC).

The question really is whether Pakistan and Turkey will go to war with Iran if there are hostilities between Tehran and Riyadh. Pakistan and Turkey have friendly ties with Iran. In case of military contest, it will be a deadlock between Iran and Turkey and Iran and Pakistan.

The Mecca agreement is carefully worded. It is called a defence agreement. That is, it holds good if any of the three countries are attacked. Iran is unlikely to attack either Turkey or Pakistan. Tehran, for all the zeal of its ayatollahs calling the shots supported by the Iran

Revolutionary Guards Corps (RGC), will not directly attack Saudi Arabia. It would not even attack Israel, which is the ideological enemy of the Shia regime. The defence agreement seems a symbolic statement of three Sunni Islamic states, and it is an indirect stance against Shia-oriented Iran. Symbolism has its uses at a rhetorical level, but it does not carry much weight on the ground.

Similarly, Israel will not attack Saudi Arabia, because the Saudis don't pose a military threat to Israel. Whatever his anger of Israel's actions in Gaza and West Bank, Mr Erdogan will not launch a war against Israel. Pakistan will not commit the mistake of attacking far-away Israel.

The case of Turkey poses a special problem. If Turkey were to be attacked, it is not just Pakistan and Saudi Arabia who would have to rush to the side of Ankara, but also the whole of Nato. Turkey is a member of the Western military alliance. An attack on one of its members will pull in the remaining 20-odd European countries into the conflict. Israel is the only country that could be seen as a potential military threat to Turkey. Tel Aviv, however, cannot break ranks with the US and Europe to indulge in a military misadventure against Turkey.

It is, however, hard to ignore the invisible hand of the United States in this exercise of military alliance-building. The Americans would not want to be dragged into a

war in the region. They have learnt that lesson from the ongoing hostilities. It is now acknowledged that Benjamin Netanyahu had successfully persuaded US President Donald Trump to accept the fray. American intelligence and military experts are accepting the folly of doing so. Washington is keen to create a network of regional military alliances in West Asia to counter Iran as long as Iran is under the control of the Shia clerics.

The Americans are at a loss to formulate their global strategy. Iran is an ideological opponent but it is not the ideological enemy. The United States, Europe and Israel are opposed to Islamism of the variety symbolized by Mr Erdogan in Turkey and the clerics in Iran, but they do not want to declare a war against Islam as the West did against Communism during the Cold War. The majority of Muslim-majority countries in Asia and Africa are in the American camp. The Americans are unable to take a firm stance against China. They are not willing to play the anti-Communist card against China. Beijing has become too critical in economic terms to boycott or even attack the second largest economy in the world. A multipolar world spawns a lot of confusion. This is reflected in the alliances — military and economic — dotting the many regions. The Saudi Arabia-Turkey-Pakistan defence pact reflects this confusion.

The writer is a Delhi-based commentator and analyst

quick BITES

INDICATORS		%
Sensex	78,499.17	-0.58
Nifty 50	24,570.65	-0.27
S&P 500*	7,757.64	0.62
Dollar (₹)	95.20	-0.03
Pound Sterling (₹)	127.97	-0.12
Euro (₹)	109.76	-0.09
Gold (10gm)* (₹)	151,985.165	0.11
Brent crude (\$/bbl)*	82.38	-1.40
IN 10-Yr bond yield	6.766	-0.03
US 10-Yr T-bill yield*	4.649	-0.009

GOBARdhan to cut gas imports bill by \$5 bn

Indian Biogas Association said it expects a \$5 billion reduction in the gas import bill due to the government's ₹23,731-crore GOBARdhan Scheme, a circular bioenergy initiative to convert organic waste like agricultural and cow dung into clean energy. GOBARdhan (Galvanising Organic Bio-Agro Resources Dhan), should be viewed as a strategic national investment rather than a public expenditure, it said.



Jindal Stainless to pick site for ₹40K-cr project

Jindal Stainless is in the process of identifying a site for its proposed ₹40,000-crore stainless steel manufacturing facility in Maharashtra, the company's CEO Tarun Khulbe said. It is scouting for several land options in the state, he added. The stainless steel facility will have a total capacity of 4 million tonnes per annum, with the first phase expected to be operational in the next four years.

Five firms set to launch IPOs worth ₹7,400 cr

Five companies, including Dhoot Transmission, Shiprocket and Milky Mist Dairy Food, are set to launch their initial public offerings next week, with the combined issue size exceeding ₹7,400 crore. The IPOs of firm Mobio Diagnostics and Dhoot Transmission will open for subscription on August 10, followed by Milky Mist on August 11. Shiprocket and Behari Lal Engineering will open their public issues on August 12.

BIS to expand silver hallmarking as demand rises

The Bureau of Indian Standards is preparing to scale up testing of silver jewellery as demand shifts from gold amid a spike in prices, a senior BIS official said. The referral and assay laboratories for silver will expand within two years. This has been voluntary since 2005, and from September 2025 onwards, hallmarked silver articles carry a Hallmark Unique Identification number, enabling buyers to verify purity.

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Centre likely to raise FDI clearance limit to ₹15 K cr

Govt also considering easing rules for downstream foreign investments

FC CORRESPONDENT NEW DELHI, AUG. 9

The Centre is considering raising the threshold for foreign direct investment (FDI) proposals requiring approval from the Cabinet Committee on Economic Affairs (CCEA) to ₹15,000 crore from the existing ₹5,000 crore, a move aimed at improving the country's overseas investment climate, a top source said.

The proposal, which is at the discussion stage, seeks to revise a threshold that has remained unchanged since November 2015. The government is also considering changes to norms governing downstream or indirect foreign investment in Indian companies.

The CCEA is headed by Prime Minister Narendra Modi and includes key union cabinet ministers, including the home and finance ministers.

Under the existing FDI policy, proposals involving total foreign equity inflow of more than ₹5,000 crore are placed before the CCEA for consideration. Proposals below the threshold are decided by the respective line ministries.

"The prevailing econom-

EASE OF DOING BUSINESS



The top ten investors include Mauritius, Singapore, the US, the Netherlands, Japan, the UK and the UAE.

Earlier, upward revision of the CCEA approval limit for FDI proposals requiring the government approval route was suggested.

THE INVESTMENTS have crossed \$1.16 trillion during April 2000 and March 2026.

EXISTING FDI policy says competent authority places the application for consideration of the CCEA, if total foreign equity inflow is more than ₹5,000 cr.

THE EXISTING limit has remained unchanged since November 2015.

- Govt considers proposal to ease FDI norms for downstream investments to boost overseas fund inflows and create jobs.
- The government has taken a series of steps to attract overseas inflows.

ic conditions, inflation, the growing scale of investments over the years, and the objective of promoting ease of doing business necessitate a review of the existing threshold," the source said.

A committee of secretaries had earlier suggested raising the CCEA approval limit for FDI proposals under the government approval route.

"The government is also considering a proposal to

ease FDI norms for downstream investments to boost overseas fund inflows and create jobs," the source added.

Under the proposal, the government is considering exempting indirect foreign investment in Indian companies from requiring fresh approval if the upstream domestic firm has already received such approval.

At present, prior government approval is required for downstream or indi-

rect foreign investment in two cases - sectors under the government approval route for FDI and investments from countries sharing a land border with India. It has taken a series of steps to attract overseas inflows. FDI investments crossed \$1.16 trillion between April 2000 and March 2026.

The top 10 investors include Mauritius, Singapore, the US, the Netherlands, Japan, the UK and the UAE.

India's Russian oil imports unlikely to change soon

FC CORRESPONDENT NEW DELHI, AUG. 9

Tougher US sanctions on Russia are likely after the US Senate passed a bipartisan bill allowing President Donald Trump to impose tariffs of up to 100 per cent on imports from countries that are among the biggest buyers of Russian oil and gas. However, the move is unlikely to immediately affect Russian crude supplies to India and China, according to Kepler analyst Sumit Ritolia.

The Lindsey O. Graham Sanctioning Russia Act of 2026 targets the five biggest buyers of Russian energy and aims to reduce Moscow's earnings from oil and gas sales. The bill still needs to be passed by the US House of Representatives and go through further legislative and administrative steps before it can take effect.

"The measures still face further legislative and administrative hurdles, while their impact will



depend on how the US administration implements them, including whether it grants exemptions or waivers. It suggests that when physical supply security becomes a concern, policymakers retain an incentive to avoid measures that could unnecessarily disrupt crude availability," Ritolia said.

He said the timing of any restrictions would be important as global crude markets remain relatively tight and uncertainty over supplies from the Middle East has increased the importance of other

sources.

"A significant restriction on Russian oil could therefore tighten global balances rather than simply redirect existing trade flows," he said.

India's dependence on Russian crude has increased sharply since Russia invaded Ukraine in February 2022. Western sanctions and the withdrawal of European buyers left Russia offering deep discounts to Asian refiners.

Russia supplied India about 7,40,000 bpd in 2022 and nearly 1.8 million bpd in 2023. Russia became India's largest crude supplier that year, accounting for about 39 per cent of imports.

The dependence has increased further. Kpler data showed that Indian refiners imported a record 2.8 million bpd of Russian crude in July 2026, accounting for about 55.5 per cent of total crude imports of just over 5 million bpd. This compares with an average of roughly 1.8 million bpd in 2024.

New jobs scheme may strain state finances

SANGEETHA G CHENNAI, AUG. 9

The shift from MGNREGA to the new VB G RAM G rural employment scheme could increase the financial burden on state governments without generating more jobs, particularly as rural areas face weather-related stress, according to Dhananjay Sinha, CEO and co-head, institutional equities, Systematix Group.

Under VB G RAM G, states are expected to spend around ₹35,300 cr in FY27, nearly four times the Rs 8,690 crore spent under MGNREGA last year, a Systematix study showed. The increase could be sharp in West Bengal, Uttar Pradesh, Punjab and Karnataka, where the allocation could rise by 24 times, 21.3 times, six times and 5.6 times, respectively.

The higher state contribution comes as rural employment has been weakening. About 622.6 million person-days were generated in the first quarter of FY27, nearly 40 per cent lower than in the same period last year. The monthly average over the past 12 months was also about 32 per cent lower than in the previous 12-month period. Person-days are now at



Mkts get tuned to Sebi's new closing price system

RAVI RANJAN PRASAD MUMBAI, AUG. 9

The Securities and Exchange Board of India (Sebi) has introduced a closing auction session (CAS) from August 3 for stocks that have futures and options (F&O) contracts.

The new system aims to ensure that a stock's closing price better reflects overall buying and selling interest rather than a few trades just before the market closes.

The closing price is used for benchmark index calculations, mutual fund and exchange-traded fund (ETF) net asset value (NAV) calculations, derivatives settlement and portfolio valuation.

Under CAS, the official closing price of F&O stocks is determined through an auction instead of the earlier system of using the volume-weighted average price (VWAP) of trades during the last 30 minutes of continuous trading.

"CAS marks an important step toward greater efficiency, transparency, and reliability in India's equity markets," said stock market trading platform Groww.

"By replacing the previous method with an auc-

PRICE DISCOVERY

SEBI implemented CAS for better closing price discovery from Aug.3, 2026 for stocks on which F&O contracts are available.

CAS is conducted every trading day from 3:15 PM to 3:35 PM for stocks which have F&O contracts available.

CAS determines the official closing price for stocks with futures & options (F&O) contracts.

The closing price is one of the most important reference prices in the stock market.



tion-based mechanism, Sebi ensures that the official closing price more accurately reflects the market demand and supply, strengthening both price discovery and execution quality. Since the closing price underpins everything from index calculations to fund valuations and derivatives settlement, this shift has implications that extend well beyond a single daily figure," Groww said.

The CAS is held every trading day from 3.15 pm to 3.35 pm for stocks with F&O contracts. The order entry window closes at a randomly selected time between 3.28 pm and 3.30 pm to discourage last-second orders and support

fair price discovery. For stocks not covered under CAS, continuous trading will continue until 3.30 pm and the closing price will continue to be based on the existing VWAP method. Trading in the equity derivatives segment will continue until 3.40 pm.

A post-close session in the cash segment will be held from 3.50 pm to 4 pm, with all trades executed at the closing price of the stocks.

CAS is also expected to help passive funds reduce tracking errors, as a more representative closing price can help index funds and ETFs track their benchmark indices more accurately.

MDR may take shape as platform fee: Expert

FALAKNAAZ SYED MUMBAI, AUG. 9

Even as the government clarified that any future merchant discount rate (MDR) on UPI payments would apply only to a limited set of merchants and not customers, payment experts said merchants may pass on the cost to customers through higher product prices or charges such as platform and convenience fees.

The debate over levying MDR on large merchants has gained momentum after the government proposed an amendment to Section 10A of the Payment and Settlement Systems Act, 2007, through the Taxation and Other Laws (Amendment) Bill, 2026. The amendment seeks to remove the blanket ban on charging MDR on UPI payments that has been in place for over six years.

"MDR will be an expense on the business of the merchants. There is every chance that merchants may pass MDR charges to

customers in the product/service pricing, and customers may not even notice it. In some cases the merchant could camouflage the MDR charge as a platform fee or give it a different name," said Sai Krishna Musunuru, director and chief executive officer, Payinstacard.

"The payment aggregators who are running the UPI payment infra have been bearing losses for a long time and would want to monetise UPI. If UPI is monetised, the payment aggregators' books will make decent profits," Musunuru added.

"As and when MDR for UPI transactions is introduced, it is important to have guard rails to ensure that only such merchants and transactions are charged MDR as is intended by the government, RBI and that there is no indirect charging of other small merchant transactions by way of hidden platform fees or charges," said another payment ecosystem expert.



SHARE OF SMALL CARS TO INCREASE FASTER: BHARGAVA

New Delhi, Aug. 9: Maruti Suzuki India chairman RC Bhargava said that considering how the car industry has grown post GST2.0, there could be some changes in the company's longer-term target. "Presently, we are estimating that the car industry would grow to 6.1 to 6.3 million by FY 2030-31 and that the share of the small car market would grow significantly faster than what had happened in the last five years," he said.

He also reiterated the company's stand on the need to use multiple technologies to achieve moving to net zero, while saying that biogas, when generated in large quantities from locally available resources, could be a "substitute for imported CNG and be clean and renewable" he said while addressing shareholders in the company's annual report for 2025-26. —PTI

PNB TO BOOST NON INTEREST INCOME VIA WEALTH MANAGEMENT

New Delhi, Aug. 9: To enhance its non-interest income, Punjab National Bank is planning to roll out wealth management services by December; the bank's managing director and CEO Ashok Chandra said.

"The first stage of our wealth management strategy is to ensure that the bank has Customer Relationship Managers (CRMs) in place. Six months ago, we deployed around 1,700 CRMs across 1,700 branches.

Their primary key responsibility area is to manage and take care of approximately 250 to 300 top customers in each branch," he told.

The public sector lender is now planning to deploy another 1,300 CRMs and by end of this month. It would deploy them in another identified 1,300 branches.

"We have started engaging with consultants for our wealth management initiative. We expect to initiate the RFP process to appoint a partner for wealth management services. —PTI

USER FRIENDLY

Firm developed new features based on consumer research

Samsung making AI use effective

New Delhi, Aug. 9: Samsung Electronics is closely tracking how consumers are adopting and using artificial intelligence (AI) in their everyday lives, with the company relying on feedback from local markets to shape future AI experiences, a top Samsung official said.

Samsung Electronics Corporate EVP, head of customer experience office, MX Division, Jay Kim said Samsung's goal is to make AI work seamlessly in the background, enabling users to complete



tasks effortlessly without having to think about the underlying technology.

"We are now focusing on how consumers are adopting AI, reacting to it, and using it. We are getting a lot of feedback from local

markets, and we will gradually apply the learnings. I would say that we are in an early stage in terms of understanding how AI actually helps consumers' lives every day," Kim said.

South Korean electronics company Samsung first launched Galaxy AI on the Galaxy S24 device in 2024 and had focused it on three principles which are meaningful features, ease of access and safety.

Speaking at a media roundtable in London last month, Kim said the company developed its AI features based on consumer

research and in partnership with Google, with Gemini-powered tools such as Circle to Search among the most popular.

Samsung's own features, including Photo Assist, Creative Studio, Call Assist and Live Translate, have also seen strong adoption.

"We continue to improve the UI-UX so that it gets easier: AI has to be meaningful, easy to access and definitely safe. We are constantly improving Galaxy AI features, which has resulted in better adoption," Kim said. —PTI

Pollution control must embrace new paradigm

DR DEBAPRIYA MUKHERJEE

India has spent more than five decades building a robust environmental regulatory framework. The Water (Prevention and Control of Pollution) Act, 1974, the Air (Prevention and Control of Pollution) Act, 1981, the Environment (Protection) Act, 1986, together with rules governing hazardous waste, plastics, biomedical waste, e-waste and solid waste, have created one of the world's most comprehensive environmental governance systems.

These laws established the Central Pollution Control Board (CPCB), State Pollution Control Boards (SPCBs), accredited laboratories, nationwide monitoring networks, environmental clearance mechanisms and the National Green Tribunal. Still, polluted rivers, deteriorating urban air, contaminated groundwater, overflowing landfills and emerging contaminants continue to threaten public health, biodiversity and economic productivity. The challenge, therefore, is no longer merely one of legislation but of scientific transformation.

During my career as an environmental scientist, I participated in investigations of rivers, lakes, groundwater, industrial belts, cities, agricultural landscapes and ecologically sensitive regions throughout India. Every monitoring programme followed rigorous scientific protocols. Sampling sites were carefully selected, instruments calibrated, samples preserved according to standard procedures, and laboratory analyses performed using nationally and internationally accepted methods. We measured hundreds of physical, chemical and biological parameters

in water, air and soil. Like many environmental scientists, I believed that accurate measurements would inevitably lead to better environmental protection.

Gradually an unsettling question emerged. Even when monitoring data met regulatory standards, ecosystems often continued to decline. Rivers that appeared chemically acceptable supported fewer fish. Agricultural soils lost biological vitality despite satisfactory nutrient status. Respiratory diseases persisted even when individual pollutants occasionally remained within permissible limits. Wildlife populations declined without obvious explanations from routine monitoring. The measurements were scientifically sound, but they frequently failed to explain the broader ecological reality.

Based on my experience, it may be mentioned that environmental quality cannot always be inferred from chemical concentrations alone. Traditional monitoring was designed to answer a specific question: What is the concentration of a known pollutant at a particular place and time? Today's environmental challenges demand a different question: How do multiple environmental exposures interact over years or decades to influence the health of people, wildlife and ecosystems? These are fundamentally different scientific questions requiring fundamentally different scientific approaches.

Pollution has become more complex, diffuse and intertwined with urbanisation, industrial diversification, climate change and changing patterns of consumption. Conventional monitoring continues to focus largely on pollutants such as particulate

matter, sulphur dioxide, biochemical oxygen demand, heavy metals and many more. These are crucial indicators, but they no longer represent the complete environmental picture.

Modern science has identified additional threats, including microplastics, per- and polyfluoroalkyl substances (PFAS), pharmaceutical residues, endocrine-disrupting chemicals, antibiotic-resistant bacteria, nanomaterials and thousands of previously uncharacterised compounds occurring at extremely low concentrations. Their cumulative impacts on ecosystems and human health remain only partially understood. Addressing these challenges requires analytical capabilities, predictive tools and interdisciplinary science far beyond the scope envisaged when India's pollution control institutions were created.

One of the greatest lessons from decades of environmental monitoring is that organisms integrate exposure over time in ways that environmental samples cannot. Fish accumulate contaminants through food webs. Soil microorganisms respond continuously to changing chemical conditions. Plants alter their metabolism in response to pollutants, drought and pathogens simultaneously.

Human beings are exposed not to one pollutant but to a lifetime of complex mixtures through air, water, food, occupation, household products, medicines, climate and social conditions. The environment is therefore not merely a collection of measurable chemicals but a dynamic network of interacting physical, chemical and biological processes.

The limitation, therefore, has not been the commitment or competence



of environmental scientists. Considerable effort has been devoted to improving sampling methods, analytical accuracy, laboratory quality assurance and regulatory compliance. The limitation is conceptual. We have become increasingly proficient at measuring pollutants, yet far less capable of understanding how multiple exposures collectively influence living systems.

This is where exposome science offers a transformative opportunity. Rather than replacing conventional monitoring, it expands its purpose. The exposome considers the totality of environmental exposures experienced throughout life and the biological responses they generate. It shifts the emphasis from asking "How much pollution is present?" to "What is the cumulative environmental burden on ecosystems and people, and how does it alter biological function?" This approach integrates analytical chemistry with biology, ecology, toxicology, epidemiology and systems science, enabling pollution control to move beyond compliance towards understanding environmental health itself.

India's environmental future will not be secured by additional regulations alone. It will depend on combining robust monitoring with advanced analytical science, intelligent data systems, exposure assessment and interdisciplinary research. The greatest challenge is no longer the absence of scientific knowledge but the limited translation of emerging science into environmental policy.

As environmental research advances from measuring individual pollutants to understanding cumulative exposures, environmental governance must evolve with equal determination. Without sustained investment and policy commitment, pollution control may become increasingly efficient at measuring yesterday's pollutants while remaining inadequately prepared for tomorrow's environmental risks.

The next generation of pollution control must therefore be guided not simply by stronger regulation, but by a deeper scientific understanding of how the environment shapes the health of ecosystems and society.

The writer is former Senior Scientist, Central Pollution Control Board.

100 Years Ago



Front page of The Statesman dated 10 August 1926

OCCASIONAL NOTE

As a deputation has sailed to America to present the miners' case and solicit subscriptions Mr. Baldwin was quite justified in putting the facts of the situation before the American public. Probably no one believes that his Government has any intention of making a general attack upon hours and wages, but many among the workers suspect that this attack is contemplated in another quarter. The situation remains unchanged except that Mr. Cook is becoming less obstinate—which probably means that those behind him are feeling less obstinate. He has been an obstacle but is an elected leader and if his temper did not suit his followers they would soon say so. The Eight Hours Act has done little, and so far as there are any hopes they rest once more upon Mr. Baldwin's mediation and the Samuel Commission's report.

News Items

CURRENCY BILL

SWARAJISTS TO TAKE PART IN DISCUSSION

Mussooree, Aug.

Pandit Motilal Nehru has applied to the special committee appointed by the Cawnpore Congress to permit Swarajist members of the Assembly and the Council of State to attend and take part in the debate on the Currency Bill, and in anticipation of permission, has directed urgent whips to issue to all Swarajist members of the Assembly and the Council of State to be present in Simla on August 20. The Government propose to introduce the Currency Bill on August 18 and proceed with the second and third readings on August 23. As under a convention established by consent of the official and non-official members no Bill is ordinarily to be opposed at the introduction stage, the attendance of Swarajists on August 18 is not considered necessary.

TEESTA FLOODS SUBSIDING

EMERGENCY RAILWAY LINE INTACT

During the week-end the River Teesta has fallen considerably, and a telegram received in Calcutta yesterday from the Secretary, Dooars Planters' Association, stated that there is no immediate danger. The station at Barnes Junction has been practically destroyed, and while the emergency line is still intact, it is separated from the bank at the present ghat by fifty feet only. The manager of the Bengal-Dooars Railway wired yesterday that the railway has not been breached, and that communication with tea gardens has not been cut.

WIRELESS AND TANKS

TESTS WITH CONTROL APPARATUS

(British Official Wireless.)

Rugby, Aug.

A demonstration was given yesterday at Lulworth of the use of wireless telephony in connexion with the control and manoeuvring of armoured cars and tanks. A new apparatus that has been devised by an engineer officer permits of communication being maintained between individual cars and also with the base. Technical difficulties of working with aeroplanes also appear to have been overcome and important developments are expected.

BALKAN INCIDENT

EFFECTIVE ADVICE OF POWERS

(British Official Wireless.)

Rugby, Aug.

The newspapers state that the advice tendered in Sofia and Belgrade, not only by Great Britain but by France and Italy, has been well received and there is now less likelihood of the dispute which has arisen between Yugoslavia and Bulgaria over the Kriva Palanka incident, developing unfavourably.

IT CAME TO MIND | MANISH NANDY

A quiet departure

Three years ago, I made an uncharacteristic move. After many decades I moved from Washington to a smaller port town in the south. The low country is less cosmopolitan and more conservative. It is also more sociable and syntonic. I gave up a pleasant suburban home and moved into a cozy apartment in a lakeside retirement community.

A new city with unknown streets and unfamiliar turns. A new set of neighbours and acquaintances. Many of the people I meet are not that young. Nor am I as young as I was when I braved the vibrant Washington scenario. The average person in the US now lives to 80, double of worldwide longevity at the start of the twentieth century. It has three major challenges for people like me.

The first is a radically changed world, with different transportation, communication and lifestyle. The change in technology alone is radical, creating a huge adjustment problem for aging people. The second is the reluctantly noticed changes in my own body. My strength and energy aren't the same; my encounters with doctors and nurses are more frequent, even more serious. It is the third which is emotionally the most demanding. As the years roll by, I keep losing friends. Some become frail and inept; others are victims of

inhibiting diseases; a few just die. It is then that I get to realize that these friends were the ballast of my life. Their absence has left a raw, harrowing void.

The first person I met when I moved to my new home was Adrian, 91, my neighbor, a sociable orthodontist. Tall, clean-shaven, with a shock of graying hair, he had drooping eyelids, the result, he said, of a nerve affliction. He practiced, along with a partner, in California for thirty years before retiring to Charleston.

Adrian was an early riser and went for a walk around the lake near our home. He invariably ended in the dining room for a tall mochacino. Since I was as invariable in doing several laps in our swimming pool and ending with a tall latte in the morning, Adrian and I found ourselves in a long chat over coffee. Our lives have been quite different: he was a medical practitioner in the same town for decades and had lived a quiet life with his wife for forty-five years; I had crossed countries and continents during the same period, with or without a spouse. We had diverse and disparate stories to share.

I liked his lively interest in other people. He found it easy to talk to people and often went out of his way to accost new residents. He impressed me with his capacity to

remember people, their names and even some of their interests. It showed a genuine interest in people.

An old friend, a doctor, was visiting Charleston and coming to have dinner with me. I invited Adrian to join us. I thought, naively, the medical link would underline their sense of ease. My friend is both thoughtful and articulate, and he started off depicting sarcastically the medical conference he had been attending in town. He spoke of several doctors as smug and self-important, and less than knowledgeable about current developments in their own field. I could see Adrian's discomfort and the evening proved less congenial than I had hoped.

It gave me a clue to Adrian's susceptibilities. He was social and gregarious, but he preferred his social interaction to be general and unprovocative, not controversial or even pointed. Polemics was beyond his region of comfort. I made a note of his inclination and remembered to keep our exchanges bland and bloodless. We remained friendly, but not really friends.

Three months later, one of our common friends died and his wife invited both of us to a memorial dinner. It turned out to be a pleasant occasion, as the family members made it a point to recall the wildly improbable nature of our dead friend's



Illustration by : Debabrata Chakrabarty

many scientific experiments and the unexpectedly fruitful outcomes of some of those. Adrian and I sat next to one another, drank more than the occasion called for and laughed at the curious stories of the departed friend. We both remembered his warmth and uniquely endearing waywardness, and, on the way back, ruminated how much we would miss him.

I was still thinking of the special evening the next morning and called Adrian. He did not reply, and I assumed he might be still sleeping or had stepped out for a walk, as he often did. A couple of hours later, when he didn't reply to other calls, a housekeeper fetched a duplicate key and opened the door to his apartment. Adrian was cold. He had

Crossword | No. 293547

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SHAPES

SOB STORY

A O H A O R E E

FLATFOOTEDACHE

V P D U T T E

RECORDERLANDAU

U Y A E R

WEAR Y TESTICASE

D R S T I S O A

P I M I T I N T O

T O N P N

F O L L O W P A L M T R E E

R I S O A D N

K I L N H O I T Y T O I T Y

A E O N U W E

P L A I N G E N T P A I N T R Y

ACROSS

8 Five yoga exercises on European cruise (6)

9 Broadcast mike in a van (8)

10 Transcend extravagant endless pain (8)

11 District attorney initially thinks I have a case (6)

12 Smart game to play outside (6)

13 How rook flapping by motorway gets a parasite (8)

15 Like a member of the military? (4)

16 At any time that is weird (5)

17 Greeny-yellow mucus after wiping top of sleeve (4)

19 Half out of uniform ointment on cut leg's rough (8)

21 Security needed for place on the border (6)

22 Struggle to keep dry in a load of hay? (6)

24 Proof of a base immorality around hideout (8)

25 Russian fighter speeds and leaves country (8)

26 Charlie, like so often, needing us to go easy (6)

DOWN

1 Like these down entries and calm our nerves, just a bit churned up (8)

2 Fungus perhaps mostly evenly dispersed (10)

3 What's left for instance in puddled clay (6)

4 Cut out central section of rough drawings (4)

5 Attire of doctor in conflict with honour (8)

6 Independent's new head of teasesles? On the contrary (4)

7 A metal splinter I picked up (6)

13 Many a white one's seen from rocky shore (5)

14 Gnu edible when minced in boiled stew (10)

16 Take food into doorway for begging (8)

18 Wizard guy conceals all-American private intelligence (8)

20 Vitamin in one way and another gives protection for a cold (6)

21 Royal Navy invested in value (6)

23 It's ending in aftermath (4)

24 Start off banquet as one at table (4)

NOTE: Figures in parentheses denote the number of letters in the words required. (By arrangement with The Independent, London)

BRIEFLY

Karnataka govt sets up panel to examine Bidadi township project:

Bengaluru: The Karnataka government has constituted a high-level committee headed by retired judge Guhanathan Narendar to examine the proposed Bidadi Greater Bengaluru Integrated Township project amid growing opposition from farmers and villagers facing the prospect of land acquisition.

The committee will examine various aspects of the ambitious township proposal and submit its recommendations to the state government, officials said. The panel includes retired Chief Secretary SV Ranganath, retired Additional Chief Secretary R Umashankar and retired IAS officer Prasanna Kumar, among others.

Chief Minister DK Shivakumar said the committee was constituted to respect the sentiments of people likely to be affected by the project and ensure that the views of all sections of the affected villages are taken into account before the government proceeds further.

Charges framed against ex-DMK Minister, wife, to face trial:

Chennai: A Special Court in Chennai trying cases against MPs and MLAs has framed charges against Former DMK Minister Ma.Subramanian in the case pertaining to alleged transfer of a housing plot belonging to the State-owned Small Industries Development Corporation (SIDCO), in the name of his wife using fake documents, setting in motion the process of commencement of trial.

The charges were also framed against the former Greater Chennai Corporation Mayor and Health Minister's wife Kanchana in connection with the case.

When the case came up for hearing before Special Court Judge C Sanjay Babu for framing of charges last evening, both Subramanian and his wife, appeared before the Court.

When the Judge read out the charges, they pleaded not guilty and denied the charges levelled against them and termed them as false.

After framing of charges, the Judge adjourned next hearing in the case to 31 August when the trial would formally commence with the examination of prosecution witnesses.

Rowdy gang attacks cops with knives in Bhatkal, two injured:

Karwar: In a serious law-and-order incident, two policemen were injured after a group of rowdy sheeters allegedly attacked them with knives while they were trying to break up a late-night clash at Murudeshwar in Uttara Kannada district.

The incident occurred after police received information about a violent confrontation between two groups. Head Constable Sangappa and Constable Vinayak Shetty rushed to the spot and attempted to disperse the groups. However, the situation escalated when the rowdy sheeters allegedly turned on the policemen and attacked them with knives before fleeing the scene.

Head Constable Sangappa suffered serious injuries and was shifted to a hospital in Mangaluru for treatment. The other injured policeman was also provided medical attention. Police have registered a case against several accused, including Raju, Rithik, Madan Naik, Yogesh and Darshan.

Vijay’s MPs’ meet was intended to corner DMK on Delimitation

M C RAJAN
Chennai, 9 August

Positioning the ruling Tamilaga Vettri Kazhagam (TVK) as the secular alternative in Tamil Nadu politics, party president and Chief Minister Joseph Vijay apparently convened Saturday's MPs' meet on delimitation as a tool to expose the parties that are increasingly aligning with the BJP.

With the DMK speaking in many voices on its stand ~ from total opposition to waiting for the Bill to be tabled again in Parliament for constructive engagement ~ Vijay appears to have seized an opportunity to corner the principal opposition party. This also comes amid reports from the national capital that the BJP had reached out to the Dravidian major, seeking its support.

Predictably, the DMK, which has the largest contingent of MPs from the state (22 in the Lok Sabha and eight in the Upper House), along with the AIADMK, boycotted the MPs' meet. Both parties pressed for an all-party meeting on the proposed Mekedatu dam



project being pursued by Karnataka across the Cauvery river.

Justifying the boycott, Kanimozhi, the DMK Parliamentary Party leader, said: "We are not against delimitation. We are for fair delimitation. This MPs' meet

is a diversionary tactic to deflect attention from the Cauvery issue," and asked, "When there is no word about the Delimitation Bill being tabled in the current session, where is the need for the meet?"

The party's face in the

national capital dismissed speculation that the party had changed its stance, maintaining that there was no oscillation. "Whenever legislation is introduced, the government reaches out to party leaders. No one from the government has reached out to us," she asserted.

However, going a step further, former DMK MP and daughter of late Union Minister Kanimozhi NVN Somu was more forthright when she said: "In politics, there are no permanent friends or enemies. Wherever it comes from, if it is good for Tamil Nadu, we will accept it. Under the leadership of our party president, we strive for higher seats for Tamil Nadu in the delimitation exercise."

According to observers, the DMK, which has lost power in the state, is compelled to maintain an even keel with the Union government and remain a player in national politics. But it is also pointed out that being seen as being in cahoots with the BJP poses the danger of alienating its minority support base and robbing it of its secular sheen.

And this is where Vijay is seeking to corner the DMK.

Vijay rehabilitates AIADMK turncoats, elevating them to senior party positions

STATESMAN NEWS SERVICE
Chennai, 9 August

By elevating the AIADMK legislators who quit their posts and joined the ruling Tamilaga Vettri Kazhagam (TVK) to senior positions in the party, the TVK president and Chief Minister has politically rehabilitated them to utilise their organisational skills well ahead of the assembly bypoll and the elections to the civic bodies.

Former AIADMK ministers, MR Vijayabhaskar of Karur and C Vijayabhaskar of Pudukottai, as well as Esakki Subbaiah and Maragatham Kumaravel, who were sulking for over a month after switching over to the TVK by resigning as legislators, have been accommodated in the TVK hierarchy.

In a media release late Saturday, the TVK announced appointing MR Vijayabhaskar, the Karur strongman, as deputy general secretary and Karur district secretary (organisation) while C Vijayabhaskar is district secretary (organisation). Initially, both expected accommodation in the Vijay ministry, but the

Left Parties, extending outside support to the government, raised concerns due to the many corruption cases the duo faces. This forced the TVK to back off but it failed to deter an exodus from the AIADMK.

Former legislator, Maragatham Kumaravel, elected from Madurantakam to the assembly, has been made deputy general secretary, the second woman in the party's top hierarchy. She was among the early birds to jump ship within weeks after being elected. Further, Easakki Subbiah is appointed district secretary (organisation) for Tenkasi.

This comes close on the heels of the TVK inducting former CPI state assistant secretary C Mahendran, ex-AIADMK leader V Pughazhendhi, Jawahar Ali, and a few others as party spokespersons to strengthen its media outreach.

Even though the Madras High Court has extended the ban on the EC to announce the bypoll for the five of the seven assembly constituencies, the election would be held once the case is disposed of.

Siddaramaiah’s silence revives old power equations, troubles Shivakumar

UNITED NEWS OF INDIA
Bengaluru, 9 August

Former Chief Minister Siddaramaiah's silence following the recent Cabinet expansion has begun to acquire a political significance of its own, reviving memories of the old power equations within the Karnataka Congress and putting Chief Minister D K Shivakumar in a delicate position.

Siddaramaiah has made no dramatic statement, issued no public warning and announced no rebellion.

Yet his silence has become the subject of intense political

speculation.

The reason is simple. The Cabinet expansion, instead of closing the chapter on ministerial lobbying, has left behind a trail of disappointed aspirants, protests, demands for representation and uncertainty over portfolios.

Several legislators who were hoping for ministerial berths have expressed their displeasure, while supporters of some excluded leaders have staged protests. There have also been statements threatening resignation.

For Shivakumar, the immediate challenge is to prevent these individual grievances from

turning into a collective revolt.

But behind the Cabinet arithmetic lies a larger political question: how much space does Siddaramaiah continue to occupy in the Congress power structure?

The answer may be found partly in the history of the two leaders.

During the 2018-19 Congress-JD(S) coalition government headed by H D Kumaraswamy, Siddaramaiah was no longer Chief Minister, but neither was he politically marginal.

He was made chairman of the coalition Coordination

Committee, giving him a formal role in overseeing the functioning of the government.

Shivakumar, meanwhile, was one of the Congress's principal power brokers in the coalition.

The arrangement produced its share of friction, with competing factions and turf battles periodically surfacing within the Congress. Shivakumar's differences with then Minister Ramesh Jarkiholi were among the political contests that attracted attention during the coalition period.

The lesson from those years was unmistakable: In Karnataka politics, the person occupying

the Chief Minister's chair does not always control every political lever.

Today, the equation has been reversed.

Shivakumar occupies the Chief Minister's chair. Siddaramaiah is outside the government. Yet the latter continues to command considerable influence within the Congress and among sections associated with the AHINDA social coalition.

That is why his present silence is being watched so closely.

There is no evidence that Siddaramaiah has openly

opposed the Cabinet expansion. Nor has he indicated that he is preparing a political confrontation with the Chief Minister.

But his absence from some recent political engagements and his restrained public posture have given rise to questions within the party.

The Cabinet exercise itself has provided enough material for those questions.

Senior aspirants have been left out, while issues of regional, caste, community and women's representation continue to generate discussion. Dissatisfaction over portfolios has added another layer to the problem.

NIA arrests key conspirator in Malappuram illegal explosives case

UNITED NEWS OF INDIA
Malappuram, 9 August

The National Investigation Agency (NIA) has arrested another key accused in connection with the seizure of a huge consignment of illegal explosives in Malappuram district of Kerala, identifying him as Haris TA.

Haris, who was arrested on Saturday from Manjeri in Malappuram district, is alleged to be a key conspirator involved in the illegal procurement of the explosives seized in the case. The case relates to the seizure of 89,600 explosive sticks and 10,500 shock tubes (NONEL) from a lorry parked in the compound of Farha Hollow Bricks Company on the Chemmad-Thalappara Road in Malappuram on 7 February,

THE CONSIGNMENT COMPRISED 89,600 EXPLOSIVE STICKS PACKED IN 448 BOXES AND 10,500 NONEL SHOCK TUBES PACKED IN 35 BOXES.

2026.

The lorry, bearing registration number KL 10 BF 8395, was intercepted by the Kerala Police. Three persons found in connection with the consignment were arrested after they failed to produce valid licences or permissions for the possession or transportation of the explosives.

The consignment comprised 89,600 explosive sticks packed in 448 boxes and 10,500 NONEL shock tubes packed in 35 boxes.

The NIA subsequently took over the case and re-registered

it. During the investigation, the agency conducted searches at 19 locations across Kerala, Karnataka and Tamil Nadu, leading to the recovery of incriminating material and the identification of additional persons allegedly involved in the conspiracy. The agency has alleged that some of the accused, despite being licensed dealers and users of explosives, sold the material seized in the case in violation of applicable legal requirements. The latest arrest comes shortly after the NIA arrested three more accused from Vijayapura in Karnataka on 7 August. The three were identified as Mantagoud Biradar (A-9), Bapagoud Bheerama Choudri (A-10) and Prakash Gauda Biradar (A-11). According to the NIA, all three are natives of Vijayapura district.



Devotion

Devotees take part in a grand procession as part of a traditional religious ritual at the ancient Seeayathamman Temple in Korattur, Chennai, TN, on Sunday. AGENCIES

Kerala Vande Mataram row: Chief Secretary’s circular sparks political storm

STATESMAN NEWS SERVICE
Thiruvananthapuram, 9 August

The Congress-led United Democratic Front (UDF) government in Kerala is facing intense political backlash after Chief Secretary Bishwanath Sinha issued a directive to sing the full six-stanza version of *Vande Mataram* during the upcoming Independence Day celebrations.

The controversy erupted following an official communication signed by State Chief Secretary Bishwanath Sinha. The letter directs all state government departments to ensure that the national song, *Vande Mataram*, is sung in its full six-stanza version during the Centre's "Har Ghar Tiranga" campaign from 9 to 17 August.

It said the Government of India has decided that Har Ghar Tiranga will be observed this year from 9 to 17 August. "In continuation of the campaign launched in 2022 under Azadi Ka Amrit Mahotsav, the 2026 edition has been integrated with the third phase of the nationwide commemoration of the National Song *Vande Mataram*," it stated.

The communication has reignited fierce accusations from the CPI(M)-led Opposition that the state government is surrendering to the Rashtriya Swayamsevak Sangh (RSS) agenda. The Indian Union Muslim League (IUML), a key partner in the ruling UDF coalition, is visibly uncomfortable.

IUML National General Secretary and Industries Minister P K Kunhalikutty noted that the UDF believes singing *Vande*

Mataram in its entirety is unnecessary. He added that the party would issue further comments after discussing the matter with Chief Minister V D Sathesnan.

Following widespread criticism, General Education Minister N Samudheharan clarified that the circular was issued under the Governor's direction, stating that the state government was not involved.

State Home Minister Ramesh Chennithala claimed he was entirely unaware of the Chief Secretary's circular and promised a review. Health Minister K Muraliedharan sought to de-escalate the situation by assuring the public that the status quo would remain. "In all state government programmes, only the first two couplets were sung in the past, and that practice will continue," he said.

Karnataka drought crisis deepens, 94 talukas hit as state govt yet to act

UNITED NEWS OF INDIA
Bengaluru, 9 August

Karnataka is staring at a deepening drought crisis, with 94 talukas reeling under drought-like conditions, even as the state government is yet to constitute a Cabinet sub-committee to assess the situation and recommend relief measures.

Of the affected talukas, 54 have been categorised as severely drought-hit and 40 as moderately affected, according to the Revenue Department's assessment.

The state has received only 346 mm of rainfall between 1 June and 3 August, against the normal 498 mm, recording a deficit of 30 per cent. The

rainfall shortage has been particularly acute in South Interior Karnataka, which has recorded a deficit of around 40 per cent.

The crisis was already evident in June, when Karnataka received just 116 mm of rainfall against the normal 199 mm, registering a 42 per cent shortfall. July too remained deficient, with 192 mm recorded against the normal 271 mm.

The deficient and uneven monsoon has begun taking a toll on agriculture, with prolonged dry spells, inadequate soil moisture and poor crop growth reported from several parts of the state. The situation has raised concerns over crop losses and the livelihood of farmers

dependent on rain-fed agriculture.

At the district level, 26 districts have recorded deficient rainfall, while only four have received normal rainfall. Of the 850 hoblis assessed, as many as 647 have recorded significant rainfall deficiency, underlining the geographical spread of the crisis.

The Revenue Department has submitted a proposal to the Cabinet to assess the situation under the Drought Management Manual, 2020, and consider declaring drought in eligible taluks.

The manual permits early assessment and declaration of drought in August where rainfall deficiency and prolonged dry spells indicate an emerging crisis.

Rains during last 2-3 days brings down mercury level in Chennai, north coastal TN

UNITED ENWS OF INDIA
Chennai, 9 August

Chennai city and its neighbouring districts has been experiencing rainfall during the last couple of days, with heavy spells during late evening hours, thanks to the presence of an upper air cyclonic circulation over North coastal Tamil Nadu,

which has brought down the mercury level by a few degrees, even as the Met office on Sunday said the similar weather pattern would continue for the next few days.

The Chennai city and suburbs and adjoining districts of Chengalpattu,

Tiruvallur and Kancheepuram and Western Ghat regions had been getting rains for the last few days.

The spells, which were quite heavy during nights and was accompanied by gusty winds and thunder, not only led to drop in temperature but also ensured that the weather conditions remained relatively pleasant.

Though the sun came out blazing today morning, a sudden change in wether conditions, saw Chennai and its suburbs lashed by heavy rains since 15:30 p.m. The rains were quite heavy at suburbs following which a



couple of flights could not land at the airport and was forced to hover i mida air. The flights landed later once the weather conditions improved.

Met office said yesterday's upper air

cyclonic circulation now lay centred over North Coastal Tamil Nadu at 5.8 km above mean sea level.

Under its influence, moderate rain is likely at isolated places with thunderstorm and

lightning accompanied by gusty winds with speed reaching 40-50 kmph to occur at one or two places over Western Ghat districts, North Coastal Tamil Nadu districts and Puducherry till 13 August.

Light to moderate rain is likely to occur at one or two places over rest of Tamil Nadu, Puducherry and Karaikal area till 15 August.

There would be no large change in maximum temperatures with slight increasing tendency during day till 13 August over North Interior Tamil Nadu; while it would near normal over rest of Tamil Nadu, Puducherry and Karaikal area.

INTERNATIONAL EDITORIALS



The Tribune

ESTABLISHED IN 1881

Prioritise education

Treat it as a long-term investment

INDIA’s education sector has been under sharp scrutiny in recent weeks, largely due to the student protests over exam paper leaks. Questions have been raised about the NDA government’s priorities. Education accounts for 4.1% of India’s GDP, just above UNESCO’s benchmark, but its share of the total public expenditure has fallen to 14.2%, below the recommended 15%. The Education 2030 framework, a global agenda, expects countries to devote 4-6% of GDP or 15-20% of the public expenditure to education. India, China and Brazil are among the countries that meet only one of the two minimum thresholds.

It’s also a matter of concern that the Ministry of Education’s share of the Union Budget has dropped from 4.6% in 2013-14 — the UPA’s final year in power — to 2.5% in 2025-26. Around 94,000 government schools have been shut over the past decade. The problem extends beyond the Union government. Since education is on the Concurrent List, states share responsibility for financing and delivery of services. Yet the average share of state and Union Territory expenditure devoted to education has also generally declined.

The nation’s demographic dividend will not automatically become an economic dividend. It depends on educated, skilled and employable young people. Education must be treated as a long-term national investment, not a discretionary expenditure. At the same time, optimal utilisation of funds is critical. In China, education accounts for 4% of GDP and 11.9% of public spending (both figures are lower than those of India). However, according to the QS World University Rankings 2026, China has five universities in the top 50, while India has none. This suggests that China is allocating and spending money far more judiciously, especially in higher education. Therein lies a lesson for India in raising the academic bar.

Greener yatras

Carrying capacity must guide pilgrim numbers

THE decision to ban the sale of small plastic water bottles and snack packets along the Manimahesh Yatra route is welcome. But if the pilgrimage is to be genuinely green, the Chamba administration must go beyond banning plastic and address the larger ecological footprint of mass pilgrimages. In 2025, the Manimahesh route was declared a plastic-controlled zone. Yet, by the end of the year, disturbing visuals of garbage, including plastic bottles, at around 13,000 feet triggered public outrage. Rules without effective enforcement, waste collection and adequate infrastructure clearly have limited value. The Himalayan pilgrimage sites are particularly vulnerable. Waste is difficult to transport from high altitudes, decomposition is slow and fragile ecosystems have little capacity to absorb the mounting pressure. Kedarnath, too, has repeatedly faced concerns over plastic and other waste, while the enormous annual footfall at both Kedarnath and Badrinath places considerable pressure on their surroundings.

A green pilgrimage cannot mean merely prohibiting a few categories of plastic. Authorities must scientifically assess the carrying capacity of these routes and regulate daily footfall accordingly. Pilgrim registration, staggered entry, refillable water stations, adequate toilets, scientific sewage disposal, strict regulation of temporary commercial establishments and a robust carry-back waste system should become integral to every major Himalayan yatra. Religious tourism sustains thousands of livelihoods and provides devotees with an experience of profound spiritual significance. But faith cannot be allowed to become an excuse for environmental damage. Indeed, reverence for nature is deeply embedded in our spiritual traditions.

Manimahesh can become a model for responsible pilgrimage only if the initiative goes beyond a seasonal plastic ban. The success of a yatra should not be measured by the number of pilgrims accommodated, but by the condition in which they leave the mountains behind.

ON THIS DAY...100 YEARS AGO

The Tribune.

LAHORE, TUESDAY, AUGUST 10, 1926

Pandit Malaviya in Calcutta

SO far we have received no news of any untoward event in connection with Pandit Malaviya’s visit to Calcutta. Except in one respect, the police and the Magistracy appear to have carefully concealed their intention up to a late hour on Saturday evening. The exception was as regards the assurance which the Commissioner of Police appears to have volunteered to Mr B. Chakravarty a little before Pandit Malaviya’s arrival at the Howrah station that the Pandit would not be arrested on arrival, but that no procession or other demonstration would be permitted. The last clause was utterly superfluous, because the Pandit had himself intimated to Mr Chakravarty his desire that there should be no procession and no demonstration on his arrival in Calcutta. There are only two other incidents worth recording. One is that on his way from Allahabad to Howrah, the Pandit had been served with two more notices, one issued by the District Magistrate of 24 Parganas, the terms of which were similar to those of the now famous order of the Chief Presidency Magistrate. The other is that at the time when the Pandit arrived at Howrah there were a large number of police officers and European sergeants present at the station headed by the Commissioner and the Deputy Commissioner of Police, and accompanied by a detachment of armed Gurkha police as also a prison van. These incidents, however, did not necessarily mean much. The orders of the two District Magistrates were only a sequel to, and intended to prevent the Pandit from evading, the order of the Chief Presidency Magistrate.

OPINION

In repairing the lock we forgot the room

Macaulay to Vivekananda: The curse of the single door and the cruel arithmetic



LT GEN SS MEHTA (RETD)
FORMER WESTERN ARMY
COMMANDER AND FOUNDER TRUSTEE,
PUNE INTERNATIONAL CENTRE

FOR a fortnight, Parliament debated education with unusual seriousness. The trigger was a young generation’s anguish over the integrity of its examinations, and that anguish was just. An examination is the Republic’s promise that talent will be weighed and birth will not. When a paper leaks or a seat is sold, the promise breaks, and faith in the Republic breaks with it.

The anger was earned. But anger is diagnosis, not design. Parliament supplied the feeling. The Republic now owes the architecture.

Say the position plainly. An honest examination is necessary, but it is not enough. It guards one door where a nation needs a house. The task before the Republic is not a fairer door. It is a second way in.

Begin with the harder question. Suppose every examination became honest tomorrow. Every leak stopped, every corrupt official gone, every result pure merit. Would opportunity then be equal?

It would not. For even a perfectly honest examination guards a single narrow door. Consider the one that provoked this debate. In 2024, more than 23 lakh young Indians appeared for the medical entrance examination. Over 13 lakh crossed the qualifying threshold. Against them stood roughly 1,15,000 MBBS seats. An honest examination would still have denied an MBBS seat to more than nine out of every ten candidates it had declared qualified. Nor is medicine an exception.

In two recent Railway recruitment examinations alone, some 2.37 crore candidates competed for approximately 1.31 lakh eventual recruit-



WAY FORWARD : The remedy is not a kinder examination. It is a second instrument. STOCKCAKE

ments. The same young person may, of course, appear in several examinations; that duplication is itself evidence of repeated attempts to enter the same narrow passage.

Parliament debated the young who were cheated, and rightly. But it never counted the far larger number who were not cheated at all, who sat a fair examination and found that fairness had no seat to give them. The arithmetic is not corrupt. It is merely cruel. We have mistaken uniformity for fairness, and scarcity for merit.

A philosophical compromise

This is not an administrative fault. It is a philosophical inheritance, and it has two fathers and a date apiece. In 1835, Thomas Macaulay wrote his Minute on Indian education and sought to create a class of persons, Indian in blood and colour but English in taste, who would serve as interpreters between the colonial administration and the millions it governed. The individual mattered because the system needed him. In 1893, from a platform in Chicago, Vivekananda presented a different conception of man to the world. He would define education as “the manifestation of the perfection already in man.” One design begins with the requirements of the system. The other begins with the person. India kept

PART I

A developed India cannot keep losing its capability to a mindset, and the loss cannot be repaired by improving the ladder alone.

Macaulay and quoted Vivekananda, which is the most Indian compromise of all.

We built Macaulay into the machinery, the schools, the services, the whole apparatus that turns a person into a qualification, and we kept Vivekananda for the convocation address. One we obey every working day. The other we quote on ceremonial occasions and forget by the afternoon. The credential runs the country. The perfection within is left on the platform in Chicago.

A philosophy of education never stays in the classroom. It becomes a mindset, and the mindset becomes the social order, deciding what a people honours and whom it rewards. Macaulay’s order made the cre-

dential the measure of a man, and the effect reaches all the way into the home.

The kitchen table choice & dying crafts

Consider a boy born into a welder’s family. His father knows the trade to its depth, and knows too what it has earned him, which is skill without standing, which is another way of saying skill without a decent wage. So the father spends every rupee he has to lift the boy off the welding floor and set him at the foot of the only staircase that carries respect. He is not choosing medicine. He is fleeing welding. Now change one thing. Let the trade have a summit. Let a certified welder be able to end his working life as a professor of practice, teaching the craft and then certifying it. Two things shift at that kitchen table. The boy who would make a fine welder may never be pushed toward a doctor’s gown at all, and the boy who would make a poor one now has a second staircase to climb rather than a single desperate bet. Ascent does not merely reward the craftsman. It rescues the household’s judgment.

This is why an argument about examinations is really an argument about survival. While we guard the one door, the crafts behind the others are dying, one anxious father at a time. The offi-

cial censuses differ in definition, but their direction is unmistakable: India’s handloom workforce has contracted, aged and become increasingly precarious. In Varanasi, hand weaving has steadily surrendered ground to the power loom. Across craft clusters, children are turning away because inherited mastery offers neither predictable income nor social ascent. This is not modernisation. It is amputation. Skill that took three generations of hands to build, and that no syllabus can hold, is being lost not for want of demand but for want of standing.

And the craft dies for a reason more curable than fashion. The weaver’s poverty is not written into his loom. It is taken from him on the way to the market. Between the hands that make and the buyer who pays stands a line of intermediaries, each taking his cut of a margin the maker never sees, so that the man of skill ends poor while the man of access grows rich.

Standing, then, is not honour alone. It is the wage the work would earn if it reached the market whole. This is where the new instruments earn their keep. The platform and the phone have begun to do to the middleman what no policy ever could, letting the weaver in Varanasi and the potter in Khurja sell to the world directly and keep what the sale is worth. That disintermediation is not a convenience to be admired. It is a lever to be seized, by deliberate policy and steady advocacy, until it is the maker the market pays, and not the man in between.

A developed India cannot keep losing its capability to a mindset, and the loss cannot be repaired by improving the ladder alone. Better schools, fairer papers, cleaner admissions — each have value, and none of them builds a second way up. The remedy is not a kinder examination. It is a second instrument.

We have given the fortnight to the lock. The room is the harder question, and the more important one. What that second instrument is, and how a country already owns the tools to build it, is where this essay turns next.

Tomorrow: The room: The fourth layer of the India stack

THOUGHT FOR THE DAY

Real education is that which enables one to stand on one’s own legs. — Swami Vivekananda

A ray of hope in the darkness

SS SODHI

IT was the summer of 1955. We had a *bir* of Guru Granth Sahib in our house. For my father, Giani Niranjn Singh, and others in our family, faith was not confined to rituals — it was a way of life. No work began without the *ardas*. On every *Sangrand*, the first day of the lunar month, *karah parshad* was prepared and shared with neighbours.

The holy book was wrapped in a silk *rumala* and kept inside a trunk, placed at the highest point in the house, the *parchhatti* or loft. My eldest sister’s wedding date had been fixed. The house was abuzz with excitement. All preparations were complete. The trousseau was ready. Then, two days before the wedding, a bizarre incident happened.

It was a warm night, and the family members were sleeping on the rooftop. Thieves entered the house and started collecting the loot. They spread a piece of cloth on a cot and piled up wedding items on it.

Looking around for more, they noticed the loft. They spotted the trunk kept there. Assuming that it contained gold or other valuables, they brought it down carefully. When they opened it, they found the family’s real treasure — the *bir*.

What passed through the thieves’ minds at that moment? Only they or God can tell. But something changed in them. They did not take a single item. They left everything as it was and walked away empty-handed.

The next morning, the family woke to a surprising sight. The wedding clothes lay untouched on the cot. Beside them, still wrapped in its cloth, was the *bir*. Near the bed stood the open, empty trunk.

Word spread fast, and the police arrived. They checked the rooms and found that nothing was missing, not even any item of small value. The neighbours were amazed. “What a miracle,” they said. “The family was asleep, but the Guru Himself stood guard. Gianiji is truly blessed, and the Guru has showered His grace on this house.”

The policemen wanted to file a report of attempted theft, but my father refused politely. “When nothing has been stolen, what is there to report?” he said, his eyes full of gratitude. “If I ever meet those thieves, I would feel blessed just to see them. In that one moment, they saw the truth within themselves. I bow before the Guru, who filled their restless souls with peace in a single instant.”

This seven-decade-old episode has stayed with me. It reminds me that even in the darkest moments, a flicker of light and a ray of hope can change everything.

The writer is a retired college principal based in Patiala

LETTERS TO THE EDITOR

BJP pulling out all the stops

Refer to ‘What will it take to win Punjab today’ (*The Great Game*); the PM is taking all the steps to make the BJP relevant in Punjab. His visit to Dera Sachkhand Ballan, the appointment of a Jat Sikh, Kewal Dhillon, in place of Sunil Jakhar as state party president and his recent meeting with SAD chief Sukhbir Badal indicate that he is galvanising all available resources to make inroads into Punjab. However, PM Modi continues to face some reservations among sections of the Sikh community. Even if the Centre reopens Kartarpur Corridor, it will not fetch more votes for the BJP. With the Punjab Congress on the path to hara-kiri, AAP may get a second term though with fewer seats than in the last elections.

ARUN HASTIR, GURDASPUR

Youth problems important

Refer to ‘What will it take to win Punjab today’; with so many diverse issues like the GenZ protests, another student protest in Jharkhand, Mohan Bhagwat’s outreach, Modi-Sukhbir Badal meeting — it is difficult to say who would win Punjab if polls were to be held today. The most important of all the issues is the students’ distrust of the crumbling education system and the rising unemployment. The Centre should reach out to the youth, who should also be careful not to play into the hands of political parties.

WG CDR CL SEHGAL (RETD), JALANDHAR

Forge political consensus

With reference to ‘Punjab doesn’t need another chapter of fear’; the writer, Capt Amarinder Singh, represents a well-considered prognosis of what ails Punjab and the way forward. The identification of challenges faced by the border state and the measures he has proposed need to be factored into the manifestoes of political parties as common objectives for the state. Forging political consensus is an absolute necessity that requires a magnanimous view of politics. At this juncture, Capt Amarinder Singh’s leadership, which was never vindictive, is missed.

ASHWANI KUMAR, FORMER UNION MINISTER

UPI as public digital infra

With reference to ‘UPI crossroads’; the long-term sustainability of the digital system must be discussed, but introducing MDR is not the way forward. UPI is one of India’s biggest success stories. Its explosive growth is directly tied to one reason: zero cost for users and small merchants. The moment we attach a fee, even selectively, we risk breaking the trust that made 40+ crore Indians adopt it. The government should keep P2P and small merchant UPI completely free. UPI should be treated as public digital infrastructure, like highways or Aadhaar, rather than as a profit centre. Taxing UPI will push people back to cash and slow our journey to a cashless economy.

YASH KHETARPAL, PANCHKULA

Women’s safety a collective duty

India has no shortage of laws; the problem is the lack of consistent enforcement and a social mindset that continues to condone misogyny, victim-blaming and gender-based violence. Better policing, faster investigations and tougher punishments are key, but they only address a part of the problem. Lasting change requires raising boys to respect women, promoting gender sensitivity in schools and ensuring accountability at every level of society. But every act of violence is not just a crime against an individual but a reminder of our collective failure to build a society where women can live without fear.

PALAK PURI, MOHALI

Hands-on learning important

Refer to ‘Fish, fear, and formalin’; although live dissections are no longer part of the school curriculum, visiting the laboratory still offers an invaluable hands-on learning experience. Sadly, in some schools, students are often deprived of this valuable exposure. If a teacher makes an effort to conduct practicals, students show little interest. Commercial shops and individuals prepare practical files and projects for a fee. It is high time we encouraged practical experience in schools.

SHAILJA BANSAL, BATHINDA

Can Punjab save itself? Short answer is No



NIRVIKAR SINGH
DISTINGUISHED PROF OF
ECONOMICS, UC, SANTA CRUZ

THE current crisis in Punjab is a continuation of problems that arose over five decades ago. Its underlying causes are deeper than certain acts of Sikh religious leaders or the state's politicians. The problems are deeper and structural. They are embedded in socioeconomic factors that matter, but the main cause is a dysfunctional national food security policy.

Can Punjab save itself? The short answer is: No. Can Punjab be saved? The answer is: Yes. Economists and policy-makers have been articulating ideas on saving it in many contexts for many years. But changing the food security policy has not been emphasised enough. The need to deal with "switching costs" has also not been adequately recognised. These costs are real economic costs, not just the political costs of redistribution that have to be managed when an economic system is overhauled.

So, what needs to be done? Diversifying Punjab's agriculture has been on the table since the 1980s. Diversification has been minimal. Better policies for managing risks and creating new farm-to-fork value chains are needed. Diversification requires scaled-up efforts. Relying on multinational or large domestic corporations is one route, but there is enough entrepreneurial talent and experience within Punjab to create scale through policies that incentivise small-to-medium firms. Two aspects, however, require going beyond Punjab.

First, the current national wheat-rice procurement system has to be dialled down, but with alternatives created. This will not cover most of the output from potential diversification, but there are other crops, like pulses, that are suitable for the food security portfolio and more compatible with diversification.

Second, Punjab is part of an agricultural region that includes Haryana and Himachal Pradesh. Crop diversification will be more quickly scalable if it is a regionally coordinated effort. This seems to be a case — unlike river waters — where states do not have to play a zero-sum game.

The state government's role is non-trivial. In particular, making sure that there is institutional capacity and policy space for collective efforts by farmers and entrepreneurs is something the state can and must do. The incentives of state politicians have been distorted by the wheat-rice procurement system, so it will require some effort to restore more competent governance. But that is feasible, as I will argue later.

Agriculture will not save Punjab by itself. There is not enough land or water. Switzerland and The Netherlands have high-value-added agricultural sectors in small areas, but the bulk of their wealth comes from elsewhere. Living standards go up when labour is more productive and labour productivity rises with increases in human capital and physical capital and from innovation. From this perspective, the manufacturing-versus-services debates are secondary. Some economists argue that India (not just Punjab) has missed the manufacturing boat and is doomed to deindustrialisation.

My perspective is that new goods and services are emerging as needs evolve in response to climate change, aging populations and proliferation of digital goods and services.

Diversification beyond agriculture is necessary if Punjab is



ROAD AHEAD : Diversification beyond agriculture is necessary if Punjab is to be saved. TRIBUNE PHOTO

to be saved. How can it be achieved? The Punjab government's Vision 2047 document has a list of areas where economic growth might be pursued. The document is too broad and lacks clear strategic priorities and the policy steps needed to achieve them.

On the other side, the danger is that policy can get caught up in picking winners and not allow some genuine opportunities to flourish. Punjab might look at what is succeeding in other parts of India and adapt some of those efforts for local circumstances.

Large-scale textile manufacture might not make sense, given Punjab's size and location. But design-intensive, more customised products in this space might work, given the demand and marketing channels that leverage the Punjabi diaspora. Some genres of Punjabi music and dance have become embedded in Bollywood movies and the market for digital entertainment will only grow.

Religious or heritage tourism is a popular sector to push, but it can grow organically, without policy intervention — indeed, public policies will be needed to regulate tourism for its environmental and other distortionary impacts (eg, Darbar Sahib in Amritsar becoming a



But can Punjab be saved? Yes, if the Centre updates its food security policy.

site for selfies and videos).

There are many opportunities for building a more diverse economy in the state. It tried to create a software industry in Mohali when the IT boom began at the turn of the century. But alleged corruption led to firms relocating to Chandigarh. However, the evolution of digital technology is throwing up new opportunities. Some universities have come up or improved, providing local human capital that was scarcer 25 years ago. Besides controlling corruption, government policy can help provide local infrastructure and streamline regulations.

Around 2020, senior bureaucrats worked with the state's political leadership to create an "Expert Group" to revitalise Punjab's economy. The group included academics, non-profit leaders, bureaucrats, ex-bureaucrats and corporate leaders. Having been a part of that group, I saw how effective policymaking can work. There was a great deal of backchannel interaction, focussing on micro-level policy nudges. The report reflected a feasible set of recommendations.

The partial exception was agriculture. A large number of detailed, specific recommendations for improving efficiency

and raising productivity in Punjab agriculture, perhaps naively, involved tinkering with the wheat-rice production and revenue model. These recommendations were meant to chart a path to efficiency, not replace the wheat-rice system. But it was a political hot potato (made worse by the farmers' protests then going on) and the section on agriculture was removed from the final report.

What happened to the report? I do not know which recommendations were implemented. The report is available, though I was unable to track the detailed sectoral background reports. Unfortunately, jockeying for power within the party then ruling the state led to the Chief Minister's removal by his party's "central command" and there was a period of disarray, leading to a change of the ruling party after the next election. These are normal perils of democracy.

Something good did come out of the report, however, and that is continuing. The government created Innovation Mission Punjab. It is making a difference in imparting entrepreneurial skills and mindsets and support to aspiring entrepreneurs. My sense is that this is exactly what Punjab needs — illuminating possible paths forward for its people, and giving them the tools to navigate those paths.

There are other ways forward as well. *Sanjhi Sikhiya* is a Punjab-based organisation working to improve the education quality in rural primary schools as well as bring related improvements in local governance. The Roundglass Foundation, based in the US, is empowering villagers to take greater charge of their lives.

People in any society, which is not completely dysfunctional, strive to make their lives better. The problem is when the interests and understanding of political and corporate leaders work against those imperatives. Punjab has been dominated by its often dys-

functional state governments. There is scope for citizen initiatives in urban settings as well. The Central government can nudge the state government in the right direction since it has the resources.

It is arguable that the wheat-rice procurement economy created a rural-urban polarisation that had an unfortunate alignment with religious divides. It exacerbated hierarchical inequalities tied to land ownership and caste. If this is the case, a more diversified economy has the potential to reduce polarisation and fragmentation. The wheat-rice procurement economy contributed not only to the degradation caused by the current system and of governance institutions but also led to greater polarisation and degradation of civil society.

Can Punjab be saved? Yes, if the Central government updates its food security policy, including the wheat-rice procurement model. For this to be feasible, it has to cover the switching costs in multiple dimensions. The state government does not have the resources. Arguably, this fiscal disarray has come about partly because of the wheat-rice procurement system's distortion of governance incentives.

But why save Punjab? Even if the Central government does not want to favour Punjab's people, there is a national security case for helping save Punjab: its geographic situation with respect to Pakistan and Kashmir. One can also emphasise the enormous costs of environmental degradation from the current system which will not stop at Punjab's borders.

Religious identities will not go away. Sikhs have had a complicated history within India and the forces of secular modernity and Hindu nationalism will continue to pose challenges. But economic policies that reduce the salience of zero-sum games ("rivalrous goods") will change what is too glibly and superficially blamed on "rivalrous goods."

Yamuna water aplenty, management tactics scarce



SHIV SINGH RAWAT
EX-SUPERINTENDING ENGINEER,
HARYANA IRRIGATION & WATER
RESOURCES DEPARTMENT

THE Yamuna presents one of North India's greatest hydrological paradoxes — abundant surface water during the monsoon, yet growing water scarcity for the rest of the year. Every monsoon, billions of cubic metres of freshwater flow through Haryana and Delhi, spilling over the riverbanks, inundating its floodplains before draining downstream. Within months, both regions face drinking water shortages, falling groundwater levels and recurring disputes over river water.

This is not a crisis of inadequate

rainfall but of poor water governance — our inability to capture, conserve and recharge the water nature provides. For centuries, seasonal floods spread across the alluvial floodplains of Haryana (Yamunanagar, Karnal, Panipat, Sonapat, Faridabad and Palwal) and Delhi. These highly permeable deposits functioned as natural recharge basins, replenishing aquifers, sustaining wells and wetlands, and maintaining river flows through the dry season.

Over the decades, this natural river-aquifer system has been progressively disrupted. Embankments, highways, unplanned urbanisation, floodplain encroachment, indiscriminate sand mining and relentless groundwater abstraction have cut the Yamuna off from its floodplains. Instead of infiltrating into aquifers, monsoon flow is rapidly conveyed downstream.

The scale of the groundwater stress is alarming. Accord-

ing to the Central Ground Water Board (CGWB), Haryana extracts significantly more groundwater than is naturally recharged. The groundwater extraction stage of the state is 135.96%. Delhi tells a similar story despite sitting atop highly productive alluvial aquifers. Its overall extraction stage is 100.77%.

Ironically, the region neglects its largest natural water infrastructure — the Yamuna floodplain. Recent research highlights the urgency of floodplain protection. A University of Delhi-IISER Bhopal study found that urbanisation, barrages and embankments have narrowed the Yamuna's channel by 68%, reduced channel-maintaining discharge by 89%, and disconnected one-third of Delhi's floodplains, severely diminishing flood buffering, groundwater recharge and biodiversity.

The consequence was visible in the 2023 floods: despite a lower discharge than 1978, water levels in Delhi rose high-



PARADOX : The Yamuna has abundant water during the monsoon, but faces scarcity yearround.

Restoring the river's floodplains may be the single most important investment.

er because the river was confined to a far narrower corridor, increasing flood risk while losing recharge opportunity.

Water quality further compounds the crisis. Excessive groundwater abstraction has increased nitrate, fluoride and salinity, while the 22-km Wazirabad-Okhla stretch receives nearly 80% of Delhi's wastewater, severely degrading river quality.

Climate change is worsening the challenge, with short,

intense storms generating larger flood peaks. Yet our drainage-focused infrastructure still prioritises rapid flood disposal over groundwater recharge, making wastewater reuse and floodwater conservation essential for long-term water security.

Other countries show the way forward: the Netherlands has restored floodplains through its "Room for the River" programme; Japan invests in underground floodwater

storage; China has built "sponge cities"; Australia has mainstreamed Managed Aquifer Recharge (MAR); the US stores floodwater in reservoirs and aquifers; and Singapore has turned stormwater into a dependable resource. The common lesson is water security is a matter of governance, not geography.

We must adopt a similar approach for the Yamuna. Floodplains should be scientifically demarcated and protected particularly from Palla to Okhla, wetlands and village ponds restored, large-scale native plantation undertaken, further concretisation halted, and recharge basins, infiltration galleries, recharge shafts, Ranney wells and MAR systems developed — backed by real-time groundwater monitoring.

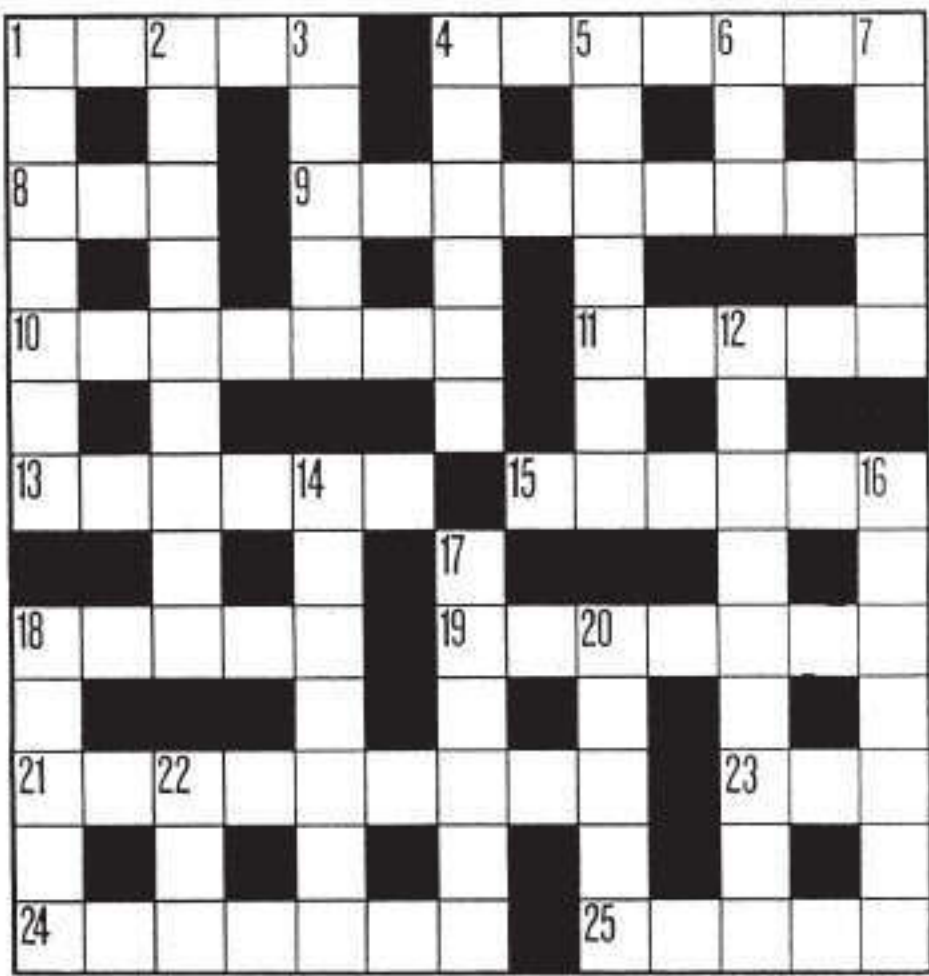
Storage and recharge potential should be explored along the HKB-Palla-Okhla-Hasanpur (Palwal) stretch, which would also help defuse the annual Haryana-Delhi

blame game, including the 2023 controversy over HKB releases flooding Delhi.

Crucially, there is an absence of any national law for the protection of floodplains; the government should bring in a law to protect them. An Integrated River Basin Management Authority — bringing together the Centre, basin states, the CWC, CGWB, NMCG and urban utilities — should manage the Yamuna by hydrological rather than administrative boundaries.

Long-term security for Haryana, Delhi and the National Capital Region (NCR) depends on restoring the river's partnership with its floodplains — captured, stored, recharged, reused and governed, drop by drop. The Yamuna does not suffer from a shortage of water; it suffers from a shortage of wise water management. Restoring its floodplains may be the single most important investment in securing the region's long-term water future.

QUICK CROSSWORD



ACROSS

- 1 Apprehensive (5)
- 4 Throw into confusion (7)
- 8 Take positive steps (3)
- 9 Show promising prospects (5,4)
- 10 Derange (7)
- 11 Self-assertive (5)
- 13 Become apparent gradually (6)
- 15 Make up for (6)
- 18 Betrayer of a friend (5)
- 19 Refrain deliberately (7)
- 21 Beforehand (2,7)
- 23 Obscure (3)
- 24 Open to the elements (7)
- 25 Reside (5)

Saturday's Solution

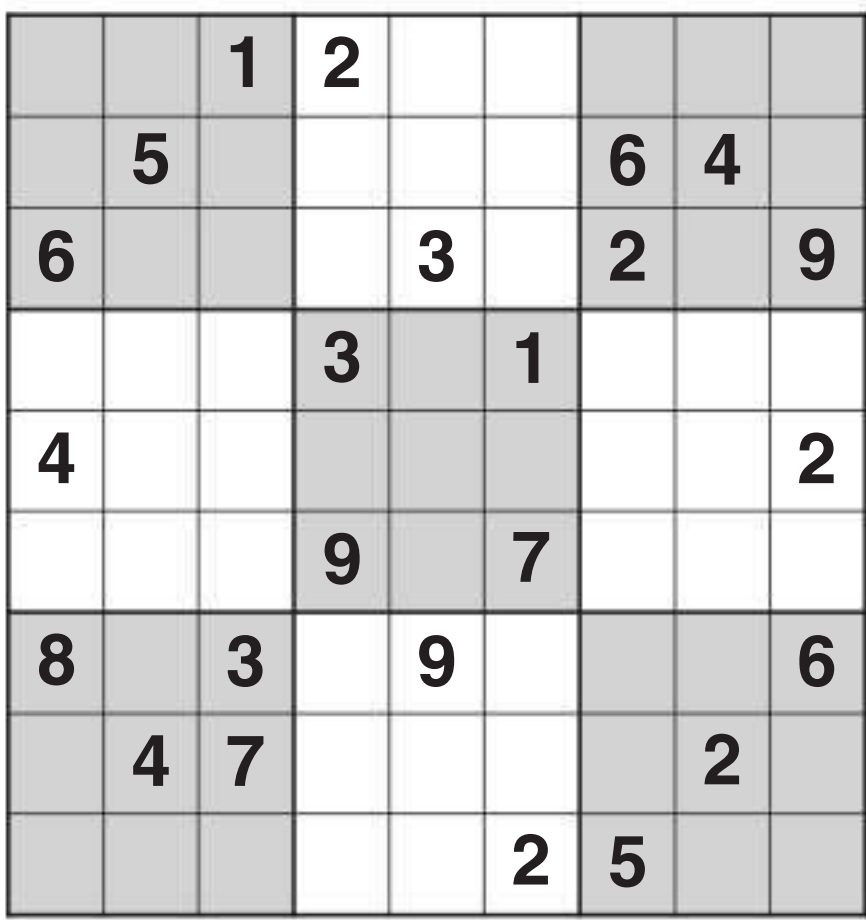
Across: 1 Wreak havoc, 8 Gusto, 9 Soldier, 10 Forsake, 11 Bogus, 12 Remiss, 14 Design, 17 Romeo, 19 Reputed, 21 Kindred, 22 Array, 23 One at a time.

Down: 2 Rostrum, 3 Aroma, 4 Hushed, 5 Voluble, 6 Cling, 7 Present-day, 8 Go for broke, 13 Scourge, 15 Interim, 16 Credit, 18 Mango, 20 Plant.

DOWN

- 1 Speak ill of (7)
- 2 Timber splinters (9)
- 3 Pulled (5)
- 4 Pertinacious (6)
- 5 A moral doubt (7)
- 6 Value (3)
- 7 Correspond (5)
- 12 Run away (9)
- 14 In relation to (3-1-3)
- 16 Least possible (7)
- 17 Forbidden (6)
- 18 Liquid part of fruit (5)
- 20 Velocity (5)
- 22 Small viper (3)

SU DO KU



HARD
epaper.tribuneindia.com

SATURDAY'S SOLUTION

6	5	7	3	2	1	9	8	4
3	1	4	8	9	7	6	2	5
9	8	2	4	6	5	1	7	3
1	2	6	7	4	3	8	5	9
5	4	9	2	1	8	7	3	6
8	7	3	6	5	9	2	4	1
4	9	1	5	8	2	3	6	7
2	3	5	9	7	6	4	1	8
7	6	8	1	3	4	5	9	2

CALENDAR

AUGUST 10, 2026, MONDAY

■ Shaka Samvat	1948
■ Shravan Shaka	19
■ Shravan Parvishite	26
■ Hijari	1448
■ Krishna Paksha Tithi 12, up to 8:01 am	
■ Krishna Paksha Tithi 13, up to 4:55 am	
■ Vajra Yoga up to 10:27 pm	
■ Aardra Nakshatra up to 12:27 pm	
■ Moon enters Cancer sign 4:44 am	

FORECAST

SUNSET: MONDAY 19:09 HRS

SUNRISE: TUESDAY 05:47 HRS

CITY	MAX	MIN
Chandigarh	33	25
New Delhi	34	25
Amritsar	33	28
Bathinda	37	27
Jalandhar	33	28
Ludhiana	32	26
Bhiwani	34	26
Hisar	34	26
Sirsa	35	27
Dharamsala	28	21
Manali	25	18
Shimla	24	16
Srinagar	31	21
Jammu	35	28
Kargil	26	15
Leh	28	14
Dehradun	33	22
Mussoorie	23	17

TEMPERATURE IN °C



ESTABLISHED 1961

Andy Burnham’s prisoner dilemma

It is excellent news that Andy Burnham now appears determined to block the early release of two of Pc Andrew Harper’s killers. Having suggested earlier this week that there was nothing he could do, the Prime Minister is now weighing up two options that would enable him to act.

The first would be to block all those convicted of manslaughter from being released early. This is the ideal solution. But for decades successive governments have failed to build the prison places the country needs. If the prisons are indeed soon to hit their maximum capacity, as the Government claims – and it is incapable of securing more places at short notice – this option would imply that other prisoners would soon have to be released in their stead.

The second option before Mr Burnham would be to exempt killers of emergency service staff from the Government’s prisoner early release scheme, rather than all those convicted of manslaughter. This would obviously free up many more prison places, as many more offenders would remain subject to early release. Such a carve-out, however, puts the Government at risk of a legal challenge for unequal treatment, according to civil servants.

Mr Burnham is on holiday and hasn’t made up his mind yet. But if he were to go for the narrower option he should relish the fight, rather than shrink from it.

If he wins, he will have prevented an outright injustice. If he loses, he will have helped reveal the absurdity of a legal system which will have been used to protect the rights of killers over those of victims.

Prime ministers are defined by the battles they pick. So far, Mr Burnham has largely avoided any big conflicts. He would do well to make this stand his first. The public is understandably extremely angry at the thought that people

who go to prison very rarely serve their full term. They cannot stand the endless injustices inherent in early release schemes, which are either designed to make up for the failures of the state, or are indicative of a Leftish, soft-on-crime bias in the justice system.

The fundamental point is that Mr Burnham’s immediate options are merely sticking plasters. Two radical solutions must be adopted. Twelve per cent of our prison population is made up of foreign nationals – they must all be expelled.

Simultaneously, Mr Burnham must accelerate the construction of jails, breaking through the delays caused by the sclerotic planning system where necessary.

In the 1960s, 20 prisons were opened. In the 2020s, despite a massively increased population, only three have been so far. During Covid, the state was able to build so-called emergency Nightingale hospitals at short notice. An equivalent for prisons is urgently needed.

Schengen missteps

Many in Brussels and Whitehall had hoped that the row over Ceuta’s border crisis would simply disappear with time. It is only getting worse.

Italy had already shut its air and sea borders to travellers from Spain, citing national security concerns, after some 78,000 migrants broke across the border from Morocco into the Spanish enclave. Madrid has now hit back, slapping its own border controls on Italy and accusing Rome of engaging in political theatre. Brussels, as ever, watches on, issuing grand statements and doing nothing as Europe’s open border fantasy evaporates before its very eyes.

The Schengen Agreement, formulated in 1985, is a product of a bygone age. Today, we live in a world of mass migration that is too often weaponised. Countries including Turkey, Belarus and now Morocco have all been accused in recent years of opening their borders with Schengen zone countries in order to destabilise them and extract political concessions. The agreement is a liability to European security.

Many member states appear tacitly to agree. Germany has reimposed border checks with Poland twice in three years. Italy has maintained controls on its Slovenian frontier for months. Indeed, arguably nine Schengen states, including Sweden and France, currently run internal border checks, despite their apparent obligations.

What is Britain going to do? Although not a member of Schengen or the EU, our own borders are embarrassingly porous. More migrants arrived across the Channel yesterday. While not quite as disastrous as some years, 2026 is still on course to be one of the worst for small boat arrivals since the crisis began in 2018.

It is legitimate to ask whether any of the 5,000 or so who remain in Ceuta will eventually make it to mainland Europe and then cross the Channel.

Legal migration remains at stubbornly high levels, putting pressure on public services and helping to ferment social strife.

Thankfully, after Brexit, the decisions about our border are ours alone to take. As it stands, the Labour Government has no real plan to stop border crossings. What does Mr Burnham plan to do about this? His first few weeks in government have seen a hyperactive flurry of announcements, but almost nothing on this central matter.

LETTERS to the EDITOR

The Chancellor should celebrate Britain’s supermarkets, not undermine them

SIR – Luke Johnson’s defence of supermarkets was timely (“Supermarkets are one of the few things about Britain that actually work”, Comment, August 4).

The comments by John Healey, the Chancellor (“Healey: I will not allow supermarkets to rip you off”, report, August 2), were just another example of this Government finding excuses for the baleful effects of its policies. We should be grateful for what we have, and for the fact that our food production, distribution and retailing is not a nationalised industry.

I will never forget a trip to Moscow at the end of the Soviet period, when I visited a food shop near Red Square. It was a large, clean, white tiled room. There was a cabinet of rather grey-looking meat, a shelf of jars containing what looked like home-made pickles and a long queue of sullen people waiting for bread that might or might not arrive. That was it.

Tony Rigby
Middleton-on-Sea, West Sussex

SIR – The Chancellor is warning supermarkets that he will not allow them to take customers “for a ride”. It is not their fault that prices are rising, and I have rarely felt that supermarkets are ripping customers off. Frankly, there is so much competition that they are all eyeing one another’s prices to make sure that they are not being undercut.

Malcolm Dickens
High Wycombe, Buckinghamshire

Brownfield building

SIR – Andy Burnham is putting housing at the heart of his national agenda (report, August 5), but there is something perverse about the way we approach the housing crisis in this country. We are under pressure to build more homes, yet empty buildings are deteriorating while there are plans to release more green belt land. If developers want public support, they should be building in places

where people can see communities being brought back to life – while recognising that some well-planned development in the green belt is also necessary to meet housing demand.

The argument for brownfield regeneration is hardly new, but the commercial reality behind it deserves attention. For politicians, bringing heritage buildings and underused sites back to life should be an easy win. It creates homes, regenerates communities and can help to ease some of the pressure on green-belt building.

The problem is that regeneration projects are often anything but easy for developers. Planning constraints, remediation costs and the unknowns that come with older buildings can turn an attractive opportunity into an unviable proposition. The commercial case can quickly disappear.

That is where the Government has a role. Targeted measures could include VAT, capital gains and stamp duty relief, alongside financial support for challenging schemes, making regeneration genuinely attractive to builders and developers. Done properly, this could deliver a win on all fronts: new homes, revitalised communities and a commercial proposition strong enough to help businesses to develop.

The UK has no shortage of regeneration opportunities. What it lacks is a compelling commercial case for bringing many of them forward. Without intervention, these buildings will only become increasingly expensive to restore – a missed opportunity for everyone.

Simon Cox

Managing Director, Walter Cooper

Hertford

Healthcare in the heat

SIR – It is ridiculous that the Royal College of GPs has advised surgeries to temporarily close if the temperature goes above 30C (report, August 5). While Britain may be getting warmer, the solution is not to shut down, but to adapt. Healthcare is an essential service and delivery needs to be responsive to the needs of the people it serves. Many countries are far hotter than this one, yet their healthcare systems manage to function. So should ours. If this means investing in air conditioning units, so be it.

Dr David Walters
Burton Bradstock, Dorset

Defining mental illness

SIR – Trevor Phillips (Interview, August 2) makes a valid point about how our understanding of mental illness has become blurred. He watched his daughter struggle with – and eventually die from – anorexia, and has clear views on the difference between this severe illness and

conditions such as anxiety or ADHD. Yes, we currently have a mental health crisis, particularly in the younger generations. But we need to recognise that worrying about weight is not necessarily the same as having an eating disorder, just as being sad is not the same as being clinically depressed. Everyone has ups and downs.

Meanwhile, real mental illness can have huge implications for a person’s physical health and longevity.

Emilie McRae
Troubridge, Wiltshire

Taxing tourists

SIR – Michael Knowles (Letters, July 26) rightly objects to proposed taxes on staycations. However, what is rarely mentioned is how unfair it would be to tax staycationers and not day-trippers.

I live in a tourist hot-spot in North Wales, and estimate that up to 75 per cent of our visitors are day-trippers, who live less than a two-hour drive away in cities such as Liverpool, Manchester or Birmingham. It would only be fair for them to pay a tourist tax, like people who visit Venice for one day only. Those who stay in the area spend far more money, which all goes towards helping the local economy. Surely day-trippers should also contribute.

Philip Roberts
Nant Peris, Caernarfonshire

SIR – Michael Knowles argues that the introduction of a tourist tax will affect the number of visitors to the regions of Britain that decide to apply one. Presumably, Edinburgh will be the test case for this.

However, has Mr Knowles never travelled on the Continent? Most European countries now have such a tax. It is used to help maintain infrastructure, such as roads and rail, or it goes towards the cost of promotional activities and trade fairs.

Spain, a country that receives nearly 100 million tourists annually, has applied such a tax since the early 1990s and it doesn’t seem to have adversely affected visitor numbers. In fact, the autonomous region of Catalonia uses the tax to pay for the privilege of holding the Formula 1 race in Montmeló.

John Wilkinson

Basingstoke, Hampshire

An abundance of bins

SIR – Recently, thanks to the Government’s Simpler Recycling initiative, I took delivery of a large, fluorescent green food waste bin. It joins my small waste food caddy, my black bin, my silver bin and my brown garden waste bin (into which my few food scraps will continue to go, in a biodegradable bag).

The new one will come in very

handy for storing wild bird food, ready for the winter.

Jo-Ann Rogers
Alsager, Cheshire

Just not cricket

SIR – Simon Heffer’s excellent article, “Madness to have no Test cricket at the height of summer” (Comment, August 1), captures my own opinion on the irresponsible decisions made by the cricket administrators regarding the Hundred franchise as well as the Twenty20.

I played school and club cricket to a reasonable standard from the 1950s to the early 1980s, and followed Essex CCC. Chalkwell Park in Westcliff-on-Sea was one of my favourite venues. I will never forget the modified black scoreboard that was manually operated. The teams played in three then four-day county matches, as well as in one-day games. The summer Test series was the pinnacle and the county players aspired to Test match selection. Today’s obsession with one-day cricket is killing the skills needed for Tests.

The BBC devotes several hours of broadcasting to the horrible Hundred, where the only loyalty of the participants is to their financial rewards. Is it any surprise that the numbers following it are dwindling?

Gordon Bareham

Upper Woolhampton, Berkshire

Ballet banquet

SIR – In my opinion, eating food in theatres and cinemas is an abomination (Letters, August 2).

Several years ago, my wife and I went to see a live stream of a ballet from the Royal Opera House at the now-defunct multi-screen cinema in Bury St Edmunds. Our enjoyment, however, was ruined by half-a-dozen people in the row in front of us, who unpacked an entire Chinese takeaway, then proceeded to pass the containers back and forth, accompanied by continuous conversation.

Popcorn is bad enough, but this was beyond the pale.

Nick Kester
Wattisfield, Suffolk

Clothes friends

SIR – Gail Morton’s letter (“The kindness of passengers on a French cruise”, August 2) reminded me of a Nile cruise we took about 30 years ago. After a long delay at the airport, we learnt that it was because one couple had arrived, but their luggage hadn’t.

The tour operator was unhelpful, but as the man was my size and the woman was my wife’s, we lent them some basic bits of clothing. This simple act led to us exchanging contact details and was the beginning of a wonderful



Grow your own: many children learn how to cultivate cress in eggshells

Little green shoots that deserve a better press

SIR – I commend Xanthe Clay for her article praising cress (“Start collecting eggshells, cress is making a comeback”, telegraph.co.uk, July 28).

This herb is much underrated and easy to grow, as well as being extremely tasty.

My preferred use for it is in

sandwiches. Take brown or white sliced bread, extravagantly buttered and well-coated with crushed mayonnaised boiled egg, then cover thickly with cress.

Magnificent. It is equally good with prawns.

Anthony English

North Berwick, Haddingtonshire

friendship. We had many memorable meetings in the years that followed. Sadly, there are only two of us left now, but we still meet up whenever we can. The kindness of strangers really can lead to lifelong friendships.

Cliff Mills
Ketton, Rutland

SIR – I had a similar experience to Liz Wicken (Letters, August 3) with boomerang holiday apparel. On business trips to the Middle East, I used to take a much-loved pair of Wrangler jeans to wear when “off duty”. One trip finished up in Kuwait and, prior to my return to the UK, I decided that the jeans should finally be consigned to the bedroom’s bin.

I was therefore somewhat surprised when I returned to the Kuwait Sheraton six months later to find these same jeans – beautifully laundered, pressed with razor-sharp creases and perfectly packaged – on my bed, with a note from the executive housekeeper expressing his pleasure in returning my mislaid clothing. I did not have the nerve to abandon them a second time.

Geoff Pringle

Long Sutton, Somerset

Where’s daddy?

SIR – Michael Gibson (Letters, August

2) asks where all the daddy longlegs have gone. The answer appears to be my house.

Richard Sinnerton
Runningdale, Berkshire

SIR – The demise of the daddy longlegs – a fly with two wings and six spindly legs – may be explained by the numbers of harvestmen spiders (no wings but eight even longer legs), which prey on them, and lurk in every nook and cranny of our house.

Paul Strong

Claxby, Lincolnshire

SIR – I think it’s possible that daddy longlegs hatch earlier in the South, as up in Yorkshire we don’t usually see them until late September.

Geoff Healey
Huddersfield, West Yorkshire



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YSEDA MAXTONE GRAHAM

Talking to strangers is a dying art



Casual exchanges with people we don't know in taxis or at the supermarket till are becoming a thing of the past

One by one, the conduits for casual conversation between strangers in this country are being bricked up.

First came self-service checkouts, which killed off the friendly exchange between humans at the till, and turned food shopping into a lonely and silent chore.

Then came the mass addiction to earphones, making it pointless to say hello to the person sitting next to you on the bus, because they wouldn't even hear.

Now it's taxis. In a few weeks' time, Britain's first self-driving Ubers will be picking up passengers in London. This development marks the beginning of the end for yet another conduit of human interaction.

In a driverless taxi there'll be no one to make the opening remark, whatever that may be. Those casual questions, which have set off millions of life-enhancing conversations between taxi driver and passenger, will steadily disappear.

We lose such conduits at our peril. Chats between strangers are the threads that bind society. Every conversation, however trivial it may seem at the time, flexes the empathy muscle: one we must maintain if we want to live in a healthy and cohesive society.

When two people – perhaps from different ends of the social spectrum, or of different ethnicities – are thrown together at a till, in a bus, or in a taxi, and dare to break the silence by asking a question or making a remark, they almost always discover shared interests and a sense of humour.

This discovery is exhilarating. Instantly, for both people, the world seems a kinder and less isolating place.

Some of the best conversations I've had have been with taxi drivers, ranging profound chats about families, pets and current affairs, to the best route from Kilburn to Fulham.

If black cab drivers are about to be made obsolete by driverless Ubers, we'll miss interacting with those quirky, brilliant minds that mastered the Knowledge.

In my experience, London's black cab drivers are far from being the ultra-Right-wing, string-'em-up, name-dropping ranters parodied in *Private Eye*'s "A taxi-driver writes". But you need to meet them to realise that. And they need to meet their diverse passengers. On both sides, preconceptions are chipped away.

If we no longer bother to make conversation with strangers, we will live increasingly inside the echo chambers of our own small social circles. We will lose the ability to make connections, and to see the humanity in each other. The essential skill of making small talk will atrophy too.

It's all too easy to regard the exchange of niceties between strangers as pointless. But, at its best, it's the careful, tactful seeking of areas of shared interest with people whose beliefs and attitudes might be very different from ours, and ours from theirs. It's the art of saying and asking things that take the other person into account.

Admittedly, the art of the taxi conversation has been on the decline since the advent of the non-English-speaking Uber driver, who simply sets the satnav and delivers you to the destination. Online payment and no tipping mean you can complete the whole journey without exchanging a single word.

But still, the photograph of the driver's baby son on the dashboard imbues the journey with a whiff of humanity; and you have been informed by the app of the name of the person taking you to your destination. It's a small nod towards human interaction, and it keeps that societal thread from snapping entirely.

When you're driven by a robot, there's nothing but silence.

Every chat, however, trivial, flexes the empathy muscle: one we must maintain if we want to live in a healthy and cohesive society



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JAKE WALLIS SIMONS

We are witnessing the emergence of a 21st-century British fascism



A strain of US-inspired ethno-nationalism has arrived on our shores

It doesn't seem very British to suggest that Jewish puppetmasters are controlling our politics. On balance, such a notion would be more reminiscent of early 20th-century Germany. So it was with some dismay that the ever-decreasing group of sensible voters in our country must have observed Charlie Downes, the co-founder of Restore Britain, apparently suggesting that Nigel Farage had been "bought" by Jewish supporters.

It took place – of course it did – on social media. After the Reform leader, in a show of anti-establishment bravado, announced "I can't be bought", Downes responded by posting a picture of him speaking to the Reform Jewish Alliance. To those of us so attuned, the dog whistle sounded shrilly.

What is happening to Britain? On Thursday, Rupert Lowe MP, the Restore leader, confirmed his reputation as a laughingstock when he couldn't even bring himself to agree that the King – the King! – was a white Briton, on account of his father, Prince Philip, having been born in Corfu. Has Lowe even been to bloody Corfu? The most popular local dish is the fry-up.

What would Lowe say to someone like me? Both parents born in Britain, both grandfathers served in the RAF during the War, no whiff of a foreign passport, yet my mother is Jewish and my father part-Burmese, the legacy of his grandfather's time working for the Empire in the colonies. Do I belong here? Or am I not "white British" enough? Given our history, a great many citizens might wonder the same.

People like us might even find ourselves in the majority. After all, Winston Churchill's mother was born

overseas. Yet Restore commands a level of support that renders it a threat to its big brother. (Interestingly, having vowed that he could not be "bullied or bought", Farage said this week that he was "open-minded" about a rapprochement with Restore.)

Meanwhile, Lowe's 25-year-old sidekick distinguished himself by calling Allister Heath, the editor of *The Sunday Telegraph*, a "traitor" for suggesting that Restore had a racism problem. Ever to be relied upon to pour oil on troubled waters, the doughty Elon Musk chimed in, concurring on X that "Heath is a traitor".

As in a traitor to the nation (*Volksverräter*)? Or a race traitor (*Rassenschänder*)? You get where I'm going with this. See also: Downes's previous insistence that "Britain is a people defined by indigenous British ancestry and Christian faith". All that was missing was the blood and soil (*Blut und Boden*) rhetoric, and on the current trajectory, we might even get there in a couple of months.

So I ask again: what is happening to us? Ever since Jeremy Corbyn became Labour leader in 2015, the focus has justifiably been upon anti-Semitism on the Left. Despite Keir Starmer's claims to the contrary, bigotry in progressive circles has worsened immeasurably since October 7, with the rise of the deplorable Greens and the "Gaza independents". But dark things stir in the foetid reaches of the Right.

How quickly things are changing. My latest book, *Never Again? How the West Betrayed the Jews and Itself*, was published last October (on the same day, as it happened, as the deadly attack by a man named "Jihad" upon Heaton Park Synagogue in Manchester). In it,

I argued the West was being subverted by the "new radicalism", which comes in three flavours: Islamism, progressive extremism and nationalist chauvinism.

"In Britain, which has never had much of a taste for fascists, the dominant strains of radicalism remain the Islamist extremists and progressives," I wrote. "Europe and the United States are more closely stalked by a further danger from the Right." I was waxing sentimental, I suppose, at how Oswald Mosley's Blackshirts had been seen off in the East End in 1936.

How naïve! I'd never have foreseen that today, 10 months after publication and nine decades after Cable Street, a party with parliamentary representation spoke, as Downes did in a recent television interview, of "demographic security for the white British people".

When my father married my mother, he overheard a guest muttering, "she's a Jew, isn't she?" That was the golf-club racism of its time and it was largely limited to the fringes. Today's version is more ideological, deriving from a tradition of American fascism that has borne the likes of neo-Nazi firebrand Nick Fuentes to online fame and reached our shores via social media.

Unlike us, elements of the United States have long had a taste for fascism. Racial pseudo-science was popular among the American establishment in the 1920s, with the work of eugenicist Harry Laughlin, an adviser to the House Committee on Immigration and Naturalisation, influencing Adolf Hitler. Amid forced sterilisations, laws in 27 states targeted the "genetically unfit", including black people, those with mental illnesses and Jews.

Indeed, Hitler expressed his

admiration for the United States in *Mein Kampf*, arguing that it demonstrated that the white man would "remain the master, as long as he does not fall victim to racial pollution". In February 1939, more than 20,000 home-grown Nazis rallied in Madison Square Garden. It is this inheritance that produced America's current breed of online fascists – between 1994 and 2020, 57 per cent of terrorist incidents were perpetrated by the far-Right – and social media has brought a version of their ideology to us.

None of this is to suggest that the West is not in trouble. Islamists are indeed embedded in our societies, doing their best to exploit our freedoms to overturn them. Mass migration has indeed been a catastrophe in recent decades, and the effects are only starting to be felt. But the solution does not lie in replacing our liberalism with ethno-nationalism.

What does it mean to belong in Britain? It is not, as Downes would have us believe, merely a story of race or religion, though neither are wholly irrelevant; neither does it rest solely on dry questions of birth or legal status. At bottom, belonging depends upon the individual embodiment of certain values and sensibilities and our love for them. This allows us to share the sense of home, kinship and culture which we naturally hold and defend.

That's how the King and Winston Churchill can belong, not to mention myself, as well as people like Kemi Badenoch, my friend Ed Husain and many millions like us. Rupert Lowe, hear this: to save Britain, you don't need to embrace racists. On the contrary, cross that line and you hasten its destruction.

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MAURICE SAATCHI

If only we had a PM who knew that money is the route of all progress



Joblessness would be a thing of the past and fears of mass migration would subside

Get ready for a shock. A political earthquake. The Labour Party might cut a tax.

In an emotional address, the new Prime Minister told us how this miracle of miracles came about. One night, he had a dream. It was a very strange dream. About money. There were a lot of strange people in it. Tony Blair. The US president. The premier of China. An NHS nurse. A cancer doctor. And of all people, Mrs Thatcher. Nobody was talking. Everyone was silent. They were all reading the same book. It was called *Money: The Route of all Progress*.

The Prime Minister woke up in a cold sweat. When he opened his eyes, the room was filled with bright sunlight. It was a biblical revelation. The sunshine of truth. Our Prime Minister had been fast asleep about money. Now he saw the light. He realised that money is important, that the Good Samaritan

shows you need the money in order to do the good works. He understood why people in Britain are so disillusioned about money because the more they earn, the more they seem to pay in tax.

Yet the state never seems to have enough money to pay for the best health and education for everyone. So people think the present combination in Britain of high taxes and inadequate public services will go on forever. And they are left high and dry, sceptical of all politics and all politicians.

Inspired by his dream, the new Prime Minister worked out that the tax system was the greatest underutilised social weapon of all time, greater perhaps than the NHS or the justice system in its impact on people's lives. Long ago fallen from the grand role of "social engineering", it had been reduced to the junior role of "revenue generation". It is now an ungainly camel designed by

a committee that has been in standing session for 200 years.

In the staggering complexity of the current tax system, government first taxes people on low incomes. Then it offers benefits to restore their income to where it was before they paid the tax. Then, finally, it taxes some of the benefits.

He decided to put an end to this to solve Britain's biggest culture problem – an entire "lost generation" of young people who had worked out, correctly, that after tax you got more money from benefits than from getting a job. No wonder the endlessly rising welfare benefits bill is now £333bn a year – more than we spend on education and twice the defence budget.

The requirement to pay income tax has never reached so low down the income scale, even down to the poorest people living below the official poverty line. The Prime Minister calculated that

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if he raised the threshold when people start paying income tax, he could cancel the ridiculous overlap between tax and benefits. The Treasury would receive less in tax from poor people, which would be compensated by lower benefit payments. He would break the cycle in which the state was claiming billions of pounds a year in taxes from citizens who also claimed billions of pounds in benefits from the state.

How much better, he thought, would it be if these households simply retained a larger proportion of their earned income? Higher net incomes would reduce the need for government benefit payments because people no longer qualify for means-tested benefits. Work would pay, as of course it should. That would mean less need for immigration and therefore less pressure on housing and the NHS.

That was just the beginning of the

Prime Minister's revelations about money. Further announcements followed. There would be no raising of the top rate of income tax. Instead, the reverse. A much bigger incentive to work hard and get ahead. A higher income level before people had to start paying the highest income tax rate. And before anyone could start moaning about "where's the money coming from", he reminded us that lower tax rates mean higher tax revenues in the long run.

After these dramatic cultural and economic changes, the Prime Minister slept much better. When Mrs Thatcher came to him in his next dream, he actually welcomed her message: "If you want a bigger slice of cake, the best thing to do is bake a bigger cake and then everyone gets a bigger slice."

And the moral of the story? The facts of life do invariably turn out to be Tory. Money talks. Let us make it talk for us.

JONATHAN SUMPTION

A written constitution is fundamentally un-British. Burnham should respect that



The Prime Minister's suggestion would leave our democracy at the mercy of the courts

Andy Burnham has had a busy few weeks making bold statements. The latest is his call for a written constitution. Apparently we need one to settle relations between the four nations of the UK and to accommodate his plans for regional devolution in England.

The trouble with bold statements is that they need to be carefully thought through before they are made. I wish the Prime Minister well, but I suggest that when he has time to think this one through he will wish that he had never touched it.

A written constitution could not deal with devolution alone. It would have to deal with the whole workings of the state: the role and procedures of Parliament, the recruitment and functions of the second chamber, and the powers and duties of ministers.

Not to mention the appointment and functions of judges, the Civil Service, elections, human rights, international law and all the other hot potatoes which have proved so controversial in the past.

It would be almost impossible to agree on them all, let alone get the result approved in a referendum. The British are notoriously indifferent to radical constitutional experiments for which there is no obvious need. Where is the obvious need for a written constitution?

We certainly do not need one to deal with devolution. We have had devolution in Northern Ireland since 1921 and in Scotland and Wales since 1999 without a written constitution. In each case it was achieved by ordinary parliamentary legislation.

That is how constitutional change usually happens in Britain. There is in fact absolutely nothing that a written constitution could do which an act of Parliament cannot do just as well.

So what difference would a written constitution make? It would make a difference in two ways, both of them important and undesirable.

The first is that any written constitution worthy of the name would serve as a code of supreme law, overriding all other sources of law. In other words, it would contain fundamental rules which could only be altered by a constitutional amendment under some special procedure such as a referendum or a super-majority in Parliament.

This necessarily involves a certain rigidity. Written constitutions are often promoted by people who want to entrench their own political values and prevent them from being abrogated or modified by a future generation which may think differently.

This reflects a general truth about written constitutions. Their purpose is essentially negative. They are designed to make major change difficult. They are powerful engines of obstruction, conservatism and immobility. And they frequently hand a blocking power to influential vested interests.

If we want to see these results in action, we need only look across the Atlantic to the United States. Gun control is a feature of every civilised society apart from the United States. This is because the US constitution entitles every citizen to bear arms.



REUTERS

That may have made sense in a settler society like North America in the 18th century, when the US Constitution was written. It has barbarous consequences today.

But nothing can be done about it because a constitutional amendment is difficult to achieve, and is resisted by a determined and well-funded gun lobby.

Most democracies limit election expenses, but not the United States because such limits have been held to be contrary to the constitutional protection for freedom of speech.

Limits on election expenses make it possible for people to go into politics without being prodigiously rich or having prodigiously rich supporters. They make it harder to buy political power.

Money has corrupted American politics, which suits politically active billionaires just fine. Ordinary legislation is powerless to change this. Short of a constitutional amendment, it will continue until the crack of doom.

In Britain, the Scotland Act 1998 has been significantly amended three times in response to legitimate political demands. That is an advantage of our flexible, political constitution. It would have been more difficult to do if the devolution settlement of 1998 had been part of a written constitution, as Andy Burnham would have liked.

In Spain, devolution has created real problems because relations between the state and its regions are fixed by the constitution. The result was to make it impossible for Spain to compromise with Catalan nationalists in the way that Britain compromised with Scottish nationalists. The result was discord, violence and the jailing of several prominent Catalan politicians.

The second way in which a written constitution would make a difference is that by formalising the rules governing the operations of the state, it would hand enormous political powers to the courts.

No written constitution can anticipate every problem that may arise. The most that it can be expected to do is to lay down general principles.

The courts would necessarily have the power to interpret those principles, and to overturn acts of Parliament, however strong the democratic mandate for them, if they did not measure up to the courts' interpretations.

For example, the Polish constitutional court has restricted the right to abortion, while the US Supreme Court first expanded it and then shrunk it again. In each case the result was to take a major moral issue out of reach of democratic politics where it properly belonged.

Andy Burnham believes a written constitution is needed to settle relations between the four nations of the UK and to accommodate his plans for regional devolution in England

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Writing about American democracy in its early years, the great French political scientist Alexis de Tocqueville predicted that every political question in the United States would sooner or later become a judicial question. That is what has happened.

Today the US Supreme Court is a highly politicised tribunal which regularly divides on party lines. It acts in effect as a supreme legislature answerable to no one.

Anyone who believes that a written constitution is a necessary protection against the despotic state should look at the world around them. The US Constitution has not stopped power from falling into the hands of a coarse and divisive megalomaniac.

The constitutions of South America have not prevented the usurpation of power by military dictators. Written constitutions did not save Germany from Hitler, or Italy from Mussolini, or France from Pétain.

The written constitution of Russia is in part a codification of British constitutional practice, but that has not stopped the rise to power of a corrupt and predatory oligarchy.

Ultimately the only effective protection against these things is historic tradition and a shared political culture based on a large measure of political sensitivity, tolerance and

cooperative empathy among both politicians and citizens. Without that, no constitution will work whether it is formal and legal like the US Constitution, or informal and political like ours.

Britain is exceptional in having no written constitution. But that is because, in important respects, our history has been exceptional.

Almost without exception, the written constitutions of the world have been adopted when the state was new or the previous constitutional settlement had been destroyed by invasion, civil war or revolution.

Britain is not a new state awaiting its lawgiver, but a mature political society with centuries of collective experience to draw on. It has been fortunate in having suffered none of the cataclysmic events that have made written constitutions necessary elsewhere.

The informal and political character of our constitution has made significant change possible without any formal process of constitutional

There is nothing a written constitution could do which an act of Parliament cannot do just as well

amendment. This has enabled us to adapt by a process of evolution to major developments in our society and our values.

During the past three centuries we have experienced the demise of the political power of the monarchy and the hereditary aristocracy, the arrival of mass democracy, the onset of industrialisation, the acquisition and then loss of a world-wide empire, the severance of Ireland from the nation, devolution to Scotland, Wales and Northern Ireland, joining and then leaving the EU, and the existential crises of two world wars (three if you count the Napoleonic wars).

We have weathered all of this with substantially the same basic constitutional framework in place, adjusting to each new development as it occurred by parliamentary legislation.

Which other mature state can say as much? France is on its fifth republic since the end of the 18th century, with intervals for two empires and a monarchy. It had three constitutions in the last century alone, each of which emerged from violent disruption, revolution or foreign conquest.

The same is true of the six successive constitutions of Germany and the eight successive constitutions of Spain over the same period.

Calling for a written constitution sounds modern, progressive, enlightened, and all the other adjectives which command instinctive support. But it is a seriously bad idea.

Britain faces many problems and there are a lot of things wrong with its politics, but our constitution is not one of them. As a nation, let us at least profit from the advantages that we have.

Lord Sumption is a former Justice of the Supreme Court

HOWARD JACOBSON

Retribution is the essential tonic that keeps a society healthy



From The Odyssey to the Oresteia, our hunger for Greek tragedy reflects a culture that has lost its sense of moral outrage

What with queues to see *The Odyssey* wherever there's a cinema with a giant screen, a much-praised *Oresteia* at London's Bridge Theatre and *Natalie Haynes Strides Up for the Classics* on Radio 4, the ancient Greeks would appear to be enjoying a revival. I can only assume we're in an argument with the Gods. What's become of us? Why are we so unhappy? You made us, you tell us.

One source of our unhappiness isn't hard to find. We're unhappy because we are not making any headway. We thought we were on an ever-upward curve, but the direction of our travel is downward. The world, we feel, has turned its back on the deserving while granting the undeserving – the trivial, the cruel, the rapacious – their every wish.

That isn't envy speaking, it's a raging sense of injustice. The best lack all conviction while the worst are being let out of prison too early. If ever there was a time for keeping everyone behind bars (except for those who should never have been there in the first place) it's now. Not for ever. Just for as long as it takes us to remember what's a serious crime and what isn't.

Even before he killed the King, Macbeth knew how profound an outrage against nature his deed would be. After such a "deep damnation", pity itself would stride the firmament and "tears would drown the wind". We don't have recourse to such language any more. It went the way of religion. We have swapped "deep damnation" for tariffs and early release schemes and our tears, if they fall at all, merely water vague dissatisfaction.

We should have panels of 10-year-

olds sitting in judgment on murderers. As creatures closer to the unforgiving fires of creation, children have a more elemental sense of wrong. Which of us will ever forget the enormity of the injustice we felt when our parents found us guilty of crimes we hadn't committed or disbelieved us when we called out the criminals who'd damaged us.

Those at whom we pointed the finger might only have run off with our toys, but toys mattered. They made tangible our sense of right. What mattered still more was that the thieves escaped scot-free. Our souls cried out for justice. Not fair, not fair! We stamped our feet as though we could no longer trust the earth we stood on.

Fairness is the measure of morality and orderliness we are born with. Without fairness life is brutal and random. Our parents had to believe us. Whoever stole our toys must give them back and be smacked. We were not much interested in an apology. We didn't much care about rehabilitation. And mercy was a concept we were yet to be taught. We didn't in every case nurse a life-long vendetta in our hearts; forgiveness, too, is something we are born with. But we learnt the taste of unhappiness from those first bitter experiences of injustice.

Eventually we accepted, as we accept much else that diminishes us, that punishment has to be taken out of hands. This can be hard to bear. What right has anyone else to decide the fate of someone who has hurt or affronted me? Who else but the victim should set the terms of retribution? But we accept that there was justice to be

left to us, our prisons would be even fuller than they are. I could myself fill 100 and still not be satisfied. So yes, with heavy hearts we accede to the milk-and-water concept of civic society and hand decisions as to what's owing to us individually over to courts and juries.

Aeschylus's great trilogy, *The Oresteia*, celebrates the triumph of Athenian civil law over the fundamental human yearning for revenge. Clytemnestra murders her husband Agamemnon who sacrificed their daughter Iphigenia to satisfy the goddess Artemis and who, to make things worse, returns from the Trojan War not with a snow-globe for his wife but a concubine for himself.

Clytemnestra is no Macbeth. Her murder of Agamemnon is retributive not ambitious. And, while Macbeth's crime is an offence against nature, Clytemnestra seems very nearly to have natural justice on her side. Whatever else, her wild exultation in the act of mariticide, thrills us, no matter where we stand in general on wives murdering husbands. We watch as though children again, our own blood quickening by the restoration of justice in the lavish, operatic spilling of Agamemnon's.

But that's not how everyone sees it. Agamemnon has a son, Orestes, and Orestes must now avenge his father as his mother avenged Iphigenia. And so the blood feud goes, passed on from daughter to mother and father to son. Whereupon Aeschylus says: "Hold! Enough!" But first he has to silence or otherwise accommodate the Furies.

As old as time and conceived in a welter of blood, castration and

We do not, if we are honest, enjoy the spectacle of the Furies reduced to the status of mere clerks of court whose new name evokes nothing more chilling than an early Cliff Richard album

incestuous union, the Furies were the she-gods of vengeance who would return from the underworld with snakes in their hair to pursue wrongdoers, tormenting them with wild hymns and curses, threats and chants "that rot the soul... withering away the flesh of mortals".

Orestes is meat and drink to the Furies. Pursuing him to the Temple of Apollo where he has vowed to plead the justice of his case – the avenger of a father wronged, no more – they torture him with song – a mind-blasting, madness-inducing, mind-destroying hymn of the Furies! A song without lyres, withering the life out of mortal men.

He is lucky to have the Goddess Athena on his side. Where the Furies view Justice as a decree brewed in the ancient bowels of the earth, the goddess Athena is a modern city girl bent on bringing an end to the cycle of blood-letting and revenge by establishing a court of justice, where ordinary Athenians will decide who is guilty and who is not. Central to her scheme for the liberalisation of Athens is the de-fanging of the Furies. Henceforth they will act as protectors not avengers and change their name to "the kindly ones".

Whatever our politics in the matter of sentencing and prisons, we do not, if we are honest, enjoy the spectacle of the Furies reduced to the status of mere clerks of court whose new name evokes nothing more chilling than an early Cliff Richard album. It isn't only the exhilaration of their rage we miss, it is language befitting the enormity of crime.

We needn't doubt the necessity of

Athena's law reforms to feel let down by the play's final carnival of emollient. There is simply no squaring the competing demands of civil society and the justice for which our souls yearn. What to do with the Furies is a question every society is bound to face. No matter how thrilling their brutal poetry, we cannot have them running wild through our streets, withering the life out of every transgressor, but reducing their role to that of social worker or prison planner reduces us as well.

We live in an apology society. And where transgressors will not apologise on their own behalf we apologise for them to clear the ground for their rehabilitation. Rehabilitation! A word on which we choke when the improved criminal returns, as many do, "like a dog returns to its vomit" (Proverbs 26). Who would dare say, today, that rehabilitation is a moral dividend to which not every criminal is entitled? I ask the question as a Fury, and the Furies have been put to bed.

But when we set free a serial rapist because he swears he will not rape again and refuse to hold a murderer lest there be no room in our prisons to house others in the queue, we forfeit the right to look into the next victim's blasted eyes and speak of justice. A horrid deed is no less a horrid deed because we lack the nerve or the knowledge of the human heart or the accommodation to requite it.

Howard Jacobson won the Booker Prize in 2010 for his novel 'The Finkler Question'. His latest novel 'Howl' was published this March

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EDITORIAL

A stacked sporting calendar is a win for Hong Kong

Hong Kong's football fans enthusiastically embraced the World Cup, gathering to watch broadcasts of the matches even though many were played at inconvenient times. Their passion for the game during the summer season did not end with the final in the United States last month. The city's football festival, featuring two matches between top English and Italian teams, gave supporters a golden opportunity to see some of their heroes perform live.

More than 86,000 fans in total watched the games, in which Inter Milan beat Manchester City on penalties and Juventus defeated Chelsea, at the 50,000-seat Kai Tak Stadium.

Attendance is down from last year's inaugural event, perhaps because some of the biggest names were missing while recovering from the World Cup. But there is no doubting the impact of this new flagship event in Hong Kong's sporting calendar.

It is a high-profile component of the city's drive to establish itself as a leading host of elite, international sports competitions. Last month, Hong Kong staged the prestigious Fencing World Championships at AsiaWorld-Expo for the first time. The two sports spectacles added significantly to the city's growing line-up of mega-events and bode well for the future.

The second successful staging of the football festival is especially satisfying. Fans were outraged in 2024 when one of the sport's greatest players, Lionel Messi, failed to make a highly anticipated appearance in the city due to injury. There was much room for improvement.

Fans attending this year's festival saw top players – including new signings, experienced campaigners and talented teenagers – perform in the flesh. It is a different experience than watching on a screen; they were not just spectators, but participants. Manchester City fans turned the stands into a sea of sky blue and supporters of all four teams entered into the spirit, creating a lively atmosphere.

The festival, which was followed by a separate match between Bayern Munich and Aston Villa, brings other benefits. Last year, it injected HK\$437 million into the local economy. The event attracts fans from outside the city. It is also important for the visiting clubs, allowing them to engage directly with their supporters in the region and grow their fan base. The city's role as a gateway to mainland China makes it an especially appealing destination.

Inter Milan, for example, has commercial partnerships with Chinese companies and fan clubs and academies in both the mainland and Hong Kong. It estimates the team's reach in mainland China could potentially hit 184 million fans.

Hosting the Fencing World Championships, meanwhile, was a coup. Hong Kong became only the fourth Asian city to stage the event and the first since 2018. This followed an eight-year bidding process with an investment of HK\$20 million.

More than 1,000 fencers from 200 countries and regions participated in the nine-day event in which the men's foil team won a historic silver medal.

The two summer events complement other top sports contests hosted in Hong Kong since the city emerged from the cancellations and travel restrictions of the Covid-19 pandemic. These include the snooker World Grand Prix, LIV Golf tournament and World Table Tennis (WTT) finals. Co-hosting the National Games last year was a landmark, demonstrating Hong Kong's ability to stage multi-sports events. New competitions now complement traditional favourites such as the Standard Chartered Hong Kong Marathon and the rugby Hong Kong Sevens.

Hosting events is only part of the story. The city's athletes have also enjoyed success, notably in the Asian Games and the Olympics. Government funding for sport has increased and its popularity is growing. This must continue as participation in sport at any level is good for body and soul and benefits the community.

Facilities need to be improved. There are plans to develop a new fencing hall and training centre. Support for the city's leading performers, especially young athletes with potential, should continue to grow.

The football festival and fencing championships will be followed by more mega-events, fuelling an appetite for sport and bringing a winning combination of economic, reputational and social benefits.

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Beneath the AI mania lurks hidden dangers

Seemingly unstoppable tech stock boom, financed in large part by the yen carry trade, is at risk of collapse if the Japanese currency gains more value

The world might be dividing into rival camps and competing trade blocs, but international capital flows remain footloose and fancy-free. In so doing, they pose a threat to what remains of stability in the real economy.

A good example of this growing potential for international contagion is the influence of the weak yen on global stock prices. The Japanese currency is expected to remain weak for the foreseeable future – despite recent official intervention in foreign exchange markets by Japan and the United States – so the risk of a bursting of the “bubble economy” is likely to intensify.

The role of the weak yen in enabling key stock markets to ride so high for so long is generally unappreciated. The boom in artificial intelligence (AI) stocks is certainly one factor, but leveraged, yen-financed speculation in stocks is another important but hidden one.

As Naomi Fink, chief global strategist at Amova Asset Management in Tokyo, put it in a recent analysis, the yen is “carrying the weight of the world's risk tolerance”. The yen-funded carry trade – where investors borrow cheaply in yen to invest in higher-yielding assets – is supporting long-duration risk assets, Fink noted, suggesting “the currency may remain undervalued until risk appetite, global liquidity conditions or Japanese capital flows begin to shift”.

The significance of that statement is not so much that Japan and the world are going to have to live with a weak yen for longer than expected. Rather, it is that markets in general are heavily reliant on the weak yen-induced boom.

This boom is being funded to a large extent by massive borrowing by individuals to finance investment in stocks and bonds. If interest rates continue to rise, the vulnerability to severe correction of such borrowing will only intensify.

Couple this with the fact that the gap between the yield on at least one key yen-denominated and the

comparable US dollar-denominated government bond has been narrowing and you have the makings of a major market correction. The yen will eventually strengthen and the yen carry trade will come crashing down like a house of cards.

Central bank monetary policy is usually conducted with at least half an eye on the impact on national currencies. However, recent developments suggest it also needs to be conducted with a sharp focus on the price of international financial assets, stocks and bonds in particular.

“If interest rates continue to rise, the vulnerability to severe correction of such borrowing will only increase

As Fink notes, “The deterioration in Japan's terms of trade is measurable and is one reason the [Bank of Japan] has recently signalled that it is paying closer attention to the yen's role in shaping consumer inflation expectations. However, while this gives the BOJ a reason to continue normalising rates, it is unlikely to prompt emergency rate hikes, as the BOJ's target is underlying inflation rather than the exchange rate itself.”

Not everyone subscribes to the view that the future of the yen carry trade is likely to be short-lived.

“The days of yen carry trade are far from over,” Nikkei Asia cited a European hedge fund manager as saying in a July 22 report. “Even though short positions in the yen are fairly saturated, the yen will

always be a candidate as a funding currency for carry trades.”

Meanwhile, the International Monetary Fund (IMF) has drawn attention to the need for countries to coordinate on policy with attention to global financial considerations.

IMF researchers Jiaqian Chen and Josef Platzer wrote in a July 30 blog post that “even if coordination proves difficult, it is in a country's own interest to take action to reduce its domestic imbalances, even when done unilaterally”.

They argue that if simultaneous actions are not possible, “rebalancing efforts” by a single country can still help “reduce excess global balances” and this might indirectly prompt policymakers elsewhere to take action. However, they warn that “unilateral adjustments could pose risks for the financial markets with negative impacts on growth and inflation”.

This message cannot be stressed strongly enough. We live in a connected world whether we like it or not. If the world has survived US President Donald Trump's tariffs and other trade restraints so far, it has been at the cost of economic growth and efficiency. Things can only get worse the longer these restraints continue.

Global finance has appeared to be relatively immune to such disruptions as stock and bond prices have not crashed in line with economic fragmentation.

However, both are being artificially propped up by a wave of financial leveraging and unsustainably cheap yen liquidity. The remedy demands international policy co-ordination.

What hope of that is there at a time when the world's leading nations appear more intent on making war rather than good policy? They need to recognise their responsibilities and pull together. Global leadership is matching the yen for weakness.

Anthony Rowley is a veteran journalist specialising in Asian economic and financial affairs



Anthony Rowley

LETTERS

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Odyssey ordeal for learner drivers

The Christopher Nolan blockbuster *The Odyssey*, chronicling Odysseus' arduous journey home, is now showing in cinemas. It has dawned on me, after failing my second road test in Yau Tong, that anyone determined to pass a driving test in Hong Kong faces an ordeal not unlike Odysseus'.

Anyone in Hong Kong who decides to take on this challenge must be prepared to scrimp and save to pay around HK\$15,000 to HK\$25,000 for driving lesson packages, assuming they even pass the test on their first attempt.

In reality, the pass rate hovers at about 33 per cent for private cars and 29 per cent for light goods vehicles, meaning that roughly seven in 10 candidates have to take at least one retest.

If they fail to win the Transport Department lottery for a test slot, waits for a retest can stretch to five months. Additional lessons and test

fees can easily add another HK\$5,000 or HK\$6,000 to costs. No wonder Hong Kong is one of the most expensive places in the world to learn driving.

Moreover, test results are effectively not subject to meaningful review. It is nearly impossible to appoint an impartial adjudicator to re-assess a candidate's performance, as the examination is neither filmed nor documented by an independent third party. The only remedy is to lodge a complaint with the Transport Department and wait for the outcome.



Learners on the road to gaining a driving licence in Hong Kong. Photo: Elson Li

Unsurprisingly, appeals against road test results had risen from 192 cases in 2017 to 380 cases in 2023. Hong Kong can and should do better. By cutting red tape, increasing transparency and building a more robust and accountable mechanism, we can ensure that no one has to endure an Odyssey ordeal just to get a driving licence, and that learners enjoy the process of becoming safe and confident drivers.

Vincent Ng, Cha Kwo Ling

HK could become a pet-friendly hub

The Hong Kong tax, health, public transport and educational systems are world-class. Hong Kong could also become a world-class destination for those with companion animals, if rules and regulations are further relaxed to allow furry friends in more public places, especially public transport – not just some restaurants.

This is something Northern Metropolis planners should consider. A key accelerator will be the development of veterinary tourism and pet-friendly activities, allowing those with furry babies to visit Hong Kong – including the Northern Metropolis – for veterinary wellness packages, followed by fun-filled activities in facilities where the two-legged and four-legged can mingle.

The development of the Northern Metropolis is a rare opportunity for Hong Kong to become a global leader in veterinary tourism.

Imagine a retail experience featuring the most popular pets in

China, and visitors being greeted by rotating globes with animals on seven continents. The globes could serve as touch screens for visitors to learn about the history of their pets, access the floor plan and find out about special events. There should be a veterinary hospital, pet grooming salons, pet spas, animal adoption services, pet day care and much more.

Pet-friendly travel demand is on the rise. In mainland China, more than 70 per cent of pet owners have expressed interest in travelling with their animals. Hong Kong should welcome them all with open arms.

Peter G. de Krasel, co-founder, Pets Central

Let's not look like a poor relative

I was pleased to read the letter, “Towards a beautiful and clean Hong Kong” (August 1), about the poor state of cleanliness in our city and the deteriorating condition of older buildings.

Visiting much of Shenzhen and other cities in the Greater Bay Area is a revelation. Well-maintained roads and boulevards adorned with flowers sadly make Hong Kong look like a poor relative.

The housekeeping of this beautiful city is in dire need of attention. It's not just about placing a few childlike objects in and around our parks, but the concentrated effort at planting, road repairs and maintenance. If we are to uphold first-world standards, then we need to polish up our act.

Marguerite Lee, Mid-Levels



Illustration: Quoc Huy Truong

Ambition required to match expectations

Repackaging familiar initiatives is not enough - Hong Kong's leaders must deliver clear directions, tangible targets and real accountability in its first five-year plan

Hong Kong's first five-year plan will be judged not by how many initiatives it assembles, but by whether it explains where the city intends to be by 2030 and how it will get there. The consultation document covers the expected ground. It includes the Northern Metropolis; Hong Kong's roles as an international financial, trade, maritime and aviation centre; integration with the Greater Bay Area and supporting the Belt and Road Initiative; and social priorities such as housing, education and manpower. A final section covers culture, sports, tourism and green living.

Much of this will sound familiar from past policy addresses and government documents. That is understandable in a consultation paper seeking public views before the plan is completed, but the final plan cannot merely repackaging familiar initiatives. It must express ambition commensurate with the national 15th five-year plan and subsequent documents elaborating national priorities.

Mainland five-year planning is not simply an exercise in compiling policies. It defines the advances sought, aligns institutions and resources, and sets targets against which progress can be assessed. Hong Kong operates in a competitive national environment, and its first plan cannot be tentative.

Mission framing would help. A mission begins with a desired outcome rather than a list of measures. It connects different business and sectors, mobilises finance and expertise, and tells the public what success will look like. The Northern Metropolis itself should be a mission: exceptional design and integration that create economic, social, environmental and land value.

In finance, deepening equity and bond markets, expanding asset and wealth management, developing fintech and consolidating Hong Kong's role as the leading offshore renminbi centre are important but already expected.

Hong Kong ranks third in the latest Global Financial Centres Index. Its plan should explicitly aim to strengthen and advance that global position by 2030. This is not about chasing a league table position but asking what distinctive capabilities would earn greater global recognition.

For example, Hong Kong should become the premier platform for financing and supporting the global development of China's next

generation of technology and new energy enterprises. That requires sustained engagement with mainland companies, regulators and other stakeholders, building on the work of the Hong Kong Exchanges and Clearing and the Stock Connect programmes.

Hong Kong should not view sectors such as electric vehicles, batteries, solar and wind power as investment opportunities elsewhere. The city should become a proving ground and service platform for their practical deployment. It has made good progress on electric vehicles, but its port is not ready for electrification of terminals for ocean-going vessels and smaller local craft.

A five-year mission could unite the relevant authorities with port operators, shipowners, utilities and investors to create the necessary infrastructure and business models. The city is preparing for green maritime fuel bunkering, and electrification should be part of the same forward-looking port strategy.

“

Hong Kong has been fortunate to receive national backing for new endeavours

The less glamorous end of new energy matters, too. Hong Kong's existing buildings offer a major market for energy-saving technology, digital management and retrofit services. That market will not emerge at scale until government provides the policy signal, assembles a credible pipeline and creates the conditions for private capital to act.

Hong Kong should also look beyond fashionable technologies. Artificial intelligence will reshape every economy, but many future capabilities will arise from understanding the physical world better. Atmospheric, ocean and climate science will be essential to decarbonisation, adaptation, renewable energy and ways of working with nature, not merely against it.

Our universities already possess substantial scientific capacity, including national key laboratories and extensive mainland and international partnerships. The government can focus this

capacity around missions important to Hong Kong and the nation while using research to train talent, create specialised jobs and attract philanthropy and investment.

Finally, Hong Kong must strengthen its intellectual role. Trade, finance, shipping, aviation, technology and science are being reshaped by geopolitics and geoeconomics. A genuinely global hub cannot confine itself to practical transactions; it must also convene serious discussion about the forces changing those transactions.

London's financial influence rests partly on its ability to interpret emerging risks, develop ideas and shape global debates. Hong Kong already hosts many international financial gatherings, but it should also become a leading intellectual centre for transition finance.

Hong Kong has been fortunate to receive national backing for new endeavours. The Shanghai Gold Exchange has introduced Hong Kong-deliverable contracts and its first offshore warehouse here, while the 15th five-year plan supports a Hong Kong commodity trading ecosystem.

Hong Kong also enjoys unique market access through its various Connect schemes and offshore renminbi infrastructure. These privileges are not available to other international financial centres since these channels are established exclusively between the mainland and Hong Kong.

These are significant advantages but not entitlements to preferential treatment. Mainland provinces and cities are intensely ambitious. Doors might be opened for Hong Kong, but it must generate the ideas, capabilities, standards and businesses to walk through them. National backing should raise, not lower, the ambition of Hong Kong's five-year plan.

Hong Kong's first five-year plan is an opportunity to replace incrementalism with direction. It should select a handful of missions, state the outcomes sought by 2030, assign leadership, integrate policy and finance, and report progress.

Ambition without credible delivery is rhetoric, but a plan without ambition is merely an inventory.

Hong Kong needs to show it possesses both the foresight to define its distinctive role and the governing capability to fulfil it.

Christine Loh is chief development strategist at the Institute for the Environment, Hong Kong University of Science and Technology



Christine Loh

“
The state's response [in Pakistan] has created a climate of fear

Gen Z revolts reveal a single shared lesson

South Asian protests have shaken governments but creating lasting change has been more challenging

Last month, as thousands of young Indians led by a group calling itself the Cockerroach Janita Party, marched towards Parliament in New Delhi, they were met with tear gas and struck with batons by the police. It appeared that India's moment in South Asia's Gen Z revolution had finally arrived.

As one journalist observed, for the first time since 2014 when Prime Minister Narendra Modi took office, fear had “switched sides”. The protests began over paper leaks that resulted in the cancellation of the national examination for admission to medical schools. A few months ago, protests of this magnitude – with Rahul Gandhi, leader of the opposition in parliament, demanding that Modi resign – were unthinkable.

From Sri Lanka to Nepal, Bangladesh to India, South Asia has seen variants of youth protest movements, each producing its own unique results. The common theme for these protests is that they were essentially leaderless or horizontal movements and had no single political party behind them.

All arose organically, spurred by youth anger over political and economic systems, and often drew on existing networks like unions, student federations and activist groups for on-the-ground organisation. But most had no grass-roots political mobilisation which could convert their street power into an organised political movement and lead to electoral success.

Bangladesh offers the clearest example. A youth movement toppled the Awami League government of Sheikh Hasina and installed a technocratic interim set-up under Nobel laureate Muhammad Yunus, which struggled to hold elections on time.

When elections were finally held, the country saw the return of the political establishment, with the Bangladesh Nationalist Party led by Tarique Rahman, the son of former prime minister Khaleda Zia, winning.

Voters endorsed constitutional reforms in a referendum held alongside the election. But once in office, the BNP did not implement the reforms, pursuing its own 31-point plan instead. The National Citizen Party, formed following the protest movement, lacked grass-roots political mobilisation and organisational depth. It failed to translate its street power into political capital, winning only six of the 30 seats it contested.

In Sri Lanka, the 2022 “Aragalaya” movement forced president Gotabaya Rajapaksa to flee the country. But the movement lacked the leadership and organisation to shape what followed. Ranil Wickremesinghe, a veteran of the political elite, filled the vacuum and suppressed the protests. Then, in 2024, Anura Kumara Dissanayake and his National People's Power (NPP) coalition swept the presidential and parliamentary elections. Although the protests were short-lived and failed to produce immediate change, they had a lasting impact on Sri Lanka's political landscape by disrupting the entrenched party system and creating the opening that the NPP filled two years later.

Nepal followed a different trajectory. The September 2025 protests, triggered by a social media ban and fuelled by anti-corruption anger, forced Prime Minister K.P. Sharma Oli's resignation. But unlike Bangladesh, the movement did not have to build a political vehicle from scratch. Balendra Shah, Kathmandu's first independent mayor, joined forces with the four-year-old Rastriya Swatantra Party, resulting in a landslide win in March, making Shah Nepal's youngest prime minister at 35.

In India, the Cockerroach Janita Party called off the protests after the resignation of education minister Dharmendra Pradhan. The movement has neither evolved into one that brought down the Modi government nor escalated into violence like elsewhere in the region. Whether the protests leave a lasting imprint on India's political consciousness is unknown.

In Pakistan, some argue that the youth are unable to mobilise since student unions have been banned. However, this is not the core issue and the past few years have seen multiple demonstrations.

However, they have consistently faced state pushback, from Baloch and Pashtun rights movements to religious and mainstream political parties alike, facing arrests, bans and worse. The latest flashpoint is Azad Kashmir, where more than 30 protesters have been killed since June, after the Jammu Kashmir Joint Awami Action Committee was banned.

The state's response has created a climate of fear, making ordinary citizens, particularly the urban middle class, reluctant to join protests.

For now, it seems unlikely Pakistan will have its Gen Z protest moment but then it also seemed impossible in other South Asian nations. During the Arab spring, authoritarian regimes that had been in power for decades were toppled in weeks. However, one must be cautious of the consequences. As with the Arab spring and Bangladesh, an uprising and regime change do not always result in stability or reform, especially when the organisational strength and ideological clarity needed to carry the movement forward are absent. Any reform or revolutionary protest campaign must remember that.

Jawad Khalid is a Pakistan-based freelance writer and analyst focusing on the Global South, geopolitics and climate justice



Jawad Khalid

OPINION

We only call it reckless when it fails



DR HAMED
AL SINAWI

The writer is a senior consultant psychiatrist at SQU Hospital

LAST WEEK, several social media platforms carried news of the sad death of ten mountain climbers in an avalanche in Pakistan. Sympathetic people posted their condolences to the victims’ families. Videos were shared showing clips of their previous adventures, and it was clear that this form of sport carries a great risk to one’s life. People expressed different opinions about the accident: while many praised the spirit of adventure, others called them “adrenaline junkies” who were needlessly risking their lives.

The phrase “adrenaline junkies” might be considered an accusation, yet it is not entirely wrong or an insult either. Psychologists call it “sensation seeking,” which is defined as the tendency to pursue novel, intense, and varied experiences and to accept risk in order to have them. It is a normal personality dimension, partly inherited, and linked to how the brain’s reward system responds to stimulation. People with such a personality trait are not necessarily damaged.

They simply need more input before life feels vivid. Many of them become surgeons, firefighters, pilots, emergency physicians,

and war correspondents. Societies quietly depend on such people, then condemn them when the risk they carry becomes visible. Elite mountaineers are usually the least impulsive people you will meet. They spend years training, months acclimating, and days waiting for a weather window. They calculate oxygen, load, rope, and route, and a good climber is defined less by the summits reached than by the number of times he turned back. What killed those ten men was not recklessness but residual risk, the part that preparation reduces and can never remove.

So why are we so quick to judge? Partly because of hindsight. Had the expedition succeeded, the very same footage would have been shared as inspiration, and the very same men and women would have been called heroes.

The outcome changes our verdict on a decision that was identical either way. I was discussing this incident with a friend, and he rightly pointed out that sometimes we tend to judge chosen risks far more harshly than habitual ones. He gave examples of how road accidents, smoking, obesity, and inactivity end vastly more lives each year than

Psychologists call it ‘sensation seeking,’ which is defined as the tendency to pursue novel, intense, and varied experiences and to accept risk in order to have them.

mountains ever will, yet nobody is called a junkie for driving too fast on a familiar highway or for a third cigarette after lunch. We reserve moral language for risks that are voluntary, visible, and unfamiliar to us.

None of this is meant to romanticise what happened. Ten families are grieving, and children have lost their parents. It is also worth remembering that the risk on such expeditions is not shared equally, as we tend to forget the local porters and guides who carry the heaviest loads through the most dangerous ground, for modest pay and without the fame that later attaches to the climb.

Perhaps my friend was right in pointing out that the deeper discomfort comes from the realisation that a life arranged entirely around the avoidance of risk is not automatically a safe life; it is often a small one, and meaninglessness carries its own mortality. Most of us settle somewhere between the mountain and the sofa, and we are not always honest about where.

In my opinion, when people die pursuing something that mattered to them, what is owed to them is condolence, not a verdict. May their souls rest in peace.

CANADA TRIES TO ADAPT TO A FUTURE OF WILDFIRES

FANNY ALARCON

Faced with another summer when wildfires have scorched millions of hectares of land and blankets of smoke have disrupted daily life nationwide, Canada is trying to limit the annual devastation.

Yet, despite procuring new water bombers and deploying forest management strategies to protect populated areas, experts caution that intense wildfires will remain a fixture of Canadian life.

“We’re going to have to live with this,” said Normand Lacour, who spent decades at Quebec’s wildfire prevention and detection organisation (SOPFEU). Canada is home to about a quarter of Earth’s boreal forest area and average annual temperatures in the country are increasing roughly twice as fast as the global average.

That makes conditions in Canada particularly “conducive to intense and very extensive forest fires,” University of Ottawa geography professor Patricia DeRepentigny said.

Canada’s last three wildfire seasons have been among the 10 worst on record, including the devastating summer of 2023 when 18 million hectares were torched, an area nearly as large as Syria. This summer is not currently on track to approach that historic toll, with 4 million hectares burned so far, but the damage has been widespread.

In the western province of British Columbia, 15,000 people have been ordered to evacuate their homes, while residents of major eastern population centres like Toronto endured some of the world’s worst air quality last month.

Canada’s emerging response is broad-based. The federal government has invested \$227 million over five years “to establish a new national aerial firefighting surge capacity,” Ottawa announced in May.

The money is being used to lease 10 aircraft capable of confronting wildfires, to be dispatched to provinces facing intensifying blazes.

Ottawa is also backing a CAD\$150 million programme that aims to clear flammable material such as vegetation from populated areas.

Provinces have also beefed up their firefighter capacity, including in Quebec where SOPFEU staffing levels are up 40 per cent.

But when it comes to protecting people from wildfires, “Canada is not in an excellent position,” said Ryan Ness, the director of adaptation research at the Canadian Climate Institute. There are “too many communities that are in areas that are exposed to wildfires that continue to develop,” he said. Canada is also extremely vulnerable to “fire clouds,” or pyrocumulonimbus clouds, immense blazes that create their own wind and even lightning that can spark fresh fires. — **AFP**

United we stand and grow; divided we fall and decline

THE ARAB world and its neighbours face a simple choice: build trust with one another or allow division to make every country less secure. From the Gulf to the Levant, from North Africa to the states adjoining the Middle East, shared history, faith, trade routes and family ties are stronger than the disagreements that too often dominate public debate. They have sufficient enemies without fighting each other.

Division is not only irrational but dangerous. The GCC states have shown that practical cooperation can bring real benefits. Oman, the UAE, Saudi Arabia, Kuwait, Qatar, Yemen and Bahrain each have their own character, priorities and national interests. Yet they also share deep connections and common concerns: secure seas, stable borders, economic opportunity, food and water security, and a peaceful future for younger generations. Their strength lies not in becoming identical, but in recognising that cooperation gives every member greater protection and greater influence. The same principle applies across the wider Arab and Muslim world. Muslims follow different schools of thought, cultures and personal paths. None of this removes the duty to treat all people, no matter what their religion, with dignity, fairness and brotherhood.

Too often, regional differences are widened by suspicion, inflammatory language and the belief that another country’s weakness is a national advantage. This is a short-sighted view. Instability does not remain within one border. Conflict disrupts trade, threatens shipping, drives displacement, encourages extremism and creates uncertainty for investors and families alike.

When one state is weakened, its neighbours eventually feel the consequences. The countries of the Middle East and those adjoining it



KARIM
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The message is clear: united, the nations of this region can protect their interests, develop their economies and offer their people a future of confidence. Divided, they become more vulnerable to pressure, conflict and manipulation.



A region that relies entirely on others for its security leaves itself exposed whenever foreign priorities change.

should also be realistic about external powers. Foreign partners can be useful in trade, technology, education and defence cooperation. Relations with the wider world are neither wrong nor avoidable. But no outside actor will care more deeply about the region’s people, culture, sovereignty and long-term stability than the countries of the region themselves.

External powers have interests, not principles. They act according to their own interests, changing governments, economic calculations and strategic priorities. Alliances can shift quickly. Promises can be delayed. Assistance can come with conditions. A region that relies entirely on others for its security leaves itself exposed whenever foreign priorities change.

The better path is regional unity. This means stronger dialogue, direct communication during crises and serious efforts to prevent misunderstandings from becoming confrontations. It means joint protection of maritime routes, intelligence cooperation against terrorism and organised crime, economic links that create shared interests, and investment in education, industry, renewable energy, food production and

advanced technology. It also means choosing diplomacy before escalation. Oman’s long tradition of dialogue and balanced relations offers a valuable example.

Quiet diplomacy is not weakness. It is often the most practical way to preserve peace, save lives and create room for solutions that public confrontation can make impossible. Unity does not mean ignoring disputes or pretending that difficult issues do not exist. It means handling them with patience, respect and a clear awareness of the common good.

Countries can defend their sovereignty and national interests while still seeking understanding with their neighbours. Indeed, true sovereignty is strengthened when a nation is secure in its region rather than isolated within it.

The message is clear: united, the nations of this region can protect their interests, develop their economies and offer their people a future of confidence. Divided, they become more vulnerable to pressure, conflict and manipulation. Friendship, mutual respect and solidarity are not idealistic slogans. They are the foundations of security and prosperity.

Showing the way to other Omanis



RAY PETERSEN
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IT WASN'T success that inspired Nadhira al Harthy to challenge Mount Everest, the most daunting of all mountains, but failure. Yet, she succeeded where so few have dared to venture, and in doing so inspired a nation and generations.

Al Harthy wasn't one of those serial winners we all know; she wasn't set upon mountaineering all of her life, but a typical young Omani woman, a diligent student who graduated from Al Rustaq University and went to work in the education sector. Teaching briefly, she supervised a student group on a geographical field trip to Mount Kilimanjaro, where, suffering from altitude sickness, she failed to make the summit.

But she was made of sterner stuff, and, her interest piqued, she threw herself wholeheartedly at the many challenges of climbing, from the very basics, including how to use her physical attributes in concert with the psychological demands of simply "looking a long way up and a long way down," as she told me in 2019.

She trained determinedly for the UTMB event on Al Jabal Al Akhdhar and was stung by her inability to complete it, the DNF only increasing her focus. She worked with Khalfan al Siyabi to develop her physique even further, and even an abortive climb at

Ama Dablam in Nepal later that year, 2018, did little more than reinforce her confidence in her abilities.

And here's where it all came together, and an Omani woman, a daughter of the Sultanate of Oman, a child of the sea and sand, put it all together, and in June 2019, Nadhira al Harthy cemented her name, her reputation and her strength of character, at the Everest, on top of the world, where so few have been, where according to folklore 'to face the Everest is to know there can be no expectation of mercy.'

Edmund Hillary, a modest, shy beekeeper from New Zealand, was the first to conquer the 'staircase to the stars' in 1952, with so many going before, failing, and so many before, both successful and otherwise. Yet none of those should demean the reality of Al Harthy's achievement. And she would go on, always challenging herself and 'her' mountains, with Madly, Ama Dablam, K2, the Matterhorn, Nd Nanga Parbat, the so-called killer mountain, all proving she was much more than a 'one-trick pony.'

I interviewed her twice, post-Everest, and found sitting opposite me a young woman, much younger than her years, with a nature, a manner, and a confidence that distanced arrogance. She had a clarity of purpose that wasn't overwhelming, but discomforting in

In June 2019, Nadhira al Harthy cemented her name, her reputation and her strength of character at Everest, on top of the world

its way, and evident in my past interactions with Frankie Dettori, Paula Radcliffe, Jonah Lomu, and John Walker, all masters of their respective fields.

She had a bold eye! Clear, bright, and so intense. She hated to lose at anything, and confessed that this side of her character only emerged as she learned of the possibilities that lay ahead of her. I confessed to being scared, no, terrified, of heights.

She didn't want to be idolised, but to 'show the way,' to other Omanis, boys or girls, and for them to know that nothing comes easy, but that success is all the richer for the struggle.

I will never forget the strong, forthright, bold woman who tolerated my intrusion into her past, present, and future, with such openness, her faith secure, her intent certain, and that future in the hands of fate. I also know that none of us want to 'go,' but if she was to, to do so doing what she had grown to love.

Edmund Hillary spoke of looking out from the summit of Everest, and "seeing another route to climb the mountain," and thinking, "This can't be the end of everything." In Al Harthy's life... it was just the beginning. She is mourned and celebrated, but clearly chosen to be more than a teacher... an inspiration.

COLOMBIA'S NEW PRESIDENT VOWS TO 'DEFEAT NARCO TERRORISTS'

DAVID SALAZAR

Colombian President Abelardo de la Espriella vowed to restore order and eradicate "narco-terrorists" in a fiery first speech as leader on Friday.

The US-backed millionaire flew by helicopter to address soldiers in a military garrison after his inauguration in the southwestern city of Cali.

His mandate marks a sharp turn right for the Andean nation, with the 48-year-old keen to cozy up to Washington and come down hard on Colombia's patchwork of armed groups.

"There will be no room for maneuvers that undermine the stability of the nation," the president, who adopted a stiff military salute on the campaign trail, told hundreds of soldiers.

He pledged to "relentlessly defeat narco-terrorism," adding that "the option of dialogue is completely exhausted" - a reference to the former administration's spluttering peace talks with guerrillas.

The first thing on his to-do list, he said, was to join US President Donald Trump's regional anti-cartel alliance known as Shield of the Americas.

The US leader now has an eager ally in Bogota, and the feeling appeared to be mutual late on Friday, when the US State Department issued a release saying the Trump administration intends to work with Congress to announce "\$1 billion in assistance as part of a security package to support" the new administration.

De la Espriella, who holds dual US and Colombian citizenship, has offered to host US troops on Colombian soil and wants to bomb jungle cocaine labs, build "mega-prisons" and slash the size of the state.

In a break with tradition, his inauguration took place in Cali, Colombia's salsa capital, not at Congress in more buttoned-down Bogota.

Among the guests was beleaguered Fifa boss Gianni Infantino, who faces scathing criticism over his now-shelved plan to open the World Cup and other competitions up to private investment.

Right-wing figures also attended, including Argentina's President Javier Milei and Todd Blanche, Trump's acting attorney general, who headed the US delegation. De la Espriella's leftist predecessor Gustavo Petro declined to attend the ceremony. He earlier left the presidential residence in the capital, bidding "farewell, freedom and life."

Cali has suffered several guerrilla attacks in recent years, and the city saw beefed-up security for the occasion, including 11,000 troops and an anti-drone system.

De la Espriella's narrow victory of less than one percentage point ended four years of Colombia's first-ever leftist government.

He is now faced with a divided Congress, where he lacks a majority.

Supporters are hoping for a harsh crackdown on crime and dissident armed groups.

"This government has a lot to prove. A lot was said during the campaign," 46-year-old Marisol Peira said in Cali. — AFP

Bangladesh textiles sector rethinks on energy sources

BANGLADESH'S VITAL textile sector was already suffering high energy costs from the Middle East war when a fire at one of its two gas import terminals last month further exposed its energy insecurity and forced industry leaders to look to other fuels.

The textile industry employs some 4 million people out of a total industrial workforce of about 14 million and produces around 80 per cent of Bangladesh's exports and about 13 per cent of its GDP.

But the industry is heavily reliant on gas for its wet processing operations such as washing, dyeing and finishing clothes.

Bangladesh has a longstanding gas supply shortfall due to local production falling and import costs rising.

Qatar, one of the world's biggest exporters of Liquefied Natural Gas (LNG), has said its supply to Bangladesh will be slashed as a result of Iran's near-closure of the Strait of Hormuz and Iran's bombing of Qatari LNG export facilities.

A fire at one of Bangladesh's two LNG terminals last month then cut supply to just over half of demand, according to data from state-owned oil and gas company Petrobangla.

Mohd Khorshed Alam, a director of the Bangladesh Textile Mills Association (BTMA), said a large number of factories in the industrial belts of Savar, Ashulia and Narayanganj were now operating at up to 40 per cent below capacity.

Some factories have turned to more costly compressed natural gas from roadside filling stations that normally fuel cars, or to even more expensive diesel to fulfil urgent orders.

"The country cannot build future industrial investment on uncertain LNG supplies and repeated supply disruptions. We need energy security, not piecemeal firefighting," said Fazlul Hoque, managing director of Plummy Fashions, one of the country's leading textile producers.

Hoque's factory in Narayanganj employs more than 1,000 people and has faced disruptions to its energy supply for years. As a result, he is considering switching to electrification and alternative fuels such as biomass.



MD TAHMID ZAMI

The writer is a Climate Correspondent for the Thomson Reuters Foundation based in Dhaka



A woman walks past the closed Lithe Group garments factory at Baniachala in Bangladesh's Gazipur district. — AFP

Almost all rural households in Bangladesh use biomass for cooking, burning pellets made of agricultural residues like rice husk, rice straw, jute sticks, bagasse and wheat straw, as well as wood residues and municipal waste.

A few textile factories have already begun burning biomass to fuel their boilers.

But the textile sector has an exceptionally large fuel demand relative to the country's biomass base, and would compete with rural households, said Dr Laxmikant Jawale, regional lead for South Asia and Southeast Asia at the Apparel Impact Institute, a non-profit focused on decarbonising the apparel supply chain.

Bangladesh's logistics and infrastructure for aggregating biomass at an industrial scale is still underdeveloped, while switching to biomass requires investment in boiler retrofitting and changing the way fuel is handled, stored, combusted, and how ash is removed, he said.

"Biomass thus cannot be a sector-wide strategy; rather it works better as a facility-by-facility, case-by-case option," Jawale said.

Other solutions include installing electric boilers and heat pumps that could cut energy use by up to 45 per cent.

But the Apparel Impact Institute said in a report last year that installing heat pumps would require large-scale capital investment and that grid-connected electric boilers could not alone make up the energy deficit if supply were not consistent.

"Urgently improving grid access and reliability for factories across the country will send a clear market signal that grid electricity — and preferably renewable electricity — is what the industry needs," said Jawale.

Alam from the BTMA is also managing director of Little Group, a yarn spinning company. He has installed rooftop solar panels and batteries to store power at his plants, as well as energy-efficient motors to cut electricity use.

The government should now step up and remove duty from imports of energy-efficient technologies, provide support to the textile industry to adopt renewable energy and vigorously explore domestic gas fields to boost local supply, Alam said.

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EDITORIALS

What happened to our collective reverence for death?

Few things are as shocking to living people as corpses decomposing in the summer heat. But that is what apparently occurred inside a funeral home on the city’s Southeast Side when more than 50 human bodies were discovered inside the South Chicago Chapel funeral home in the 2900 block of East 95th Street, following complaints from neighbors about a strong odor. That particular funeral home had sold itself as being “here to guide families through one of life’s most difficult moments with compassion, dignity, and care.” The investigation has only just begun, but it would appear that the home’s promises were hollow. To say the very least.

We offer our condolences to the bereaved Chicago families for whom this must have been unspeakably upsetting news. Funeral homes are subject to state regulation for numerous good reasons, one of which is that the customers thereof, the families of Chicagoans who die, are not in a position to know what subsequently happens to their loved ones’ bodies. People pay their money to funeral directors — often with considerable hardship, especially in low-income neighborhoods — and then trust that respect for their wishes will guide whatever happens next. Families want their beloved to rest in peace. This hardly is the first instance of the betrayal of that trust.

In 2025, investigators discovered 125 bodies inside a Colorado funeral home called Return to Nature, which allegedly had not sent the bodies to a crematorium as families had been promised but had pocketed the money and seemingly sent those families fake ashes derived from concrete. There are numerous other examples from both near and far. In the case of what happened in Chicago Thursday, it appears that the president of the funeral home, Clark X. Morgan, had a previous run-in with the Illinois Department of Financial and Professional Regulation, which had fined him \$10,000 in 2024 for practicing elsewhere in the state with an expired funeral-director license and unspecified “unprofessional conduct.” State Comptroller and mayoral candidate Susana Mendoza said that Clark Morgan and Johanna Morgan also had run a crematory in south suburban Chicago Heights. That facility, she said, lost its license last year after the discovery of improperly stored



SCOTT STANTIS/CHICAGO TRIBUNE

bodies and hundreds of cremated remains that weren’t given to families. If true, the Morgans appear to be repeat offenders. And it raises questions about why they were allowed to continue operating on the Southeast Side. Mendoza called what was discovered Thursday at the South Chicago funeral home “heart-breaking and an abomination.” She is right on both counts. This incident will, of course, need to be thoroughly investigated and one of the focuses of that investigation should be on how Morgan was allowed to get back in business seemingly with sufficiently little state oversight that investigators only made this discovery after being alerted by neighbors. What they found there would suggest much more frequent checks should have been made. At a minimum. The issue at the home follows hard upon the joint investigation of conditions at the Joliet Treatment Center conducted by the Marshall Project, WBEZ and the Chicago Sun-Times. That reporting into what claimed to be a better kind of prison, more focused on treating inmates with mental-health issues, concluded that the conditions at the center were appalling, resulting in fires being set by inmates on their own

persons. The report also alleged that the foundational promise of the Joliet Treatment Center — available treatment for the mentally troubled — had gone largely unfulfilled. Read that report and you wonder where were the inspectors from the Illinois Department of Corrections, just as you wonder about the presence, or the lack thereof, of the Illinois Department of Financial and Professional Regulation as the bodies piled up in the funeral home. These regulatory state entities are crucial safety nets. The first plank of the mission statement of the IDFPR is to “protect Illinoisans,” and even if the incident at South Chicago Chapel has yet to be fully investigated, it hardly seems premature to say that it appears the families of those deceased folks were not protected. Indeed, the incident traumatizes families far beyond those attached to the bodies in the home. Many others at this and other funeral homes in the state inevitably start to wonder whether or not their wishes were carried out as they instructed. It is, as we noted above, very difficult to know. It is axiomatic of funeral homes that they really take care of the living even if it appears

they take care of the dead. But the second begets the first. We know, from personal experience, of this state’s many honorable funeral directors who see this as a sacred mission and will deeply lament this stain upon their profession, just as we know that will be true among many who work for the IDFPR. But there is no glossing over the epic failure that happened here and its impact on Chicagoans at one of the most vulnerable times of their lives. Steps should be taken by the governor to ensure that this does not happen again anywhere in Illinois. We have one last point to make here. We’ve noted, in political and other circles, a diminishment of respect for the deceased, an inability to let go of ideological difference to give grace to a decedent’s family, those who loved a person as a person, not as a public figure with a point of view. Throughout human history, our rituals surrounding the end of human life have abided as societies that have little else in common have understood that a dignified death is not only what we all deserve but a crucial part of what helps the living recover. That did not happen at the South Chicago Chapel funeral home, and the horror there should galvanize us all.

Quotes of the week

“I’ve known Speaker (Emanuel “Chris”) Welch for some time, and you know watching his maturation, you know, has been just a remarkable testament to what’s possible in this country.” MAYOR BRANDON JOHNSON

“If you’ve achieved extraordinary success in this city, that makes me happy. Your success is an inspiration to so many people, and I applaud you. But I’m humbly asking you to help and lead in this fight to turn Chicago around.” ILLINOIS SECRETARY OF STATE AND MAYORAL CANDIDATE ALEXI GIANNOULIAS

“Under the guise of supply disruptions from war in the Middle East, your companies are collecting windfall profits from the hardworking families and businesses in Illinois.” GOV. JB PRITZKER, in an open letter to the U.S. CEOs of seven major oil companies

“I know this is going to be controversial coming from me in particular — we need to revisit the Electoral College.” KAMALA HARRIS, former Democratic presidential candidate

“We always talk about how the game is evolving, and people may as well have been underhanding the ball to that guy, and he’s still regarded as one of the best players ever.” PETE CROW-ARMSTRONG, dogging the legacy of Babe Ruth on a podcast

“The run game is everything.” JONAH JACKSON, Bears right guard

Mayor can’t find anyone willing to collect debt on city’s behalf

Mayor Brandon Johnson’s administration has informed aldermen that a proposed sale of outstanding debts owed to the city of Chicago, which was supposed to net \$90 million in this year’s budget, is garnering no interest from banks or other financial services firms. The apparent failure of the debt sale looks like it will blow a hole in the current year’s budget that will need to be addressed, although the size of that shortfall is yet to be determined. We certainly agree with members of the council majority who included the debt sale among other revenue-raising measures that the mayor and his administration gave their idea no real chance of succeeding. From the start, Johnson castigated the plan to sell some of the \$8 billion owed to the city in unpaid ambulance charges, water bills, red-light and speeding camera tickets and other obligations as “immoral” and “morally bankrupt.” This page rejected his argument, saying among other things that it’s unfair to the people who pay their debts to give a tacit pass to those who just don’t. Johnson allowed the budget containing the proposed



Mayor Brandon Johnson greets people on July 15 before a City Council meeting at City Hall in Chicago. BRIAN CASSELLA/CHICAGO TRIBUNE

debt law to become law without his signature. He then went on a barnstorming session in various wards throughout the first quarter in which he and his finance team warned that the debt sale, among other of the council majority’s novel revenue-raising options, was unlikely to succeed and that the budget would be short by the middle of the year.

So is it even slightly surprising the city can find no one interested in trying to collect this debt, at least given the way Team Johnson has conducted the process and the mayor’s messaging? Among the reasons potential bidders gave for taking a pass were “reputational concerns of potential buyers” and “future policy or legislative decisions,” according to a recent memo city

Comptroller Michael Belsky wrote to the council. Well. Yeah. When you have a mayor trashing his own city’s plan, that surely will raise a vendor’s “concerns” about the effect on their reputation. Johnson took a preliminary victory lap of sorts in July, iterating that he’d said from the start the debt sale was a bad idea. The crocodile tears then flowed. “I didn’t want to be right about this situation,” he said. This would be easier to stomach if Johnson hadn’t leaned heavily on nuisance fees and fines in past budgets. About \$1 billion in unpaid debts was added in less than two years during Johnson’s term as of November 2025, according to the Chicago Sun-Times. The job of the executive branch, whether at the national or local level, is to enforce and execute the laws of the legislative branch. We don’t know how difficult this debt-collection plan would have been to execute under an administration committed to enforcing all laws, even ones it doesn’t like. But we surely know it had no chance under this City Hall.

OPINION

Taxpayers can end up funding gun violence. Chicago is trying to stop it

By Kris Brown
SPECIAL TO THE TRIBUNE

The No. 1 purchaser of firearms in this country is the American people.

Each year, cities and states across the country spend more than \$5 billion purchasing firearms for law enforcement. Too often, this means taxpayer dollars are fueling the very gun violence that plagues neighborhoods and communities nationwide.

Public dollars should advance public safety, not undermine it. Full stop.

As the largest institutional purchaser of firearms in the United States, governments have tremendous power to shape the market. When governments don't align practices with commitments, everyday taxpayers end up funding gun violence.

A 2023 report released by Brady: United Against Gun Violence, the organization I lead, revealed that millions of taxpayer dollars have gone to businesses with histories of violating federal firearm regulations and fueling crime and violence. This means that too often, law enforcement agencies and governments are buying their firearms from dealers with a history of skirting federal laws and allowing the very guns they're trying to keep off streets onto them in the first place.

Gun sellers play a critical role in preventing firearms from entering the illegal market. Responsible dealer practices are the first line of defense against gun trafficking, straw purchases and other illegal sales.

Under Mayor Brandon Johnson's leadership, Chicago is using



A Chicago police officer stands with a holstered gun near the intersection of West Belmont Avenue and North Clark Street after the annual Chicago Pride Parade on June 29, 2025. **ARMANDO L. SANCHEZ/CHICAGO TRIBUNE**

the power of public procurement to raise the standard for responsible firearm sales. Rather than allowing irresponsible sellers to profit twice — first by selling firearms that are diverted into crime and violence, and then by receiving taxpayer-funded contracts from the very communities harmed by that violence — the city is taking steps to ensure public dollars support responsible business practices while encouraging higher standards across the firearm industry.

That commitment is reflected in an executive order signed by Johnson directing the Department of Procurement Services, in consultation with the Chicago Police Department, the Office of Public Safety Administration and the Department of Law, to develop enhanced procurement standards for firearm-related purchases within 90 days. The standards will require prospective vendors seeking to do business with the city to disclose information regarding compliance with

firearm laws, responsible business practices, firearm-related violations, corrective actions and other information necessary to evaluate their commitment to preventing the unlawful diversion of firearms and promoting public safety.

Under the procurement standards, Chicago officials would also be able to consider vendors' efforts to prevent firearm trafficking, relevant employee training programs, security measures designed to prevent theft of fire-

arms and ammunition, cooperation with law enforcement investigations involving firearms used in crimes and other public safety practices when awarding or renewing contracts. These are all practices that keep guns away from children, traffickers, domestic abusers and others.

Chicago joins a growing number of cities and states, including Colorado, New Jersey, Los Angeles, San Francisco and San Diego — in adopting the Brady-backed responsible procurement standards. These standards are part of Brady's long-standing effort to save lives and hold the gun industry accountable at every level. When governments use their purchasing power to demand accountability from gun dealers, communities are safer. Other states, cities and counties should adopt this playbook to align their procurement practices with their commitment to community safety.

Chicago's recent progress in reducing violence demonstrates that a comprehensive approach anchored in prevention, intervention, accountability and responsible governance works. Through sustained investments in community violence intervention, youth employment, victim services, behavioral health and coordinated violence reduction strategies, the city recorded its lowest number of homicides in nearly 60 years in 2025.

Changing procurement practices adds another tool to their toolbox. Other cities and states should take notice.

Kris Brown is president of Brady: United Against Gun Violence.



The final graduates of Trinity Christian College stand before receiving degrees during commencement at Ozinga Field on May 8 in Crestwood. **VINCENT D. JOHNSON/FOR THE DAILY SOUTHTOWN**

The liberal arts tradition doesn't have to die, just evolve

By Jim Nowlan
SPECIAL TO THE TRIBUNE

Many private liberal arts colleges are entering death throes, even as education in the humanities in our tumultuous world is more important than ever. There may be ways to save the tradition, if not all the ivied brick-and-mortar campuses.

There are about 200 "national liberal arts colleges" in the popular U.S. News & World Report reputational rankings, and hundreds more "regional colleges" that also tend to focus on the humanities, social and natural sciences. Since 2020, about 100 American degree-granting colleges have closed or merged, according to bestcolleges.com.

The enrollment picture has changed dramatically in recent decades. Fewer students are being graduated from high school, and fewer of those graduates are going on to traditional four-year colleges. In the business of higher education, the dreaded enrollment cliff drop-off has begun.

Without adequate enrollment

and the tuition payments that accompany the students, many more colleges will close.

Over recent decades, liberal arts colleges have been separating into "tuition-driven" and "endowment-driven" models of finance; that is, colleges with modest endowments have had to rely primarily upon student tuition to finance their operations.

In contrast, colleges that husbanded big endowments from wealthy alumni could rely on income from these assets to finance much of their college operations; tuition has been less important and can be waived for high-achieving prospective students.

Today, a college's success is almost all about the money. The elite Ivy League and similarly well-known colleges tend to have big endowments and can buy the best students and faculty. Private colleges with \$1 million or so of endowment per student, such as Grinnell in Iowa and Berea in Kentucky, will also do just fine going forward. Berea provides

\$54,000-plus in support annually for each student; tuition cost to each student is \$0.

On the other hand, private colleges with less than \$100,000 endowment per student, which is most of them, are in a fix.

A \$100 million endowment for a college that enrolls 1,000 students sounds like big money, but it works out to about \$5,000 annual revenue per student. Yet, that college needs an order of magnitude more revenue per student than that to keep the doors open.

The present model simply doesn't work for many of these colleges, with fewer students in the overall pool, intense competition from wealthy, well-branded colleges that can waive tuition charges, and campuses often inconveniently located in small towns far away from anywhere.

Today, students and families want quality, convenience, low out-of-pocket cost and jobs right out of college. Many colleges can't provide all that, not without revenue from large student loans, which have become understand-

ably toxic to many students and parents.

But that doesn't mean the liberal arts tradition has to die with Old Ivy. The underlying purpose of 19th century colleges was not to provide four-year residences far away from home for young men and women. The purpose was to enlighten future leaders, and the campus offered the only way to do so.

The following proposed model may not be the answer, yet it is illustrative of the thinking necessary.

To the college with \$100 million in endowment: Save the endowment, rather than lose it in trying to stave off an institutional death spiral. Since students won't come to campus in adequate numbers, sell the physical campus, dorms and recreational facilities.

If the students won't come to your campus, go to them. Use the endowment income to keep a core faculty that would provide dispersed, online liberal arts education. Work with public libraries to create low-cost, local

"Old Ivy Liberal Arts Chapters." In addition to providing online courses to "chapters" of students from 16 to 80 in age, faculty members could travel now and then to chapter locales to lead in-person discussions. Micro-credits, certificates, even degrees could be awarded.

For many colleges, the old model doesn't work anymore. New approaches must be shaped that invest the remaining endowment wisely. Reconstituted colleges could provide quality, convenient, low-cost education in the liberal arts to a wider public, which could delve into the big questions, more important than ever, of "What matters?" and "How should I lead my life?"

Jim Nowlan has taught at the University of Illinois in Urbana and Chicago, Knox College, Black Hawk College and Fudan University in Shanghai. His Ph.D. dissertation was about "The Politics of Higher Education," published by the University of Illinois Press in 1973.

OPINION

Donald Trump’s design depravity and disregard for expertise



Edward Keegan

In June 2014, it seemed the entire city was upset when a certain New York real estate developer added five 20-foot-tall serifed letters spelling his name to the 16th floor of his eponymous tower facing the Chicago River. That moment and the ensuing kerfuffle seem quite quaint now. That unexpected design move — which defaced what is arguably the most architecturally distinguished building that bears Donald Trump’s name — was just a preface to what he’s doing at a far larger scale across Washington, D.C., and beyond.

There’s a weekly, sometimes daily, announcement of new design projects by the real estate president, and one never knows the full extent or budget for each project.

But there’s seldom any necessity for them, and each reflects Trump’s never-ceasing capacity for self-regard.

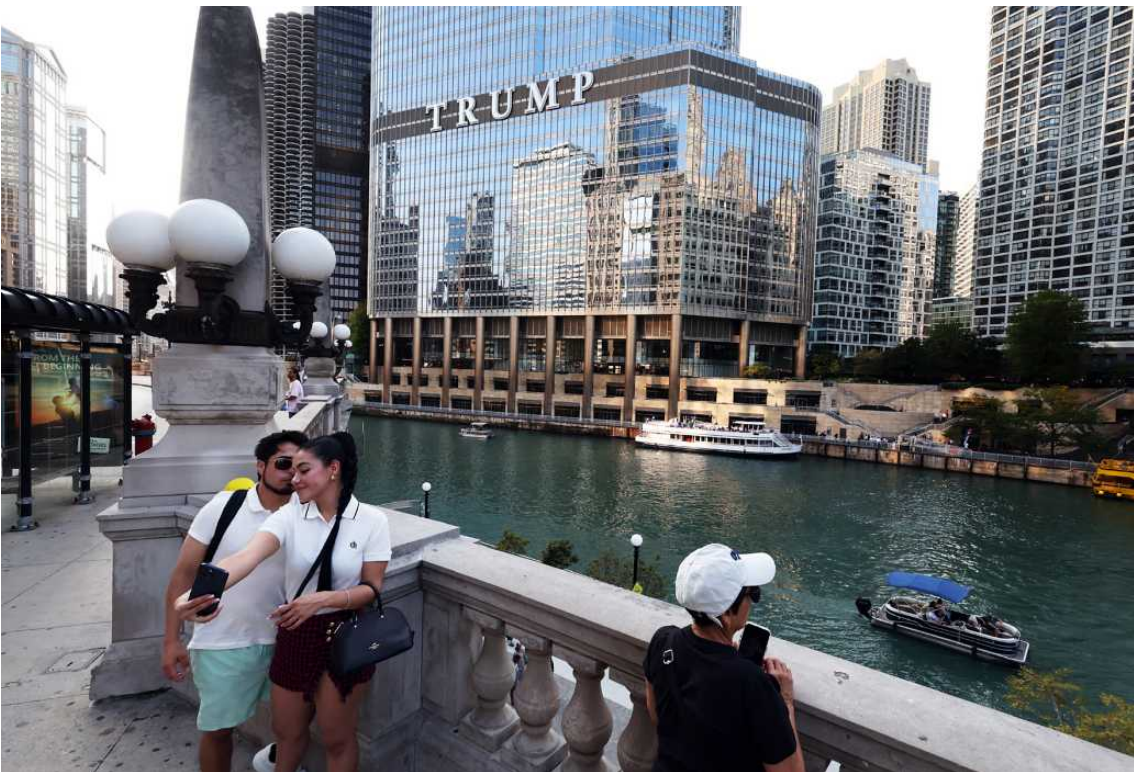
The one constant is the absolute disregard for expertise that’s apparent in virtually every single example.

There are many checks and balances that normally provide oversight of any architectural project that affects our public spaces.

But Trump is now living the real estate developer’s fantasy — with seemingly no laws, no permits, no reviews, no budget and no outside expertise required. He’s genuinely making it up as he goes along.

And the cost can’t just be measured in dollars and cents. It’s part of a fundamental dismantling of process to satisfy one individual’s whims. And when there have been cursory reviews of some projects, they’ve been by panels that he’s stacked with grossly unqualified people, including members of the U.S. Commission of Fine Arts and the National Capital Planning Commission.

Trump’s “expertise” in building and design is highly over-



People take pictures in front of the Chicago River with Trump Tower in the background on Sept. 11, 2024. **TERRENCE ANTONIO JAMES/CHICAGO TRIBUNE**

rated, as might be expected when you realize how few of the buildings that bear his name have any enduring architectural quality. In fact, his Chicago tower is of such quality in spite of the developer, who chose the local office of Skidmore, Owings & Merrill only when told that he needed a well-regarded Chicago architect to more easily gain city approvals. Even so, the city needed to strong-arm him when he tried to eliminate the spire from its top to cut his costs.

While the now-under-construction ballroom on the site of the demolished East Wing has garnered the most attention, Trump’s been remaking much of the White House’s extensive 82-acre grounds over the past year.

This started with kitsch signage and a grotesquely curated “Gallery of Presidents” along the White House colonnade between the house and the West Wing.

Then the paving of the White House Rose Garden made a mockery of a garden. Similarly, the transformation of the center of the White House’s South Lawn into a helipad forfeits historic

landscape for hardscape. This latest element was reportedly demolished because Trump didn’t like how the relatively flat platform was appearing within the sloped landscape. This is the sort of thing that could be avoided through careful planning and reviews by multiple interested parties.

Since none of these appear to have been done, the costly changes are a direct result of Trump’s hubris and lack of respect for process and expertise.

The design of a new White House visitors screening center just south of the Treasury Department extends the range of new, poorly conceived classical elements in proximity of the White House.

And the planned construction of permanent fencing around Lafayette Park, just north of the White House, will allow the quick and easy closure of this public space that has often been the site of public demonstrations that can capture the attention of the president.

The triumphal arch has been a stock figure in urban landscapes for millennia. Washington’s

lack of such a structure is a lesson in constitutional discretion — these United States have not needed to celebrate our triumphs in such a form. But Trump somehow feels that reaching 250 years is a grand triumph on his watch — even as he dismantles so many democratic features of our governance. And it needs to be big — because size seems to be the only true measure he understands, other than gilding (which will be prominently displayed on the multiple statues adorning said arch).

The 250-foot-tall structure will “adversely affect” 37 historic sites in the nation’s capital according to a recent Section 106 review by the National Park Service.

This reasonable determination by the park service is based on the fact that the proposed arch is far too tall, based on both historical precedents and its location in the low-lying portions of Washington that have traditionally deferred — by law and custom — to the Capitol and Washington Monument.

And the very review of the arch that identified its adverse effects is in the crosshairs of the administration. New rules for Section

106 of the National Historic Preservation Act would limit or eliminate public comment and consultation with state and tribal officials regarding historic properties, allowing political actors to replace professional input as well as broader engagement with their own unfettered actions. This would affect more than just Trump’s pet projects; it would make historic preservation that much more difficult throughout the country.

“You are America. Unconstrained by habit and convention,” reads the text along the top of the new Obama Presidential Center in Jackson Park. But I don’t think President Barack Obama meant that a future president should be loosed as Trump has been to inflict his poorly conceived designs on America. The remainder of the Obama text invokes “we” as the essential ingredient in our shared public experience and future.

And there is no “we” in Trump’s design plans. “We” means that design must reflect and protect the public health, safety and welfare of us all — a stricture that binds every licensed architect practice to the public’s benefit. Trump’s current schemes are the ill-conceived designs of a man who has spent his career erecting mostly garish and architecturally undistinguished buildings around the world. The designs that he’s unleashing on Washington show that his lack of design savvy can’t be hidden by taking on classical garb.

And those five letters across the facade of Trump Tower Chicago that have mocked this fine city for more than a decade are but a footnote to the aesthetic carnage that Trump continues to deploy throughout the nation’s capital.

Edward Keegan writes, broadcasts and teaches on architectural subjects. Keegan’s biweekly architecture column is supported by a grant from former Tribune critic Blair Kamin, as administered by the not-for-profit Journalism Funding Partners. The Tribune maintains editorial control over assignments and content.

Voice of the people

CRGA adaptable for needs

Energy prices are rising across the country because demand is increasing and there isn’t enough supply to keep up. That problem is particularly acute in the PJM region, which includes the Chicago area, because PJM, the country’s largest regional grid operator, failed to plan for data centers and other big energy users.

A recent editorial correctly points to the need for more energy supply (“Alarm bells are ringing loudly in electricity markets for Illinois’ clean-energy law,” Aug. 4). That’s why, in the face of rising costs around the country, Illinois policymakers stepped up to produce more homegrown energy. Gov. JB Pritzker and Illinois legislators passed the Clean and Reliable Grid Affordability (CRGA) Act to quickly inject more energy supply onto the grid. CRGA aims to bring 3 gigawatts of battery storage onto the grid by 2030, matching the roughly 3 gigawatts of statewide coal-fired generation set to retire in the same time frame. Grid-scale batteries helped Texas meet energy demand amid data center growth.

The Illinois Power Agency is set to hold an energy storage procurement event this month.

CRGA also includes an Integrated Resource Plan, which is due in November, a data-driven analysis of the lowest-cost solutions to addressing the state’s shortfall. It already allows the state to extend the Climate and Equitable Jobs Act’s fossil plant retirement schedule, as the editorial acknowledges, if necessary for reliability.

Moreover, last month, the Illinois Commerce Commission approved the state’s first virtual power plant (VPP) program to increase supply and reduce peak electricity costs for all customers next summer.

By focusing on the lowest-cost and fastest deployable solutions, including renewables, energy storage, VPPs and energy efficiency, Illinois’ actions outpace those of other states in PJM’s footprint.

As PJM addresses challenges

with its interconnection queue and reforms its market, an acknowledgement that high-capacity prices haven’t resulted in meaningful new generation, more work can be done in Illinois. Lawmakers can ensure that data centers coming to the state bring investment and clean energy supply to insulate existing customers. Investment can range from injecting more dollars into programs to upgrade homes with advanced energy technologies to more transmission and clean generation.

CRGA provides Illinois with the tools to meet rising demand without a trade-off between affordability and reliability. Prematurely extending the life of costly fossil fuel power generation in response to rising costs in a market undergoing reforms may straddle Illinois customers with more costs than otherwise necessary.

— *Samarth Medakkar, Park Ridge*

Stay the course on renewables

Regarding the editorial calling for the Climate and Equitable Jobs Act to be amended to allow gas plants to operate past the 2030 deadline: I believe this is incredibly irresponsible advice. In case anyone hasn’t noticed, climate change is already here and will only get worse. Our best hope is to transition quickly to solar and wind power and battery storage to alleviate the worst-case scenario for people and other life forms, on which we are dependent. The case for renewables is so compelling that it’s difficult to imagine deliberately choosing business as usual. Renewables ensure cheaper electricity and a cleaner, healthier environment.

As someone who grew up along the Gulf Coast of Texas, I saw the pollution and dangerous conditions created by the oil and gas industry and also, sadly, the greed and misinformation generated by those companies. Fortunately, we now have cleaner, greener, safer ways to generate power.

Illinois is on the right path with renewable energy. It would be the utmost folly to veer from that path.

— *Candace Colby, Freeport, Illinois*

Benefits of community solar

Many people assume solar energy is only for homeowners who can afford rooftop panels; Illinois’ Torrence community solar project shows that’s simply not true.

A decade ago, when Illinois enacted policies to expand access to renewable energy, the goal wasn’t to simply build more generation — it was also to ensure that neither the numbers in your ZIP code nor your paycheck would determine if you had access to the benefits of local solar power and storage.

Today, the Torrence community solar program serves hundreds of households just south of Chicago. Many subscribers are renters earning less than \$50,000 a year, families that spend a large share of their income on energy bills. One participant shared that the money she has saved on electricity is helping cover groceries and other expenses, including the added cost of keeping her apartment cool during increasingly hot summers.

The benefits extend well beyond individual subscribers. Community solar projects create local jobs, generate tax revenue, support workforce development and create new opportunities for agricultural businesses, all while providing affordable energy options for households.

By generating electricity closer to where it’s used, community solar strengthens local economies and helps reduce strain on the electric grid. As battery storage expands, virtual power plants, or VPPs — networks of local solar and storage devices — can deliver locally generated electricity when demand is highest, improving reliability and helping contain costs for all customers.

As states confront rising electricity demand and growing concerns about affordability, community solar offers one practical way to expand energy options while delivering benefits to households and local communities.

What has worked in Illinois, thanks to the leadership of Gov. JB Pritzker and the legislature, won’t translate perfectly to other states. The good news is that policymakers don’t have to start from

scratch. Thanks to resources such as The Pew Charitable Trusts’ distributed energy resources policy playbook, a practical framework exists to evaluate policies that will improve energy affordability, resilience and reliability.

The success of these policies isn’t measured only in megawatts, but also in families who can afford groceries, medications, household expenses and summer cooling because their electric bills are lower. Community solar demonstrates that clean energy and lower energy bills don’t have to be competing priorities: With the right policies, homeowners and renters alike can share in the benefits of a more affordable, reliable energy system.

— *John Delurey, managing director of campaigns, Vote Solar*

What Rebuild Illinois achieved

When most people think about infrastructure investment, they picture the construction site: orange barrels, heavy equipment and workers rebuilding a road or bridge.

But those things tell only part of the story. To understand the true value of infrastructure investment, we need to look beyond the construction zone.

A new analysis of the state capital program Rebuild Illinois shows what we find when we do. The nonpartisan Illinois Economic Policy Institute examined \$30.8 billion in transportation investments made between 2020 and 2025. The study, commissioned by the American Council of Engineering Companies of Illinois, found each dollar invested generated approximately \$1.79 in economic activity statewide — a nearly 200% return and approximately \$2 for every dollar invested in the Chicago region.

Those benefits reach far beyond engineering and construction.

Rebuild Illinois created or preserved approximately 39,200 jobs annually. About 21,600 were directly connected to construction, and nearly 17,600 additional

jobs were supported outside the construction industry through supply chain purchases and spending by workers these projects support.

Local governments benefit as well. Rebuild Illinois increased motor fuel tax distributions to counties, municipalities and townships and authorized \$1.5 billion in bond funding for local infrastructure to help communities move forward with projects that might otherwise be delayed or unfunded.

The broader economic activity generated by the program produced an estimated \$169 million in additional local tax revenue each year — including approximately \$102 million annually in the Chicago region.

For suburban municipalities facing rising costs and limited resources, those benefits matter. Strengthening the local tax base allows communities to address deteriorating roads and bridges before they become more disruptive — and more expensive — to repair.

Rebuild Illinois has helped repair more than 21,000 miles of roadway, rehabilitate or replace more than 800 bridges and complete nearly 1,200 safety improvements.

Yet substantial needs remain. Rebuild Illinois was a down payment on decades of deferred maintenance, not the final payment. Delaying infrastructure investment does not save money; it shifts higher costs and greater safety and reliability problems to the future.

The study results show why Illinois should treat infrastructure as an economic asset rather than an expense. The return is measured not only in smoother roads and stronger bridges, but also in jobs across the economy, stronger local businesses, additional municipal revenue and more competitive communities.

— *Kevin Artl, president and CEO, American Council of Engineering Companies of Illinois*

For online-exclusive letters, go to www.chicagotribune.com/letters. Email your letter submissions, 400 words or less, to letters@chicagotribune.com. Include your full name, address and phone number.