



Dangerous skies

The Russia-Ukraine war poses great risk for airlines operating in the region

The crash of an Azerbaijani airliner near the Kazakhstani city of Aktau that killed 38 people has again brought into focus the danger of flying over the Russia-Ukraine conflict zone. The Embraer 190 was en route from Baku to Russia's Grozny when it was diverted and attempted an emergency landing some kilometres from Aktau. While initial fears centred around a bird hit, government and media reports have increasingly pointed at a misguided Russian anti-drone attack on the plane. Holes in the plane and videos of oxygen masks releasing would indicate depressurisation. The aircraft was still airborne after the attack, eventually crossing the Caspian Sea on the east, a distance of some 300 miles as the crow flies. Reports talk about the plane's control system being damaged, which would possibly explain its loopy flight paths, and permission being denied to the damaged aircraft to land in nearby airports although norms would allow a damaged civilian plane to land anywhere close. The Cockpit Voice Recorder and the Digital Flight Data Recorder have been recovered, which would reveal much information. Azerbaijan has sovereignty over the flight and the Brazilian manufacturer, Embraer, would also be party to the multi-stakeholder investigation that would reveal the cause of the accident, the course of events, and whether and how the control systems of the flight were affected. The last would indicate the role, if any, played by jamming systems that are part of air and drone defence.

Azerbaijani and U.S. officials have blamed Russian air defence systems responding to a Ukrainian attack likely with drones. Russian President Vladimir Putin apologised to Azerbaijani President Ilham Aliyev "for the fact that the tragic incident occurred in Russian airspace". In this half-hearted apology, he stopped short of acknowledging active Russian involvement or that it was collateral damage to Azerbaijan, a Russian ally. That the plane was damaged nearly 500 miles from the Ukrainian border has shown the state of warfare today, in which drones and microdrones have moved centre stage as low-cost weapons capable of strikes and surveillance across broad swathes of enemy territory causing much damage deep inside enemy territory. If the Kazakhstani air crash calls for one urgent response, it is for the de-escalation of military action in the region, the success of which would depend preponderantly on Moscow's willingness to end its invasion of Ukraine and an agreement on limiting the expansion of NATO. Failure to do so now risks not only collateral damage resulting in such avoidable loss of innocent lives, but could also see more regional actors getting pulled into the conflict.

Korean drama

South Korea's political class must prioritise constitutional stability

Over the decades, South Korea has evolved from a brutal military dictatorship to a pro-business democracy. But this journey has also been bundled with controversies involving corruption, abuse of power and political vendetta. The impeachment of the acting President, Han Duck-soo, who took charge a few days earlier following the impeachment vote against President Yoon Suk Yeol, exemplifies the vulnerabilities in the political system. Governance has been in a paralysed state ever since Mr. Yoon became President in 2022. While he won on a thin margin, the opposition Democratic Party took control of the National Assembly. Controversies and scandals followed and his approval rating tanked to below 20%. In April this year, the Democratic Party won the legislative election again, widening its lead in Parliament. As the chasm between the presidency and the opposition-controlled National Assembly widened, Mr. Yoon declared martial law earlier this month, which triggered instant protests from political quarters and the public. In a country that still keeps the dark memories of its not-so-distant military dictatorships, his move was seen as an extreme measure aimed at torpedoing its democracy. He was impeached and Prime Minister Han stepped in as the interim leader. But his tenure has also proved short-lived.

This is the first time South Korea is impeaching an interim leader. The crux of the dispute was Mr. Han's refusal to appoint three judges to fill vacancies at the nine-member Constitutional Court. According to South Korea's Constitution, a President will be stripped of powers as soon as they are impeached in Parliament but to remove them from office, at least six judges in the Constitutional Court should rule in favour of the impeachment. The opposition accused Mr. Han of delaying the constitutional process, while Mr. Han and the ruling People's Power Party argued that only an elected President has the powers to sign off appointments for the Constitutional Court. This would mean that the political and constitutional crisis is expected to persist for the foreseeable future at a time when South Korea is grappling with economic woes and also security challenges from the North. A prolonged crisis and paralysis in governance could also weaken the political institutions and empower anti-democratic forces which were in power until the late 1980s. This is perhaps the deepest crisis South Korea is facing since its transition into a democracy. Its fractious political class should prioritise constitutional stability over narrow political interests. The new acting President should strive for consensus with the key parties on appointments to the Constitutional Court and expedite the impeachment proceedings against Mr. Yoon.

Incidents on loop, but it's escape for regulator, airlines

The recent incident, on December 5, 2024, involving an Air India Airbus A320 aircraft at Goa's Mopa airport is another wake-up call for Indian aviation. The crew of the Hyderabad-bound aircraft had to reject takeoff after entering a parallel taxiway instead of the main runway. This is not the first time an event such as this has happened to airlines in India. This falls under the category of runway confusion. The Directorate General of Civil Aviation (DGCA), the regulatory body that primarily deals with safety issues, as we have seen during the past 20 years, will blame the pilots and sweep the report under the carpet. The blame, squarely, points to the regulator and the airlines. It has failed to learn from earlier events.

The International Civil Aviation Organization (ICAO)'s Annex 13 makes it mandatory for a member state to investigate accidents, serious incidents and also incidents and identify the cause and take corrective steps to prevent a recurrence.

Series of incidents

The history of runway confusion errors by Indian carriers is long. In 1993, a Jet Airways Boeing 737 inaugural flight to Coimbatore landed at the Salur air base of the Indian Air Force instead of Peelamedu civil airport. In September 2002, a Jet Airways Boeing 737 landed on the taxi track in Dabolim airport in Goa. In June 2007, a Spicejet Boeing 737 landed on the wrong runway at Delhi. In December 2008, a Spicejet Boeing 737 landed on a wrong runway at Kolkata. In March 2009, a Jetlite CRJ landed on a wrong runway at Kolkata. In September 2018, an Air India Airbus A320 on the Delhi-Thiruvananthapuram-Male sector landed on a wrong (under construction) runway in the Maldives.

Just a month earlier, a Jet Airways Boeing 737 had to abort takeoff while on a taxiway at Riyadh in Saudi Arabia. In January 2014, an Air India Boeing 787 almost landed at Melbourne's Essendon airport before air traffic control directed the crew to Melbourne Tullamarine airport. And in December 2020, a Spicejet Boeing 737 had a hard touchdown short of the runway threshold in Guwahati, Assam.



Captain A. Ranganathan

(Mohan) a former airline instructor pilot and aviation safety adviser. He is also a former member of the Civil Aviation Safety Advisory Council (CASAC), India

That frequent and the same kind of serious aviation incidents keep recurring in India points to deficiencies in regulation and training standards

Had the DGCA and the airlines concerned taken proactive and corrective steps, India would not have to cut a sorry figure in international aviation. India is lucky that none of these events resulted in fatalities. The blame is apportioned to pilot error while the airlines and the regulator walk away without accountability.

In June 2010, in the first meeting of the Civil Aviation Safety Advisory Council (CASAC), formed after the Mangalore crash of an Air India Express flight (May 2010), this writer had highlighted some of the events, between 2002 and 2009, in a presentation before the Union Minister of Civil Aviation. If such serious incidents are still taking place in 2024, the blame falls squarely on the Ministry of Civil Aviation, the DGCA and the airlines for their failure to prevent a recurrence.

Singapore took corrective measures

Contrast this with an incident involving a Singapore Airlines flight in Taiwan on October 31, 2000. The crew were trying to expedite their departure before the airport closed due to a typhoon. They took off from a wrong runway which had been partially closed. The aircraft crashed into construction equipment, exploded in a fire and several passengers died. It was night, in heavy rain and with strong winds. Singapore took corrective measures and there has not been a serious incident till date. Can India not learn from them?

Airlines in India have had a repeated number of accidents involving high and fast approaches, resulting in runway overruns since 2005. In October 2005, an Air Sahara Boeing 737 went off the runway at Mumbai and there was serious damage to the aircraft. In March 2015 a Spicejet DH8-D sustained damage during a runway excursion on landing in Hubli. In July 2019, a Spicejet Boeing 737 overran the runway in Mumbai on landing and was damaged. In December 2016, a Jet Airways Boeing 737 went off the runway at Goa after a rejected take off. A majority of these aircraft have resulted in hull losses and some such as the Mangalore and Kozhikode (2020) crashes have resulted in the loss of 179 lives. In all those overrun accidents, pilots have been blamed but never the poor

training and safety standards of airlines, the non-compliance with ICAO standards on aerodrome infrastructure and the failure of the DGCA's and Airport Authority of India's safety audits that have covered up serious deficiencies. The Flight Standards Directorate of the DGCA — which is supposed to oversee standards — has failed miserably, as it is the same type of accidents that have occurred and aircraft have been written off.

Pressure on crew

India has one of the worst set of regulations on flight and duty time limitations for flight crew. Pilots and cabin attendants are pressured to operate in violation of flight time limits, flight duty limits and rest periods. The new addition to pressure on flight deck crew is the hydra-headed monster called "on time performance", or OTP. Many of these errors can be attributed to the OTP pressure and failure of crew resource management in the cockpit.

In the Kozhikode crash, the captain was in a hurry to land because he was required to operate the next day's flight. The accident is a classic case of "press-on-it-is" where, once the pilot gets fixed on to the landing strip, no inputs are received from the other pilot. The same happened in the Mangalore accident. Repeated calls by the co-pilot to go around were ignored.

The incident, in Mopa, Goa, shows a lack of knowledge of runway markings by the pilots. Runways and not the taxi track have specific markings. Pilots landing short is also an indication of a lack of knowledge of runway markings and non-compliance of stabilised approach criteria. Airline training and safety departments should wake up and address these serious training deficiencies.

India has to move from the old adage, "If a pilot is alive, blame him. If he is dead, bury him". The recent deferment of flight and duty time limits at the behest of airline managements is a serious safety issue. To add fuel to the fire is a High Court decision asking the DGCA to negotiate with the two sides to find a suitable solution. Safety and fatigue are not negotiable. This is another instance of the judiciary having no clue about aviation safety.

One Nation One Election and representative democracy

The Constitution (One Hundred and Twenty-Ninth Amendment) Bill, 2024, that was tabled in the Lok Sabha, proposes simultaneous elections for the Lok Sabha and State/Union Territory Legislative Assemblies with the insertion of Article 82(A). This ambitious reform seeks to synchronise elections, fix the tenure of the Lok Sabha, and simultaneously align elections to the State Assemblies. If the Lok Sabha or a State Assembly is dissolved before its five-year term, mid-term elections will only cover the remainder of the original tenure.

The Bill also amends Articles 83, 172, and 327, with changes effective from an 'appointed date', post-2029 general elections, thereby initiating simultaneous elections in 2034. A second Bill, the Union Territories Laws (Amendment) Bill, 2024, aligns the tenure of Union Territories' Legislative Assemblies with the Lok Sabha and State Assemblies.

While the proposal seeks administrative efficiency and reduced election fatigue, critical questions arise: has the 'One Nation, One Election (ONOE)' process been truly inclusive and representative? Are there limits to our understanding of the representative spirit of Indian democracy?

Understanding representative democracy

Representative democracy is a system wherein citizens elect representatives to make decisions on their behalf. Rooted in the principles of free and fair elections, political accountability, and the protection of individual rights, it balances majority rule with the protection of minority interests. This form of governance becomes especially critical in diverse and populous countries such as India.

The theoretical underpinnings emphasise that elected representatives act as intermediaries, ensuring stable governance while accommodating competing interests. Citizens, being too numerous and diverse to participate directly in governance, delegate authority to their elected representatives. The system thrives on periodic elections, informed citizen participation, and institutional checks and balances.

Despite its theoretical merits, representative democracy faces growing challenges in practice. A 2024 Pew Research Center study across 24 nations, including Brazil, India, Nigeria, South Africa, the United Kingdom, and the United States, revealed widespread disillusionment with



K. Giresan

is with the Department of Public Administration, Rajiv Gandhi National Institute of Youth Development, Regional Centre, Chandigarh



Chinmay Bendre

is Senior Research Associate, MIT School of Government (MIT-SOG), Pune

The process adopted for the One Nation One Election Bill had lapses that affect India's democratic fabric

the system. Citizens increasingly questioned its effectiveness, with some exploring alternatives such as direct democracy, expert rule, or even authoritarian regimes.

In 13 countries, significant segments supported strong leaders bypassing parliamentary checks, reflecting frustration with institutional inefficiencies. Alarmingly, military rule garnered between 15% to 17% support in nations such as Greece, Japan, the U.K., and the U.S. Such trends underscore growing distrust in representative systems, driven by perceived inefficiencies, corruption, and unfulfilled promises.

Jayaprakash Narayan's critique

In India, debates about representative democracy are not new. Jayaprakash Narayan, in his seminal work, *A Plan for Reconstruction of Indian Polity* (1959), offered a deep critique of parliamentary democracy. JP argued that the reliance on individual virtue created an 'atomized society', where fragmented, partisan politics overshadowed the collective national interest.

JP highlighted the following defects — risks of minority governments: In a multi-party system like India, he warned that parliamentary democracy risks unstable and unrepresentative governments.

First, demagoguery and populism: JP highlighted how political parties manipulate public opinion through half-truths, empty promises, and divisive rhetoric.

Second, centralisation of power: Parliamentary democracy, according to JP, concentrates power in the state, weakening intermediary institutions between citizens and the national government.

Third, financial costs of elections: JP critiqued the exorbitant cost of elections, tethering democracy to moneyed interests and large organisations.

While critical, JP's analysis aimed to reform and strengthen democracy. His concerns resonate today as India debates ONOE and its implications for democratic representation.

For a reform as significant as ONOE, an inclusive and representative process is crucial. In representative democracies, public opinion shapes policy, holding governments accountable to citizens' aspirations and concerns. To achieve this, pre-legislative consultation becomes indispensable, enabling policymakers to gather diverse views, address challenges, and enhance transparency.

The Pre-Legislative Consultation Policy, 2014,

mandates a minimum 30-day period for public feedback on proposed legislation. It requires draft Bills to be accompanied by explanatory notes that clarify key provisions in accessible terms.

However, the process adopted for ONOE fell short. First, inadequate consultation period: The high-level committee issued a public notice on January 5, 2024, inviting suggestions on ONOE. Citizens were given just 10 days — until January 15 — to respond, undermining the spirit of the 2014 policy. Second, lack of explanatory material: Despite the high-level committee being established in September 2023, no explanatory notes or background papers were provided, limiting citizens' understanding of the proposal's scope and challenges. Third, framing of questions: The high-level committee's approach, seeking 'yes/no' responses on supporting ONOE, appeared perfunctory, giving the impression the matter was already settled.

Such procedural lapses risk alienating citizens and stakeholders, undermining trust in the reform process. In a diverse democracy like India, meaningful public engagement is vital to ensure that policy reflects varied perspectives and fosters consensus.

Implications for representative democracy

The ONOE Bill raises critical questions about the representative nature of Indian democracy. First, centralisation versus federalism: Synchronising elections risks a further centralising of power, potentially undermining the federal spirit of the Constitution. State-specific issues may be overshadowed by national narratives. Second, inclusivity and participation: By curtailing consultation and rushing reforms, the government risks sidelining citizens' voices, weakening democratic inclusivity. Third, electoral accountability: frequent elections, while resource-intensive, enhance accountability by enabling voters to evaluate governments regularly. Simultaneous elections could dilute this accountability.

India's democratic fabric thrives on citizen participation, inclusivity, and accountability. Reforms such as ONOE, while aimed at efficiency, must not compromise these principles. A rushed process undermines trust and risks centralisation. Only by adhering to the principles above can our democracy remain truly representative in letter and spirit.

The views expressed are personal

LETTERS TO THE EDITOR

Manmohan Singh

While Dr. Manmohan Singh deserves everybody's applause for his economic reforms — along with the former Prime Minister, P.V. Narasimha Rao — that steered India away from a big crisis, it is to be noted that the great economist's knowledge and talent were sidelined by the Congress party. The party only used the great man as a tool to rule

the country for 10 years. The economic reforms of 1991 have not been properly handled by successive governments which resulted in the country and the common people being dragged into debt traps and a westernisation of social life. But there is a positive side. The former Prime Minister's voracious book-reading habit has to be utilised to inspire the youth and the

children of today who are habituated to online reading. This is not as beneficial and effective as having a proper book in their hands and reading it. M. Chandrasekhar, Kadapa, Andhra Pradesh

It was Dr. Singh's vision that transformed India into a hub for innovation and growth, laying the foundation for its emergence as a global economic powerhouse. His contributions underscore the transformative power of leadership rooted in pragmatism and foresight, leaving an indelible mark on modern India. Avinashwar Bhardwaj, Darbhanga, Bihar

India has lost a statesman and a fine economist. Dr. Singh may have slipped into the pages of history but he will live forever in the heart of every Indian. Devendra Khurana Bhopal, Madhya Pradesh

I had the privilege of being present at Dr. Singh's visit to Somayajilapalli village in Kurumol district, Andhra Pradesh, in 2004, when he laid the foundation stone for a minor irrigation tank. The Kurumol District Collector, Ajay Jain, explained the salient features of the project to Dr. Singh. I was the supervising engineer, irrigation circle, Kurumol, from February 2002 to June 2004. Dr. Singh evinced keen interest, eliciting many details as well as asking about the irrigation outlook in the district. Y. Abdul Basheer, Hyderabad

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BECAUSE THE TRUTH INVOLVES US ALL

SPENDING SHIFTS

Household consumption expenditure survey findings need to be correlated with other data, like those on wages

LAST WEEK, THE government released the results of the household consumption expenditure survey carried out during August 2023 to July 2024. This large scale survey — information has been collected from 2.61 lakh households — follows a similar survey that was carried out the year before. While in the past, large scale consumption expenditure surveys have typically been carried out once every five years, the rationale for conducting two back-to-back surveys was to check the robustness of the results and the methodology used in the 2022-23 survey.

As per the latest survey, in rural areas, the average monthly per capita consumption expenditure rose to Rs 4,122 in 2023-24, up from Rs 3,773 in 2022-23. For urban areas, the comparable numbers are Rs 6,996 and Rs 6,459. Adjusting for inflation, consumption has grown at around 3.5 per cent during this period. Data from the survey does show a marginal increase in the share of spending allocated towards food. The percentage share of food in average monthly expenditure, which had fallen from 52.9 per cent in 2011-12 to 46.38 per cent in 2022-23 in rural areas, and from 42.62 per cent to 39.17 per cent in urban areas, edged up slightly to 47.04 per cent and 39.68 per cent in 2023-24 respectively. This could be partly because of high food inflation during this period. Some experts are also reported to have said that such differences are within the margin of error. The latest survey data also shows that the rural-urban gap continues to fall with spending in rural areas growing at a relatively faster pace. The difference in average monthly consumption expenditure between rural and urban areas has fallen from 83.9 per cent in 2011-12 to 71.2 per cent in 2022-23 and further to 69.7 per cent in 2023-24. However, as per a report in this paper, in the five years ending in 2023-24, nominal rural wages grew at 5.2 per cent, while real wage growth was -0.4 per cent. The trend of subdued rural wages has continued in the ongoing year as well. The survey results also reveal a decline in consumption inequality. The Gini coefficient has fallen from 0.283 in 2011-12 to 0.266 in 2022-23 and further to 0.237 in 2023-24 in rural areas, and from 0.363 in 2011-12 to 0.314 in 2022-23 and to 0.284 in 2023-24 in urban areas. The disaggregated data shows that in 2023-24, consumption of the top 5 per cent in rural and urban areas was actually lower than in 2022-23. In comparison, other data points towards greater spending by those at the top end of the distribution. There is also the issue of how much of total household spending is captured by these surveys when compared to consumption expenditure estimates from the national accounts.

Household consumption expenditure surveys do not just provide information on the changes in spending patterns, but are also used for estimating poverty and for constructing economic indicators such as the consumer price index. Considering the dramatic shifts in the household consumption basket since the survey in 2011-12 — for instance, the fall in the share of food, especially cereals — these surveys will have wide ranging implications.

A CRISIS TO THE WEST

Cross-border strikes by Pakistan, Afghanistan's retaliation mark a deepening of volatility in a fragile region

IN AUGUST 2021, there was a barely disguised triumphalism in Rawalpindi and Islamabad after the US withdrawal from Afghanistan and the swift takeover of the country by the Taliban. Then PM Imran Khan had said that the Taliban's return marked the Afghan people "breaking the shackles of slavery" and there was talk from senior members of the government about the "creation of a new bloc" in the region. The clashes between the two countries on Pakistan's western border — Afghanistan retaliated with strikes across the Durand Line after Pakistan targeted what it called hide-outs for militants in the former — mark a deterioration of ties and the deepening of instability in an already volatile region.

There has been an intensification of insurgencies in both Balochistan and Pashtun territories. The Pakistan Army, which has long fostered militant groups to deploy against India, faces significant challenges to its authority. It has accused Kabul of sheltering the Tehrik-e-Taliban Pakistan (TTP) and trying to foment insurgency in parts of Pakistan. The Taliban does not recognise the Durand Line — it continues to refer to it as "hypothetical". The Pashtun people continue to suffer at the hands of extremists and Rawalpindi's counterterrorist operations. The Pakistan state's refusal to engage with the Pashtun Tahafuz (self-respect) Movement (PTM) — the organisation was banned earlier this year — and take seriously the grievances of the community only make a peaceful, constructive dialogue more difficult. The fact is that at the current moment, the Pakistan Army and the government have their backs to the wall. The country has gone through a sustained economic crisis, and the insurgency in Balochistan is a threat to the security of Chinese-backed projects. It has also had border clashes with Iran.

For long, the Pakistan state has sought "strategic depth" on its western front vis-à-vis its conflict with India. At a time when the focus must be on economic reforms and expanding state capacity, the army seems to be sinking deeper into the morass of its own making. Landlocked Afghanistan, facing sanctions and with a regime that is not officially recognised by much of the world may need Islamabad's support for the time being. However, Rawalpindi and Islamabad would be ill-advised to underestimate the depth of the grievances of the Pashtun, who have suffered for the better part of five decades. Military force can only be one aspect of dealing with an insurgency. The degree of maturity with which Pakistan deals with the current unrest and violence will be watched closely in New Delhi. That may well be among the defining elements for both regional security and bilateral ties.

FREEZE FRAME

E P UNNY



ASHUTOSH VARSHNEY

ALONE IN the post-independence history of India, Manmohan Singh rose to the highest office of the land on the basis of his policy accomplishments, not because of a mass political base. He altered India's economic future in 1991. Though his contributions are manifold, as I discuss later in this column, the fundamental transformation in the direction of economic policy is his truly monumental legacy.

Let us recall the circumstances of the first half of 1991. The balance of payments had lurched from one crisis to another, and in mid-July, India had so little foreign exchange left that only two weeks of imports could be financed. Put simply, India was on the verge of bankruptcy.

Earlier, a macroeconomic crisis of this kind typically required a short-run economic stabilisation plan under an IMF-led stand-by arrangement. The aim used to be getting at least two macroeconomic balances — the external balance of payments and internal fiscal deficit — in control. To India's great fortune, Manmohan Singh, as the nation's finance minister in 1991, saw the crisis as an opportunity to attend to the long-term economic issues, not viewing it only as a short-run problem, which, of course, it also was. In a historic speech given to Lok Sabha on July 24, 1991, he argued that "macroeconomic stabilisation and fiscal adjustment alone cannot suffice. They must be supported by essential reforms in economic policy... (facilitating) a transition from a regime of quantitative restrictions to a price-based mechanism."

The argument, in other words, was that India's economic policy, based as it was on state-directed quantitative planning since independence, required a market-based reformulation. Otherwise, such macroeconomic crises would continue to erupt, and economic progress would be stalled. There had to be a movement towards economic freedom and state retraction from the economy.

Internally, this led to what Jagdish Bhagwati called "a bonfire of investment licences". Instead of the state telling investors where to invest, how much and with what kind of technology, domestic entrepreneurs were now free to invest in most sectors of the economy. Externally, trade pessimism, typical of the earlier era, was to be abandoned, and a



SANDEEP DWIVEDI

THERE IS ONE line in the ICC's statement on Virat Kohli's shoulder-barge of 19-year-old Aussie opener Sam Konstas that most would disagree with: Kohli had "negligently bumped his shoulder with the batter inappropriately". It also said no formal hearing was required as Kohli had admitted the offence and accepted the 20 per cent match-fee cut.

Negligence means "failure to take care". One needs to be either blind or biased to conclude that Kohli was anything but aware of what he was doing when he walked to the edge of the pitch in his attempt to shatter a young batting buccaneer's confidence and turn cricket into a contact sport.

Konstas remained unperturbed. He continued to treat India's famed bowling with disdain. But with ICC confusing Kohli's planned trek to the side of the pitch as a forgetful fender bumping into a fellow walker, the world body inadvertently encouraged the prospect of turning cricket into football, if not rugby.

The Aussie commentators were livid, maybe their criticism was more shrill than the moment deserved. But the issue that should ideally be unanimously condemned had turned into whataboutery and a bizarre debate.

Former Aussie skipper Ricky Ponting would say that a fender is supposed to be nowhere near the batsman at that stage... where the batsmen congregate and get together. Voices in the Indian media would remind Ponting of his own disciplinary record as an active professional. By that logic, should

A reformer, a welfarist

Manmohan Singh's programmes viewed the poor as rights-bearing citizens, not recipients of largesse

market-oriented trade regime was embraced, supplemented with openness to foreign investment. "We have reached a stage of development", argued Manmohan Singh in the justly famous July 1991 Lok Sabha speech, "where we should welcome, rather than fear, foreign investment. Concern is sometimes expressed that... foreign investment may jeopardise our economic sovereignty. These fears are misplaced. We must not remain permanent captives of a fear of the East India Company as if nothing has changed in the past 300 years."

Thus began India's economic transformation that, unreserved by later governments, has lasted till today. In 1980, India was the 50th largest economy in the world. By the time Singh left office in 2014, the Indian economy was among the top 10 in GDP (and has become the fifth-largest by now). A large middle class has come into being, literally for the first time in modern Indian history. India always had some very rich people and a large mass of the poor, but the middle class was minuscule. Not so any more.

Finally, given the World Bank's poverty line (\$190 a day at 2011 prices), nearly 250-300 million people have been lifted out of poverty since 1991. This poverty-alleviation effort is substantial but not as phenomenal as China's, where over 700 million have ceased to be poor in the post-Mao era.

Indeed, the inability of markets to lift more people out of poverty led Manmohan Singh to institute a new set of policy innovations in his second term — when he became India's Prime Minister (2004-14). In this phase, the makings of a modern welfare state were put in place, with a focus on the poor and the marginalised. In 2005, rural India got a right to employment for 100 days a year via the world's largest employment guarantee program (MGNREGS). In 2009, a right to education was created, and in 2013, a right to food security. All of this was undergirded by a right to information (2005), which citizens could exercise to find out how serious the government's rights delivery was.

It is important to emphasise that this was a rights-based welfare regime. All programmes for the subaltern were legislated as the rights of the less privileged. Using modern social science terminology, it can be argued that many

governments in India, including the present one, conceptualise welfare as acts of government kindness or what social scientists call paternalism. The idea of 800 million citizens covered with ration is an example. Rights-based welfare is not simply embodied in government schemes. It is anchored in legislation and laws, which then spawn schemes (yojana). These are two very different concepts. Manmohan Singh's welfarism viewed the underprivileged as rights-bearing citizens, not simply as recipients of largesse.

Beyond economics and welfare, the civil nuclear deal with the US was a massive achievement of Manmohan Singh as India's Prime Minister. The deal ended what used to be called the nuclear apartheid and took the US-India relationship to a new level. The tensions that used to mark the US-India relationship during the Cold War had lost their rationale as the Cold War ended. Still, a systematic diplomatic effort had to be made to turn the post-Cold War phase into a set of policies and programmes. Both for geopolitical and economic reasons, a close relationship with the US is beneficial for India. Manmohan Singh saw the desirability of it and managed to institute a new phase in the Indo-US relationship. India's diaspora was, in any case, heavily inclined towards the US. Even during the Cold War, there was no great citizen enthusiasm for the Soviet Union. Government policy finally gravitated closer to citizen wishes.

A word may also be said about Manmohan Singh's personal conduct — before, during and after his years in power. I had several meetings with him, starting with his days as the head of the Reserve Bank of India and later when he held important positions in Delhi. Unwavering civility would perhaps be the best way to describe what I experienced. Even when in positions of high power, arrogance never touched him, and civility never faded.

India has lost one of its greatest citizens after independence, one who gave the nation so much.

The writer is Sol Goldman professor of International Studies and the Social Sciences at Brown University, where he also directs the Scaen Center for Contemporary South Asia at the Watson Institute. Views are personal

OUT OF LINE

Virat Kohli's shoulder-bump to Sam Konstas was aggression, not negligence

commentators with problems with the rising ball be allowed to commentate in Perth or those facing issues with swing be allowed in the media area in England?

Kohli's actions didn't go down well with leading Indian voices. Ravi Shastri and Sunil Gavaskar pulled up the Indian star for his on-field behaviour. But the broadcaster had his balancing act ready. The voiceover for the day's most-talked-about moment said: "Aussie teenager bumps into Kohli, who isn't too impressed." It's the same as reporting deforestation with the headline: "Tree walks up to the axe, falls over it and cuts itself."

Television broadcasters love confrontations involving Kohli. They can't resist taking sides in a good old face-off during modern cricket's most-watched rivalry. Since the start of the series, the Indian television audience has been subjected to a documentary that discusses the Monkeygate series and R Ashwin-Tim Paine "See you at Gabba" sledge.

It plays on loop, reminding of the history of confrontation. It goads the fans to stay tuned, suggesting that another angry exchange could be round the corner. In these times of "reels" and "shorts", an angry exchange is gold dust and a Kohli shoulder-barge priceless.

Despite the best efforts of marketers, the series has been mostly cordial. The Mohammad Siraj-Travis Head fight turned out

to be short-lived. They seemed to have made up when they met at the end of the innings. This would have broken the hearts of television producers, like it might have when young Konstas poured freezing water over the issue by saying "it happens, it is cricket".

Over the last few years, there is an "outage industry" that has grown around Kohli. Any criticism of Indian stars is followed with the social media meltdown of those who associate with the Virat Army. Such is the popularity of cricket's superstar that support for him also gets monetised.

But Kohli should have known better. There is nothing wrong in showing aggression, it has made him a modern-day great. But he should have picked someone of his stature and age to confront. Konstas is a teenager who didn't get intimidated by the grand occasion of a Boxing Day Test. He wasn't conscious of the bowler he was facing or the giants standing behind him in the slips, one of them being Kohli, his role model since his childhood. Konstas was sure of his skills, and played like he always had. He was exactly what Kohli was when he was a teenager.

At least, Kohli should have respected that. At least, for once, he could try to be a hero who would not disappoint his fanboy. Konstas deserved a pat on the back for carrying forward his legacy, not a shoulder-barge. But why does Kohli do this? Because he is allowed to and because it keeps the wheel moving.

sandeep.dwivedi@expressindia.com

DECEMBER 30, 1984, FORTY YEARS AGO

CONG'S LANDSLIDE WIN

THE CONGRESS (I) GAINED a three-fourths majority in the Lok Sabha as it continued its winning streak shattering all previous electoral records in the country and virtually obliterating the Opposition in most states. The massive wave in its favour saw the party chalk up a mind-boggling 395 of 495 seats.

AIADMK WINS TN

THE RULING ALL-India Anna Dravida Munnetra Kazhagam has been enthroned for the third time in Tamil Nadu, returning with its

highest-ever election majority. With all the 232 results announced, elections in two constituencies being reprimanded, the AIADMK won 133 seats and the Congress (I) won 62.

PM'S NEW HOUSE

THE GOVERNMENT HAS found a new residence for the Prime Minister. It will comprise two bungalows — numbers 5 and 7 — on Race Course Road in New Delhi. The Central Public Works Department will soon take over these bungalows and make changes to suit the PM's needs. The search comes after Indira Gandhi's assassination while walking

from No. 1 Safdarjung Road to her office.

NEW CABINET

MIRAJIV GANDHI'S new cabinet, which may be sworn in on December 31, is likely to combine old and new faces. Among those likely to be reinstated as cabinet ministers in the new government are P V Narasimha Rao, Pranab Mukherjee, S B Chavan, Biju Singh, and Mohsina Kidwai. The new entrants are likely to be K C Pant, who has served in India Gandhi's government in the past, and Madhavrao Scindia, who defeated Atal Bihari Vajpayee in Gwalior.



the hindu businessline.

MONDAY • DECEMBER 30, 2024

Inadequate cover

India needs better measure of insurance penetration

The Centre and Insurance Regulatory and Development Authority of India (IRDAI) have been working on blueprints to achieve universal insurance coverage in India by 2047. Work is said to be on, to amend the Insurance Act 1938 to usher in composite licenses for life and non-life insurers, reduce solvency requirements, allow 100 per cent Foreign Direct Investment and so on. However, data from IRDAI's just-released annual report for 2023-24 shows insurance penetration declining in recent years.



Presenting data from a Swiss Re report, IRDAI has noted that insurance penetration, after inching up from 3.7 per cent in FY16 to 4.2 per cent in FY22 slumped to 3.7 per cent in FY24. This was barely changed from 3.4 per cent a decade ago. This seems counter-intuitive as India has as many as 73 insurers in the fray, with banks and intermediaries hard-selling insurance plans. The decade has also seen the rollout of multiple government-run schemes that offer affordable health, accident and life covers to low-income families. Clearly, policymakers need to delve deeper into the root causes for this trend. A good starting point would be devising more relevant measures to gauge insurance penetration, specific to India. Swiss Re data calculates insurance penetration as the percentage of premiums collected by the insurance industry to the country's GDP. Premiums are a poor indicator of insurance coverage in India, because the life insurance industry focuses on savings products, where only a small fraction of the 'premiums' customers pay go to fund insurance cover. Measuring insurance penetration in terms of sum assured would give a better sense of actual coverage. It is critical to have numbers on the proportion of citizens or households covered by life and non-life insurance, rather go by than premium-to-GDP.

That said, it is not unlikely that insurance penetration in India has been flat-lining. Life insurance products have been sold more for their tax breaks than their ability to deliver protection. The withdrawal of tax benefits on the maturity proceeds from investment-cum-insurance plans in recent Budgets and the lack of section 80C benefits under the new tax regime are likely to have dented demand for insurance products. Domestic insurers also seem to have failed to capitalise on the surge in demand during the Covid years of FY21 and FY22. Low persistency ratios, which see majority of policyholders stop paying premiums after the fifth year, hint at rampant mis-selling of investment-cum-insurance plans. In non-life products, buyers seem to be vexed with the patchy claims record.

IRDAI has sought to improve the policyholder experience, by putting in place minimum surrender value norms for life policies, ushering in simplified product literature, mandating longer waiting periods for health covers and so on. These steps need to be accompanied by enforcement actions against mis-selling and awareness creation about the need for protection, for consumers to willingly buy insurance.

OTHER VOICES.

The Guardian

Digital media: A case for better regulation

In November 2020, shortly after Donald Trump's defeat in the US presidential election, Barack Obama observed that America risked entering "an epistemological crisis". The prospect of Mr Trump's return to the White House in January validates his predecessor's premonition. Mr Obama was talking about media fragmentation and polarisation: different segments of society existing in discrete information spaces; arguments no longer drawn from a common reservoir of facts; no shared reality, no foundation of truth. "Then by definition the marketplace of ideas doesn't work," he said. "And by definition our democracy doesn't work." It isn't only American democracy that is imperilled. Chaos and malicious falsehood in the information arena have disrupted politics in every country where governments are chosen in free elections. www.theguardian.com/technology/2024/nov/20/donald-trump-epistemological-crisis

讀賣新聞

THE YOMIURI SHIMBUN

South Korea's Deepening Turmoil

This is an extraordinary situation in which an impeachment motion against the prime minister who is serving as acting president has been passed, following the earlier impeachment motion against the president. A negative impact on the nation's diplomacy and economy is inevitable. This is an internal political issue for South Korea, but concern cannot be avoided about the growing turmoil. The South Korean National Assembly has passed an impeachment motion against Prime Minister Han Duck-soo, who currently holds presidential power. Han has been acting as president since an impeachment motion was passed against President Yoon Suk Yeol, who briefly declared martial law, and his presidential duties were suspended. Cho Sang-mi, the deputy prime minister and economy and finance minister, will now serve as both acting president and prime minister. www.yomiuri.co.jp/world/2024/12/29/south-korea-impeachment/

LINE& LENGTH.

TCA SRINIVASA RAGHAVAN

In the last few years, Rahul Gandhi has been transformed. He is no longer a namby-pamby jehu lag type. Instead, he is now an aggressive T-shirt wearing macho man. He talks aggressively and last week he even behaved aggressively while trying to enter Parliament.

The transformation hasn't helped much. His party still keeps losing elections to the BJP of course, but also to other much smaller parties.

To be sure there was that bump from 54 seats in the Lok Sabha in 2019 to 99 in the general election this year. But that was on the back of a massive lie that the BJP would end reservation if it gained a majority. It proved the dictum that the bigger the lie, the more likely it is to be believed.

But there's a problem. Rahul can't claim credit for a lie. And all his political partners know it. Not just them but even his own party knows it.

These two facts — losing elections and being unable to claim credit for a successful strategy — have resulted in a general consensus that he needs to retire from politics. It's this pressure that he has to fight between now and the next general election.

Hence my question: who is he really fighting with all this posturing, the BJP or his own party and its allies? Few people realise that for a political leader the danger from within is constant, while the danger from without is periodic at election time.

No big leader, not even Modi, is immune. Just look at the history, and see the response of the leaders in question.

ALWAYS TURN LEFT

Jawaharlal Nehru until 1956 was under pressure from the conservative elements in his party. So what did he do? He turned the Indian economy into a socialist laboratory. All major industrial investment would be by the government. And many big businesses would be nationalised.

Indira Gandhi did exactly the same thing. In 1969 she nationalised 14 private banks and split the Congress when she was threatened by the older, conservative seniors of the party.

It was the Konostas approach, if you like. Take the battle to the opponent. In 1987 Rajiv Gandhi followed the playbook when he came under fire from



Rahul Gandhi fighting the BJP or his own party?

There has been a transformation in Rahul Gandhi's image of late. But that hasn't helped the Congress electorally

VP Singh and Co. He abandoned reform and went seriously populist with his 1988 Budget and started running up even larger deficits.

Sonia Gandhi had learnt her lesson well. She started off like the CPI had after coming to power in 1977 in Bengal. The focus was on distribution. MNREGA was the result.

It halted the party's decline for a decade. Manmohan Singh opposed it but was firmly overruled.

Rahul Gandhi can't outdo Mr Modi on these lollipops meant for the voters. So he has been advised to look for something that will make the BJP hop. And that something is caste

Narendra Modi hasn't really been an exception. Aware that there were opponents within the BJP, he has taken populism to a different level.

But he has made sure it's properly targeted in order to get a bigger bang per buck. Except for the free food to 800 million people, populism is not a broad spectrum antibiotic for him.

RAHUL'S TURN

This has created a problem for Rahul. He can't outdo Mr Modi on these lollipops meant for the voters. So he has been advised to look for something that will make the BJP hop.

And that something is caste because the number of non-upper castes were hugely outnumbered the upper castes. Hence the demand for a caste census. This was always the case but now power in the parties has shifted away from the upper castes. Also there is the problem of entitlements for the subcastes, or jatis. Those have also grown in number

and have become politically important.

So Rahul has had no option but to grasp this caste life line. And he has made very good use of it. Gone is the 'rich are getting richer, poor are getting poorer' rhetoric. Gone is the concern over incomes.

It's now entirely about entitlements based on caste and transferring the 'Islam is in danger' rhetoric of Jinnah to 'you will be crushed' rumours.

This, thinks Rahul, will make him invulnerable to attack from within his own party. But for that to happen he has to win at least one election on his own, not fall short by 172 seats.

Otherwise, his party and his sponsors, who are aware of his several vulnerabilities, will replace him. Or the party will split. Only Sonia Gandhi is slowing down the rapid melting of the glue.

Politicians, after all, are in it to make money and they can't afford to be out of power for such long periods of time.

Manmohan's perspective on agri reforms

He pushed for better pricing of farm produce and emphasised moving people out of agriculture on favourable terms

S Sarah

Dr. Manmohan Singh's forward-looking approach to agriculture must not be forgotten. In his speech at the 57th meeting of the National Development Council (NDC) in 2012, he said: "Paradoxically, we should not aim at increasing total employment in agriculture. In fact, we need to move people out of agriculture by providing them gainful employment in the non-agricultural sector."

He argued that the per capita income of farmers would only rise if fewer people were engaged in farming.

The All-India Rural Financial Inclusion Survey 2021-22 conducted by the National Bank for Agriculture and Rural Development (see table) provides insightful data on the economic conditions of agricultural and non-agricultural households in India, reinforcing Dr. Singh's vision on reducing agricultural employment to enhance farmers' per capita income.

NABARD SURVEY

The survey shows that agricultural households have an average monthly income of ₹13,661, with 33 per cent coming from cultivation.

This income is supplemented by wage labour and employment in government or private sectors, indicating a reliance on varied income streams.

In contrast, non-agricultural households earn a slightly lower average income of ₹11,438 but benefit

Average monthly household income (2021-22)

Income source	Agricultural households (₹)	Non-Agricultural households (₹)	All households (₹)
All sources combined	13,661 (100)	11,438 (100)	12,698 (100)
Cultivation	4,476 (33)	-39 (0)	2,521 (20)
Livestock rearing	1,677 (12)	-8 (0)	947 (7)
Other enterprises	2,810 (15)	1,809 (16)	1,923 (15)
Wage labour	2,238 (16)	2,927 (26)	2,536 (20)
Govt./ Pvt. service	3,150 (23)	6,599 (58)	4,643 (37)
Other sources	110 (1)	150 (1)	127 (1)

Source: All-India Rural Financial Inclusion Survey 2021-22 conducted by the NABARD

Figures in parentheses are share (%) in total

significantly from more stable sources, with 58 per cent of their income coming from government or private jobs.

This data supports the idea that reducing the number of people in agriculture could lead to larger land holdings per farmer and improved cultivation efficiency, potentially increasing the income derived from agriculture.

Transitioning agricultural workers into non-agricultural roles could relieve the strain on agricultural resources. Crucially, this shift would align with policies aimed at fostering educational and skill development opportunities.

As Dr Singh indicated, the transition should be accompanied by higher farm incomes, so that the process is not distress-driven. It will then enhance the financial stability of rural households.

LARGEST RESERVOIR

Upon taking office as Prime Minister, Dr. Singh established the National

Commission on Farmers, appointing MS Swaminathan as its head.

Initiated in 2004, the commission was tasked with addressing the challenges within the agricultural sector in India and devising a comprehensive strategy to ensure the economic viability and sustainability of farming. Between December 2004 and October 2006, the commission submitted five reports.

The final report of the National Commission on Farmers highlighted the causes of farmer distress and the increasing instances of farmer suicides, advocating for the implementation of a holistic national policy for farmers.

PANEL RECOMMENDATIONS

One of the landmark recommendations was to ensure that farmers receive at least 50 per cent more than the cost of production for their crops, a policy often referred to as "minimum support price (MSP) plus 50 per cent".

This recommendation marked a

significant shift in independent India's agricultural policy, aiming to provide better economic security for farmers.

In 2006, during a visit to the Vidarbha region of Maharashtra, Dr. Singh engaged directly with the community. In response, the UPA government under his leadership introduced the "Agricultural Debt Waiver and Debt Relief Scheme" during 2008-09.

As the largest farm loan waiver of its time, the scheme provided relief exceeding ₹72,000 crore across India. Although such waivers are often viewed as short-term solutions to agrarian distress, at that time, it was considered a significant alleviation of the farmers' immediate financial burdens.

Likewise, the Rashtriya Krishi Vikas Yojana (RKVY), launched in 2007, targeted achieving a 4 per cent annual growth in agriculture by encouraging States to increase public investment. To aid small and marginal farmers, the Farm Loan Interest Subvention Scheme lowered borrowing costs.

Dr Singh's government increased funding for agricultural research and education fostered the adoption of innovative agricultural techniques and practices.

In his Independence Day speech in 2006, Dr. Singh highlighted the need for fair pricing in agriculture, stating, "We certainly cannot grudge our farmers better incomes when incomes of other sections of society are rising."

The writer is Assistant Professor, NITTE School of Management, Bengaluru

BELOW THE LINE



Congress Party members paying tribute to former Prime Minister Manmohan Singh (file photo)

Stoic integrity

Amid the turbulence of India's 1991 economic crisis, a quiet act of integrity by then Finance Minister Dr. Manmohan Singh became a testament to his unwavering

principles. Following the rupee devaluation — a necessary move to stabilise India's economy — Dr. Singh found his overseas savings significantly bolstered. Without hesitation or fanfare, he wrote a cheque for the accrued gains and deposited it into the Prime Minister's National Relief Fund.

In an era dominated by optics, Dr. Singh's legacy remains a rare beacon of humility, intellect, and selfless service. His actions spoke louder than words — redefining leadership for generations.

Rate cut nudging

The Finance Ministry's latest economic report tactfully highlighted growth concerns without directly criticising the

Reserve Bank of India's monetary stance. By emphasizing global and structural challenges, the Ministry avoided any overt confrontation with the central bank. However, the underlying message was unmistakable, according to economic observers. They said with inflation easing and economic pressures intensifying, an earlier rate cut might have bolstered growth. While the RBI remains cautious, citing global risks and inflation control, the Ministry's timing reflects a diplomatic nudge toward policy easing to stimulate the economy.

Market fizz

People who believe that research is the lifeblood of stock market investment, need a serious rethink.

Raamdeo Agarwal, co-founder of Motilal Oswal recently said in 1991 he bought the Vyasa Bank stock for ₹20 a piece. "I don't know why I bought it. One of my clients was buying it and told me it was very good," he said. It rallied to ₹2,000 in one or two years and then started falling to ₹500. "I had no idea why it went up and came down," he said. He decided to sell it at ₹500 before it touched ₹20 again. He sent the original share certificate to Bengaluru but it was lost. Finally, he got the duplicate copy after six months and by the time the stock had again rallied to ₹2,000. Finally, he sold it at ₹2,250. He summed it up: "When God wants to give you, you make a lot of money in the stock market." If only all investors were blessed like Agarwal, the Indian stock market would have become the new Macau of the world.

Revanth speaks his mind

Recently when the representatives of Telugu Film Ministry met the Telangana Chief Minister A Revanth Reddy the tragedy that occurred during Putha-2 came up. Reddy who doesn't mind words said, "It is my responsibility to enforce the laws. I do not have any personal preferences." Further, he said let us all develop the film industry together. Reddy's government has sought to create a new brand image for the Telugu Film Industry.

Our Bureaus

Restoring constitutional order in Manipur

An editorial titled 'Welcome spotlight: On the Supreme Court directive to Manipur government' published in *The Hindu* on December 14, 2024, rightly mentions that the executive's reticence and lack of accountability, both at the federal and State levels, for the unrelenting ethnic violence in Manipur has again forced the higher judiciary to intervene. However, we must be circumspect in projecting the Supreme Court as a benevolent institutional actor that has dutifully responded with alacrity matched by requisite conviction, and concern to consistently hold the executive to account.

A thorough assessment of the Supreme Court's interventions in Manipur over the last 18 months and the incremental steps it can take to rebuild trust in the rule of law is at least merited. In general, we can witness a gradual slide towards institutional dereliction, complacency, and apathy that is unbecoming of a Constitutional Court meant for all Indians. This is evident from the fact that, except for the last hearing on December 9, where it sought details of destroyed and encroached properties, the court did not hold any effective hearings or pass corresponding orders in 2024.

Throughout this year, the main batch of petitions on Manipur was heard only six times. In other words, the court functioned as if its writ jurisdiction had ceased to extend to Manipur, even as 2024 saw some of the bloodiest phases of violence and gruesome killing of innocent victims belonging to both warring ethnic communities. Adding to this are the continuation of various events that emerged on or after May 3, 2023, and are unprecedented in the life of our republic. The list of illustrations is lengthy and extensive – the demographic and geographical separation of the State and its enforcement through a militarised buffer zone, the State's complete surrender over the monopoly of



John Simte
Lawyer and
researcher

violence and law and order to armed militant groups, and the administration of an illegal, hateful ethno-cultural oath to legislators by the Arambai Tengol.

On some occasions, the Supreme Court did respond, especially when it took suo moto cognisance after a video depicting tribal women being sexually assaulted and paraded naked by a mob went viral on social media. But its responses were episodic across several months in 2023, only to remain largely absent in 2024. This is evident as magisterial courts in Assam, to whom the Supreme Court had given charge of pre-trial procedures, await its directions to take cognisance of the chargesheets filed and begin the trial. For instance, the trial is yet to begin in the case of the sexual assault and naked parade of two tribal women, even though the Central Bureau of Investigation (CBI) had filed chargesheets against six accused persons, including a juvenile, in October 2023.

In an order dated August 7, 2023, the Supreme Court had directed: the formation of a committee of three retired judges, led by Justice Gita Mittal, to look into all matters of relief and rehabilitation; the constitution of 42 Special Investigation Teams (SITs) in six groups based on the crimes, comprising CBI officers drawn from cadres/States and headed by a retired Director-General of Police. By all accounts, the functioning of the former has been reduced to a mechanical, bureaucratic trial of filing occasional reports. Several tribal student organisations have since also filed separate pleas before the Supreme Court for relocating displaced students to other universities and professional institutes. Simultaneously, a report in *The Hindu* (December 18, 2024) stated that chargesheets for only 6% (192 cases) out of 3,023 registered cases have been filed by the SIT till November 20, 2024. It remains unclear how much of the

structure envisioned for the SITs by the Supreme Court is still intact, as publicly available information suggests that multiple IPS officers on deputation to the SITs from Haryana, Punjab, Madhya Pradesh, and Delhi have either sought repatriation or have already been repatriated back to their home cadres.

Crucial measures

These directions, initially viewed with a high degree of optimism, have overwhelmingly failed to instill any sense of justice among the people of Manipur or arrest their feelings of institutional neglect and the complete erosion of the rule of law. Now that the Supreme Court appears to have turned its attention back to Manipur, it must undertake the following measures to provide the State with a much-needed healing touch.

First, given the volatile situation in Manipur, inimical to a fair criminal justice system, the trials of cases investigated by the SITs should be transferred forthwith outside Manipur, and the appropriate trial courts should be allowed to take cognisance of chargesheets already filed. Second, the SITs should be directed to fill the existing informational vacuum and provide timely updates to petitioners and the families of deceased victims about the progress of the investigations and trials.

Thirdly, considering the enormity of multi-faceted issues arising from the conflict in Manipur that persist and are likely to continue due to the sharp governance deficit, a bipartisan High Powered Commission comprising eminent persons, including members from both conflicting communities, should be constituted. This commission, in turn, be directed to report its findings directly to a Special Bench of the Supreme Court, which should be given the task of exclusively hearing cases related to the ethnic violence in Manipur.

A case for pragmatic approach in T.N.

The conflict over V-C appointments has left six universities without leadership

STATE OF PLAY

T. Ramakrishnan
ramakrishnan.g@thehindu.co.in

Immediately after Govi Chezhian, a three-time legislator from Thiruvadamurthi in Tamil Nadu's Cauvery delta and a member of SC community, was inducted as the Higher Education Minister in late September, he sounded conciliatory towards Governor-Chancellor R.N. Ravi, with whom the DMK government has been having a running battle over many matters, especially over appointment of Vice-Chancellors (V-Cs) to various universities.

When Mr. Chezhian interacted with the media for the first time as Minister, he conveyed the advice given to him by Chief Minister M.K. Stalin: to avoid tussles and follow the rules and regulations in the interest of the students. However, in no time, the expectations of a cordial relationship between the Governor and the State government disappeared with old issues getting revived.

In the past week, the State witnessed a familiar controversy between the two institutions over the appointment of V-Cs. The trigger for the latest round came when Mr. Ravi objected on December 18 to a government order, issued on December 9, on the constitution of a search committee for shortlisting a set of candidates for V-C of the Annamalai University. According to the Governor, this order, which had ignored the 2018 UGC Regulations [7.3 - ii] on the subject by excluding the nominee of the University Grants Commission (UGC) Chairman from the panel, "violates Supreme Court judgments." As per the regulations, there has to be a panel of 3-5 persons, including a no-



Tamil Nadu

minee of the UGC chief, for the selection of V-Cs of State, private, and 'deemed to be' universities.

The next day, Mr. Chezhian issued a statement. He stated that the State government had been following laws enacted by the State legislature. It did not accept the stipulation concerned (7.3 - ii) when its Higher Education department came out with an order in January 2021. The order, issued by the previous AIADMK regime, had marked the general acceptance of the UGC Regulations on minimum qualifications for the appointment of teachers and other academic staff in universities and colleges under the control of the State Higher Education department. However, the order was categorical in stating that the "appointment and selection of the Vice-Chancellor" of 12 universities would be governed by provisions of the Tamil Nadu Universities Laws (amendment), 2017, and in respect of Madras University, the existing provisions of the relevant 1923 law would do.

He further contended that it was the "prerogative" of the State government to accept the regulations, which were "only recommendations" in nature. He also quoted the Supreme Court's verdict in the *Jagdish Prasad Sharma vs State of Bihar* (2013) case, that said "Education now being a List III subject, the State go-

vernment is at liberty to frame its own laws relating to education in the State and is not, therefore, bound to accept or follow the regulations framed by the UGC" and in the event of the States' willingness to adopt the regulations, they would have to abide by the conditions laid down by the Commission.

In fact, on the very same issue, the Governor, in 2023, issued notifications constituting Search-cum-Selection Committees for the identification of candidates for appointment of V-Cs of the Bharathiar, Madras, and the Tamil Nadu Teachers Education Universities. This prompted the State government to approach the Supreme Court in November 2023, where the case was pending. In January this year, Mr. Ravi took back the notifications.

Subsequent to the Minister's response, there was one more round of exchange of words between him and Mr. Ravi. But, what is at stake is the fate of six universities, which do not have V-Cs for months, the earliest vacancy being at Bharathiar University since October 2022. Madras University has remained headless since August 2023. In addition, there are two universities wherein the extended tenure of V-Cs is due for expiry in February and May 2025. Ironically, it was to ensure that universities enjoyed the continuity of V-Cs that the State, in May 2017, promulgated ordinances.

Notwithstanding the correctness or otherwise of the respective position of the Governor and the State government, both institutions, in the interests of the students, should adopt a pragmatic approach and resolve all the outstanding issues as early as possible.

36% of TB patients in four T.N. districts are migrants: survey

Migrants with TB face greater disadvantages and require clinical, social, and economic support

DATA POINT

The Hindu Data Team

A recent report by the Resource Group for Education and Advocacy for Community Health (REACH) highlights efforts to address tuberculosis (TB) among migrants in Tamil Nadu. Several challenges, including loss to follow-up, occupational risks in hazardous environments, and lack of official documentation, hinder diagnosis and treatment for this vulnerable group.

In collaboration with the National TB Elimination Programme (NTEP) and with support from the STOP TB Partnership, REACH implemented a pilot intervention in four Tamil Nadu districts – Chennai, Coimbatore, Kancheepuram, and Vellore – from July 2023 to December 2024.

As part of the project, people with TB at selected health facilities were screened to identify migrants among them. Of the 11,564 TB patients screened, the majority were aged 15-59 years (77%, Chart 1) and male (66%, Chart 2). Significantly, 36.6% were migrants (Chart 3), with 2.2% of these cases being drug-resistant TB. Based on drug resistance status, additional nutritional support, such as enhanced dry rations, was provided.

Migrants were categorised by their location. Over 62% were identified as those transferring out of the intervention districts to other districts or States, while about 22% resided in another district but came to the intervention districts for medication (Chart 4).

A co-morbidity study among these migrants revealed that 29% had diabetes, and 25% consumed alcohol (Chart 5). Mapping inter-State migrant TB cases showed that most transfers occurred in West Bengal, followed by Andhra Pradesh and Jharkhand (Chart 6). Chart 7 depicts intra-State TB mi-

TB and its impact on migrants

The data for the charts were sourced from an impact report prepared by REACH in partnership with the Stop TB Partnership and the National TB Elimination Programme

CHART 1: The chart shows age-wise split of people with TB who were screened in the four districts in Tamil Nadu

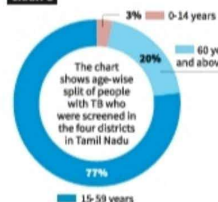


CHART 2: The chart shows the gender-wise split of people with TB who were screened

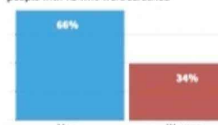
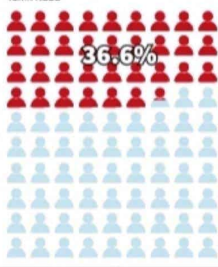


CHART 3: Chart shows the share of migrants among those who were screened in the four districts in Tamil Nadu



REACH, or the Resource Group for Education and Advocacy for Community Health, is an India-based non-profit organisation, established in Chennai

The Stop TB Partnership is a hosted entity of the United Nations Office for Project Services (UNOPS)

CHART 4: The chart shows the migrants categorised by location

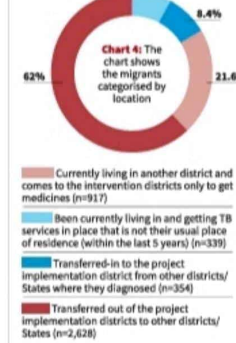


CHART 5: A co-morbidity study among these migrants revealed that 29% were undernourished, 27% had diabetes, and 25% consumed alcohol

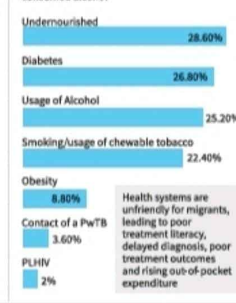


CHART 6: Mapping inter-State migrant TB cases

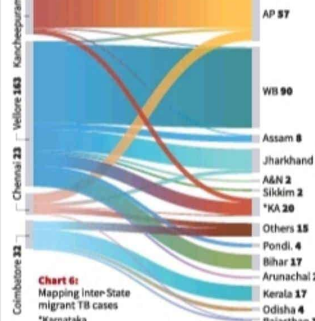
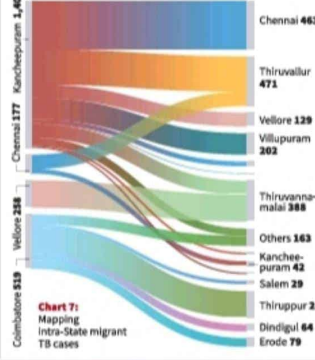


CHART 7: Mapping intra-State migrant TB cases



FROM THE ARCHIVES

The Hindu

FIFTY YEARS AGO DECEMBER 30, 1974

Disappointing Year for Hides & Skins

MADRAS, Dec. 30: The year 1974 for the East India tanning industry and leather trade was one of continuous crisis which not only sapped the resourcefulness of the industry but killed the buoyancy and optimism which have been its special qualities.

The performance of the tanning industry in Madras during the year that has just ended has been thoroughly disappointing with a fall of about 50 per cent in production and exports. Representations made to the Central Government from time to time for the revival of the industry and trade made no impact and the situation continued to drift. The world economic situation raised new problems and under the present restrictive policies of the Government, even if the industry takes voluntary measures to rehabilitate itself, it is rather doubtful if it would bear fruit.

There has been a world wide slump in raw hides especially America and the Continent as a result of increased production due to shortage of cattle feed. The forecast of production for the New Year is also on the higher side. World raw material prices have dropped to 1960-62 levels and Indian leather with its high cost of production and export duties seems to be pricing itself out of the overseas markets.

The development of tanning techniques in African and Middle Eastern countries has created a situation where India is being fastly replaced by those countries.

A HUNDRED YEARS AGO DECEMBER 30, 1924

I. C. S. Examination.

The following press communication dated December 23 has been issued:—

An open Competitive Examination for the Indian Civil Service will be held in London commencing on the 1st August 1925. The age of the candidates on the 1st August 1925 must be less than 24 years but not less than 21 years. Applications from intending candidates must reach the Secretary, Civil Service Commission, on or before the 15th May 1925. Copies of the form of applications and other particulars can be obtained from the Director of Public Instruction, Madras. Detailed rules and regulations and a syllabus of the examination will be published in the Fort St. George Gazette.



DECCAN HERALD

ESTABLISHED 1948

Linking of rivers calls for extreme caution

The laying of the foundation stone for the Ken-Betwa river-linking project by Prime Minister Narendra Modi marks the formal start of a much-discussed and controversial initiative to link the country's major rivers. The project involves construction of a 230 km canal to link the Ken river near Panna in Madhya Pradesh with the Betwa river near Jhansi in Uttar Pradesh. It aims to transfer water from the Ken to the water-starved districts of Bundelkhand. It is estimated to cost Rs 44,605 crore, but the cost can go up by the time it is completed. The project is part of the ambitious plan to link the country's major rivers, both Himalayan and peninsular. The National Water Development Agency (NWDA) has identified 30 such projects expected to cost 200 billion dollars. Rajasthan and Madhya Pradesh have signed an agreement on the Rs 72,000 crore Parbati-Kalisindh-Chambal river-linking project.

The idea of river linking has been discussed in the country since the 1970s, when a pan-India Garland Canal was proposed. It envisaged the transfer of water across basins to ensure use of water without wastage for irrigation, flood control, and drought mitigation. A river is not just the water that it carries. It supports a whole world around an above itself. Changing an ecosystem that has evolved through millennia can have serious consequences. If it is a "one country, one river" idea, its validity is yet to be proved.

The Ken-Betwa linking project has been challenged on many grounds. It will submerge about 10% of the Panna Tiger Reserve and affect the entire biodiversity of the area. About 23 lakh trees will be felled. There are questions about the availability of surplus water to be transferred. Some experts have said that linking will make both the Ken and the Betwa basins water-deficient, and affect rainfall, sedimentation, soil fertility, and natural water storage capacity. It is also pointed out that there are alternatives, and the government has gone ahead with the project, ignoring the recommendations of an empowered committee. Extreme caution is needed in executing projects that seek to change nature, because the damage they cause is often irreversible.

Why penalise children for failure of system?

The Central government's decision to scrap the no-detention policy in schools shows an inconsistency in approach to education, especially elementary and foundational education. According to the new policy, students in government schools will have to face an examination at the end of Class 5 and Class 8 and if they are found below the pass norms, they will be examined after two months. If they still do not pass muster, they will be held back for the year. This policy amounts to a dilution of the approach in the Right to Education scheme (2009), which had adopted Continuous and Comprehensive Evaluation (CCE) of students and a no-detention policy till Class 8. The CCE was meant to ensure monitoring of the performance of students, and eliminate the need for elimination.

The rethinking about the no-detention policy started in 2019 when the Central government left it to the states to decide on the detention policy. While 18 states and union territories opted out of the no-detention policy, an equal number decided to continue with it. That showed the difference in approach among states and how views are evenly divided on the matter. Even after the Central government's decision to scrap the policy, the Tamil Nadu government has announced that it would continue with it, as the scrapping of the policy would hurt children from poor families. In Karnataka, school managements and organisations are sharply divided on the matter.

The change in policy was necessitated by poor learning outcomes at elementary and secondary levels. Reports have pointed out that many children lacked the literacy and numeracy levels expected of their age and class. That would go against the aim of schooling, which is to equip the younger generation with knowledge and skills necessary for life. But the no-detention policy was based on the idea of universal education. Detentions were found to be a major reason for the high dropout rates in schools. At the time of the passing of the RTE legislation, the dropout rate was as high as 42.5% at the elementary level. It has now come down to 12.6%, which is still high. The humiliation caused by detention may push some students to drop out. There is truth in the argument that the failure of a student is not her personal failure alone. The lack of support from the family, school and society are also responsible, and in most cases a major contributing factor, for the non-performance of a student. The question posed by many is whether the child should be penalised for it.

The first of a series of ecologically risky projects is now under way

A clueless govt's policies worsen farmer crisis

Problems of agriculture are rooted in policies, institutions and market structures, which political parties have failed to change

NAYAKARA VEERESHA

On December 23, India celebrates National Farmers' Day in honour of former Prime Minister Chaudhary Charan Singh's birthday and his contributions to agriculture. The low income levels of farmers and farmers' income inequality in poor states such as Odisha and prosperous states such as Punjab indicate the policy dissonance among the states when it comes to prioritising agriculture.

The homogenous policy frameworks are inadequate to capture the nuances and subtleties that are crucial to remove income disparities among agricultural labourers and cultivators. An attempt is made to highlight the transition from agrarian to industrial development of the economy.

A targeted approach is essential in dealing with agriculture-related issues owing to the diversification of the field. Institutional, administrative and governance issues deprive agricultural labourers in availing formal credit, thereby pushing them into a vicious cycle of indebtedness.

It must be understood that states, or for that matter, Union government programmes and schemes are unable to lend a supporting hand to small and marginal farmers in providing the necessary institutional credit with an effective insurance backup. Debt waiver schemes have become an instrument of vote-bank politics and remain more rhetoric than practice.

Farm loan waivers are utilised as electoral instruments by political parties to attract voters of the farming community rather than as a sincere effort to mitigate the distress situation. Policies of agricultural development are failing to take into account the political economy factors that determine the policy response to the problems of farmers and agricultural labourers by the state. Most of the policies are actually related to the nature and role of the state, which is critical for agricultural development. The withdrawal of the state in agricultural development is evident in the era of neoliberalism.

The changing role of the state in the neoliberal era from regulator to facilitator of governance has resulted in the unequal access to land and the appropriation of land.

Even the modest socialist agenda of land reforms has taken a back seat, perpetuating the existing socio-economic inequalities among the farming community and forcing migration of farmers from rural to nearby towns and urban areas. It is high time for both Union and state governments to bring in the long-due structural reforms in agriculture to rekindle the spirit of farmers through institutionalisation of the credit system and necessary changes in the agricultural produce market committees (APMCs).

The role of big farmers (erstwhile landlords or Zamindars) in regulating the APMCs through their local political affiliations is one of the institutionalised control mechanisms.



The political-business cycle between the large farmers, traders, contractors and their connections to local politics comes in handy at the time of elections for both funding and meeting other necessary expenditures. The nuances of the land governance regime operating in a neoliberal era reveal the different facets of market forces, including capital and private actors, in pushing farmers into a vicious cycle of indebtedness.

It is surprising why there is not much policy discussion on the risks associated with the credit system available to farmers through informal modes. The structural hindrances such as jati (caste-based) discrimination, unreachability to the landless, small and medium farmers, issues of collateral security and high interest rates are effectively denying the credit system, adding to farmers' vulnerability to the financial crisis.

For example, in the states of Telangana, Odisha, Madhya Pradesh and West Bengal, interest rates charged by the informal money lenders range between 30-80%. This figure is just an approximation and is actually much higher than the indicated percentage. The agrarian crisis has deepened

since the adoption of neoliberal model of governance and development. The ongoing farmers' protests, which sometimes turned violent, signify the acute rural agrarian distress that has seen unprecedented farmer suicides.

This reflects the continued neglect of agriculture by the successive governments of all the mainstream political parties in the post-independence period, specifically in the post-economic reform period.

The Union and state governments are not showing a keen interest in addressing the problems of agriculture that are rooted in policies, institutions, market structures; instead, they are pursuing their vote-bank politics through populist schemes.

In the context of the political economy of agrarian crisis and rural distress, it is pertinent to understand the political motivations behind the ongoing protests. The question is, will political parties draw the right inferences from the protests to re-channelise their focus on agriculture?

Developmental State

The State's withdrawal facilitates and even strengthens the role of private players, thereby creating a monopoly of private entities in the long run.

The detrimental effect of this voluntary stepping back has pushed agriculture into a vicious cycle of non-entrepreneurial enterprise for farmers. The policy deficits in terms of not providing minimum support prices for crops other than rice and wheat discourage farmers from innovating or diversification of crops.

The rising cost of agricultural production and the withdrawal of the state in addressing the structural impediments are one of the main determining factors of the agricultural development in the country.

The policies of the state need to be in consonance with the agro-climatic zones of the country rather than a general policy framework. Each state has to formulate agricultural policy keeping in view of the specific local conditions and needs of the people.

Most importantly, agriculture being one of the biggest sources of employment for more than 50% of the workforce means that it is given prime importance along with industry and the services sector.

The nation's well-being is directly dependent upon reducing farmer suicides in the country through relevant policies. This can be done only by the state's sensitivity to the needs of farmers and actions towards agricultural development. (The writer is a lecturer at Siddhartha Law College, Vijayawada)

RIGHT IN THE MIDDLE

Bengaluru as it stands still

Every corner tells a story, and every story holds a memory

SHARON SUNNY

Cities have a way of holding onto memories, tucking them into corners and crevices where time stands still. That might seem impossible in today's Bengaluru, but those memories linger in buildings—some still standing, others refusing to be erased by modernisation. Landmarks like India Coffee House, Higginbotham's, the Decan Herald office, Cauvery Emporium, St Mark's Cathedral, and Opera Theatre resist being swallowed by the glass and chrome of the new skyline. These spaces are not just physical structures; they hold stories, conversations, and bonds that pull us back in time and again.

As a college student, I remember wandering through Higginbotham's, running my fingers over book spines I couldn't always afford. Those afternoons felt timeless, filled with the rustle

of pages and creaking wooden floors. From there, I'd head to the Decan Herald office, clutching an internship request and hope. Later, a friend would wait for me at India Coffee House—our refuge of scrambled eggs, toast, and endless coffee.

Back then, Bengaluru wasn't just defined by its grand institutions; it thrived in its quieter corners too. The Coir Board showroom, with its rough textures and earthy scent, felt like a rebellion against modernity. It was about how it made you feel—rooted, grounded. The Bible Society of India building still stands, though shuttered, its windows staring out like tired eyes holding onto a fading sun. Binny Mills showroom was more than just a store; it was a cornerstone of the city, dressing hundreds in crisp new uniforms.

Koshy's remains a timeless chapter in this city's story. Time slows down there, as if respecting the weight of all the conversations it has cradled over the decades. You can sit by a window, watching the city rush by outside, yet inside, there's a strange serenity—a stillness that feels earned. The steel

teapot, stubbornly timeless, might be the same one that poured tea for me 25 years ago.

Who could forget the Old Opera, Rex, and Galaxy theatres? Before streaming platforms, these iconic halls were our escape. Rex, with its velvet seats and grand curtains, and Galaxy, with its cavernous interiors and buttered popcorn scent, were where low stories unfolded—both on-screen and off. The front-row seats—or Gandhi class, as it was called back then—afforded us the same joy when the curtains rose.

What makes these places special isn't just nostalgia; it's connection. They remind us of who we were before the glass towers redefined the skyline. They remind us that a city isn't just a place to exist; it's a place to belong. To me, the past isn't a weight; it's a foundation.

As we step into a new year, I remember the walks down these roads and the comfort of those structures that allowed me to become my own person. Bengaluru, with all its contradictions and charms, deserves to be remembered—not just in history books, but in our footsteps, routines, and hearts.

LETTERS TO THE EDITOR

The tiger the BJP can't tame

The article 'Conflict versus moderation: Sangh a divided parivar?' (Dec 29) is a nuanced analysis of the mosque-mandir conflict, highlighting the predicament faced by the BJP. The party, having 'mounted a tiger', now struggles to 'dismount' it. While the RSS chief advocates for curbing enthusiasm for discovering mosques under every temple, other rightist groups vow to continue their pursuit. The RSS chief, Bhagwat, has repeatedly emphasised that raking up demands for

determining the 'true' history of medieval-era mosques is unacceptable. But RSS magazines, the *Organiser* and *Panchajanya*, contend that Hindus have a right to know the truth underlying these mosques. To truly understand the history, these 'archaeological excavations' must dig deeper to uncover the truth about Buddhist temples and monasteries that may have formed the foundation of Hindu temples. This pursuit of history must end. M Basavaraj, Davangere

Go beyond paper

This refers to the article '4 BMRCL officials charged for metro pillar crash that killed woman, son' (Dec 29). The tragic death of a young mother and her toddler in the HBR Layout metro pillar collapse serves as a stark reminder of the devastating consequences of negligence. Although the Bengaluru police have charged 10 workers of the construc-

tion company and four BMRCL officials, inspiring hope for justice, accountability must extend beyond paperwork. True justice demands systemic changes to prevent such tragedies from recurring. Saniya Fatima, Bengaluru

Disappointing

This refers to 'GST decisions: A problem of priorities' (Dec 26). The

GST Council's recent meeting was disappointing, as they complicated the tax system instead of simplifying it. The decision to tax popcorn differently based on flavour is a classic example of bureaucratic overreach. Anmol Chauhan, Bengaluru

Our readers are welcome to email letters to letters@deccanherald.com (only letters emailed – not handwritten – will be accepted). All letters must carry the sender's postal address and phone number.

SPEAK OUT

The Samajwadi Party chief isn't aware of the traditions of the country. When we do some good work, then we invite the entire Sanatan family... I would like to say to Akhilesh Yadav-jai to come and wash away his sins. **Brajesh Pathak**, UP DY CM, inviting his political rival to the Kumbh Mela

Solemnity in politicians is not only tiresome but may even mask those twin sins—self-righteousness and intolerance for the opinions of others.

Ralph Bellamy

TO BE PRECISE

MAY THE HISTORY OF HUMAN FOLLY BE KIND TO HIM!



IN PERSPECTIVE

West Asia and post-Assad Syria

Geopolitical shifts weaken Iran, and challenge regional stability

SANJAY TURI

The second-generation autocrat of the Assad family, Bashar Assad, is widely regarded as one of the most notorious tyrants in the contemporary world. While the Assad family has ruled Syria for over five decades, Bashar alone has governed with an iron fist for more than two. The collapse of this decades-long tyranny marks a significant geopolitical shift in conflict-ridden West Asia, primarily paving the way for Israel to make strategic gains in the region.

Defying the United Nations' condemnation for violating the 1974 agreement, Israeli defence forces have occupied not only the entire Golan Heights but also substantial parts of western Syria. Their goal is to create a 400-km buffer zone in the region beyond the Golan Heights. This move aims to sever Iran's supply routes of arms and ammunition into Lebanon, Syria, and Iraq, and also considering their leaderships as their ideal, there is a greater possibility that the several Islamic terrorist organisations will also try to topple their existing autocratic and authoritarian rule in Africa, especially in Central and Western Africa. These cascading effects may further help these organisations transition into governance through mainstream politics.

From the Iranian perspective, the US repudiation of all its proxy networks, such as Hamas, Hezbollah, and Syria, in the region. Now the question is: will Iran try to re-establish these proxies or go for full nuclearisation to tackle the offensive Israel, further creating huge instability in the region? The Trump administration's exit from the Iran Nuclear Deal (JCPOA) in his previous term is an alarming situation for the future of the Middle East. As Trump, known for his America First policies, will assume office for the second term starting next month, the UN and other international players must consider it a serious matter of concern and intervention.

Meanwhile, pro-US Sunni Arab states may view Assad's fall as a geo-strategic victory over Iran and Russia and could align with Israel to counter residual Iranian influence in the region. Pro-US Sunni Arab states may be happy to see the fall of the Assad regime in Syria, but the future administration of Syria under Abu Al-Julani-led HTS could pose challenges. Abu Al-Julani's close ties to Egypt's Muslim

Brotherhood, a historic rival to Saudi Arabia and the UAE, may strain regional alliances. Amid this instability, Israel is poised to emerge as a critical military power, leveraging the changing dynamics to solidify its position in the region.

The US-backed Jihadist militia, the People's Defence Unit (PDU)—part of the anti-Assad forces—seeks independent rule in post-Assad Syria. As the Turkey-backed Hayat Tahrir al-Sham rebels have a lead role in the anti-Assad forces, Turkey would never let PDU's dream of creating a separate state come true. Turkey believes that the separate rule of Kurds in northern Syria would open a new front of conflict in the Middle East, encouraging the Turkish-backed Kurdish militia to rebel against the Turkish government. Therefore, post-Assad Syria may continue to remain a scrambled and militarily disturbed region, further paving the way for Israel to continue strengthening its stronghold in the western part of Syria and strategically winning against Turkey, Iran, and Russia.

Following the takeover by the Taliban and HTS of Afghanistan (2021) and Syria (2024), respectively, and also considering their leaderships as their ideal, there is a greater possibility that the several Islamic terrorist organisations will also try to topple their existing autocratic and authoritarian rule in Africa, especially in Central and Western Africa. These cascading effects may further help these organisations transition into governance through mainstream politics.

(The writer is a doctoral candidate at the Centre for West Asian Studies, School of International Studies, JNU, New Delhi)

Manmohan Singh in Bengaluru – A legacy of scholarship, reform

M GOVINDA RAO

Much has been written about Dr Manmohan Singh after his demise. Perhaps, had he heard the glowing tributes during his lifetime, he would have been more satisfied, knowing that history indeed had judged him kinder than it did during his second term as prime minister. Generations will remain grateful to him for steering the economy through crises and for the elegance and dexterity with which he implemented revolutionary policy reforms. To those who knew him closely, Singh was not only a great scholar and policy reformer who saved India from economic collapse but also a simple, self-effacing, and humane individual who constantly thought about the poor and dispossessed.

Before joining the government, Manmohan Singh served as a professor at the Delhi School of Economics, where he held a deep regard for its founder, V K R Rao. At Rao's invitation, he visited the Institute of Social and Economic Change (ISEC), the last of the three institutions founded by Rao. As Union finance minister, he sanctioned a grant of Rs 1 crore to institute a visiting professorship at the institute in V K R Rao's name. During his tenure as the director of ISEC, I organised a conference in January 2000 to honour Raja Chelliah and invited Singh to be the chief guest. He readily agreed, given his special affection for Chelliah, who was a part of his reform team in 1991, chaired the tax reform committee, and later served as his adviser in implementing the recommendations.

When I went to receive him at the airport, he gently criticised me for wasting my time and asked whether I had prepared the citation for Raja Chelliah's felicitation. This prompted me to rush back and spend the night drafting it. The conference was scheduled for 9:30 am the

next day, but Singh arrived at my office at 8:30 am, explaining that he had overestimated the travel time based on his previous visit. He reviewed the draft, made corrections, and expressed satisfaction with its quality. He stayed on the entire day, attended the evening reception, and was surprised to see Prof U R Rao, former chairman of the Space Commission. On his inquiry, Prof Rao told him that I was his brother, he was curious to know why we had different initials.

Dr Singh visited ISEC again during my tenure to release a biography of V K R Rao, written by S L Rao. He specifically requested to stay on campus to avoid political engagements. Although the guest house had been recently refurbished, I felt it inappropriate to serve him the canteen food. Instead, I invited him to a family dinner at my home. He asked if it would be a party with other guests, and when I assured him it was a quiet family meal, he

agreed without hesitation.

Another interaction with him in Bengaluru occurred in 2002, during a conference on tax reforms organised by the Tax Reforms Committee chaired by former Karnataka Chief Minister Veerappa Moily, where I was a member. After the inauguration, even though other dignitaries left, I was surprised to see Dr Singh attending the first discussion session on the replacement of the sales tax with the value-added tax (VAT). Moily requested that he chair the session, to which he refused and said that he was there only to learn about the VAT. After the presentation, he complimented me on its clarity and reiterated the need for VAT implementation. Thereafter, whenever we met, he discussed VAT and later, the goods and services tax (GST). Although VAT reforms progressed under him, and former Finance Minister P Chidambaram, GST implementation was stalled due to

opposition from the then chief ministers of Gujarat and Madhya Pradesh.

When I moved to Delhi in 2003 as the Director of the National Institute of Public Finance and Policy, Dr Singh expressed interest in including me in the economic policy group formed by Congress leader Sonia Gandhi. In 2004, shortly after becoming the PM, he telephoned on a Sunday to request that I join the Planning Commission. Although this did not materialise, he ensured I joined his Economic Advisory Council (EAC), chaired by C Rangarajan. I served as a member from June 2004 to January 2012 before moving to the 14th Finance Commission.

I cherish my interactions with him on tax policy, deficits and debt, and larger development issues. He was receptive and patient, even with criticisms. In a 2008 meeting with a few senior economic administrators, I frankly pointed out the Budget deficit numbers were unrealistic,

given the farm loan waiver, implementation of Pay Commission recommendations, and extension of NREGA from 200 districts to the whole country. When he asked for my estimate, I suggested the actual deficit would be double the 2.5% stated in the Budget. This turned out to be accurate, and when off-budget liabilities like oil subsidies were included, the total fiscal deficit rose to 7.5%.

India was fortunate to have Dr Manmohan Singh as Finance Minister during the 1991 economic crisis and later as the PM, overseeing a period of accelerated growth that reached 9% between 2005 and 2008. In the face of mounting criticism in 2014, he expressed hope that history would judge him kindly. Sadly, it is only after his passing that we truly acknowledge his immense contributions and the qualities that defined him.

(The writer is chairman, Karnataka Regional Imbalances Redressal Committee, Government of Karnataka)

Brutally persecuted for years by the military in Myanmar, the Rohingya ethnic minority has now become the target of one of the junta's most formidable rivals in the country's civil war

HANNAH BEECH

When the bombs started falling, they were almost beautiful – like the purple blossoms of the banana tree, Manwara and her sister Shamshida would recall later.

Their family was on the run, escaping the mortar fire that drove them from their home in Hari Fara, one of the last refuges for Myanmar's Rohingya Muslim minority. They left their village in August, only to be hit by a rain of bombs released from drones. The strikes killed their parents. Their other three sisters, missing, are presumed dead. They were among thousands of ethnic Rohingya families fleeing their villages this summer amid a new wave of targeted violence, a horrible echo of the ethnic cleansing by Myanmar's military that killed thousands and exiled hundreds of thousands in 2017.

This violence was not at the hands of the military, though. Instead, it was from a pro-democracy rebel group that was raised to fight the army. The rebels' political aim may be different, but the persecution they are inflicting on the Rohingya – airstrikes, mass arson, sexual violence – is from the government's old playbook.

No matter who is in control in Myanmar, it seems, it is the Rohingya who suffer. "Everyone hates us, but I don't know why," said Manwara, 19. "It's our curse."

After years of civil war, the military junta that overthrew a democratic, civilian government in 2021 has lost control of about two-thirds of the country's territory. Yet the victories by the armed resistance – a patchwork of militias fighting in the name of restoring democracy and of securing better rights for the minorities they represent – offer no moral certainty.

The Arakan Army, the mightiest in the rebel alliance, stands accused of massacring the Rohingya, including the parents of Manwara and Shamshida, in a display of ethnic chauvinism that traces one of Myanmar's many fault lines.

Over the years, more than 1 million Rohingya have been expelled from Rakhine state to neighbouring Bangladesh. Effectively stripped of their citizenship, they are the world's largest stateless population.

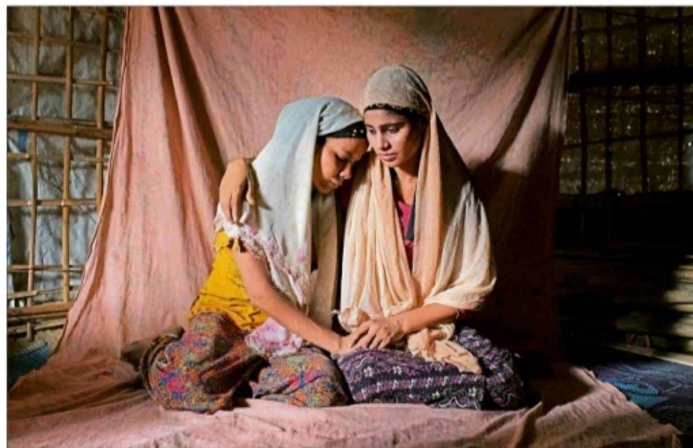
Now, another wave is fleeing. The Arakan Army, drawn from ethnic Rakhine people, is using its victories against the junta to target the Muslim minority, according to testimony from scores of recent arrivals.

The rebel group's attacks on the Rohingya have been so brutal that Rohingya armed groups formed to oppose the military regime have now joined with the army – the same force that terrorised them for decades – in fighting the Arakan Army.

"Myanmar is plumb the depths of a human rights abyss," said James Rodeheaver, the head of the U.N. human rights team monitoring the country.

The fate of Hari Fara, the sisters' hometown and one of dozens of Rohingya villages emptied in recent months, shows the speed with which catastrophe has struck Myanmar's most vulnerable population.

It started with a single, ominous killing. In February, Mujib Ullah, Hari Fara's chair, was walking back from prayers when men on a motorcycle fatally shot him. Locals blamed the Arakan Army, which was scoring battlefield victories against the junta in its quest for ethnic Rakhine autonomy. Arakan Army scouts came, demanding



Rohingya refugees Shamshida, left, who had to flee one of the last refuges in Myanmar for the Rohingya Muslim minority, and her sister Manwara in their tent in Teknaf, Bangladesh. NYT

Tormentors change, but not the torment

recruits. Dozens were taken away, including Omar Ali, 19.

Soon after, Rohingya Salvation Organisation soldiers arrived in Hari Fara. The fighters, who sneaked in wearing women's burqa robes, said that times had changed: The Rohingya needed to fight alongside the Myanmar military, not against them, because the Arakan Army was a bigger threat. About 150 recruits from the area were conscripted, including Omar's brother, Hassan Ali, 17. At an emptied school, he learned to load an AK-47. He was sent to the front lines against the Arakan Army, escaping a month later.

"I didn't like shooting guns," Hassan said. And he feared he might shoot Omar, conscripted by the other side.

In mid-July, the Arakan Army ordered residents of Hari Fara to leave home for their safety. Some figured they could outlast these troubles, just as they had escaped earlier violence.

Within days, the boom and crackle of rocket launchers, mortars, small arms fire – it was hard to know which, it was so loud – neared Hari Fara, all fired from the direction of Arakan Army positions.

Terrified Rohingya streamed toward the border where the Naf River divides Myanmar from Bangladesh. They carried sacks of rice and family photos. Some rolled wheeled suitcases until the road ran out. Then they balanced the luggage on their heads. Children stumbled along with Disney backpacks. Their parents clutched USB cards and headphones, diapers and squawking chickens.

The riverbank swelled with crowds of people desperate to cross. Then the drones swooped again. Those strikes killed at least 150, according to United Nations estimates. The mud named purplish from blood, witnesses said. It was one of the deadliest attacks since Myanmar's civil war began and came, witnesses and the international investigators say, from positions controlled by the Arakan Army. Khaing Thet Kha, an Arakan Army spokesperson, denied that the armed group killed civilians.

"There is war in Rakhine, it is not only Muslims who are suffering," he said, asking why international groups "only talk about Muslim human rights and are silent about the human rights of Rakhine people?"

The sisters – Manwara and Shamshida, who was heavily pregnant – fled their home in Hari Fara a few days later. Their parents were killed by a drone bomb along the way.

The sisters ran together, but at some point, their tightly held hands loosened. Then another hand, strong and male, grabbed Manwara. She was dragged away, she said, and raped by soldiers in Arakan Army uniforms.

Shamshida's water broke while crossing the Naf to Bangladesh. As the boat nosed onto the riverbank, she staggered off and dropped into the mud. Among the grasses, she gave birth to a baby girl. Since September, Manwara, Shamshida and their younger brother, Amwar Halek, have been living in a corner of a tarpaulin shelter in Camp 26 of 33 Rohingya settlements in Bangladesh.

More than 1 million Rohingya live in this narrow finger of Bangladesh pressed against Myanmar. Lacking official refugee status, they cannot build proper houses and

are ineligible for school or health services.

The camps in Bangladesh have exploded with violence in recent months, as armed groups battle for dominance. At least 700 people have been shot dead this year, according to local monitors.

The situation has galvanised thousands of Rohingya to pay traffickers for passage across the Bay of Bengal to Malaysia and Indonesia, in hopes of manual labour jobs. Dozens have drowned or died since the sailing season began in September. The United Nations refugee agency said that arrivals to Indonesia in October were up 700% compared with the year before.

Not all passengers are willing. Four Rohingya boys were playing soccer in September when a man offered them jobs in Bangladesh. Instead, they were kidnapped and loaded into the hold of a crowded boat, the ceiling so low they could barely sit up. As the waves sloshed, they vomited in a plastic bag passed between captives. They relieved themselves in plastic bags, too.

Off the southern coast of Myanmar, the boat was eventually apprehended by the Myanmar navy.

About 120 people were packed inside, Myanmar state media documented. The captives, including the four boys, blinked in the light but were too weak to do much more. Two other boys had been thrown overboard after dying.

After 25 days away, the boys made it back to their camp in Teknaf, Bangladesh.

Shamshida has not left her tent since September, except for latrine visits. Her newborn suffered from jaundice and fever. At 20 days, the baby died.

The New York Times

pick the latest translation of his literary works by Gita Krishnakutty. *Bear with Me, Amma: Memoirs of M T Vasudevan Nair*, which particularly reflects Nair's trademark prose. Furthermore, what's mesmerising about *Bear with Me, Amma* is its interplay between the real and the fictive, a characteristic feature of Nair's literary output. Divided into two parts: 'Memoirs' and 'Stories', the book consists of 18 literary pieces, offering a sneak peek into the Nair family faced with difficulties and a woman – his mother – coming to everyone's rescue in these situations, approaching them with her modern sensibilities and thinking, which were significantly at odds with the place and her time. No wonder she had an immense impact on Nair's life.

In Kozhikode, the city where Nair breathed his last, at the 2024 Kerala Literature Festival – the first since Kozhikode's recognition as India's first City of Literature by UNESCO in October 2023, Nair delivered the keynote address. His presence exuded warmth, though the physical fragility was obvious given he was in his 90s. In the memorable and arguably his last interaction with DH, he shared what was crucial for him while telling a story and how his mother influenced his art forms.

Excerpt:

Over the years, you must have witnessed the transition of Malayalam literature, along with its translation into

English and other languages. What do you feel has significantly changed for the better?

I feel translation [as an exercise] has improved over time. Language evolves, that is for sure. Literature too undergoes changes in form and content; that is inevitable.

You have worked across mediums. What art form do you feel the closest to?

The short story is a medium very close to my heart. And so is the screenplay. I enjoy the process of writing for the screen, as it is challenging in a unique way.

Mothers do shape a child's worldview. What do you feel you borrowed from your mother and how her influence in your life helped shape your works?

My mother was definitely one of the strongest influences in my life and upbringing. Being the youngest of four children, and a rather sickly child, I was very close to my mother. She was very caring, strong, kind, compassionate, and always ready to help those in need. Her human nature has left its mark on [me and my work].

The title of your book *Bear with Me, Amma* signals a hint of not only seeking your mother's attention but also asking for her patience. It may be the case that it's also a form of apology to tell stories as you recalled them from memory. In that regard, what do you have to say particularly about the title of your book?

The title was chosen so that one feels she is still there, in spirit. When you write about someone so close to you, it is natural to feel so.

In this age and time, people also fear – when they are writing fiction – that they might end up getting troubled if the characters they have developed tend to be stereotypical or caricatures of real-life figures. What do you feel about appropriation, in this regard, and what advice do you have for writers to be authentic in their art – be it fiction-writing or writing for the screen – to better shape their characters?

Whatever you write, there must be an element of honesty in it. As far as I am concerned, the seed of a story might stem from an experience or something one comes across. That source is real. It is honesty that will strike a chord with the reader, and help sustain the writer. One should never fake it.

(Saurabh Sharma is a Delhi-based writer)

OUR PAGES OF HISTORY

50 YEARS AGO: DECEMBER 1974

Over 1,000 feared dead as quake hits N Pakistan

Rawalpindi, December 29 Several hundred people were feared killed in a severe earthquake that hit a remote mountain region of northern Pakistan, officials said today. An official said the death toll could be 1,000 in one village alone from the quake, which struck at dusk. It had been in radio contact with the village of Patan, and rescuers had reported that they were "digging out bodies by the dozen." Another 100 people were injured when the quake flattened the village on the Karakoram highway.

25 YEARS AGO: DECEMBER 1999

India rejects hijackers' demands

New Delhi, Dec 29 India is understood to have rejected virtually all the demands made by the hijackers of the Indian Airlines plane, who dropped two of their demands but continued to press for the release of 36 militants, including Pakistani national Maulana Masood Azhar. In a significant development, the government today stated that the Taliban authorities were holding separate talks with the hijackers for immediate resolution of the crisis but said the Taliban were not negotiating on New Delhi's behalf.

OASIS | ADOLF WASHINGTON

Life after Christmas

Where's the last year's crib set? Where's the Christmas tree?

Where's the decoration box? These questions resonate in most homes as Christmas Day approaches.

Before the 'ready-made' days, there was also the rush to the tailor to ensure our clothes were ready!

The Christmas spirit endures, even amidst all this stress.

But after Christmas, when we begin repacking decorations do we forget to re-pack our lives?

Re-packing is Renewal. True renewal demands letting-go of un-forgiveness, greed, selfishness, and narrow-mindedness. Jesus came to breakdown those

other. The Christmas story of Jesus' Birth began in Bethlehem's stable culminated on Calvary with Jesus' Crucifixion and continues to this day since the Resurrection of Christ.

Christmas is not a calendar date but a re-start point of a journey of service to humanity.

The story of *Artaban* by Henry van Dyke initially published in 1895 may have faded into oblivion. But here is an 'anglicised' version. It is the traditional story of three wise men offering gifts of Gold, Frankincense and Myrrh to pay homage to Jesus.

Artaban who lost his way to Bethlehem's stable.

During his journey he met human misery in many forms: sickness and disease, hatred and violence, poverty, divisions and strife between peoples.

Artaban did all he can to alleviate human suffering, consoling the broken-hearted, making peace wherever he could and extending charity to the poor. He, at last, hears people crying near Jerusalem.

His heart is moved with emotion. He enquires and finds that a man named Jesus is being nailed to the cross. He then hears the comforting words from

least of these my brethren, you have done it to me" (Matthew 25:40).

Artaban finally found Jesus, the one he had sought his entire life, and an overwhelming peace filled his heart.

When the angels greeted the shepherds in Bethlehem, the first announcement was of "Peace" "Glory to God in the highest and on earth peace among men" (Luke 2:13-15).

When Peace becomes the primary focus of the religion we practice, we break down walls that separate us and build bridges to connect with each other.

Only a spiritual willingness can open the door to peace – between spouses, families, friends, colleagues, communi-

Restoring constitutional order in Manipur

An editorial titled 'Welcome spotlight: On the Supreme Court directive to Manipur government' published in *The Hindu* on December 14, 2024, rightly mentions that the executive's reticence and lack of accountability, both at the federal and State levels, for the unrelenting ethnic violence in Manipur has again forced the higher judiciary to intervene. However, we must be circumspect in projecting the Supreme Court as a benevolent institutional actor that has dutifully responded with alacrity matched by requisite conviction, and concern to consistently hold the executive to account.

A thorough assessment of the Supreme Court's interventions in Manipur over the last 18 months and the incremental steps it can take to rebuild trust in the rule of law is at least merited. In general, we can witness a gradual slide towards institutional dereliction, complacency, and apathy that is unbecoming of a Constitutional Court meant for all Indians. This is evident from the fact that, except for the last hearing on December 9, where it sought details of destroyed and encroached properties, the court did not hold any effective hearings or pass corresponding orders in 2024.

Throughout this year, the main batch of petitions on Manipur was heard only six times. In other words, the court functioned as if its writ jurisdiction had ceased to extend to Manipur, even as 2024 saw some of the bloodiest phases of violence and gruesome killing of innocent victims belonging to both warring ethnic communities. Adding to this are the continuation of various events that emerged on or after May 3, 2023, and are unprecedented in the life of our republic. The list of illustrations is lengthy and extensive — the demographic and geographical separation of the State and its enforcement through a militarised buffer zone, the State's complete surrender over the monopoly of



John Simte
Lawyer and
researcher

The SITs should be directed to fill the existing informational vacuum and provide timely updates to petitioners and the families of deceased victims about the progress of the investigations and trials

violence and law and order to armed militant groups, and the administration of an illegal, hateful ethno-cultural oath to legislators by the Arambai Tengrol.

On some occasions, the Supreme Court did respond, especially when it took suo moto cognisance after a video depicting tribal women being sexually assaulted and paraded naked by a mob went viral on social media. But its responses were episodic across several months in 2023, only to remain largely absent in 2024. This is evident as magisterial courts in Assam, to whom the Supreme Court had given charge of pre-trial procedures, await its directions to take cognisance of the chargesheets filed and begin the trial. For instance, the trial is yet to begin in the case of the sexual assault and naked parade of two tribal women, even though the Central Bureau of Investigation (CBI) had filed chargesheets against six accused persons, including a juvenile, in October 2023.

In an order dated August 7, 2023, the Supreme Court had directed: the formation of a committee of three retired judges, led by Justice Gita Mittal, to look into all matters of relief and rehabilitation; the constitution of 42 Special Investigation Teams (SITs) in six groups based on the crimes, comprising CBI officers drawn from cadres/Stages and headed by a retired Director-General of Police. By all accounts, the functioning of the former has been reduced to a mechanical, bureaucratic ritual of filing occasional reports. Several tribal student organisations have since also filed separate pleas before the Supreme Court for relocating displaced students to other universities and professional institutes. Simultaneously, a report in *The Hindu* (December 18, 2024) stated that chargesheets for only 6% (192 cases) out of 3,023 registered cases have been filed by the SIT till November 20, 2024. It remains unclear how much of the

structure envisioned for the SITs by the Supreme Court is still intact, as publicly available information suggests that multiple IPS officers on deputation to the SITs from Haryana, Punjab, Madhya Pradesh, and Delhi have either sought repatriation or have already been repatriated back to their home cadres.

Crucial measures

These directions, initially viewed with a high degree of optimism, have overwhelmingly failed to instill any sense of justice among the people of Manipur or arrest their feelings of institutional neglect and the complete erosion of the rule of law. Now that the Supreme Court appears to have turned its attention back to Manipur, it must undertake the following measures to provide the State with a much-needed healing touch.

First, given the volatile situation in Manipur, inimical to a fair criminal justice system, the trials of cases investigated by the SITs should be transferred forthwith outside Manipur, and the appropriate trial courts should be allowed to take cognisance of chargesheets already filed. Second, the SITs should be directed to fill the existing informational vacuum and provide timely updates to petitioners and the families of deceased victims about the progress of the investigations and trials.

Thirdly, considering the enormity of multi-faceted issues arising from the conflict in Manipur that persist and are likely to continue due to the sharp governance deficit, a bipartisan High Powered Commission comprising eminent persons, including members from both conflicting communities, should be constituted. This commission, in turn, be directed to report its findings directly to a Special Bench of the Supreme Court, which should be given the task of exclusively hearing cases related to the ethnic violence in Manipur.

A case for pragmatic approach in T.N.

The conflict over V-C appointments has left six universities without leadership

STATE OF PLAY

T. Ramakrishnan
ramakrishnan.t@thehindu.co.in

Immediately after Govi Chezhian, a three-time legislator from Thiruvadamurthi in Tamil Nadu's Cauvery delta and a member of SC community, was inducted as the Higher Education Minister in late September, he sounded conciliatory towards Governor-Chancellor R.N. Ravi, with whom the DMK government has been having a running battle over many matters, especially over appointment of Vice-Chancellors (V-Cs) to various universities.

When Mr. Chezhian interacted with the media for the first time as Minister, he conveyed the advice given to him by Chief Minister M.K. Stalin: to avoid tussles and follow the rules and regulations in the interest of the students. However, in no time, the expectations of a cordial relationship between the Governor and the State government disappeared with old issues getting revived.

In the past week, the State witnessed a familiar controversy between the two institutions over the appointment of V-Cs. The trigger for the latest round came when Mr. Ravi objected on December 18 to a government order, issued on December 9, on the constitution of a search committee for shortlisting a set of candidates for V-C of the Annamalai University. According to the Governor, this order, which had ignored the 2018 UGC Regulations [7.3 - ii] on the subject by excluding the nominee of the University Grants Commission (UGC) Chairman from the panel, "violates Supreme Court judgments." As per the regulations, there has to be a panel of 3-5 persons, including a no-

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minee of the UGC chief, for the selection of V-Cs of State, private, and 'deemed to be' universities.

The next day, Mr. Chezhian issued a statement. He stated that the State government had been following laws enacted by the State legislature. It did not accept the stipulation concerned (7.3 - ii) when its Higher Education department came out with an order in January 2021. The order, issued by the previous AIADMK regime, had marked the general acceptance of the UGC Regulations on minimum qualifications for the appointment of teachers and other academic staff in universities and colleges under the control of the State Higher Education department. However, the order was categorical in stating that the "appointment and selection of the Vice-Chancellor" of 12 universities would be governed by provisions of the Tamil Nadu Universities Laws (amendment), 2017, and in respect of Madras University, the existing provisions of the relevant 1923 law would do.

He further contended that it was the "prerogative" of the State government to accept the regulations, which were "only recommendations" in nature. He also quoted the Supreme Court's verdict in the *Jagdish Prasad Sharma vs State Of Bihar* (2013) case, that said "Education now being a List III subject, the State go-

vernment is at liberty to frame its own laws relating to education in the State and is not, therefore, bound to accept or follow the regulations framed by the UGC" and in the event of the States' willingness to adopt the regulations, they would have to abide by the conditions laid down by the Commission.

In fact, on the very same issue, the Governor, in 2023, issued notifications constituting Search-cum-Selection Committees for the identification of candidates for appointment of V-Cs of the Bharathiar, Madras, and the Tamil Nadu Teachers Education Universities. This prompted the State government to approach the Supreme Court in November 2023, where the case was pending. In January this year, Mr. Ravi took back the notifications.

Subsequent to the Minister's response, there was one more round of exchange of words between him and Mr. Ravi. But, what is at stake is the fate of six universities, which do not have V-Cs for months, the earliest vacancy being at Bharathiar University since October 2022. Madras University has remained headless since August 2023. In addition, there are two universities wherein the extended tenure of V-Cs is due for expiry in February and May 2025. Ironically, it was to ensure that universities enjoyed the continuity of V-Cs that the State, in May 2017, promulgated ordinances.

Notwithstanding the correctness or otherwise of the respective position of the Governor and the State government, both institutions, in the interests of the students, should adopt a pragmatic approach and resolve all the outstanding issues as early as possible.

36% of TB patients in four T.N. districts are migrants: survey

Migrants with TB face greater disadvantages and require clinical, social, and economic support

DATA POINT

The Hindu Data Team

A recent report by the Resource Group for Education and Advocacy for Community Health (REACH) highlights efforts to address tuberculosis (TB) among migrants in Tamil Nadu. Several challenges, including loss to follow-up, occupational risks in hazardous environments, and lack of official documentation, hinder diagnosis and treatment for this vulnerable group.

In collaboration with the National TB Elimination Programme (NTEP) and with support from the STOP TB Partnership, REACH implemented a pilot intervention in four Tamil Nadu districts — Chennai, Coimbatore, Kanchipuram, and Vellore — from July 2023 to December 2024.

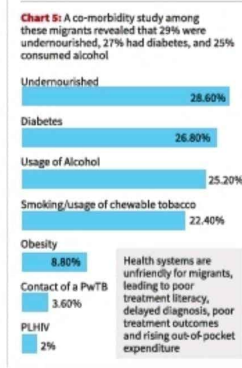
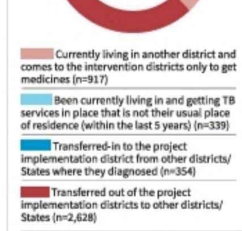
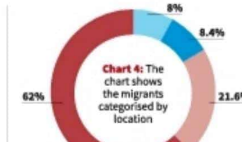
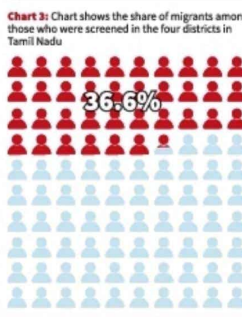
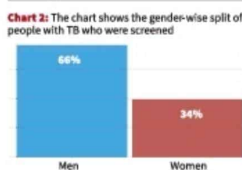
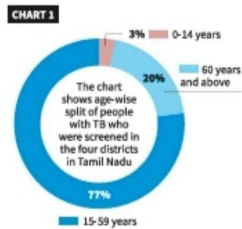
As part of the project, people with TB at selected health facilities were screened to identify migrants among them. Of the 11,564 TB patients screened, the majority were aged 15-59 years (77%, **Chart 1**) and male (66%, **Chart 2**). Significantly, 36.6% were migrants (**Chart 3**), with 2.2% of these cases being drug-resistant TB. Based on drug resistance status, additional nutritional support, such as enhanced dry rations, was provided.

Migrants were categorised by their location. Over 62% were identified as those transferring out of the intervention districts to other districts or States, while about 22% resided in another district but came to the intervention districts for medication (**Chart 4**).

A co-morbidity study among these migrants revealed that 29% were undernourished, 27% had diabetes, and 25% consumed alcohol (**Chart 5**). Mapping inter-State migrant TB cases showed that most transfers occurred in West Bengal, followed by Andhra Pradesh and Jharkhand (**Chart 6**). **Chart 7** depicts intra-State TB migrants.

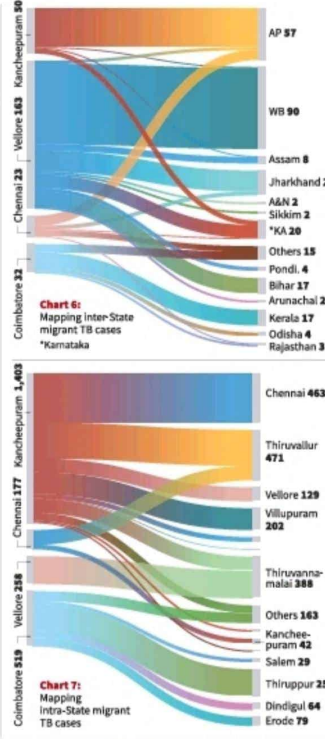
TB and its impact on migrants

The data for the charts were sourced from an impact report prepared by REACH in partnership with the STOP TB Partnership and the National TB Elimination Programme



REACH, or the Resource Group for Education and Advocacy for Community Health, is an India-based non-profit organisation, established in Chennai

The Stop TB Partnership is a hosted entity of the United Nations Office for Project Services (UNOPS)



FROM THE ARCHIVES

The Hindu

FIFTY YEARS AGO DECEMBER 30, 1974

Disappointing Year for Hides & Skins

MADRAS, Dec. 30: The year 1974 for the East Indian tanning industry and leather trade was one of continuous crisis which not only sapped the resourcefulness of the industry but killed the buoyancy and optimism which have been its special qualities.

The performance of the tanning industry in Madras during the year that has just ended has been thoroughly disappointing with a fall of about 50 per cent in production and exports. Representations made to the Central Government from time to time for the revival of the industry and trade made no impact and the situation continued to drift. The world economic situation raised new problems and under the present restrictive policies of the Government, even if the industry takes voluntary measures to rehabilitate itself, it is rather doubtful if it would bear fruit.

There has been a world wide slump in raw hides especially America and the Continent as a result of increased production due to shortage of cattle feed. The forecast of production for the New Year is also on the higher side. World raw material prices have dropped to 1960-62 levels and Indian leather with its high cost of production and export duties seems to be pricing itself out of the overseas markets.

The development of tanning techniques in African and Middle Eastern countries has created a situation where India is being fastly replaced by those countries.

A HUNDRED YEARS AGO DECEMBER 30, 1924

I. C. S. Examination.

The following press communique dated December 23 has been issued:—

An open Competitive Examination for the Indian Civil Service will be held in London commencing on the 1st August 1925. The age of the candidates on the 1st August 1925 must be less than 24 years but not less than 21 years. Applications from intending candidates must reach the Secretary, Civil Service Commission, on or before the 15th May 1925. Copies of the form of applications and other particulars can be obtained from the Director of Public Instruction, Madras. Detailed rules and regulations and a syllabus of the examination will be published in the Fort St. George Gazette.



THE GOAN EVERYDAY

We pass through this world but once.
Stephen Jay Gould

Air crashes raise questions of accountability

The past seven days have witnessed two crashes of passenger aircraft resulting in the deaths of more than 200 people marking one of the worst weeks in air travel in recent years. On the heels of a plane from Azerbaijan crash landing after being struck by a Russian air defence missile, a passenger aircraft carrying nearly 200 people crash-landed in South Korea after what was initially reported to have been a landing gear failure.

While, in theory, both incidents will be probed – one more than the other – the incidents raise questions about the safety of air travel – coming as they do after decades of progress in making air travel the safest mode of travel that it is today.

Consider this: The year began with news of a door falling off a Boeing 737 Max plane mid-flight placing the lives of the entire flight at risk leading to a grounding of the entire fleet of 737 Max aircraft. That this could happen on a 737 Max plane that was earlier too grounded following reports of crashes, is indicative of how far safety standards have slipped since the early days of flying.

The model of aircraft has been riddled with a series of problems that Boeing admitted to only after two back-to-back crashes claimed nearly 400 lives back in 2018 and 2019. Taken together, the aviation industry – for the first time in years – is facing a crisis of credibility – a crisis not helped by secrecy both from governments – in the case of the downing of planes by defence missiles and plane manufacturers like Boeing reluctant to accept responsibility for design and manufacturing defects and cost-cutting that compromises the safety of the flying passengers.

What the industry needs is a culture of accountability – one in which those responsible for either wilfully, negligently or accidentally knocking planes out of the sky are held to account for their actions

While the crisis has so far not led to any decrease in air travel – not surprising given how convenient it is – it hasn't gone unnoticed among the flying public. Today, some travel booking websites allow passengers to search for flights while filtering out Boeing planes from search results, helping to reassure flying passengers that their flight will more likely than not be safe.

But as the last week has shown, the threats go beyond that – and if left unchecked would only further fuel suspicion and skepticism about the industry. What the industry – not just the airline industry, but also including the regulators and international agencies that regulate them – needs is a culture of accountability – one in which those responsible for either wilfully, negligently or accidentally knocking planes out of the sky are held to account for their actions.

Be it the Boeing executives who knowingly cut the wrong corners to save costs, to generals of the Russian army who have – not once but twice, knocked civilian planes out of the sky. A chain of accountability needs to be established simply because if allowed to fester it would mean those responsible will be allowed to keep the spoils of their irresponsible behaviour – be it in the form of costs saved or being emboldened by the lack of accountability to carry out further acts of indiscretion or carelessness thus putting many more lives at risk.

The least that these two accidents must teach us is that nothing, least of all safety, should be treated casually, especially when lives are at stake.

Living with noise

There have been umpteen appeals by local residents for prompt action by the authorities to put an end to this disturbing malaise



PACHY MENON

The writer is a resident of Mangalore who strongly desires to bring about some socially relevant changes with his musings

The penchant for equating celebrations with loud noise is something we Indians need to come to terms with. With no discernible changes in public mindset regarding this matter, it becomes difficult to understand how strict legal sanctions against the abominable habit will help discourage it.

Celebrations have become synonymous with everything loud. Bursting of crackers, music blaring out from loudspeakers, and a boisterous crowd jiving away to the tunes unmindful of the ruckus they are creating.

But of course, all these are forgiven and overlooked as necessities of a social life which demands revelries as an essential part of one's otherwise humdrum existence.

With an inclination towards celebrating any joyous moment of one's life as a special occasion, partying has come to define an approach where one tends to let one's hair down and enjoy.

Marriage functions in regions across the country are typically studies in sharp contrast, so to speak. Yet, it is basically the gaiety associated with them which give them the stature of grandeur.

Various religious festivals bring along with them their own brand of festivities where predominantly it is the 'loudness' related with the celebrations which distinguishes one from the other.

Birthday and anniversary parties are never quiet and subdued affairs either. For that matter, every occasion is a cause for celebration. And what about those EDM festivals which are a current craze!

It is however the political landscape in the country which offers the maximum scope for staging lively, noisy, and active gatherings which at times lack discipline or restraint.

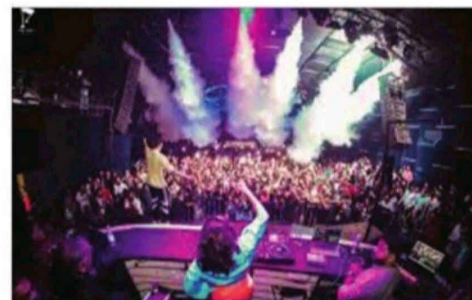
Political rallies or victory processions of leaders after elections results are announced take the cake for being high-spirited ones. It is the character of the assemblage that gives the celebrations their own definite flavour.

So, basically it is the penchant for enjoying these occasions which is translating into the sort of liveliness that borders on the state of being noisy and unrestrained.

However, a general acceptance of these minor 'hitches' as age-old traditions and customs which have been observed for ages now have not invited any



Foreign DJs catering to tourists are being allowed to perform well beyond the permissible time while the local musicians have to bear the brunt of all the restrictions



ill-will, so far at least.

But times are changing and so are the likes and dislikes of people. Moreover when a problem assumes a magnitude that is difficult to assail, there will be brickbats reserved for them.

Nevertheless, noise has become so much a part of one's daily life that we have never once stopped to think of it as a 'toxin'. 'Living with it' has become the only recourse available and we have been more than happy doing it without understanding the consequences.

Rapid urbanisation has brought along with it its own share of woes. The technological advancement of the period has only added to the miseries. The vehicular cacophony on the roads is a blatant example of the luxuries of the modern era which have had a 'pronounced' effect on the environment.

The mushrooming of dance-floors and event-staging centres in the heart of residential dwellings, seen as a novelty once, is now being thought of as an annoyance considering the disturbance they cause to residents in the neighbourhood.

The development of any region enhances its tourism value. Already tagged as a much-favoured global tourism destination for its natural settings, Goa has been playing host to multitudes visiting the place to enjoy its highly publicized hospitality.

Besides, its marquee events which have been bringing in throngs from across the country and abroad have ensured that Goa is a happening place round the year.

The coastal belt of the state is what gives the 'Pearl of the Orient' its distinct identity. The shacks and the multitudes of resorts dotting the beachline provide their brand of cuisine and entertainment to visitors.

It is this 'entertainment' where loud music and noisy crowds are creating problems for the local residents. If reports are to be believed, life in the coastal belt of Goa starts well after the

sun has set and ends with the break of dawn.

The constant loud music from the nightclubs and beach parties disturb residents even late into the night, impacting their sleep and quality of life.

It is the inconsistent enforcement of noise regulations, where tourist-oriented establishments often operate with impunity despite exceeding limits that has come in for strong criticism from the public and media alike.

Understanding that any unwanted and undesirable sound is noise, we need to realize that noise can no longer be considered as merely an unpleasant and irritating sound for the ears. It is a pollutant, and one that has the potential to create health concerns.

It is time we debunked the theory that atmospheric pollution is the only type of contamination that is harming living beings on the planet.

As a significant issue in the state's coastal areas, there have been umpteen appeals by local residents for prompt action by the authorities to put an end to this malaise. But it is as if these 'entreaties' have fallen on deaf ears.

Not that there are no stringent laws in place to tackle the menace! It is a lack of political will that prevents effective implementation of these laws, one wonders! Or is it the 'tourism moolah' that the state stands to lose were the laws to be enforced which is giving the government the jitters!

There are already talks of the government's blatant double standards in noise rule enforcement with foreign DJs catering to tourists being allowed to perform well beyond the permissible time while the local musicians have to bear the brunt of all the restrictions.

It is however heartening to hear that in a decisive move to address noise pollution, the Goa State Pollution Control Board (GSPCB) has intensified its crackdown on bars, restaurants and clubs along the North Goa coastal belt. But will it be a committed drive?

THE INBOX >>

Razing Ajmer encroachments bold step towards better infra

The Ajmer Municipal Corporation with the aid of a heavily armed police force, undertook a demolition drive around the Ajmer Sharif Dargah, Adhai Din Ka Jhoda, and Delhi Gate. The sensitive operation targeted illegal constructions and roadside encroachments, sparking widespread resistance, sloganeering, and clashes between authorities and locals. Many illegal shops have been removed from near the dargah and the road has been widened. It is great to see the government focusing on Ajmer development. Clearing illegal encroachments near Ajmer Sharif Dargah is a bold step towards better infrastructure and public convenience. It's not just about the shops, they've also cleared some illegal constructions that were blocking emergency vehicle access. This is the beginning of reclaiming what rightfully belongs to the people and that has been frittered away by the governments in Rajasthan.

SAGAR SHIRODKAR, Via email

Kumbh mela is sacred platform for devotees

The Kumbh Mela is a timeless Indian tradition, representing the cultural and spiritual unity of Hindus. Recognised as the largest religious gathering in the world, it serves as a sacred platform for devotees to immerse themselves in faith and devotion. Historically, the Kumbh Mela has been a significant stage for dharmik awakening and the preservation of dharma through spiritual gatherings and conferences. The Kumbh Mela is a time to bathe in the sacred rivers, which is believed to wash away sins and purify the soul. The holy dip, or 'Shahi Snan', is considered the most auspicious act of the festival. The Kumbh Mela attracts millions of people from all over the world, regardless of caste, creed, or gender.

Citizens must consider voting as right and duty

With reference to the article-cum-report titled: 'Goan overseas voters neglect duty, draw blank at LS poll; Election Commission data reveals no Non-resident Indian voted in June' in The Goan Everyday dated December 29, it would be appropriate to amend the Constitution to let voters elect a non-registered candidate from a non-registered political party to give them a better and bigger candidate selection choice. Voters should also be allowed to list their complaints and suggestions in block letters on a paper that is put into a ballot box and conduct referendums separately at the same time as an election. It would be pertinent to enact a law to recall inefficient, corrupt and communal elected representatives and permanently scrap NOTA that results in the wastage of precious votes since every vote counts. Voting is both a right and a duty.

PETER CASTELLINO, Mumbai

ious act of the festival. The Kumbh Mela attracts millions of people from all over the world, regardless of caste, creed, or gender.

APARNA JAGTAP, Via email

Resolutions are easy to write, not follow

Only 15 per cent of people are able to keep their New Year's resolutions and stick to their visions and goals; it is just another way to motivate yourself to start with something new, tailoring that you have always wished for, good or with poor experiences. In 2024, Although there are some who are stereotypical, who have a set of resolutions to be taken about achieving a professional goal, buying the latest model EV car, healthy living, dreaming to visit an unseen destination, and not falling victim to cyber crime, but to start a fresh and wise life. Over the years, some forget that great resolutions were easy to write, but com-

mitting to them was the issue with the various challenges or hiccups that come in the way of living in a confused and complicated world. And there are some grateful-minded people who want to joyously celebrate the healthy achievement that we relished in 2024. If one thinks within the box, they would see what is great about 2025 approaching; it's just thrashing the 2024 calendar or opening a new diary, seeing no changes in the movement of Earth around the Sun. However, there will be some who will take this opportunity to reflect on their regretful lives or deeds and set goals for self-improvement, as resolutions do act as a roadmap for personal growth and serve as a reminder of the areas in which we want to make positive changes in breaking free from old habits, embracing new challenges, and striving towards better thoughts of happy, healthy, and prosperous living. Simply put, let's learn from our mistakes!

GASTON DIAS, Sorsora

Remembering Manmohan's impeccable uprightness

India has lost a great statesman in the passing away of former prime minister Manmohan Singh. Manmohan Singh was an upright gentleman. Simplicity was the peculiarity of his life. Some leaders of the opposition criticised him baselessly, but, Singh never expressed any impulsive reaction. It is humbling to remember civility he followed in his life. From the insecure situation being faced by the country today, it can be easily recollected that the country was safe during the reign of Manmohan Singh as prime minister. He is no more with us, but his valuable knowledge and his service to the country will always be remembered.

SUDHIR G KANGUTKAR, Thane

OPEN SPACE >>

'Sadbhav Christmas' comes as breath of fresh air

At a time when there have been failed attempts by certain elements to disturb the age-old communal harmony that exists in the state, the concept of 'Sadbhav Christmas 2024' comes as a breath of fresh air. The serene grounds of Horta De Maria at Pilar Pilgrim Centre came alive with the festive spirit of Christmas and the essence of unity. It is an annual event which brings together members from various communities as the programme exemplifies the true spirit of Christmas which is love, peace and brotherhood. The event was reportedly graced by a distinguished line-up of dignitaries belonging to different faiths. The unique feature was performance by a group of a Hindi carol 'Jai Jai Yesu Prabhu Ki' and a Konkani carol 'Marie Maek Bailok Zala'. The meaning of Christmas is hope, compassion and a universal call to foster love and understanding. It's programs like 'Sadbhav Christmas' that strengthens the bonds between various communities and promotes a spirit of inclusiveness. Indeed diversity is the strength of our nation. Hopefully this will send a strong message to all those outliers who are trying to divide society on religious lines.



ADELMO FERNANDES, Vasco

CACHE

From Gemini to Llama: how AI titans shaped the industry

In a relatively short span of time, AI has transformed from a novelty to an everyday tool. What are some of the notable advances in AI in 2024, and how did this tech become a common trope in such a short period?

John Xavier

Artificial Intelligence (AI) was seen as novelty in 2023 with the launch of ChatGPT just a month before the start of that year. Microsoft CEO Satya Nadella, after investing \$10 billion in OpenAI, threw down the gauntlet to Google, taunting the DeepMind owner to show what its AI could do. Google tottered with its half-baked Bard bot that spewed out inaccurate answers. In subsequent months, the Alphabet-owned company went through a baptism of fire and finally came out with a rechristened AI, Gemini, by the end of 2023.

Building on that momentum, the search giant steadily rebuilt its reputation and began infusing Gemini's capabilities in almost all of its products and services in 2024. Google's recent AI advances, including the second generation of Gemini, the Trillium AI accelerator chip, and breakthroughs in quantum computing with the Willow chip, have significantly boosted investor confidence, driving its stock price to a record high.

OpenAI did not give Google's Gemini an easy run. The competition between the two Silicon Valley giants was intense. Both the firms launched advanced AI models with improved reasoning capabilities.

OpenAI's o3 model built on top of its predecessor, o1, by focusing on enhanced reasoning skills, outperformed previous models in complex coding and advanced mathematics. Similarly, Google's Gemini 2.0 Flash Thinking model answered complex questions by outlining its thought process, enhancing the model's reasoning capabilities. OpenAI's o3 model, with its advanced reasoning capabilities, garnered more attention from Microsoft as the tech giant relies on OpenAI models for its AI assistant, Microsoft 365 Copilot. While o3 promises better performance, its increased cost and computation time are significant considerations for business applications.

Anthropic's Claude and Mistral AI It wasn't just Google's turn-around this year. Product launches and updates from a clutch of other AI companies have, in some instances, stolen OpenAI's thunder this year. Amazon-backed Anthropic upgraded its AI model, Claude 3.5 Sonnet, with a "computer use" capability. That feature enables the AI to autonomously perform tasks such as moving the cursor, typing, and browsing the Internet, effectively automating complex computer interactions. This development aims to enhance productivity, particularly for software developers, by allowing the AI to execute multi-step actions with minimal human intervention.

Another area Anthropic made strides this year was in how it implemented safety measures. During the U.S. presidential election, with its Clio tool, it analysed AI usage to ensure responsible AI deployment. In another instance, the AI company allowed the U.K.'s AI Safety Institute to early-test its Claude 3.5 Sonnet model.

French AI company Mistral for its part brought in a certain level of transparency in AI with its open-weight models, including Mistral 7B and Mistral 8x7B.

Join FREE Whatsapp Channel <https://whatsapp.com/channel/0029van2VRb6RGJOKH6Bd0F>



Join FREE Telegram Channel <https://t.me/+Bu7senHpQdhODg1> billion (70B) parameters. These models were pre-trained on approximately 15 trillion tokens from publicly available sources, with fine-tuning on over 10 million human-annotated examples. With performance in coding, reasoning, and multilingual support, Llama 3 was positioned by Meta as an open-source AI model. In July, Llama 3.1 expanded the context windows for the 8B and 70B parameters models. Plus, it also launched a 405 billion (405B) parameter model. In September, Meta introduced Llama 3.2, featuring models with 1B, 3B, 7B, and 90B parameters. This version marked a significant milestone by incorporating multimodal capabilities, allowing the models to process both text and images. Additionally, Llama 3.2 was optimised for deployment on edge and mobile devices, broadening its applicability.

Llama models were gradually integrated into Facebook, Instagram, and WhatsApp, enhancing user experiences with AI-driven features like real-time translation and content generation. By the end of 2024, Llama had received a wider adoption with over 650 million downloads, according to a company blog, citing downloads from Hugging Face.

Meta's Llama Mistral AI also collaborated with Qualcomm to bring new generative AI models to devices powered by Snapdragon and Qualcomm platforms, indicating a focus on enhancing AI accessibility and performance in consumer electronics.

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Open-source models allow a broader audience to engage with AI technology, facilitating collaborative development and rapid innovation. This openness contrasts with the closed nature of proprietary models, which restrict access to underlying code and data.

Developers can customise open-source LLMs to specific needs, enhancing versatility across diverse applications. This adaptability is often limited in closed-source models due to proprietary restrictions. While open-source models offer benefits, they may face challenges in matching the performance and specialised capabilities of proprietary systems. Proprietary models often have access to extensive resources and data, enabling them to achieve higher performance in certain tasks. And success in AI is dependent on the kind of data the models are trained in.

On-device experience

In 2024, AI models were increasingly deployed across various devices to bring their capabilities closer to end-users, enhance functionality, and provide real-time experiences. For instance, in smartphones and tablets, Apple's Neural Engine, Qualcomm's Snapdragon AI Engine, and Google's Tensor chipsets were integrated with LLMs and vision models to power various tasks, including voice assistants like Siri and Google Assistant, real-time image processing for photo enhancements and augmented reality, and multimodal AI for speech, text, and image-based queries.

Apple's incorporation of AI features into its latest iPhones, such as Visual Intelligence and Image Playground, has revitalised consumer interest, contributing to a significant increase in iPhone sales. This integration has positioned Apple on the brink of becoming the first company to surpass a \$4 trillion market capitalisation.

PC manufacturers are fully embracing AI by integrating AI accelerators such as NVIDIA GeForce RTX series GPUs, AMD Radeon chips, and Apple's M-series chips. These accelerators enable generative models and advanced features like AI-powered transcription and video editing tools, enhanced productivity tools, and gaming enhancements including real-time ray tracing and AI-driven non-playable characters (NPCs) to run on the device.

Talent is key

At the core of the current AI revolution lies a dual-engine system. One engine is responsible for training the data, while the other leverages the trained data to make inferences. To effectively operate these engines, hardware resources alone are insufficient. Human expertise plays a crucial role. This has become a pain point for OpenAI in particular as it has been bleeding top talent this year. A notable departure from the AI giant is co-founder Ilya Sutskever. The company also lost its chief technology officer Mira Murati, and several other leading computer scientists.

To make matters worse, some of the departing members are joining rivals. For instance, John Schulman, another OpenAI co-founder, moved to Anthropic. Mr. Schulman is a key leader in the creation of ChatGPT.

According to a BCG analysis of top skilled labour, AI experts are the most mobile at nearly 11 out of 100 experts moving internationally every five years. So, where they go can make a big difference. Companies and countries that attract the best talent can gain a competitive edge in the tech world. Countries that are open to global talent tend to invent more and grow faster. As countries compete for leadership in AI, their ability to attract top talent is crucial for their success.



KNOW YOUR ENGLISH

She has a chronic knee problem

The water is freezing for this time of year. Don't stay too long in the pool and catch a cold, capiche?

S. Upendran

"I feel great after playing three sets of tennis today. Surprisingly, I didn't see Malathy on court. I wonder if..." "I don't find that surprising at all! The poor girl has a chronic back problem." "What are you talking about? Malathy plays tennis almost every day. How can she do that with a serious back problem?" "I said she has a chronic back problem, not a serious back problem."

"What's the difference?" "A chronic problem is one that lasts for a long time. The problem doesn't go away easily."

"So, it's not a serious problem?" "It needn't be a serious problem. A 'chronic' problem is one that persists. When I was growing up, there was always a chronic shortage of water during the summer months."

"I remember those days. How about this example? I'm told there's a chronic shortage of housing in some of our big cities."

"Sounds good! My grandmother has a chronic knee problem. Now then, do you..."

"When the problem is rather serious, what do you say?"

"You could consider using the word 'acute'. When you say that someone has an acute back problem, what you're suggesting is that it is rather bad. The individual is unable to do anything."

"So, the difference between 'acute' and 'chronic' is one of intensity?"

"Also, duration. An acute problem does not usually last long. It is of short duration. We had an acute water shortage last year."

"The patient complained of acute abdominal pains."

"Good example! We need to..."

"I came across an interesting word yesterday. It was spelt c.a.p.i.c.h.e.s. Is the first syllable pronounced like the word 'cap'?"

"No, it isn't. The 'a' in the first syllable sounds like the 'a' in 'china', while the vowel in the second is pronounced like the 'ee' in 'feel', 'peel' and 'kneel'. The final 'che' sounds like the 'sh' in 'ship', 'sheet' and 'shoot'. The word is pronounced 'ke-PEESH' with the stress on the second syllable."

"I see. What does the word mean?"

"Capiche is mostly used in informal contexts. It comes from the Italian 'capisci' meaning 'do you understand'. In everyday conversation in English, this word usually comes at the end of a sentence. Don't discuss our plans with him, capiche?"

"Just do whatever she tells you to. Don't ask any questions. Capiche?"

"Good example! The word can also be spelt 'c.a.p.e.e.s.h'. Ramesh will probably ask for money. I don't want you to be lending him any. Capesh?"

"Capesh!"
upendrankye@gmail.com

THE DAILY QUIZ

A quiz on Koneru Humpy, the newly crowned Women's World Rapid chess Champion

V.V. Ramanan

1 month and 27 days, she became the youngest woman ever to become a Grandmaster. Whose record did she break for the feat?

QUESTION 4 To whom did Humpy finish runner-up in the Women's World Chess Championship?

QUESTION 5 With which civilian award was Humpy honoured in 2007?

QUESTION 6 Prior to her win in New York, in which city and year did Humpy claim her first World Rapid title?

QUESTION 3 In 2002, at the age of 15 years,



Visual question: Which gold medal is Humpy showing off proudly? pn

Questions and Answers to the December 27 edition of the daily quiz: 1. This person is well known for his scientific contributions related to milk and other notable discoveries related to chemistry. Ans: Louis Pasteur

2. December 27 started being observed as the International Day of Epidemic Preparedness in this year. Ans: 2020

3. This naturalist set sail on the ship on December 27, 1831. Ans: HMS Beagle

4. The National Anthem was sung for the first time publicly at this session of the Indian National Congress. Ans: In Calcutta in 1911

5. The first woman to head a democratic government in a Muslim-majority country was assassinated on December 27, 2007. Name her. Ans: Benazir Bhutto. She served for two terms

Visual: Identify this astronomer. Ans: Johannes Kepler. There is a telescope named after him

Early Birds: Dodo Jayaditya| Barnali Biswas| Piyali Tulgi| Sumana Dutta| Rajib Ganguly

Word of the day

lynchpin:

a central cohesive source of support and stability

Synonyms: anchor, backbone, keystone, mainstay

Usage: Teachers are the lynchpin of the education system.

Pronunciation: newsh.live/lynchpinpro

International Phonetic Alphabet: /lɪnˈtʃpɪn/

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

MONEYWISE

In 2024, Small was Beautiful

MARKET MUSINGS

Sumedha Shankar
NEW DELHI

Dalal Street minnows stole the show in 2024, giving handsome returns to investors, helped by a largely optimistic trend in the stock market and impressive retail investors' participation.

Analysts attributed the positive trend in the equity markets, where the benchmark indices shattered many records this year, to robust domestic liquidity, strong fundamentals of the Indian economy, and policy continuity. Market experts are optimistic about midcap and smallcap stocks for the next year, driven by factors like strong domestic consumption and government infrastructure spending.

Till December 23 this year, the BSE smallcap gauge has jumped 12,144.15 points or 28.45%, while the midcap index surged 9,435.09 points or 25.61%. In contrast, the 30-share BSE benchmark Sensex has soared 6,299.91 points or 8.72%.

To put that in context, the BSE Sensex had jumped 11,399.52 points or 18.73% in 2023, while the BSE smallcap gauge had rallied 47.52% and the midcap index climbed 11,524.72 points or 45.52%.

"Smallcap and midcap indices outperformed in 2024 due to sectoral growth, policy support, and investor interest. Key sectors like real estate, infrastructure, healthcare, and renewable energy, heavily represented in these indices, benefited from government initiatives and favourable market conditions," said Palika Arora Chopra, director at Master Capital Services Ltd.

Local interest

Increased interest from domestic investors seeking higher returns and the valuation catch-up of smallcap and midcap stocks after prior underperformance also played a key role.

The midcap and smallcap segments tend to outshine their larger counterparts in a bull rally in the market, experts said.

The BSE smallcap gauge hit its lifetime high of 57,827.69 on December 12 this year, while the midcap index surged to a record 49,701.15 on September 24. The blue-chip peer Sensex reached its all-time high of 85,978.25 on September 27.

Liquidity driven

"Domestic liquidity has been a major driver behind the outperformance of the midcap and smallcap segments. Record SIP inflows, predominantly directed towards midcap and smallcap funds, have played a significant role in this trend," said Sunil Nyati, managing director, Swastika Investment Pvt. Ltd.

According to analysts, smaller stocks are generally bought by local investors, while overseas investors focus on blue-chips or large firms.

The midcap index tracks companies with a market value that is on average one-fifth of blue-chips, while smallcap firms are almost a tenth of that universe.

The BSE Sensex and NSE Nifty have faced heavy corrections in recent months after a record-breaking rally due to rich valuations.

Benchmark lag

"Excluding the final quarter of 2024, the Indian equity market delivered strong performance, with investors reaping significant returns in several midcap and smallcap stocks.

However, the benchmark indices, Nifty and Sensex, lagged behind global markets, particularly the U.S., primarily due to persistent aggressive selling by FIIs," Nyati said.

"The outlook for midcap and smallcap stocks in 2025 remains promising, but the rally is unlikely to be broad-based. Investors will need to adopt a more selective approach, as valuations in many areas have become stretched, and growth momentum appears to be lacking in certain sectors," Mr. Nyati reckoned.

Send queries on personal finance and investing to the moneywise@thehindu.co.in ID. Our experts in personal finance will respond to select queries, but will not give specific recommendations for investment in a particular mutual fund, share or fixed deposit.

Over three years, health insurance claims rise 30%

The most common conditions leading to claims include fever (seasonal diseases), gastritis, heart disease, diabetes and cancer; the share of claims of younger adults has been higher

HEALTH COVER

Team Policybazaar

Seasonal and chronic conditions are driving up health insurance claims. The most common conditions leading to claims include fever (seasonal diseases), gastritis, heart disease, diabetes and cancer. Seasonal diseases like fever typically drive a surge in claims during specific months, particularly during monsoon and winter. Meanwhile, conditions like heart disease, diabetes, and cancer reflect long-term health trends, indicating increasing prevalence of chronic diseases among Indians.

Rapid rise in claims

The 30% rise in average payouts over three years suggests healthcare costs are rising, and policyholders are claiming higher amounts for medical treatments. This trend also indicates insurance is becoming a more essential tool for managing medical expenses as medical inflation outpaces general inflation.

Maharashtra, Delhi

States like Maharashtra and Delhi report higher claim payouts despite having a similar proportion of total claims. This can be due to the higher cost of healthcare in urban centers and more advanced medical facilities available.

Claims frequency

Claim frequency has steadily increased over the last three years. It means more policyholders are utilising health insurance benefits. This could be due to improved access to healthcare services, a greater awareness of health insurance coverage, and a proactive approach to managing personal health.

Young adult claims up

The higher share of claims from younger adults (18-35) reflects a combination of seasonal illnesses (fever, viral infections) and rising claims for chronic conditions like diabetes, which are increasingly diagnosed at younger ages. This trend underscores the need to buy health insurance when young and healthy. The gender distribution (86% male) is typical of health insurance claims, as men tend to file claims more frequently, possibly

Rising costs

Insurance is becoming a more essential tool for managing medical expenses as medical inflation outpaces general inflation



Rapid rise in claim volumes and payouts (in ₹)



Claims frequency (in %)



Car Segment wise claim volume share and claim amount range

Vehicle Type	Claim Volume Share	Claim Amount Range (₹)
Hatchback	54%	20,000 - 25,000
Sedan	21%	25,000 - 30,000
SUV	26%	30,000 - 35,000

The frequency of claims has steadily increased over the last three years. It means that more policyholders are utilising their health insurance benefits.

The prevalence of accidents and total loss claims reflects the importance of having robust motor insurance to protect against both collisions and theft

due to a higher penetration of insurance among males.

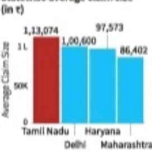
Motor insurance

The leading causes of motor insurance claims are primarily accidents, theft, and damage from natural events. The prevalence of accidents and total loss claims reflects the importance of having robust motor insurance to protect against collisions and theft

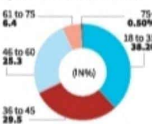
Claim amount basis

The higher claim amounts for SUVs reflect their greater value and more complex repair costs compared to smaller vehicles

Statewise average claim size



Age-wise share in claims (in %)



There is a notable spike in motor insurance claims during monsoon season, with a 40% rise in claims during rainy months in cities more prone to heavy rains

like hatchbacks. The higher claim volumes from hatchbacks are due to their higher market share in the overall vehicle population.

Monsoon claim surge

There is a notable spike in motor insurance claims during the monsoon season, with a 40% rise in claims during rainy months in cities which are more prone to heavy rains. Factors like heavy rains, flooding and slippery road conditions contribute to higher total loss claims, higher accident rates and damage to vehicles, especially in regions prone to monsoon weather.

Popularity of add-ons

Policyholders are increasingly choosing add-ons like zero depreciation, engine protectors, and cost of consumables as part of motor insurance plans for their car as old as up to 10 years. This indicates a growing trend towards enhanced protection and a desire for comprehensive coverage in the event of a claim.

South and Delhi-NCR

Regions such as Tamil Nadu, Karnataka, and Andhra Pradesh report higher total loss motor claims due to cyclones, while States like Delhi NCR, Maharashtra experience more accidental claims.

Heart issues

Heart disease and natural causes remain the most prevalent reasons for term insurance claims, which is consistent with the overall ageing population and the growing awareness of health risks. COVID-19 claims also reflect the impact of the pandemic on life insurance needs even after three years.

Male policyholders

The majority of term insurance claims are made by male policyholders (90-92%). This is mainly due to the high penetration of term insurance among males. Men also generally have higher mortality rates and may be more likely to take term life cover resulting in a higher percentage of claims from them.

Regions with higher urban population leading in claims. The top regions for term insurance claims include Maharashtra, Uttar Pradesh, Delhi, Karnataka, and Gujarat. These areas see higher claim volumes due to a combination of larger populations and greater awareness of the importance of life insurance. Regions with higher urban populations and greater access to financial services see more claims because policyholders are more likely to engage with life insurance products.

Riders gain popularity

Approximately 35-40% of term insurance policyholders are opting for riders like critical illness and accidental death benefits, indicating a growing desire for comprehensive protection, particularly among those concerned about critical illnesses or accidents.

The alpha arithmetic

THINKINVESTOR

Given the market behaviour in recent years, portfolio managers must continually move from one sector to another (sector rotation) to consistently generate positive alpha

Yenkaresh Bangarawamy

As investors, we want to earn above-average returns. In the context of mutual fund investments, above-average return means earning greater than a fund's benchmark return. This excess return is referred to as alpha. Active funds strive to generate positive alpha. Small wonder that investors typically prefer active over passive funds. Here, we discuss the arithmetic of alpha returns.

Zero-sum game?

Market, here, refers to the style benchmark of a fund. So, if you invest in a large-cap style fund, market in relation to the fund refers to all large-cap stocks. Likewise, if you were to invest in a mid-cap fund, market refers to all mid-cap stocks.

Now, consider the NSE 100 index, the large-cap style benchmark. The average return in relation to large-cap stocks would be the NSE 100 index. So, we can state active large-cap funds that generate positive alpha earn above-average returns. But that means some other active large-cap funds must generate below-average returns. How else can the average returns of all these funds be equal to the NSE 100 index? In other words, alpha must be a zero-sum game.

That is, the sum of positive alpha returns must equal the sum of negative-alpha returns.

Note, there are many other funds like diversified and solution-oriented funds that will invest in large-cap stocks. Also, mid-cap funds may invest in large-cap stocks. Therefore, proving that alpha is a zero-sum game is easier said than done.

Nevertheless, the above argument has some implication on your investment decision. If alpha were a zero-sum game, some portfolio managers will win, and some others will have to lose. And, if portfolio managers are skillful, it is highly unlikely the same portfolio managers will always win while some others will always lose. In other words, portfolio managers may be skillful, yet a fund's annual return can swing between positive and negative alpha between one year and the next.

Conclusion

Given the market behaviour in recent years, portfolio managers must continually move from one sector to another (sector rotation) to consistently generate positive alpha. But more the active decisions (active bets), greater the active risk (likelihood of negative alpha).

Then, there is the alpha fade rate – the rate at which an alpha strategy fades (no longer generates alpha) is faster than the rate at which newer strategies can be developed. You must be mindful of these factors when you invest in active funds.

(The author offers training programmes for individuals to manage their personal investments)

Personal Loans

Rates and Charges		Loan amount 5 lakh	Loan amount 1 lakh	(% of loan amount)
Name of Lender	Interest Rate (%)	EMI (₹)	EMI (₹)	Processing fee
HDFC Bank	10.85-24.00	10,834-14,384	2,167-2,877	Up to ₹ 6,500
Tata Capital	11.99 onwards	11,120 onwards	2,224 onwards	Up to 5.5%
State Bank of India	11.45-14.85	10,984-11,856	2,197-2,371	NIL
ICICI Bank	10.85-16.25	10,834-12,226	2,167-2,445	Up to 2%
Bank of Baroda	11.05-18.75	10,884-12,902	2,177-2,580	Up to 2% (Maximum Rs 10,000)
Axix Bank	11.00 onwards	10,871 onwards	2,174 onwards	Up to 2%
Kotak Mahindra Bank	10.99-16.00	10,869-12,159	2,174-2,432	Up to 5%
Bank of India	10.85-16.10	10,834-12,186	2,167-2,437	Up to 1% (Min Rs 250 and Max Rs 10,000)
Canara Bank	10.95-16.40	10,859-12,266	2,172-2,453	0.25% (Maximum Rs 5,000)
Punjab National Bank	11.40-17.95	10,971-12,683	2,194-2,537	Up to 1%
HSBC Bank	10.15-16.00	10,660-12,159	2,132-2,432	Up to 2%
Federal Bank	11.49-14.49	10,994-11,762	2,199-2,352	Up to 3%
Union Bank of India	11.35-15.45	10,959-12,813	2,192-2,403	Up to 1% (Maximum Rs 7,500)
Rajax Finserve	10.00-31.00	10,624-16,485	2,125-2,297	Up to 3.93%
Punjab & Sind Bank	11.25-14.00	10,934-11,634	2,187-2,327	0.50% 1%
South Indian Bank	11.85-20.60	11,338-14,414	2,268-2,683	Up to 3%
UCO Bank	12.45-12.85	11,236-11,338	2,247-2,268	Up to 1% (Minimum Rs 750)
IDFC First Bank	10.99 onwards	10,869 onwards	2,174 onwards	2%
Bank of Maharashtra	10.00-12.80	10,624-11,325	2,125-2,265	1% (Rs 1,000-Rs 10,000)
Karnataka Bank	11.68	11,551	2,310	Up to 2% (Min. Rs 2,500 & Max. Rs 5,000)
Indusind Bank	10.49 onwards	10,744 onwards	2,149 onwards	Up to 3.5%

Car Loans

Rates and Charges		Loan amount 5 lakh	(% of loan amount)
Name of Lender	Interest Rate (%)	EMI (₹)	Processing fee
Union Bank of India	8.70-10.45	10,307-10,735	NIL
Punjab National Bank	8.75-10.60	10,319-10,772	Up to 0.25% (Rs 1,000 - Rs 1,000)
Bank of Baroda	9.00-12.70	10,379-11,300	Up to Rs 750
Canara Bank	8.70-12.70	10,307-11,300	NIL
UCO Bank	8.45-10.55	10,246-10,759	NIL
State Bank of India	9.10-10.15	10,403-10,660	NIL
Bank of Maharashtra*	8.70-13.00	10,307-11,377	NIL
Indian Overseas Bank**	8.85-12.00	10,343-11,122	0.50% (Rs 500 - Rs 5,000)
ICICI Bank	9.10 onwards	10,403 onwards	Up to 2%
HDFC Bank	9.20 onwards	10,428 onwards	Up to 1% (Rs 3,500 - Rs 9,000)
Karnataka Bank	9.13-11.61	10,411-11,024	0.60% (Rs 3,000 - Rs 11,000)
Federal Bank	8.85 onwards	10,343 onwards	Rs 2,000 - Rs 4,500
Punjab and Sind Bank***	8.85-10.25	10,343-10,685	0.25% (Rs 1,000-Rs 15,000)
South Indian Bank	8.75 onwards	10,319 onwards	0.75% (Rs 10,000)
IDFC First Bank	9.99 onwards	10,621 onwards	Up to Rs 10,000
City Union Bank	10.00-11.80	10,624-11,072	1.25% (Min. Rs 1,000)

*0.25% interest rate concession for existing housing loan borrowers and corporate salary account holders
**0.50% interest rate concession to borrowers with credit scores of 850 and above. Interest rate concession of 0.25% to borrowers having credit scores of 750-850.
***Conversion of up to 50% on processing fee for PSH Agra Vehicle Sagar.
Rates and charges as on December 28
Source: Policybazaar.com



The PSLV-C60 rocket ahead of its launch on December 30, 2024, ISRO

All eyes on PSLV-C60 mission as ISRO looks to end 2024 on a high

The PSLV-C60 flight is scheduled for 9.58 pm on December 30, 2024. The rocket will carry two satellites called SDX01, dubbed 'Chaser,' and SDX02, dubbed 'Target.' Each weighs 220 kg. After launch and orbit insertion, the two satellites will rendezvous in low earth orbit, dock, and then undock

INDIA IN SPACE

Pradeep Mohandas

The Indian Space Research Organisation (ISRO) hopes to end 2024 on a high with an exciting mission on the launch pad to test technologies that will one day be used for interplanetary and human spaceflight. It also hopes to kickstart preparations for human spaceflight missions that have already been delayed for years.

Mission updates

PSLV-C59: The PSLV-C59 mission dedicated to NewSpace India Ltd. (NSIL) placed the European Space Agency's (ESA) Proba-3 spacecraft – short for 'Project for Onboard Autonomy' – into a highly elliptical orbit of 600 km x 60,500 km as planned 18 minutes after liftoff. The liftoff was from the Satish Dhawan Space Center's first launch pad at 4:04 pm IST on December 5. This mission demonstrated the ability of ISRO's Polar Satellite Launch Vehicle (PSLV) to launch a spacecraft into such orbits.

After the launch, the ESA said the Yatharagga station in Australia began receiving telemetry from the satellite "almost immediately after separation." The telemetry will be passed on to the ESA's mission control centre in Belgium.

Gaganyaan: Ahead of its experimental flight of Launch Vehicle Mark 3 (LVM-3) X in 2024, ISRO had wanted to test the vehicle's ability to fly through the thickest part of the earth's atmosphere. The organisation designed a suborbital flight for this with an altitude of 126 km and a range of 1,600 km from Satish Dhawan Space Centre. The vehicle didn't carry a cryogenic engine in its third stage and didn't reach earth orbit by design.

The LVM-3 X test flight also tested the reentry characteristics of the crew module using the Crew-module Atmospheric Re-entry Experiment (CARE). On December 18, 2024, the CARE module re-entered the earth's atmosphere after separating from the rocket and performed a controlled landing in the Bay of Bengal using its thrusters and parachutes. This successful mission was an important precursor to India's human spaceflight mission.

Ten years later, on the same day, December 18, 2024, ISRO began assembling the human-rated LVM-3 (HLVM-3) for its first uncrewed mission. This was done by stacking the nozzle end segment of the S-200 solid rocket motor with the full flex seal nozzle at 8.45 am on December 18. This marked the official launch campaign for the HLVM-3 G1/OM-1 mission. 'G1' stands for the first Gaganyaan mission, and 'OM-1' for the first orbital module mission. The orbital module consists of the crew module and a service module.

PSLV-C60 SpadEx

Just like the CARE mission preceded the human spaceflight mission, the SpadEx – short for 'Space Docking Experiment' – is a predecessor to ISRO's Bharatiya Antariksh Station (BAS) and the

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Chandrayaan-4 mission. SpadEx will demonstrate in-orbit docking. The year 2024 began with a PSLV flight and looks like it will end with one as well. The PSLV-C60 flight is currently scheduled for 9.58 pm on December 30, 2024. The rocket will carry two satellites called SDX01, dubbed 'Chaser,' and SDX02, dubbed 'Target.' Each weighs 220 kg. After launch and orbit insertion, the two satellites will rendezvous in low earth orbit, dock, and then undock.

In addition, the fourth stage of the PSLV-C60 rocket will carry 20-plus payloads of its own, designed by various ISRO centres, academic institutions, and Indian private companies. After inserting the satellites in orbit, the fourth stage will enter an orbit of its own, where its payloads will perform various tests.

The PSLV-C60 mission will fly the rocket in its core alone configuration (called CA); i.e., its first stage will fly without its strap-on boosters.

The 'Chaser' and 'Target' satellites will be placed in a 470-km-wide circular orbit with an inclination of 55°. The duo will also have different velocities such that the gap between them increases to 10-20 km after a day.

The propulsion system on board the 'Target' satellite will be used to slow it down to the same speed as the 'Chaser' over time. They will eventually maintain a distance of 20 km in the same orbit heading up to the SpadEx mission's first milestone, called far rendezvous. Then they will move closer such that the gap drops to 5 km, 1.5 km, 500 m, 225 m, 15 m, and finally 3 m. Then 'Chaser' and 'Target' will dock.

After a rigid mechanical connection is realised between the two satellites, electrical power transfer between 'Target' and 'Chaser' will be demonstrated before they undock and drift apart.

They will then operate their on-board payloads with a mission life of two years. The 'Chaser' has a high-resolution camera. The 'Target' has a miniature multispectral payload and a radiation monitor. Earlier, an Indian private space company named Ananth Technologies

became the first of its kind to integrate and test the two satellites.

POEM's two dozen payloads

PSLV-C60's fourth stage, called the PSLV Orbital Experimental Module (POEM-4), carries 24 payloads: 14 contributed by various ISRO centres and 10 by academia and private industry. POEM-4 will begin operations after satellite separation.

Of these, the Relocatable Robotic Manipulator-Technology Demonstrator, a.k.a. the 'Walking Robotic Arm,' developed by ISRO Inertial Systems Unit (ISU), is expected to demonstrate a robotic arm that can move to defined targets on the POEM using an inchworm walking technique.

The Vikram Sarabhai Space Center (VSSC) developed the Debris Capture Robotic Manipulator. In a proof of concept, it will attempt to capture tethered space debris with a robotic manipulator. The VSSC also built the Compact Research module for Orbital Plant Studies to study the germination and growth of eight cowpea seeds in a five- to seven-day experiment in a controlled environment.

The other experiments from ISRO centres include – to quote from a press release – the Gradient Control Reaction Wheel Assembly (GISU), the Multi-Sensor Inertial Reference System with in-house gyroscopes (IISU), the MEMS-based High Angular Rate Sensor (VSSC), the Lead Exempt Experimental System (VSSC), the Highly Configurable Onboard Common Controller (Space Physics Laboratory), and the PILOT-G2 payload (Indian Institute of Space Science and Technology) "that hopes to qualify in-house equipment for small satellites."

One experiment of note is the Amity Plant Experimental Module in Space (APEMS) payload developed by Amity University, Mumbai. It will compare growth-related changes in plant callus cells using spinach plants (*Spinacia oleracea*) in microgravity and earth gravity. For this, two parallel experiments will be carried out – one on POEM 4 and the other at Amity University.

Another biological payload of note is the RVSat-4 developed by R.V. College of Engineering, Bengaluru. It will measure the growth of the gut bacterium *Bacteroides thetaiotaomicron* in space. The experiment is expected to provide data to understand human physiology in space and astronaut health during crewed missions.

There are two notable communications payloads called the BGS Amateur Radio Payload for Information Transmission (ARPIT) and Swatchsat. BGS ARPIT was developed by the S.J.C. Institute of Technology, Karnataka, and the Upagraha Amateur Radio Club at the U.R. Rao Satellite Centre. It can transmit audio, text, and images from a satellite to the ground with frequency modulation in the VHF band. It is designed to provide amateur radio satellite services worldwide.

The Swatchsat payload, developed by Nspace Tech, a private entity in Andhra Pradesh, plans to demonstrate an onboard UHF transmitter's capability to store data and establish a communication link and transmit data and telemetry with the ISRO Telemetry and Tracking

On December 18 ISRO began assembling the LVM-3 for its first uncrewed mission. This was done by stacking the nozzle end segment of the S-200 motor with the full flex seal nozzle at 8.45 am. This marked the official launch campaign for HLVM-3 G1/OM-1

Command ground station.

There are two propulsion payloads developed by private industry. RUDRA 1.0 (HPG), developed by Bellatrix Aerospace, will test a green propulsion system with a thrust of 11 newton and a specific impulse of 220 seconds. Likewise, the VYOM 2U developed by Mastu Space will test a monopropellant the company has said is a safer and better performing alternative to hydrazine, which is the most widely used propellant in the Indian space programme at present. VYOM has a thrust of 1.1 N and a specific impulse greater than 250 seconds.

Two payloads will also be hoping to demonstrate synthetic aperture radar (SAR) capabilities. SAR creates high-resolution images of objects on the ground by moving a radio-emitting antenna over the objects of interest. The SAR Imaging Demonstration Payload (GLX-SQ) from GalaxEye Space will test the generation, capture, and processing of SAR images in a space environment. The Varuna payload, from Piersight Space, will demonstrate SAR in a cubest form factor and test the performance of seven advanced subsystems – including a deployable reflectarray antenna – that can help monitor all human and industrial activities at sea.

Finally, the MEMS-based Inertial Measurement Unit (STeRG-PI.O) was developed at the MIT World Peace University, Pune, and the MOI-TP by the private company TakeMe2Space. STeRG-PI.O will perform attitude determination and higher efficiency data processing. The MOI-TP payload is a technology demonstrator planning to perform real-time data processing for earth observation. It will attempt to receive three machine learning models through an uplink from ground to orbit, conduct in-orbit computation, and downlink the models' inferences.

Onward to 2025

The year 2025 will be a pivotal year in Indian spaceflight with the launch of the first uncrewed HLVM-3 missions to orbit.

Indians will potentially get to see the sight of the first Indian in space since Rakesh Sharma in 1984 when Shubanshu Shukla flies – schedule permitting – to the International Space Station on board a Falcon 9 rocket as part of the Axiom 4 mission in 2025.

We will also have the launch of the innovative NASA-ISRO SAR mission. In all, 2025 promises to be an action-packed and, by all means, a defining year for space for India.

(Pradeep Mohandas is a technical writer and space enthusiast in Pune. pradeep.mohandas@gmail.com)
(India In Space is a monthly column collecting and analysing developments in the country's space, spaceflight, and allied sectors.)



A pumpjack at an old oil field in Erlichheim, Germany. AP

Oil companies backtrack on renewables

Reuters

Major European energy companies doubled down on oil and gas in 2024 to focus on near-term profits, slowing down – and at times reversing – climate commitments in a shift that they are likely to stick with in 2025.

The retrenchment by oil majors comes after governments around the world slowed the rollout of clean energy policies and delayed targets as energy costs soared following Russia's full-scale invasion of Ukraine in 2022.

Big European energy companies that had invested heavily in the clean energy transition found their share performance lagging U.S. rivals Exxon and Chevron, which had kept their focus on oil and gas.

Against this backdrop, the likes of BP and Shell this year sharply slowed their plans to spend billions on wind and solar power projects and shifted spending to higher-margin oil and gas projects.

BP, which had aimed for a 20-fold growth in renewable power this decade to 50 gigawatts, announced in December it would spin off almost all its offshore wind projects into a joint venture with Japanese power generator JERA.

Shell, which once pledged to become the world's largest electricity company, largely stopped investments in new offshore wind projects, exited power markets in Europe, and China and weakened carbon reduction targets.

"Geopolitical disruptions like the invasion of Ukraine have weakened CEO incentives to prioritise the low-carbon transition amid high oil prices and evolving investor expectations," Rohan Bowater, analyst at Accela Research, told Reuters. He said BP, Shell, and Equinor reduced low-carbon spending by 8% in 2024.

Shell said it remained committed to becoming a net zero emissions energy business by 2050 and continues to invest in the energy transition.

Equinor said: "The offshore wind

European energy companies that had invested heavily in the clean energy transition found their share performance lagging U.S. rivals Exxon and Chevron, which stayed focused on oil and gas

segment has been through demanding times in the last couple of years due to inflation, cost increase, bottlenecks in the supply chain, and Equinor will continue to be selective and disciplined in our approach."

BP did not respond to a request for comment.

The oil companies' retrenchment is bad news for efforts to mitigate climate change. Global heat-trapping carbon emissions are forecast to climb to a new high in 2024, which will be the warmest year on record.

And 2025 is shaping up to be another tumultuous year for the \$3 trillion energy sector, with climate-sceptic Donald Trump returning to the White House. China, the world's biggest crude oil importer, is trying to revive its faltering economy, potentially boosting oil demand.

Europe faces continued uncertainty over the war in Ukraine and political turmoil in Germany and France.

All those tensions were laid bare at the annual United Nations climate conference in Azerbaijan in November, when the host country's President Ilham Aliyev hailed oil and gas as "a gift from God."

That summit yielded a global climate finance deal but disappointed climate advocates who had hoped governments would coalesce around a phase-out of oil, gas, and coal.

For feedback and suggestions for 'Science', please write to science@thehindu.co.in with the subject 'Daily page'

Text & Context

THE HINDU

NEWS IN NUMBERS

Number of people arrested in crackdown on Assad loyalists

300 Syria's new authorities have arrested nearly 300 people, including informants, pro-regime fighters and former soldiers, in a crackdown on loyalists to former president Bashar al-Assad. The authorities intensified efforts to consolidate control. *APF*

The number of years for which Chad was under military rule

3 Chad began voting on Sunday in a general election that is presented by the government as a key step towards ending military rule but has been boycotted by the opposition. Turnout was low in the capital N'Djamena when polling stations opened for voters to choose a new parliament. *AFP*

The extent of employee attrition in private banks

25 In per cent, Employee attrition in private sector banks has witnessed an increase to about 25% and this high turnover rate poses operational risk, according to the Report on Trend and Progress of Banking in India 2023-24. Employee attrition rates are high across select private sector banks. *ANI*

Number of devotees expected to attend Maha Kumbh

40 crore. In a first, "underwater drones" capable of diving up to 100 metres will be deployed during the upcoming Maha Kumbh to provide round-the-clock surveillance at the Sangam area in Uttar Pradesh's Prayagraj, the Culture Ministry said on Sunday. *ANI*

The length of the new extension of the Suez canal

10 km. Egypt has tested a new 10-kilometre (6.2-mile) extension to the Suez Canal as it tries to minimise the impact of currents on shipping and increase the key waterway's capacity. Two ships used the new extension on Saturday. *AFP*

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The challenge of holding judges accountable

The review mechanism for judges in India requires 'proved misbehaviour or incapacity' to be decided by a committee set up under the Judges (Inquiry) Act, 1968. This committee functions like a trial court, but is set in motion only after a successful attempt to impeach the judge is moved either in the Lok Sabha or the Rajya Sabha

LETTER & SPIRIT

Kunal Shankar

A speech delivered by Justice Shekhar Kumar Yadav of the Allahabad High Court, that made apparent his biases against the Muslim community, at an event organised by the legal cell of the Vishwa Hindu Parishad within the Court precincts on December 8, has once again spotlighted the difficulty in India's review mechanism to hold judges of the higher judiciary accountable.

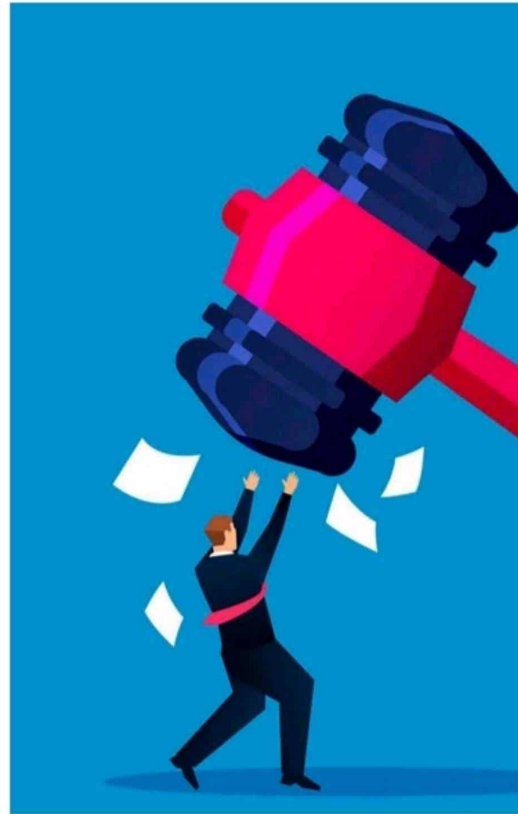
The review mechanism requires "proved misbehaviour or incapacity" to be decided by a three-member committee set up under the Judges (Inquiry) Act, 1968. This committee functions like a trial court, but is set in motion only after a successful attempt to impeach the concerned judge is moved either in the Lok Sabha or the Rajya Sabha, which must be approved by the presiding officer of the House — the Speaker in the case of the Lok Sabha, or the Vice-President/Chairman in case of the Rajya Sabha. The provisions for this mechanism flows from Articles 124 (4), (5), 217, and 218 of the Constitution of India, and the those of the Judges (Inquiry) Act, 1968.

Justice V. Ramaswami's trial

Only two judges out of seven so far, aside from Justice Yadav against whom impeachment has been attempted, have been found guilty for their "misbehaviour" by the three-member committee, which must comprise of a Supreme Court judge, a Chief Justice of a High Court and an eminent jurist.

The first was retired Supreme Court Justice V. Ramaswami, who was found guilty of extravagant spending on his official residence such as buying air conditioners, plush furniture and bedding, without following due process, much like the accusations made against Trinamool Congress MP Mahua Moitra by the ruling BJP last year. While such misdemeanours by current accounts of corruption seem like an arcane quibble over propriety, they nevertheless animated public discourse on a judge's conduct in the late 80s and early 90s. Such discussions led to the foundation of the 'Restatement of Values of Judicial Life' adopted by the Supreme Court on May 7, 1997, as the code of conduct for those holding high offices in judiciary.

Speaking to *The Hindu*, retired Madras High Court Justice K. Chandru, who played a pivotal role in the impeachment proceedings against Justice Ramaswami, recollected how the judge "bought 6+1 = 7 maces, one with a silver head to denote the Chief Justice's arrival and took it on a cargo plane in 1988, and not by rail," following his elevation as the Chief Justice of the Punjab and Haryana High Court. "There was no tendering process that was followed for the purchase of the maces," Justice Chandru added. He was referring to the colonial practice followed at the Madras HC where an orderly precedes a judge, to signal his arrival to ensure those in the hallway and the courthouse "maintain decorum". Justice Ramaswami deemed it fit to continue this practice at the Punjab and Haryana High Court, which did not have this practice as it was founded in independent India, much to the shock of his "brother judges". In his Tamil book, *I too became a judge*, Justice Chandru recalled a letter dated August 18, 1988, in which then Chief Justice V. Ramaswami's colleagues wrote "You will remember that most of us told you later



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too that we are opposed to the introduction of maces. Maces are but a relic of the imperial past and out of tune with our socialistic pattern of society."

The adverse verdict by the three-member panel constituted under the Judges Inquiry Act against V. Ramaswami set the precedent of then CJI Sabyasachi Mukherjee deciding not to allocate any work to him in 1993. The failure of the impeachment motion in the Lok Sabha that year, did not lead to a reversal of the CJI's decision. No cases were listed for hearing before Justice Ramaswami's Bench until his retirement three years later.

Article 124 (4) of the Constitution stipulates that the panel's finding must be voted upon by Parliament. The motion requires either a two-thirds majority of present MPs voting in favour of the motion or an absolute majority in each House, for the judge to be removed. On May 10, 1993, of the 401 members present in the Lok Sabha, 196 voted for Ramaswami's removal. While no one voted against the motion, 205 abstentions by the ruling Congress ensured the defeat of the impeachment.

Resignation before accountability

The second judge to face an impeachment motion was Justice Soumitra Sen of the Calcutta High Court. Justice Sen became the first judge of India's higher judiciary who was voted to be removed by the Rajya Sabha by an

August 6 that year, seeking a continuation of the committee's investigations arguing that "the jurisdiction of the Committee is untouched by the factum of removal...". The FJA's contention was that there were two separate parts to the removal process of a justice — one that concerns finding guilt, which is governed by Article 124 (5) and the second, which is impeachment, which is governed by article 124 (4) and is within the jurisdiction of Parliament. "The purpose of impeachment is not merely removal from office, but a more substantial one about accountability to the people whose trust is alleged to be breached and whose confidence in judiciary needs to be reinforced," the FJA argued.

"Though Article 124(5) of the Constitution uses the words "removed from office" and is silent on the issue of disqualification from holding future office, the finding of guilt by the Committee and the subsequent proceedings in Parliament will have the effect of disqualifying the person from holding public office in future. It may be noted that Justice V. Ramaswami having been found guilty by the Committee, continued to hold office as a judge of the Supreme Court and retired with all the benefits, taking advantage of the defeat of the impeachment motion. Post retirement he was appointed as Chairperson of the Tamil Nadu Law Commission," said FJA.

The need to complete proceedings

RTI petitions by former *Frontline* legal affairs editor, V. Venkatesan revealed that both jurist Mohan Gopal and the Chairman of the three-member panel retired justice Aftab Alam believed the work of the committee must continue. The RTI replies made public a set of correspondence between Mohan Gopal and the two members of the committee, and of the committee with the Rajya Sabha Chairperson Hamid Ansari. Mr. Venkatesan has included these letters as annexures to his 2014 book *Constitutional Conundrums: Challenges to India's Democratic Process*. In his August 15, 2011 letter to Justice Aftab Alam and J. S. Kehar, the then Chief Justice of the Karnataka HC, Mr. Gopal writes, "the resignation of Justice P.D. Dinakaran presents our Committee with an unprecedented situation. Any decision we take will have a profound and far-reaching impact on the framework for judicial accountability in our country — both in terms of the future implementation of the Judges Inquiry Act, 1968, and in terms of the manner in which the current Constitutional and legal framework for judicial accountability is reformed...While undoubtedly the investigation and the proof stage arises only when there is a prayer for removal from office and is the essential first step or that purpose, it would be an error to ignore the independent role and value of the investigation and proof part of the process in and by itself...A view that the resignation would result in the investigation and proof process being aborted would in effect place in the hands of the judge who is the object of the investigation the power to end the investigation against him by resigning — an absurd situation that the legislature could not have intended. In such circumstances, there would be no incentive arising from this process for any judge to avoid misbehaviour as any judge can end investigation into charges against him at any point by resigning from office."

While the Chair justice Aftab Alam concurred and sought the continuation of the Committee, the request was rejected by Rajya Sabha Chairman Hamid Ansari.

THE GIST

Only two judges so far have been found guilty for their "misbehaviour" by the three-member committee, which must comprise of a Supreme Court judge, a Chief Justice of a High Court and an eminent jurist.

Article 124 (4) of the Constitution stipulates that the panel's finding must be voted upon by Parliament. The motion requires either a two-thirds majority of present MPs voting in favour of the motion or an absolute majority in each House, for the judge to be removed.

Such instances highlight that members of India's higher judiciary enjoy a disproportionately greater level of immunity when compared with even elected officials as they "continue to enjoy the perks of being a retired judge, like pension" and other benefits, said jurist Mohan Gopal.

Product eco-labelling must be streamlined

GOVIND SINGH
AND VANIKA MITTAL

The Delhi Government has decided to use energy-efficient cooling devices in all its offices and buildings. The move comes as a step to save energy and curb the rising demand of electricity. Once approved, all departments of the Delhi Government will use only 5-star rated air conditioners and other cooling devices. The star-rating of electrical devices is an eco-label that makes green initiatives like these possible.

The star-rating of electrical devices was introduced under the Energy Conservation Act, 2001, through the setting up of a Bureau of Energy Efficiency (BEE). The BEE assesses electrical products and rates them on a scale of 1 to 5 stars, with higher ratings indicating greater energy efficiency and lower running costs. The Delhi Government expects to save up to 3,042 units of electricity and Rs. 29,000 per AC each year by using 5-star rated cooling devices.

Eco-labelling of products helps consumers know how environmentally friendly one product is compared to others in the same category. The overall environmental impact of products is assessed by a third party; this allows eco-conscious consumers to make unbiased purchase decisions. Moreover, eco-labelling encourages manufacturers to transition towards environment-friendly production since the entire life cycle of a product - from its manufacturing to its disposal - is assessed during eco-labelling. The concept of eco-labelling has been around for more than two decades. The World Summit on Sustainable Development 2002, held in Rio de Janeiro, identified the need for such "effective, transparent, verifiable, non-misleading and non-discriminatory consumer information tools."

Growing consumer awareness



about environmental impacts of manufacturing and production has created demand for eco-friendly products, and for eco-labels. The BEE star-rating is one such eco-label and is specific to the electrical appliances segment. Many eco-labels exist today but there is a need for streamlining and optimizing them across all segments. More and more people are now recognizing the benefits of buying green products for both the environment and their own well-being. Green consumerism is rising, with customers actively seeking eco-friendly options beginning with biodegradable packaging, reusable bags and recyclable plastic. Green consumers are interested in buying products that are ethically produced, do not waste water

and energy during manufacturing, do not cause pollution and are focused on sustainability and the circular economy.

Consumer awareness about green products is increasing. There is thus an increasing need for comprehensive, reliable and unambiguous eco-labelling of all available consumer products. In India, the overarching, government-regulated eco-label is called Ecomark. The Ecomark Scheme was first introduced in 1991 as a voluntary eco-certification programme. Ecomark is different from BEE's star-rating in that it has wider scope and covers a wide range of product categories including food, textiles, household goods and personal care products. Another key difference is that

Ecomark assesses the entire lifecycle (holistic environmental impact) of the products while BEE's star-rating focuses on energy use and consumption.

A quick analysis of the Ecomark Scheme shows it to be highly unpopular. Its logo, the earthen pot, is rare to find on any product in the marketplace. In its absence, green consumers are relying on other eco-labels with narrow scope such as BEE's star-rating, chasing arrows, organic certification and informal notation on packaging such as "Recyclable". The latter are often not reliable which discourages motivated green consumers.

Recently, the Ministry of Environment, Forest and Climate Change (MoEFCC) has notified Ecomark Rules

2024, replacing the Ecomark Scheme of 1991. The fresh impetus is due to the ongoing Mission LIFE (Lifestyle for Environment) of the MoEFCC which uses green nudging as a tool for promoting green choices. Revising the Ecomark eco-label is thus a much needed pre-requisite for the success of Mission LIFE.

Implementation of Ecomark Rules 2024 must begin by analyzing the factors behind the unpopularity of the earlier Ecomark Scheme. The Ecomark Rules 2024 continue to make it a voluntary initiative; it is up to manufacturers to decide if they want to take part in eco-labelling. Making participation mandatory, at least in some product categories, will certainly strengthen Ecomark eco-labelling and will also have long-term environmental benefits.

It also needs to be assessed if the Ecomark eco-label should continue to be implemented in a Yes/No mode allowing only eco-friendly products to display the eco-label, or should it adopt a BEE like rating system. After all, a rating system not only guides consumer choices but also increases competition among manufacturers to improve performance and obtain higher ratings.

In addition, Ecomark should be made flexible to accommodate existing green ratings as well as upcoming green ratings like the Right to Repair rating of products. The growing interest of consumers in green products underscores the need for a reliable eco-label that simplifies their choices. With streamlined implementation, Ecomark has the potential to become a unified, transparent label for enabling consumers to make impactful, informed decisions for a sustainable planet.

The writers are, respectively, an associate professor and a student at the Jindal School of Environment & Sustainability, O.P. Jindal Global University, Haryana, India.

100 YEARS AGO

OCCASIONAL NOTE

DISAPPOINTMENT in Germany over the prospective postponement of the evacuation of Cologne is naturally strong, more especially in quarters where Lord Curzon's statement on the subject came as a complete surprise. Representations have already been made at Paris, and the facts on which the decision is based are hotly challenged. It is unfortunate, to say the least, that the intimation should have been made to Germany in a roundabout fashion. The German Government is held up to the world as a defaulter, with apparently no previous private or

formal communication. Berlin has already retorted. The French Government has been informed that if the terms of the Treaty are not observed it will be difficult if not impossible to form a Cabinet to carry out the Dawes plan. This is likely to make little impression on the French Foreign Office, even under the present regime, for M. Herriot cannot disregard the strong French sentiment on the subject of security. But should the German utterance turn out to be more than a diplomatic move the position will be serious. The Dawes plan is the one device yet found for promoting peace and understanding in Western Europe, and if anger in Germany leads to its abandonment, relations with France will be bitterer than ever.

NEWS ITEMS

THE NEXT WAR

"ATROCIOUS BEYOND COMPREHENSION"

LIMITATION in the US of war-time aircraft is urged in the report of the National Advisory Committee for Aeronautics, to be submitted to Congress through President Coolidge. This report predicts the use of gas, disease germs, and powerful explosives indiscriminately against defenceless cities, through scientific progress in the art of destruction. Any future war, says the report, will be mostly in the air, and the methods employed will be atrocious and terrible beyond comprehension.

The report points particularly to the possibility of spreading pestilence through cities and argues that a nation with its back to the wall cannot be expected to forgo desperate means.

MENACING EPIDEMIC

DEADLY NEW DISEASE IN THE EAST

A TOTALLY new disease which kills in six cases out of ten, and in a very few days, has broken out as an epidemic in Japan and doctors fear that it is spreading throughout the East.

It was at first mistakenly diagnosed as acute meningitis and later as "sleepy sickness."

Many deaths have been reported to the Health Organisation of the League of Nations by the Tokyo Government.

The most remarkable facts about this new disease are its very high fatality rate, the suddenness of the attack and the rapidity with which it develops, death taking place within five to ten days. Most of the persons affected were over 50 years of age.

TIGER SHIKAR

LARGEST EVER SHOT IN KUMSI JUNGLES

(FROM OUR CORRESPONDENT.)

COLONEL J. COATES, Agent of the Oudh and Rohilkhand Railway, and Mr. A. Khan, Agent of the Mysore Railways at Shimoga, have shot two tigers in the Kumsi jungles during the last few days, one of which has been identified as that which mauled the late Rev. E. O. Jervis. A missing claw had previously been found in the jungle, and this tiger also bore an old wound. It is said to be the largest ever shot there. The District Magistrate of Shimoga has raised the Government reward of Rs. 50 to Rs. 100 for the destruction of the man-eater still doing damage in the Kudgera taluk of that district.

The Hon. Mr. Barton and Mrs. Barton, with Mr. A. N. L. Cater, his secretary and Major Allen of the Brigade Staff and Mrs. Allen has gone to a shikar camp not far from this district, and a tiger shoot has been arranged for them.

"GOODBYE" TO OFFICE

LORD DERBY DECLINES THE CABINET

LORD Derby, presiding at the Lancashire Division of the National Union of Conservative and Unionist Associations at Manchester, said "Some of my friends tell me that, had it not been for my express wish, Mr. Baldwin would have asked me to join his Cabinet. (Cheers.) I want to tell you, therefore, why it is I wish that I should not go to the Cabinet, for the fear, it may be thought that I have a feeling of resentment, or that there is any lack of loyalty in me towards the Premier. I shall endeavour to the best of my ability to assist the Government with whole-hearted loyalty, saying 'goodbye' probably forever to office, with no feeling of resentment and no feeling of regret."

IT CAME TO MIND | MANISH NANDY

The strange use of jawbones

In the wealthiest museum of the world, Getty, there is a remarkable work by the Dutch painter, Salomon de Bray, of Samson the strongman, holding the jawbone of an ass with which he supposedly killed a thousand Philistines. This is the story of how the philistines are killing us now, without many of us even noticing it.

"Jawboning" has now become a verb, meaning talking or persuading in order to gain an advantage. Strangely, it has evolved to mean something sinister. It means wrongly using official power to influence private action. Most clearly, when an authority forces the press to follow the official line. Or to keep a discreet silence when it should speak out.

We all cry hoarse about democracy but how we practice it varies wildly. Every country has elections to anoint the leaders; every country has a parliament (in the US, it has the Senate of Congress) to make laws, and every country has courts to make sure the laws are obeyed by everyone.

How then Navalny, a law-abiding patriot, can be jailed the moment he enters Russia and kept jailed and eventually killed without a fair trial? How come Erdogan, a supposedly progressive leader of Turkey and a NATO stalwart, can purge the military and civil service of all but yes-men? Why do hundreds rot in prisons in Hungary, Belarus and India for the flimsiest charge of "anti-state" activity?



Illustration by: Debabrata Chakrabarty

Should the internet descend themselves lucky that their houses have not been bulldozed, as in India, making their families homeless, or they are not summarily shot, as 6000 were in Duterte's Philippines?

The first step in any campaign to debase democracy is the destruction of the Fourth Estate. The press must be gagged, because people must not know that they are being systematically stripped of their rights. More important, they must be hoodwinked into believing that their life is getting

better, their society is being enriched. This is the essence of jawboning: misleading people into thinking that their interests are being served by surreptitious bullying by government officials. How is this done?

Let us say your government decides to pass a new law that each person has to prove his citizenship with documents, the idea being to take away the citizenship of some of the unwanted members of a minority group, like the Uighurs in China or Rohingyas in Myanmar. You don't think it is right and want to organize a protest meeting. You want to book

a hall and invite people you know. After all, it is your right to have such a meeting and it is your duty to raise other people's awareness. To your surprise, you find that most halls are not available to you. Most owners say their halls are already booked. One owner has been 'advised' not to encourage you.

Somewhere you and your friends find a small hall in another part of the city and pay an advance to reserve it. When you arrive for the meeting with your friends, however, you find a posse of cops guarding the entrance and telling you to go home. When you and some of your eager friends refuse to leave, suddenly appear some goons with sticks who start attacking your group. The next day the papers report on some 'trouble-makers' who created an 'unwelcome disturbance'. They refer to you, not the goons.

Outraged, you visit the office of a major newspaper to ask about the misreporting. The chief reporter tells you that the report is fully authenticated by many observers. A junior reporter, who was in school with you son, takes you aside and tells you that the local party boss had come the previous day and told the editor what the report should contain. Your son then tells you that some students in the university also wanted to protest, but the police was there to stop the gathering and arrest the student leaders.

The junior reporter came to advise you not to try for a meeting any

more; otherwise, you would encounter physical violence aided by cops. His paper, he said, dare not report the facts because it is heavily dependent on government advertisement for revenue.

In the evening news on television, the anchor talks of a disturbance and explains that the police had to take strong steps to prevent a 'treacherous' group from starting a riot. The camera did not seem to catch any of the stick-wielding goons. The anchor also interviews later a minister who speaks of the vital importance of the citizenship law and the urgency of weeding out 'seditionists' aliens pretending to be citizens of the land.

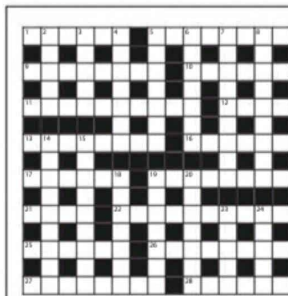
Two of your friends who had joined you for the meeting came to tell you that both of their bosses called them and counseled them against participating in 'extremist' political gatherings. If reflected badly, they said, on the company's reputation. You realized that your idea of raising awareness on a national issue was considered anti-national and anything else you try - such as explaining your point of view - would have serious consequences. There is the government and there are the government officials. But they are not on your side. Rather, you need to be on their side. You have been jawboned.

The writer is a US-based international development advisor and had worked with the World Bank. He can be reached at manandy@gmail.com



CROSSWORD

NO-292998



YESTERDAY'S SOLUTION

Across
1. Split, or stick together, being caught with time off (6)
6. Radar perhaps surprisingly protected after power cut (8)
9. Permit, or penalty, criminal action's Not at first (8)
10. Hide, or show, Native American between two poles (6)
11. Wife protecting a revolutionary, or an officer (10)

ACROSS

12. Moving rapidly, or stuck when grabbed by foot (4)
13. Sides with, or switches before saying "cheerio" (6,2)
16. Wasn't mad about type of string sounds from banjo, maybe (6)
17. After a short time, gained back unimpressive catch (6)
19. Member wearing man's clothes (8)
21. Look for someone at one's own level, or higher? (4)
22. Skill of crew aboard

the Hindenburg? (10)
25. Husband follows peculiar scent or horrible smell (6)
26. Road, or at first lost in terrible perdition (8)
27. It has the same shape as Moorish palace's first construction (8)
28. Leave (or again John) regime restricting society (6)
DOWN
2. In Mail, a natural climber (5)
3. Sent up a Roman Catholic to state

capital (5)
4. Ideas only partly recalled (7)
5. Stupidly refuse to accept bottomless ego (7)
6. Suggest, or reject, flip of coin elsewhere (4,3)
7. One of the limits of canteen very much plate for breakfast cereal (9)
8. Supervision (or neglect) of deliveries, given a warning (9)
14. Partisan can work before I briefly return

(9)
15. Against hollow man and Tory cavorting? That's self-contradictory (9)
18. Become worn down, or endure top of desultory conversation (7)
19. Add or take away new gadget covering (7)
20. Nuclear device's designer about to be demoted (7)
23. Removes or supplies a name (9)
24. Seeing all but not the top of the cake (5)

NOTE: Figures in parentheses denote the number of letters in the words required. (By arrangement with The Independent, London)

The Statesman

Incorporating and directly descended
from THE FRIEND OF INDIA - Founded 1818

Getting ready

India's defence sector is undergoing a pivotal transformation with the Ministry of Defence launching a detailed review of tri-service procurement priorities. This initiative, driven by an urgent need to address capability gaps across the Army, Navy, and Air Force, reflects a strategic shift from piecemeal solutions to a more holistic, problem-solving approach. The Indian Air Force, operating with just 31 squadrons against a sanctioned strength of 42, epitomises the urgency. Its fighter fleet faces acute shortages, exacerbated by delays in delivering indigenous platforms like the Tejas Mk1A and the stalled Multi-Role Fighter Aircraft (MRFA) programme. These delays hinder operational readiness and compromise India's ability to counter emerging threats. Similarly, the Navy's critical needs - submarines, helicopters, and an additional aircraft carrier - remain unmet, while the Army grapples with the need to modernise tanks, drones, and munitions. Despite the presence of established mechanisms like the Defence Acquisition Council and Defence Acquisition Procedure, procurement processes often stall due to procedural complexities and lack of alignment among stakeholders. Recognising this, the Ministry has initiated a consultative exercise involving service chiefs, the Defence Research and Development Organisation, and other key officials. This step underscores the need for a solutions-driven mind-set that prioritises outcomes over bureaucracy. The dual challenge of addressing immediate operational requirements while promoting indigenous manufacturing adds another layer of complexity. The push for self-reliance under initiatives like 'Make in India' is laudable, yet delays in delivery timelines and quality control remain persistent challenges. A balanced approach - leveraging global partnerships for critical capabilities while strengthening domestic defence production - is essential. India's defence modernisation also suffers from the shadow of past controversies. Political disputes over procurement decisions have deterred officials from taking bold steps, often leading to indecision. Breaking this cycle requires insulating procurement processes from political interference and fostering a culture of accountability. Looking forward, a few key steps can ensure the success of this initiative. First, prioritisation must be clear and aligned with strategic goals, focusing on critical capabilities like fighter jets, submarines, and drones. Secondly, enforcing accountability through technology-driven tracking systems can reduce delays. Thirdly, enhancing transparency in decision-making, while protecting sensitive details, can rebuild trust in the procurement process. India's security environment demands a military that is agile, well-equipped, and future-ready. The current review process is an opportunity to address systemic inefficiencies and set a roadmap for sustainable modernisation. With focused leadership and collaborative efforts, this exercise could redefine India's defence procurement strategy, ensuring that the armed forces are not only prepared for present challenges but also for the evolving threats of the future. The time to act decisively is now. By addressing capability gaps, expediting procurement, and fostering self-reliance, India can build a robust ecosystem that safeguards its sovereignty and advances its strategic aspirations. In an increasingly hostile neighbourhood, this is an imperative.

Touching the Sun

The Sun, the fiery heart of our solar system, has fascinated humanity for centuries. Despite the progress of modern science, many of its secrets remain locked away, particularly the mysteries of its outer atmosphere, the corona. NASA's Parker Solar Probe's record-breaking journey to within 3.8 million miles of the Sun marks a monumental step toward unravelling these enigmas, demonstrating both technological prowess and the enduring human drive to explore the unknown. One of the mission's most intriguing aspects is its focus on the corona, a region hotter than the Sun's surface itself. While the Sun's surface temperature is about 6,000°C, the corona can reach millions of degrees. This counterintuitive phenomenon, where a region farther from the Sun's core is exponentially hotter, has perplexed scientists for decades. The Parker Solar Probe's unprecedented proximity to the Sun offers the possibility of gathering data that may finally provide answers. The mission also seeks to decode the mechanics of the solar wind, the continuous stream of charged particles emitted from the corona. These particles shape the space weather that directly impacts Earth. From dazzling auroras to disruptions in power grids and satellite communications, the solar wind's influence is immense. Understanding its origin and behaviour is not just a matter of scientific curiosity but of practical necessity for a world increasingly reliant on technology. The success of the probe is a testament to human ingenuity. Enduring temperatures near 1,800°F (980°C) and radiation levels that would incapacitate most electronics, the spacecraft relied on an advanced heat shield and innovative design to survive. Moreover, its record-breaking speed of 430,000 mph underscores the immense gravitational forces it navigated. This achievement highlights the precision and resilience of modern engineering. Beyond the technical feats, the mission serves as a reminder of the importance of basic scientific inquiry. As we focus on addressing immediate challenges on Earth, such as climate change and resource scarcity, missions like the Parker Solar Probe underscore the value of long-term exploration. Understanding the Sun's dynamics is vital for forecasting and mitigating space weather effects, which have the potential to impact our interconnected world significantly. The Parker Solar Probe represents more than just a leap in solar science; it embodies humanity's unyielding curiosity and capacity for innovation. By venturing into the Sun's outer atmosphere, it is not only bringing us closer to understanding our star but also paving the way for future explorations of extreme environments. In an era where science often battles for recognition amid other global priorities, the probe's success is a shining example of why investing in exploration matters. It is a bold reminder that our quest to understand the cosmos is as much about answering fundamental questions as it is about preparing for a sustainable future on Earth.

Glory of Womanhood

Sarada was not known beyond a small circle of her close associates during her husband's lifetime. No male follower of her husband saw her face. She was self-effacing and shy. Moreover, the stringent social norms for a married Brahmin woman did not permit her to mix with others outside her caste. She did not have the minimum access to formal education because of the restrictions in force against women's education then, particularly in rural areas. In this way, she virtually lived an incarcerated life

Sri Ramakrishna commissioned his spouse Sri Sarada Devi to carry his spiritual legacy forward. He was the prophet of the new age. He first realized and then offered a religion suited to the modern world. Sarada witnessed intimately what that religion was and how he gave it by examples at every movement of his life.

Likewise, Ramakrishna, too, thoroughly scanned her to find out how pure and powerful she was under the guise of an unassuming ordinary woman and how surely capable of bearing the burden he wished to lay on her. They knew each other like the palms of their hands. Therefore, there was a clear understanding between them regarding their joint responsibility to show The Light towards Peace.

Hence, they peculiarly de-emphasised themselves. It was notably more peculiar to Sarada's conduct to have accepted this as correct, being a woman of such a period when a married woman would have imagined it a blasphemy to consider herself of the same status as her husband. To be able to comprehend the true significance and import of the nuances of her husband's spiritual practices and accomplishments spoke of another of Sarada's astonishing peculiarities that established her absolute right to become his spiritual consort to do his work without any hesitation or deflection.

Sarada's amazing rise from a disciple and wife of Ramakrishna to his spiritual height did not happen by any slipshod means. It happened in consequence of her silent, serene, sustained prayers and austerities in the seclusion of the Purdah. Her heart and mind were incessantly in quiet contemplation steadily to trances, away from public gaze, which endowed her with a celestial Peace. "Instead of luxuriating in the enjoyment of inner peace, (she) worked till the last moment of her life to transmit that peace to others."

She also gave the secret of having peace to us. She said: "If you want peace, do not find fault with others. Rather see your own faults. Learn to make the world your own. No one is a stranger, my child; the whole world is your own." She palpably demonstrated this secret at every moment in her life.

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Moreover, the stringent social norms for a married Brahmin woman did not permit her to mix with others outside her caste. She did not have the minimum access to formal education because of the restrictions in force against women's education then, particularly in rural areas. In this way, she virtually lived an incarcerated life.

But then, she was too sharp and receptive, because of which she easily learnt by hearing and watching her husband who taught her every detail of household work and how to still remain detached from it, attaching the mind to God relentlessly. She found her husband by no



means dogmatic or exclusive. With her elevated common sense she internalized everything for which Ramakrishna lived. "Therefore, today, she is a model for householders and world renouncing monks."

Sarada covertly grew to be modern in thought and perception in spite of her traditional demeanour of extreme simplicity. She wore no slippers or stitched clothes and slept on a mat on the floor. She woke up much before sunrise and sat in meditation, after finishing her bath. The whole day she did back-breaking labour by serving her husband and cooking for his guests, who came without notice until late at night. None other than two or three widows who guarded her from trespassers knew how she managed them quietly. She was never unhappy about that hard life. She said her heart was always full of joy like a pitcher full of water.

Her husband worshipped her and let her realize that she was Divine Mother, as a result of which she consciously acted as the mother of the universe. Her husband saw Kali in her, and she also saw Kali in him. Both were in that way confirmed of their Divine non-difference. Sarada affirmed this by worshipping herself, placing her photo beside Ramakrishna's on an altar. To a few of her spiritually mature disciples she revealed her divine aspect. These novels evidently made her modern amidst the traditional saints. So, their lives and works were recognized as Divine Plays, which were seen as directly proportional to and complementary with one another.

It was only when her husband passed away that she stepped out in public. Earlier, no one had even seen her photograph. Now she freely visited places and took it upon herself to discharge the duty her husband had allotted her. She initiated both men and women from all castes as well as from other races with no reservations. She 'deepened' the faith of her disciples in Ramakrishna's teaching of the validity of all religions for realizing God, as the one

suiting to the present age. She said she was 'mother of all', whether saint or sinner. She gracefully gave mantras to sanyasins, and sanyasa to brahmanas. Her motherhood knew no distinctions. It was her forte where she did not brook the slightest encroachment, not even her husband's.

Above all, Sarada took the reins of the Ramakrishna Order in her hand. She didn't even allow Swamiji to do things which she thought were incorrect.

Everyone in the Order was at her beck and call. Each was under her protective care. Benign scolding sometimes issued from her for correction, but not a single word of condemnation ever. Hers was a voice of reason and righteousness, difficult to ignore.

On the other hand, her dealings with people and society were unprecedented for any woman during that period of Indian history. She was overtly denying communal differences, deeply treating men and women of other communities as her own children.

She was feeding them and sometimes eating with them as well in her house without the fear of being ostracized. She went to the extent of letting foreign ladies stay with her, for which she was even ready to part with the company of upper-caste close devotees who disliked it. She strongly advocated girl's education despite the opposition of bigoted conservative Hindus. She opened a primary school in her village where no provision of education for poor children was available.

She dug a tube-well there for clean drinking water, after observing people drinking contaminated pond water. For irrigation purposes, she sought Government help to dig a canal from the nearest river.

For 34 years she, thus, continuously worked for the temporal and spiritual welfare of mankind with a pragmatic, progressive and modern outlook, fulfilling her husband's expectation from her.

She set a perfect example of how to translate his teachings in

practice effectively, which was a clear illustration of practical Vedanta. Her followers are now forming organizations to work in her fashion, emulating the Vedantic religion and philosophy she reflected in her day-to-day behaviour and activity in the simplest terms.

For instance, there is an organization in Coventry, England called 'Sarada Vedanta Society' where people are being educated giving primacy to her life and teachings. As its name indicates, so also its shrine, where her photograph is placed in the middle, instead of Ramakrishna's, shifting from tradition.

The appeal of Sarada Devi increased by and by. She was at last out of her husband's shadow. People of all walks of life thronged for her blessings and guidance. She became a legendary figure for her divine character, love and affection. Even after almost 125 years of her departure, the intensity of her attraction remains sky high. It was observed that a conspicuous awakening was occurring among women everywhere with her advent.

Marking this, Swami Vivekananda's brother disciple and the second president of the Ramakrishna Order, Swami Shivananda said: "Holy Mother (Sarada Devi) assumed a human body to awaken the womanhood of the entire world. Don't you see, since her advent, what an amazing awakening has set in among the women of the world? They are now resolved to build up their lives gracefully and advance in all directions. A very surprising renaissance is swaying women in the field of spirituality, politics, science, literature, etc. And more will come. This is the play of the Divine Power. Ordinary mortals cannot understand this mystery."

Swamiji believed Sarada Devi was born to revive the glory of womanhood. He said "making her nucleus, once more will Gargis and Maitreya be born into the world". He planned to start an organization for this purpose, in which she would be 'the central figure'. Keenly studying her personality, Sister Nivedita wrote: "In her, one sees realized that wisdom and sweetness to which the simplest of women may attain. And yet, to myself the staleness of her courtesy and great open mind are almost as wonderful as her sainthood. I have never known her hesitate, in giving utterance to large and generous judgement, however new or complex might be the question put before her."

Anyone can see the far-reaching and magnifying impact of her life (22 December 1853-20 June 1920) of 67 years in modern times. Today, she is dear to everyone who knows about her. Her sublime matriarchal influence is transforming countless minds, cutting across castes, communities, countries and the fallen. She said: "I am the mother of the wicked, as I am the mother of the virtuous. Never fear. Whenever you are in distress, just say to yourself: 'I have a mother.'"

A MEMBER OF THE ANN ASIA NEWS NETWORK

Warnings on South Korea's plunging potential growth

South Korea's political landscape has plunged into one of its worst crises in years following the sitting president's sudden declaration of martial law and attempt to incapacitate the National Assembly. His efforts have all failed, resulting in his impeachment by the parliament and likely removal from power before the natural end of his term.

The severe political deadlock has pushed the country's economy, already under pressure from various domestic and external challenges, deeper into a tailspin. Economic players ranging from the government and corporations to households and investors find themselves with little choice but to stand still.

This politics-induced economic crisis is set to persist for several months, regardless of whether the Constitutional Court upholds or rejects parliament's impeachment motion against the president within 180 days. This crisis comes at a particularly bad time, as the external conditions facing South Korea's trade-related economy are becoming increasingly unfavorable.

Meanwhile, China, South Korea's closest trade and business partner, is facing increasingly restrictive trade policies from the incoming US administration, even as it continues to struggle with its long-standing, homegrown economic challenges, such as falling

The Korea Herald

productivity and increased debt. Reflecting these worsening conditions, the governor of the Bank of Korea warned last week that this year's economic growth would likely fall short of its revised projection of 2.2 percent, which was adjusted down from an earlier forecast of 2.4 percent just weeks ago. Gov. Rhee Chang-yong also cautioned during his parliamentary testimony that downside risks threaten the latest growth projection for 2025, set at 1.9 percent. He urged the government and parliament to consider drafting a supplementary budget bill for next year to support the economy and pledged to adjust the timing of the next interest rate cut accordingly.

It is encouraging that South Korea's economic policymakers are calling for and committing to all-out efforts to minimize the adverse effects of the political deadlock and deteriorating external conditions before Asia's fourth-largest economy risks slipping into an unrecoverable abyss. However, a report by the Bank of Korea, also released last week, sounded an even graver alarm by highlighting that it is no longer time to focus solely on short-term growth. Titled "Our Economy's Potential Growth Rate and Future Projection," the report warned that South Korea's potential growth rate is falling rapidly and is projected to drop below 1 percent within the next two decades.

The potential growth rate of an economy refers to the speed at which a country's economy can grow over time while using its resources such as workers, technology and capital efficiently and sustainably. It shows how much the economy could expand in a sustainable manner without causing problems like high inflation.

South Korea's potential growth rate was estimated as high as around 5 percent in the early 2000s, but has since dropped to just above 3 percent a decade later. It is now projected to fall further to around 2 percent by the middle of the current decade.

It is widely understood that an economy's growth rate tends to decline as it matures. Moreover, South Korea's economically active population - those aged 15 to 64 - has been shrinking since the late 2010s, which means economic output will inevitably expand more slowly than before.

LETTERS TO THE EDITOR

editor@thestatesman.com

Air strikes

SIR, This refers to today's report "Pakistani airstrikes killed 46 people in eastern Afghanistan, says Taliban," in *The Statesman*. Pakistan, notorious for sponsoring cross-border terrorism, is itself feeling the terror heat and making desperate moves. Pakistan's airstrikes have killed around 50



people, mostly women and children, in eastern Afghanistan, a couple of days after its security forces gunned down 11 suspected terrorists in the restive Khyber Pakhtunkhwa province.

The airstrikes have exposed Pakistan's duplicity. They were carried out hours after its special representative for Afghanistan visited Kabul to discuss ways to improve ties. It is apparent that Islamabad is paying lip service to resolving the dispute through diplomatic means.

This strategy can have dangerous consequences for the region, with the Afghan government warning that it would not leave this "cowardly unanswered". The Balakot-style airstrikes might be a ploy of the establishment to rebuild the She-

hbaz Sharif government's public image. Another trigger could be the growing closeness between the Taliban and the Indian government that has clearly annoyed

Pakistan. In any case, Islamabad needs to brace itself for a fierce retaliation not only from the Taliban but also from the TTP. India, a victim of terrorism for decades,

must keep a close eye on the developments.

Yours, etc., N Sadasiva Reddy, Bengaluru, 26 December.

BALANCE NEEDED

SIR, The Central Government's decision to scrap the no-detention policy in the schools it governs marks a significant shift in the approach to elementary education. Under the new framework, students of Central schools in classes V and VIII who fail their exams will now face re-examinations and, if necessary, be held back. The shift is geared towards promoting accountability and elevate learning results. Around 20 states and UTs have already scrapped the no-detention policy.

Apparently, the implementation of the no-detention rule under the right to primary education has, over the academic sessions, faced criticism for diluting academic rigour and fostering complacency among students and educators alike. Year after year, various surveys and reports have highlighted alarming gaps in the basic literacy and numeracy outcomes of students. The fall in the academic standards expected of them does necessitate reform. But education reform must strike a balance between academic excellence and inclusivity. It is not enough to abandon old policies; we must also invest in a framework that enables every child to thrive. It should not come at the expense of a child's self-esteem or access to education.

Yours, etc., Khokan Das, Kolkata, 25 December.

THE IDEAS PAGE

Paradigm shift without shocks

Manmohan Singh's reforms combined growth with equity, took care of needs of vulnerable groups



C RANGARAJAN

DR MANMOHAN SINGH will go down in history as one of the ablest prime ministers of the country. As Finance Minister in the Narasimha Rao cabinet, he brought about fundamental changes in the Indian economy. The changes he introduced were revolutionary by any yardstick. They required vision and courage, and he had these qualities in abundance. As Prime Minister, he showed the same vision and courage and made India an important voice in the world.

My association with Dr Singh goes back to the late 1960s when we were both in New York — he in the United Nations and I at New York University. Later in the mid-1980s, when he was governor of the Reserve Bank of India, I was the Deputy Governor. At the time of the economic crisis of the 1990s, which precipitated the introduction of the reforms, I was the RBI governor. We worked closely and had frank exchanges of views.

People are aware of the three major breaks we made in the economic paradigm in the early 1990s. The first was the dismantling of the wide network controls, licenses and permits that dominated the system. The second was to redefine the role of the state in the economy and the third was to give up the "import substitution" policy and be a part of the world trading system. It showed that India was willing to compete.

In the area of finance, we carried through changes which reflected the basic shift in economic philosophy. We reoriented the relationship between the RBI and the government. When I suggested ending the system of issuing ad hoc treasury bills which had the effect of automatically monetising the fiscal deficit, he readily agreed to do so because he concurred with the basic logic of the idea. One of the basic elements of the reform process was to introduce greater competition. We applied that principle to the banking system by allowing new banks to be set up by the private sector and also by reducing the share of government from 100 per cent to 51 per cent in public sector banks.

The foreign exchange market underwent a big change. In 1993, India moved to a market-determined exchange rate system. We managed the system in such a way that there were no shocks. Manmohan Singh's strengths are not only in ideas but also in implementation.

Fiscal reforms were an integral part of the early reforms because they had an impact on restoring stability in the economy. A major part of the fiscal correction was to contain the fiscal deficit. In fact, it was the growing fiscal deficit in the 1980s that led to the crisis of 1990. Trade policy reforms which tried to bring down import duties made the task difficult. A balancing act had to be performed. Tax reforms, which meant lowering rates and widening the tax base, had to be undertaken with care. The concept of reducing fiscal deficit took a more formal shape under the Fiscal Responsibility and



C R Sasikumar

Budget Management Act.

The reforms undertaken in the early 1990s had a big impact when Manmohan Singh became prime minister. Between 2005-06 and 2007-08, India's real growth was in excess of 9 per cent, a remarkable achievement. After 2011-12, the growth declined but that was partly cyclical.

In the early part of his career in the government, Dr Singh was a believer in planning and the importance of the role of the state. However, even at that time, he was a strong advocate of export promotion. He did change his views. That is why we call the reforms a paradigm shift. In the final analysis, what is important is benefit to the country. His emphasis on efficiency did not take away his concern for the vulnerable groups. The Rural Employment Guarantee Scheme is a good example of how he tried to take care of the deprived. The National Food Security Act was another example. Given the production and procurement capabilities, he asked the Committee that he set up under my chairmanship to formulate a scheme of entitlements for the vulnerable. We modified the scheme suggested by the National Advisory Council but kept in greater part the

The Rural Employment Guarantee Scheme is one good example of how he tried to take care of the deprived. The National Food Security Act was another example. Given the production and procurement capabilities, he asked the Committee that he set up under my chairmanship to formulate a scheme of entitlements for the vulnerable. We modified the scheme suggested by the National Advisory Council but kept in greater part the spirit of the recommendations.

spirit of the recommendations. There is a mistaken impression that reforms ignored equity considerations. That is not correct. Dr Singh always regarded growth and equity as the two legs with which a nation must walk.

In the execution of certain types of projects like roads, he also thought in terms of public-private participation. When we look back at his life, several facets strike us as impressive. He was intellectually firm and a man of ideas. He was also a man of implementation. These qualities were to the fore when he guided the country through difficult times. Of course, no description of Manmohan Singh is complete without reference to his humility. He was courteous to the extreme. Today, there is talk about India becoming a developed country by 2047. Perhaps that is possible. Manmohan Singh laid the foundation for this. Had he not altered the direction of the Indian economy in 1991, India would not have been on the road to becoming a developed nation.

The writer is former Chairman, Prime Minister's Economic Advisory Council and former Governor, Reserve Bank of India

WHAT THE OTHERS SAY

"When Mr [Narendra] Modi looked like [he was] winning the 2014 general elections, Dr [Manmohan] Singh openly warned that such an outcome would be disastrous for India. In his death, Pakistan has lost a partner for peace, and the world a true statesman."

—DAWN, PAKISTAN

India's last true Nehruvian

To the outside world, Manmohan Singh was India's wisest sage. In his living room, he had a greater desire to learn than lecture



PRAVEEN CHAKRAVARTY

INSPIRED BY JAWAHARLAL Nehru's call for nation-building, Manmohan Singh plunged into public service and for seven decades, embodied, shaped and directed the Nehruvian idea of India as a plural, peaceful, institutionalised sovereign republic. India's last true blue Nehruvian has passed.

Thomas Carlyle's proposition that the history of the world is the biography of great leaders may be contestable. But it is indisputable that the contemporary economic history of India is the biography of Manmohan Singh. But he was steadfast in his refusal to write his biography or authorise others to write one. "It's not for me to judge myself for the world" he would say with his characteristic modesty. Nevertheless, many history books will be written about his role as the founding father of modern India's "inclusive growth" development paradigm. But the most befitting legacy of Manmohan Singh, as he may have preferred, will be to inspire youth to pursue public life with the zest of catapulting India's next phase of development and the zeal for virtues of integrity, sincerity and honesty.

Any tribute to Manmohan Singh would inevitably list his long and dazzling array of professional accomplishments and the offices he occupied from Chief Economic Advisor to the Prime Minister of India. But the larger and more meaningful story of his life is about how it is possible to uphold the highest principles and still succeed in public life. At a time when the pursuit of power has supplanted all decency and decorum in public life, when showmanship trumped workmanship, Manmohan Singh showed that virtues of sincerity, honesty, loyalty and ideological commitment can succeed enormously.

Since 2019, I called on him nearly every month, and our typical 90-minute conversation would encompass a wide range of subjects — the state of Indian politics, internal affairs of the Congress party, intricate government policy details, global developments, reminiscences of his past from Cambridge to North Block, our current readings, and technical economic trends of Modern Monetary Theory. To the outside world, he was a global statesman and the wisest sage in India. Inside his living room, he was curious like a child, with a greater desire to learn than lecture, to be informed than to inform. I last met him few weeks before the US presidential elections. He mused about how the lopsided gains of global free trade — one he had fervently advocated for — have fundamentally impacted the political landscape in nations from Argentina and Germany to the United States. He had a Keynesian approach to letting new facts change his old opinions about theories, issues and people. This is perhaps the greatest hallmark

of the sagacity of Manmohan Singh.

When I went to wish him on his 90th birthday in September 2022, he was more interested in discussing the then UK Prime Minister Liz Truss's controversial budget than cutting a cake or greeting visitors that were streaming in to wish him. While he acknowledged the technical mishandling of her budget, he was also sympathetic to the fact that Truss only did what she promised to her supporters. Keeping one's word in public life was enormously important to him even if it led to one's own downfall. He talked about having a resignation letter handy in his pocket all the time which he could use, should he be forced to compromise on his core principles. He emphasised being detached from power and attached to purpose. Counter-intuitively, such a "tapasvian" and virtue-jaded approach to power may have helped him scale Himalayan heights in public office. Credit is due to Sonia Gandhi for using the power bestowed on her to choose Manmohan Singh and shine a light on his politics of virtues and principles.

He was convinced that politics is the best medium to make a meaningful impact, however treacherous and harsh it may be. Navigating the brutal terrain of politics, riddled with jealousy, insecurity and deceit while still upholding the highest virtues may have been Manmohan Singh's greatest challenge in his professional life. His Napoleonic approach of "picking the right battles" and his disarming equanimity helped him steer through this maze and emerge victorious.

Above all else, he was foremost an unflinching and unabashed patriot. He adored his country and nothing mattered to him more than its progress and development. He was acutely concerned in his last months over the volatile political situations and deteriorating relationships with every country in India's neighbourhood and its impact on national security. When this newspaper requested him for an interview on the day prior to the G20 summit in September 2023, he was reluctant, out of concern of being misinterpreted that could even remotely harm the nation's interests and agreed to it only after an assurance that it would only be to outline his vision for India in the world. Such was his commitment to the nation's interests even in the twilight of his years.

He was a deep-rooted institutionalist. During the Covid-19 pandemic, he argued that the government should spend whatever it takes to ensure that people don't slip into poverty but not force the Reserve Bank of India to monetise the deficit (print money) and destroy its independence. He firmly believed that institutional integrity is the bedrock of our republic and that attacks on the independence of institutions are attacks on the nation itself.

Manmohan Singh devoted his entire life to exemplary service to the nation and improved the lives of a billion people. He is perhaps the only Indian leader after Nehru to command unanimous respect, admiration and awe from all over the world. The last Nehruvian may have died. But Manmohan Singh would not want our nation's pursuit of Nehruvian ideals to die.

The writer is chairman, the All India Professionals' Congress



JANAKI NAIR

Small triumphs, larger lessons

Eggs on a Karnataka event's menu is step towards accepting plurality of cultures

THE MEATATARIANS of Mandya scored a small victory on Sunday, December 22, the last day of the 87th Kannada Sahitya Sammelana. More than a lakh people who attended the last day's programmes were offered boiled eggs as a token concession to the clamour for meat to be served on all days of the three-day annual event. The demand came from many groups who claimed that meat-eating, particularly in the Vokkaliga heartland of Mandya, is a cultural inheritance and practice that had long been denied an equal place in what is arguably one of Karnataka's most important cultural events. Even Kannada literature that focuses on or talks about meat, some progressive groups claimed, was a taboo subject in previous sammelanas. On Saturday night, defiant meatarians, who sported badges about the "historic" step towards equality between themselves and vegetarians, brought "baadotta" — "maamshaahat" food including home-cooked egg and chicken biryani and other meat dishes for distribution at the meat counters to over 500 participants.

A hard-boiled meatarian would justifiably question the egg as a substitute for the real thing. But even such a pyrrhic victory may be a giant symbolic step forward. The mathadishas of several important mathas in northern Karnataka had in 2021 expressed strong opposition to the introduction of eggs as part

of the midday meal scheme in seven districts. At that time, the mathadishas cited data proving that a large proportion of children are not accustomed to eggs, and preferred to serve bananas, or peanut chikis in schools. As a 16 to 17 per cent sizable minority of the Karnataka population, the Lingayats, combined with Brahmins and Jains, chose to oppose the (ironically, BJP) government scheme, despite all evidence pointing to the urgency of altering the stunting and wasting index of the seven northern districts through this nutritional change. Tamil Nadu has successfully introduced eggs to turn its nutritional status around since 1989, and as studies have revealed, this nutritional innovation.

It is another matter that better sense has prevailed, and with the additional support of the Azim Premji Foundations, eggs are now provided to all government and aided schools throughout the week. But well-trenched prejudices continue, even as all evidence points to increasing meat consumption across the country, covering, as K S Singh's Peoples of India project had it, about 83 per cent of the population. Of course, in India that is Bharat, this varies, from those who eat meat only on Sundays, or all days except Tuesdays, or outside the home, but not inside, to only boneless chicken, or when cooked by a family member or just when

they drink. Karnataka even boasts of a self-confessed "chicken-eating Brahmin" (Gundu Rao). All these caveats would prove a headache to colour code on a map.

But the protesters were not merely claiming equality. They were pointing to the deep-seated value attached to vegetarianism, that puts the "shameful" meat on a segregated counter, and sees meat eaters as unclean, if not criminal. Only in Kerala have I seen a sign that promised "pure non-vegetarian" food; even here, the negative connotation of "non" was hard to jettison.

The attachment of purity to food items, their producers, or consumers, has sequestered into subtly branding products of everyday use in overly caste terms. Where else would "Brahmins" become the unique selling point of a mere sambar masala? Where else would "Sankethi" suggest a reliable and tasty brand of snacks? And of course, the colloquial "bhattaru" for cook also implies a Brahminical monopoly of public cooking.

We cannot imagine a similar public branding of food cultures from the opposite end of the caste spectrum. Food preferences are many and varied: Aravind Malagatti in his unforgettable autobiography, *Government Brahmins*, recalls the revelation he felt when he first entered a house that used the "devil's dung" (asafotida/hing) in cooking. But food preferences need not be prejudices,

and our young need to be urgently taught this distinction. Even 75 years after Independence, and long after India has conquered food scarcity, traces of the civilisational anxiety about eating remain. "Ootaayitha/Have you eaten?" is the standard greeting in Karnataka. As some accounts have it, the Chinese too opened their conversations with this query. But, after the revolution of 1949, and following the pushback against the severe privations of the early post-revolutionary decades, it has faded from everyday use. This is not only a significant nutritional shift, but equally important, a linguistic one.

So it may be no coincidence that this small victory has happened at the Kannada Sahitya Sammelana. Apart from making the aroma of "meat" more acceptable, it strongly suggests that nothing short of a linguistic revolution is necessary. Shedding the negative connotations associated with meat eating, and cultivating tolerance — in schools, colleges, public events — would go a long way in making the plurality of food cultures acceptable, a feature of our diversity to be celebrated. Perhaps nothing less than a revolution will ensure this, but meanwhile, the small triumphs should suffice.

The writer is a Bengaluru-based historian and was Professor of History at JNU, Delhi

LETTERS TO THE EDITOR

CROSSING A LINE

THIS REFERS TO the editorial, 'Babu as neta' (IE, December 27). The actions of Delhi's senior bureaucrats who issued notices labelling AAP's campaign promises fraudulent deserve condemnation. Bureaucrats should not involve themselves in political matters unless constitutionally required. The bureaucrats in question overstepped their authority. Particularly since the Model Code of Conduct has not yet been implemented. The inconsistency is staggering as similar actions by other parties have gone unchallenged. Acting under influence could harm the integrity of India's institutions.

Ananya Anil, New Delhi

HIS IDEA OF INDIA

THIS REFERS TO the report, 'Farewell, Dr Singh' (IE, December 28). Dr Manmohan Singh made unparalleled contributions to the Indian economy and helped lay the foundation for growth and prosperity. He was a great deal of humility and integrity. The principles of equality, and accountability he believed in would place no individual above the common citizen. Unfortunately, controversy and acrimony following his demise have overshadowed his contributions. We must focus on transcending partisan agendas and reflect on upholding his values and imbibing his vision to build an inclusive and developed India.

K L Sharma, Gurugram

ADIEU, DR SINGH

THIS REFERS TO the editorial, 'The unfinished task' (IE, December 28). Dr Manmohan Singh remains one of the most significant figures in post-Independence India. Serving as Prime Minister from 2004 to 2014, Singh is credited with driving major economic reforms and opening India up to the global market. Despite facing substantial criticism for his leadership style, Singh remained committed to his principles. His tenure as Finance Minister is regarded as the foundation of India's economic liberalisation. Bold steps like reducing import tariffs were pivotal in transforming India into a global player.

Khokan Das, Kolkata

A VISIONARY LEADER

THIS REFERS TO the article, 'The pragmatic idealist' (IE, December 28). In 1991, India faced an economic crisis. It was during this critical juncture that Manmohan Singh introduced landmark economic reforms that redefined India's future and spearheaded policies to liberalise the economy. This shift from a closed to a market-driven economy not only stabilised the country but also unleashed its potential on the global stage. Known for his integrity and intellectual prowess, Singh's contributions underscored the transformative power of leadership rooted in pragmatism and foresight.

Avishkar Bhardwaj, Darbhanga

Rising above the AI line

The year 2025 will see recalibration of the actual use cases of AI — many large corporations are expected to cut the scale of deployment, limiting AI to areas where it has had visible impact. Users will increasingly find that this wondrous new technology is more of a copilot than a replacement for humans



NANDAGOPAL RAJAN

LOOKING AT 2025

TECH

"2024 HAS been a year of significant advancements, with AI cementing its role as the defining technology of the decade. While many predictions came true, the speed and depth of some changes — especially in responsible AI and greener tech — highlighted both the promise and challenges of this transformative year."

This is how ChatGPT responded when asked if the tech predictions made in these columns last year (*The Indian Express*, December 29, 2023) had been any good.

Our predictions for 2024 were that Artificial Intelligence (AI) would become all-pervasive, with a move toward responsible AI; more Made in India tech products; greener tech; a more private Internet; and virtual reality (VR) adding a virtual layer over reality.

We got it broadly right — even though we did overestimate the impact of a colorless world, which seems to have been largely put off. Also, on extended reality becoming more prevalent, India seems to be holding off for now — even as this technology gains ground in other parts of the world.

AI has indeed entered lives in a big way — and has opened up existential issues for both the technology and its users. Everyone is adopting AI, but finding returns on these heavy investments has not been easy.

In 2025, there is going to be some recalibration of the actual use cases of AI — with a lot of large corporations expected to cut down on the scale of deployment, limiting it to areas where the technology has had visible impact. Companies that have been early adopters have realised that while there is no future without AI, this is not the one answer to all their problems, at least not yet.

For users, it is becoming increasingly clear that this new technology is more of a copilot than a replacement. Humans will need to work on top-of-the-line specialised staff that differentiates us from computers as more and more below-the-line stuff can be handed over to AI for processing — and even decision-making. Focus on elevated thinking could help develop game-changing ideas, and keep those who are able to do this, ahead in the race.

So with all the caveats that the fast-moving technologies of our times warrant, here are our predictions for what to expect in the world of tech in 2025.



This image was generated by OpenAI's chatbot ChatGPT-4o, which was given the text written alongside and then prompted to "create an image for this story."

Takeover by AI agents

The adoption of AI agents that can perform certain tasks without any guidance, learn from their mistakes, and even make decisions on these tasks, will become the more popular way to adopt AI for enterprise as well as consumer uses.

It is easy to create AI agents for a variety of use cases, and to train them to take care of mundane processes that do not need human intervention, though alerting humans when something needs their attention. As of December 2024, users have created more than 3 million custom GPTs on ChatGPT, only about 5% of which are publicly accessible through the GPT Store.

Soon, a lot of work on the Internet, on apps, and software can be executed by these personalised agents, although we are still waiting for companies to release consumer-facing agents that solve specific problems that users might have. One impact of this will be a shift beyond the chat-driven paradigm that GenAI processes are now dependent on — these agents will be pre-programmed, and will not need prompts to get on with what they are supposed to do.

This will also raise some ethical questions — for instance when you get an agent to reply to emails sent by human contacts expecting you to respond. Banks could already be using specific AI agents to evaluate loan applications on specific criteria before they reach the desk of a manager, and hospitals could be using

agents to highlight critical points in blood reports to doctors before they go on their rounds.

Death of dashboards

AI has started to make data more accessible, removing hurdles of skill behind analysing large data sets. This will gradually lead to dashboards being replaced by GenAI tools that answer specific data questions with visualisations, trend lines, or even predictions based on their visibility.

You could see products that show analytics move to this format by the end of 2025, even though the costs involved in handling these queries might limit the conversational data analytics to enterprise products for some time.

At the same time, data itself will have to move to formats that support the requirements of these new tools. As user queries will no longer be limited by the headers on a spreadsheet, data collection will need to become more complex and detailed in order to capture all the metrics that could possibly be summoned.

Rise of not-so-social media

Social media platforms are in the midst of a crisis. TikTok is staring at an uncertain future despite its massive popularity in the United States and other markets. X users unhappy with the way Elon Musk is using the platform are moving en masse to Bluesky. Facebook struggles to find younger users, and

Threads any serious engagement. Instagram continues to grow, though — with some help from dodgy content and even more questionable content moderation.

All this could produce a whole new platform that would sweep up audiences — even though such attempts have not been successful in the past. Interestingly, a lot of localised platforms, even in India, have died down over the past year or so, having realised that the engagement induced by Covid-19 pandemic lockdowns was not something they could sustain when users have other things to do.

Making matters worse, younger users have found ways to socialise on not-so-social platforms where closed groups make more sense than the bulletin board formats of the now archaic platforms of the desktop era.

Unmatched computing power

A lot is happening in the world of computing. Google Willow quantum chips have shown the potential to take users to a whole new level, and NVIDIA's new GPUs can power AI to solve the biggest problems of our times faster than we could ever imagine. All this is happening as the new Apple M4 processors bring professional-grade processing power to even portable PCs like the Mini.

With a new wave of devices expected soon, processing times could be cut like never before, opening up new possibilities on what computers can do. But even as computational

power scales up, questions will be asked on whether the data models are good or complex enough for these computers to put to good use. The 'data wall' with maxed-out computing capabilities could start pushing AI models to their limits and potentially trigger a pivot to new trajectories of reasoning.

AI meets hardware

The first few AI-led hardware products such as the Humane AI Pin and Rabbit r1 have been disasters. This is where companies have realised again that being an early mover is not always an advantage, especially when the technology is nascent.

In the new year, expect a new wave of products that use AI at their core, and maybe some more specific problems instead of trying to be a smartphone equivalent. It's difficult to predict what these devices will be. Some of them could be unveiled at the CES in early January.

Expect some experimentation on getting AI platforms to take the lead on smartphones and laptops — how about an OpenAI phone full of agents that replace apps or a Perplexity laptop that replaces the OS with an AI chat? The possibilities are endless — expect all possible paths to be tried.

Nandagopal Rajan is Chief Operating Officer, The Indian Express Digital

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SPEED OF HUMAN THOUGHT LAGS FAR BEHIND INTERNET CONNECTION: STUDY

HUMAN BRAIN processes think at a much slower rate than the rate of information transmitted over the Internet, according to a new study.

While the speed of information flow in the human brain is just 10 bits per second (bps), a typical Wi-Fi connection processes 50 bps. One bit is the smallest unit of data that a computer can process and store.

The study, 'The unbearable slowness of being: Why do we live at 10 bits/s?', was published earlier this month. To carry out the analysis, the researchers examined data on human behaviours such as reading, writing, etc.

Markus Meister, a neuroscientist at the California Institute of Technology and an author of the study, told *The New York Times*, "It is a bit of a counterweight to the endless hyperbole about how incredibly complex and powerful the human brain is... If you actually try to put numbers to it, we are incredibly slow."

The researchers noted that the human brain processes sensory information from sight, smell and sound much more

rapidly — about 100,000,000 times the rate that cognition does. In other words, while humans can process one thought at a time, their sensory systems — and computers — process thousands of bits of information at once. "Psychological science has not acknowledged this big conflict," Meister told *The NYT*.

The slow pace of conscious thought could be a result of how human brains have evolved. "Our ancestors have chosen an ecological niche where the world is slow enough to make survival possible," according to the study. "In fact, the 10 bits per second are needed only in worst case situations, and most of the time our environment changes at a much more leisurely pace."

Some researchers are not entirely convinced by the findings of the new study. Britton Sauerbrey, a neuroscientist at Case Western Reserve University told *The NYT* that the study may not have fully captured the flow of information in the human nervous system. If those were included, "you're going to end up with a vastly higher bit rate," he said. **ENS**



How do the Houthis of Yemen figure in Iran's 'axis of resistance' against Israel?

EXPERT EXPLAINS

BASHIR ALI ABBAS



ISRAEL HAS been bombing Yemen since the middle of December, directly striking the Houthis (Ansar Allah) militant group, and expanding its ongoing campaign against Iran and the so-called 'axis of resistance'.

Although Houthis fighter jets have conducted such long-distance operations in the past, the scale of the ongoing strikes is wider, and the bombing of Sana'a is a first. With the capabilities of Hamas and Hezbollah severely degraded even as the Houthis continue to succeed in direct attacks, Israel has been debating whether to focus on the "last remaining Iranian proxy" in Yemen or to go after Iran itself.

What is the background of the Israeli strikes in Yemen?

In January this year, the United States, United Kingdom, and their allies launched Operation Poseidon Archer, a sustained bombing campaign to degrade Houthi military capabilities in Yemen. The campaign supplements Operation Prosperity Guardian, a maritime security operation in December 2023 to protect shipping in the Red Sea from attacks by the militants.

Even so, the Houthis have succeeded in

forcing commercial shipping between Asia and Europe to either go around the Cape of Good Hope or, if passing through Bab-el-Mandeb, the narrow entrance to the Red Sea between Yemen and the Horn of Africa, to make peace with very high insurance premiums. Most companies have chosen the former — thus ensuring that the Houthis response to Israel's war in Gaza has continued to have global implications.

The Houthis have long had an interest in fighting the US (which supported Saudi Arabia in its war against the Tehran-backed group) and Israel. While the tactical necessities of the civil war, ongoing since 2014, kept Ansar Allah focused on Yemen, by October 7, 2023 — the day of the Hamas attacks on southern Israel — they were at an interesting juncture.

The Houthis had broadly tilted the local balance of power in their favour, and forced Riyadh and Abu Dhabi into negotiations as these regional powers sought to extricate themselves from the war in Yemen. Saudi and the UAE have continued to stay out of the US-led military coalitions, despite being the Houthis' principal opponents. The Zaidi Shia militant group now controls most of Northern Yemen, including Sana'a.

Following the October 7 attacks, as Israel began its bombardment of Gaza, the Houthis declared their cause bell as stopping Israeli and deterring the US. At that point, they were a group that had not only survived a 10-year civil war and high-casualty Saudi and Emirati air strikes, but one that, from 2021 onward, began projecting a certain permanence.

Exploiting the window of opportunity

to increase their profile, the Houthis first mounted a cruise/ballistic missile and drone campaign against Israel, before shifting their attacks to the maritime domain by December 2023. They benefited not only from Iranian military aid and supply, but also Russian targeting intelligence. And they have remained defiant in the face of the fresh Israeli air strikes.

Where do the Houthis stand in the Yemeni civil war?

The unprecedented success in the Red Sea and the renewed American focus on destroying them have raised the domestic profile of the Houthis.

By early 2024, Ansar Allah was announcing large numbers of recruitments — between 150,000 and 200,000 by their own estimates. In July, Israel's Red Sea port of Eilat declared bankruptcy after eight months of paralysis caused by Houthi attacks on shipping. In September, officials from Yemen's internationally recognised government in capital-in-exile Aden conceded that Western air power had failed to weaken the Houthis.

Ansar Allah has benefited from the Arab powers' desire to move away from conflict and focus on economic diversification, which requires risk reduction for critical energy infrastructure. And despite the Tehran-Riyadh rapprochement of 2023, Iranian arms have continued to flow to Ansar Allah.

The Houthis do face lingering threats from other factions in the civil war, however. The UAE-backed secessionist Southern Transitional Council has declared its willingness to collaborate with Israel against them.

Where are the Houthis placed in the 'axis of resistance'?

The Houthi stock in Iranian overseas operations continued to rise through 2024, as Israel significantly weakened Hezbollah and Hamas, and the fall of the Bashar al-Assad regime in Syria severed Tehran's lines of communication with Lebanon.

The uptick in direct Houthi attacks against Israel since July took place as the Yemeni group increased its coordination with the Iran-based Islamic Resistance (or the Popular Mobilization Forces (Hashd al-Shaabi)). That month, the Houthis opened an office in Baghdad, even as the Hashd began to mount its own direct attacks against Israel.

Days before he fled, Bashar al-Assad had urged the Iraqi government to allow the Hashd to cross over into Syria — especially since the Shia militias in Iraq have significant operational experience fighting both ISIS and other jihadist groups. Neither Baghdad nor Tehran were keen, however — which signalled Assad's approaching end.

December may be seen as having injected a stronger interest of self-preservation into the weakened Iranian axis — even as Iranian government officials themselves write editorials in *The Economist* and *Foreign Affairs* signalling openness to engaging the West. The Houthis are currently the spearhead of the axis against Israel, with the Hashd enabling that effort, even as they keep their own distance from the war, at least for now.

Bashir Ali Abbas is a research associate at the Council for Strategic and Defence Research, New Delhi



GUEST COLUMN

RAVI DUVVURU

Mint Road's unfinished agenda to be in focus next year

As we welcome 2025, it is time to review the year gone by and consider what new regulations the New Year would bring. Let me start by welcoming Sanjay Malhotra as the new governor of the Reserve Bank of India (RBI) and thanking Shaktikanta Das, his predecessor, for his contributions.

In 2024, the RBI adopted a 3Cs approach: Customer, compliance and collaboration. In 2025, the focus would surely remain on all these as well as to roll out several initiatives to find the balance between innovation and prudence.

I expect RBI to finalise a regulatory framework on project finance and refine guidelines on liquidity coverage ratio. It could harmonise regulations on interest rates on advances across regulated entities (REs), and work on provisioning norms on the introduction of expected credit loss framework. The RBI is reviewing market feedback on its draft circular on forms of business and prudential regulation for investments; and we could see the final circular in early 2025. It is concerned about connected lending and would look at a unified regulatory framework covering all REs. A regulatory framework for web aggregation of loan products and guidelines on valuation of properties based on international best practices is also on the cards. We have seen remarkable progress in the consultative process in designing regulations since the RBI set up the Regulatory Review Authority 2.0. What could be cherry on top of this is a bit more coordination among regulators.



RBI's focus on customer, compliance and collaboration will continue in 2025. It will have new initiatives balancing innovation and prudence

On the supervisory front, transformative governance and customer fairness may continue to be the focus. New areas like assessment of model risk and data governance frameworks may also gain traction.

The RBI would look to enhance supervisory capabilities by deploying supervisory technology tools that use artificial intelligence (AI) and machine learning. Keenly watched will be initiatives on integration of offsite analytics with onsite supervision and validation of supervisory data with the Ministry of Corporate Affairs databases. Supervision could also focus on the implementation of the much-awaited rules of the Digital Personal Data Protection Act.

Coming to the possibilities in the New Year, what I believe is that the paradigm to deliver on the RBI's mandate to ensure system stability and customer well-being has changed with the advent of new entities and technologies, and hybrid unconventional products. The regulator has taken notice of the growing digitisation of financial services and it would bring guardrails for this swift-changing landscape. The challenge would be to identify risks early and take mitigating steps.

The RBI may come out with a draft paper on quantification of climate-related risks. It may also bring out a discussion paper on conduct risk, similar to that of the United Kingdom's Senior Managers Certification Regime. Where I would personally like to see a more active approach is regulation of technology, especially the use of AI. Technology has become pervasive in finance. Energy seems to be focused on becoming the next unicorn in fintech but governance seems to be off focus. This implies that conventional regulatory procedures may need a revisit. I believe that we would see a lot of action from the RBI in 2025 to ensure proper conduct from the entities claiming to be flagbearers of financial technology.

We hope RBI would continue to engage with key stakeholders in policymaking. In the words of Governor Malhotra: "Knowledge and expertise are not the monopoly of any one institution and consultation will remain a key pillar of our policymaking process."

I am positive that the RBI under the new governor would effectively manage regulations, keeping in mind the need for rebalancing the objectives of growth and stability.

Best wishes for the New Year.

The writer is partner-Duvvuru & Reddy LLP, and member-advisory group to the Regulatory Review Authority 2.0

ATMs to loans: Eyes on the road for finance world

A South Block and Mint Road tango is in the offing in 2025, foregrounded by deeper consultations with various stakeholders, reports **RAGHU MOHAN**



ILLUSTRATION: BINAY SINHA

UNION BUDGET AND MINT ROAD

In the Union Budget for Financial Year 2023-24 (FY24), Finance Minister Nirmala Sitharaman had held forth on the need for better governance and investor protection in the banking sector. She had proposed certain amendments to the Reserve Bank of India Act (RBI Act), 1934; the Banking Regulation Act (BR Act), 1949; and the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970. It was felt that these issues would gather speed when a new government was sworn in after the results of the general elections in June 2024. We may get to see forward momentum in the upcoming Union Budget in February.

Moves on the re-look of the key Acts will have to be read together with the recommendations of the RBI's Internal Working Group (IWG) to "Review extant ownership guidelines and corporate structure for Indian private sector banks". The IWG had on November 20, 2020 made a case for large corporate and industrial houses as promoters of banks. And that large non-banking financial companies (NBFCs) with an asset size of ₹50,000 crore and above, including those owned by corporate houses, may be considered for conversion into banks.

On the regulatory front, clarity is seen coming through on the expected credit loss framework (ECL). At present, banks are required to make loan-loss provisions based on an "incurred loss" approach (this used to be the standard globally till recently). Under this approach, banks provide

for losses that have occurred or incurred. Under ECL, banks have to recognise the increase in credit risk and start making provisions for losses expected much before the default happens. It may also bring out a discussion paper on conduct risk, similar to that of the United Kingdom's Senior Managers Certification Regime. Where I would personally like to see a more active approach is regulation of technology, especially the use of AI. Technology has become pervasive in finance. Energy seems to be focused on becoming the next unicorn in fintech but governance seems to be off focus. This implies that conventional regulatory procedures may need a revisit. I believe that we would see a lot of action from the RBI in 2025 to ensure proper conduct from the entities claiming to be flagbearers of financial technology.

We hope RBI would continue to engage with key stakeholders in policymaking. In the words of Governor Malhotra: "Knowledge and expertise are not the monopoly of any one institution and consultation will remain a key pillar of our policymaking process."

I am positive that the RBI under the new governor would effectively manage regulations, keeping in mind the need for rebalancing the objectives of growth and stability.

Best wishes for the New Year.

in the interest rate cycle may be in offing, starting from the February MPC meeting

WIDENING REGULATORY SCOPE

The Regulatory Review Authority (RRA 2.0) drew from some of the best practices of global central banks: Be it on consultation before policy formulation, feedback from regulated entities (REs), structured meetings with banks' corner room occupants and senior compliance officials, key stakeholders and trade bodies. Over 400 circulars were withdrawn. It was the "open-door policy" of the RBI to foster a better engagement of REs with it. RRA 2.0 was a follow through on Y V Reddy's decision as deputy RBI governor to set up its first division in 1999 (he was later appointed governor in September 2003 and served in that position for five years). The polestar for Reddy may well have been the 96th Report of the Law Commission of India (1984): "Every legislature is expected to undertake what may be called the periodical spring-cleaning of the corpus of its Statute Law, in order that dead wood may be removed, and citizens may be spared of the inconvenience of taking notice of laws which have ceased to bear any relevance to current conditions."

Now what? With increased interconnectedness in the financial market, there is a case for a RRA which ropes in the Securities and Exchange Board of India (Sebi), the Insurance Regulatory and Development Authority (Irdai), and Pension Fund Regulatory and Development Authority (PFRDA).

There are whispers that this is an idea which is ripe for exploration. All the more so, given the spotlight on self-regulatory organisations (SROs). According to Mint Road, by pivoting towards a culture of self-governance, fintechs could proactively set up and adhere to industry standards and best practices. This approach could empower them to demonstrate commitment to responsible conduct and innovation, even in the absence of formal regulation. Through collaboration, the industry could collectively identify and address challenges, foster an environment where innovation flourishes, and guide shared commitment to ethical business practices. The point is there is soon going to be a proliferation of SROs. The Fintech Association for Consumer Empowerment was approved as an SRO, and the Digital Lenders Association of India may become one too.

Then you have the Finance Industry Development Council, Business Correspondent Federation of India, and the National Urban Cooperative Finance and Development Corporation which have lined up for SRO status. Even as microfinance institutions have two SROs going: Microfinance Institutions Network and Sa-Dhan.

Why a larger RRA: To get in other financial regulators like Sebi, Irdai and PFRDA, given the interconnectedness.

What will it do: It can help do away with

outdated regulations and bring in best practices across the financial sector

Coordination: Financial conglomerates have entities that report to many financial regulators. Given that the SRO framework has been rolled out for RBI-regulated entities, may be a bigger RRA can examine some of the pain points as well

AWAIT THAT MAY FINALLY END

A hike in the ATM interchange – the payment made by a card-issuing bank when you swipe on another bank's machines (including those used by white-label players) – has been in the works for some time now. It was raised to ₹17 from August 1, 2021 from ₹15, which had held for nearly a decade. The demand is now to up it to ₹20-22. The argument against a hike is that banks are saving a lot on costs when they push business to digital modes and the ATM channel from branches. The flip side is digital modes are not cheap and you have to account for investments in technology. For ATMs, it is higher lease rentals, power charges, and cash-loading costs. Of the installed base of nearly 265,000 ATMs, around 20 per cent are currency-recycling machines which not only dispense cash but also allow you to deposit cash. They cost more though.

Incidentally, the rollout for ATM cassette-swaps remains largely on paper. The lockable cassette-swap was to do away with the practice of open-cash replenishment into ATMs. Cash-in-transit (CIT) firm personnel who load cash into ATMs will not have to touch it anymore. It is to be done by CITs at cash centres, and the task of taking into account the amount of cash remaining from the last cassette-load will also be made simpler. The four-phased plan across 30 cities was to cover the entire network of ATMs in the country by FY24. The idea of cassette-swaps at ATMs was set in motion six years ago (April 2018) and the first deadline was FY21. A hike in the interchange will breathe life into cassette swaps as well.

Watch out for: The report of the Committee to review ATM interchange fee structure (2019) headed by former Indian Banks' Association's chief executive officer V G Kannan will be in play

What the Kannan committee said: It was for a review of the interchange and ATM usage charges at stipulated intervals to be decided by Mint Road

The block in the ATM channel: Costs have gone up because of higher lease rentals, power charges, cash-loading charges and Home Ministry security protocols

END OF THE PLASTIC SMILE? A Supreme Court (SC) decision to overrule the National Consumer Disputes Redressal Commission's (NCDRC) ruling of 2008, which placed a 30 per cent cap on late credit card payments, has put the spotlight back on the consumer. But first on the SC: The

NCDRC's order had no legal backing to set such a cap. Banks disclose interest rate terms to customers before they sign up. But the question now is: How much will you have to pay when you have not made card payments on time?

The larger setting is as follows. The RBI has in recent times called attention to micro lenders and non-bank financiers charging high, 'usurious' interest rates on small-value loans. The reality is that even when lenders – be they banks, NBFCs (including new-age fintech companies) – make clear the terms of engagement, many in the new-to-credit segment or those with "thin files" (little or poor credit histories) are not familiar with the nuances involved. It could be a reason why in September 2024, Mint Road sought details on NBFCs' retail book: Product-wise and the annualised interest charged on them. The annualised interest slabs being: Less than ten per cent, 10-20 per cent, 20-30 per cent, 30-40 per cent, 40-50 per cent, and above 50 per cent.

The SC's move on credit cards will have a bearing on delinquencies as well. The TransUnion CIBIL Credit Market Indicator (CMI) report for the quarter ending June 2024 (the latest on offer) has it that the CMI for consumer performance improved by six points to 102 in June 2024, from 96 in June 2023. And was reflecting the continued improvement in overall balance-level serious delinquencies (measured as 90 days or more past due) across most product categories. But then "In contrast to all other credit products, credit cards showed a marginal increase in delinquencies, continuing the trend set over the last four quarters to 1.8 per cent, up 17 bps year-on-year," the report said.

The Financial Stability Report (FSR: June 2024) had pointed out concerns in the consumer credit segment. Among them, "a little more than a half of the borrowers in this segment have three "live loans" at the time of origination and more than one-third of the borrowers have availed of more than three loans in the last six months". Now, credit card exposures are not loans per se. If the three "live loans" the FSR refers to include "personal loans" (again unsecured), it could be that these are being used to square off credit card outstanding. Banks and customers – with the banking regulator in the plot – will have to figure out the pricing mechanism on late payments on plastic.

What does the SC decision mean? Consumers will have to shell out more for late payments on credit cards

Will Mint Road step in? This is not clear but the RBI has called attention to the "usurious" rates being charged by some players. Maybe the Indian Banks' Association will have to deliberate on the matter.

Delinquencies: FSR: June 2024 had pointed out concerns in the consumer credit segment. If delayed payment charges were to be higher than 30 per cent, delinquencies could inch up.

THE ASIAN AGE

30 DECEMBER 2024

Bickering over memorial for Manmohan shameful

The unseemly controversy around the spot where former Prime Minister Manmohan Singh was to be cremated and a memorial for him was to be built must end at the earliest, lest it be seen as a great affront to the memory of a man who always kept the interest of the nation above all else and never engaged in self-promotion.

The Congress had demanded that the government earmark a space for the cremation of the former Prime Minister so that a memorial can be built for him at the same spot. This had been the practice in the case of the father of the nation and some of the former Prime Ministers. However, it must also be recalled that the UPA government headed by Dr Singh had in 2013 decided to scrap the practice of building separate memorials for national leaders and build a common one for all instead. Former Prime Minister Atal Bihari Vajpayee was cremated at the Rashtriya Smriti Sthal in 2018.

Despite the 2013 decision and the events that followed, the Congress Party to which Dr Singh belonged presented a demand before the Union government for allotting a separate place for his cremation where a memorial can be built later. The government in fact accepted it, too, even though it contradicted the 2013 decision.

Whipping up passions based on invented stories of insult to the name of a man who was dignity personified in his private and public lives is really the worst form of tribute to his legacy

As per the government's account, it then decided upon Nigambodhi Ghat as the place for cremation in consultation with Dr Singh's family while making it known to the public and the Congress leadership that it will allot a site in the capital for the construction of an appropriate memorial for the former Prime Minister.

Why the choice of Nigambodhi Ghat, instead of the Rashtriya Smriti Sthal where Vajpayee had been laid to rest, is a question that then begs an answer from the government.

Unwilling to accept the government's decision, the Opposition party now sees in this an attempt by the BJP to deliberately insult the memory of the country's "first Sikh Prime Minister". The party found fault with the way the last rites of Dr Singh were conducted which served as another excuse for it to raise the volume of its protests.

Nevertheless, whipping up passions based on imagined slights and invented stories of insult to the name of a man who himself was dignity personified in his private, professional and public lives is really the worst form of tribute that can be paid to his legacy. The Congress must immediately desist from further muddying waters. The party must also remember the treatment it itself had meted out to P.V. Narasimha Rao, its own leader and another Prime Minister. After his death, the Congress never allowed inside the AICC headquarters, never mind if there was an elected president of the top decision-making body of the Congress.

In the case of Dr Singh, he should be remembered for the creative contribution he has made to advance the collective intelligence of this country, and his specific contributions as an economist and an expert in public finance. The government and the Congress Party should now bury the hatchet, and try and celebrate the memory of one of India's tallest sons instead in a fitting manner together.

MT: A writer for all time

The renaissance that started a century ago had almost dismantled the feudal remnants in Kerala when M.T. Vasudevan Nair published his first novel, *Nalukettu*, in 1958. All of 24 then, MT, as he is known, depicted the crumbling joint family system that thrived in complex architecture in the novel, and ended it with the protagonist telling his mother, a victim of the very same system, that they should demolish the old structure and build a small one that will have "light and wind".

MT went on to become one of the most celebrated, awarded and translated Malayalam writer, editor, filmmaker and script-writer and impacted the lives of at least four generations of Malayalees through his creative contributions. As a writer and as the editor of the most popular Malayalam literary weekly *Mathrubhumi*, he shaped and nurtured their sensibilities and sensitivities. That he still is one of the most read by the young generation points to his ability to connect with human lives, irrespective of the times they live in. The *Jagathi* and Padma Bhushan awards, among the countless major awards he received, are just a pointer to the Colossus-like presence he has had in the Indian literary scene.

MT's contribution to the then nascent Malayalam film industry must not go unnoticed. He directed six movies, all of which got critical and mass acclaim. His directorial debut *Nirmalyam* won the national award for best feature film in 1974 and its lead actor P.J. Antony bagged the state award. He scripted the story and screenplays for more than 60 films, several of them got him state and national awards. The characters he penned also got several leading actors, including Mammootty and Mohanlal, awards at the national and state levels.

MT, as he started, remained a staunch supporter and promoter of the liberal and progressive values in society and abhorred the traction communal forces have gained in the nation's polity as time went by. Though a man of few words, MT missed no occasion to warn against the new-found change. He did not mince his words while talking to people in power even if they belonged to the same ideological spectrum as his, as he remained irrelevant to power till he breathed his last. In his passing, the country has lost a proponent of the values the Constitution upholds at a time when they are increasingly being undermined.

THE ASIAN AGE

KASHMIR MISHRA

Editor & Publisher

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Subhani



An 'A to Z' guide to India's politics in the year gone by



Sunil Gatade

In the year gone by, "A" definitely stands for Gautam Adani, the controversial businessman who was in the news, national and international, for all the wrong reasons. No other A, including the Ambanis, could claim that distinction.

"B" is for the BJP, which remained its aggressive best despite failing to get a Lok Sabha majority, damaging Brand Modi. Its Haryana and Maharashtra victories, which left its opponents perplexed, brought it back into the political game with a bang.

"C" stands for the Congress. It was a roller-coaster ride for the party and its leader, Rahul Gandhi, who nearly made a century in the Lok Sabha polls, becoming Leader of the Opposition. By the year-end, it was a different story as allies started questioning his leadership after he lost crucial states.

"D" undoubtedly stands for Jagdeep Dhankhar, the Rajya Sabha Chairman, who the Opposition felt was the main "disruptor". He has the dubious distinction of being the first vice-president against whom a no-trust motion was initiated.

"E" is for the Election Commission, which failed to cover itself with glory in the Lok Sabha and some state polls. EVMs were sought to be made the manipulated machine by the Opposition.

"F" stands for Fadnis. The fall and rise of the BJP leader as the CM of Maharashtra surprised friends and foes alike and could have repercussions far beyond.

"G" is for George Soros and his alleged links with the Congress, who was targeted by the BJP, which

was facing flak over the Adani issue. "H" is for Haryana, where the Assembly election changed the mood in the ruling BJP after an unexpected hat-trick in power.

"I" is for the INDIA bloc. From the "United We Stand" position before the Lok Sabha polls, the INDIA bloc looked rudderless by the year-end, with Manu Bhanu pitching himself for the alliance leadership.

"J" — Former CJI D.Y. Chandrachud, whose tenure ended recently, was the most controversial of judges in the year gone by for his actions and inactions. Jagan Mohan Reddy lost power in Andhra Pradesh.

"K" is for Kirti Kojariwal, the former Delhi CM jailed over the alleged excise scam, who faces the most ticklish Assembly poll in the New Year.

"L" is for Lieutenant-governors (Delhi and J&K). New rules give them more powers ahead of Assembly elections, including over key appointments and services, which the Opposition says won't be good for democracy. In J&K, the BJP, which made a huge issue over Article 370's scrapping, failed to get a single seat in the Kashmir Valley.

"M" is for Narendra Modi. After the Lok Sabha setback, the PM looked off colour. But the Maharashtra and Haryana verdicts saw him back as the "monarch of all I survey".

"N" is also for Manipur, which was on the boil for a second year. The PM faced attacks for not visiting the northeastern state.

"O" is for Odisha. M is for Madhavi Puri Buch, too, the controversial Sebi chief who faced attacks for allegedly shielding Gautam Adani.

"P" is for Nitish Kumar and N. Chandrababu Naidu, who became the BJP's obedient crutches

and gave them to her Republican rival and found cause for self-flagellation once Donald Trump re-enters the White House.

There are, of course, plenty of supplementary causes around the world to reconsider the traditional Yuletide model of joy unto the world — from the massacres in Sudan and the Congo to the continuing death and destruction in Ukraine and the terrorist attack in Magdeburg that has left German authorities struggling to figure out why an evidently Islamophobic and pro-Zionist psychiatrist who came to the country as a Saudi refugee would decide to plough through a Christmas market in his vehicle, killing five women and a child, and injuring more than 230 others. Taleb al-Abdulmohsen abandoned his faith and sought to support potential exiles who wished to escape the Gulf region's version of religious injunctions. At the same time, though, he rallied against Middle Eastern immigration to Europe, and absurdly considered the likes of Angela Merkel to be promoting the Islamisation of the continent.

Even the secular-minded Gulf emirates he contacted — especially women — were alarmed by his bullying tactics. Perhaps understandably, the German authorities paid little heed to wa-mnings from Riyadh about

his extremism. It is not inconceivable, though, that his horrific, deadly act was guided by the notion of helping his favourite party, the neo-Nazi Alternative for Germany (AfD), to reinforce its case against immigration. The AfD — unreservedly backed by Elon Musk, seen by some as effectively the next president of the US — has lost little time in capitalising on the obscenity of its kindred spirit's murderous spree. It wouldn't be surprising if that had been Abdulmohsen's intention all along.

Meanwhile, as for a peace deal with a Saudi component, it's worth recalling that the US Republicans thwarted a Vietnam settlement in 1968 to benefit Richard Nixon, and delayed the release of American hostages in Iran a decade later to boost Ronald Reagan. That pattern might be repeated ahead of the Trump presidency, eagerly awaited by idiots and fellow proto-fascists around the world.

Be that as it may, the relentless genocide in Gaza and its reflections in the region and beyond provide sufficient cause to wonder whether the worst notion of peace in terms will remain a realistic aspiration during Christmases to come.

— By arrangement with Dawn

LETTERS

LEGITIMATE BEEF

Appropos the news report, "Cheap politics: BJP, Cong tiff over last rites escalates" (Dec. 29), I would like to comment that asking the ruling party at the Centre as to why the last rites of Manmohan Singh were not done at the designated memorial site for national leaders does not ipso facto mean that Leader of the Opposition Rahul Gandhi has damaged the dignity of the ex-PM. If there is a complete departure from established practice, the Leader of the Opposition has the constitutional and moral authority to ask the government to explain the reasons for such arbitrary action. Mr Sambit Patra is avoiding answering the real question.

Arun Gupta
Kolkata

PUNISH FORESTER

MY HOLIDAY at Dalma Pahar was fascinating. We camped at the base of a hill. But here, on the edge of the forest, we saw a full-grown adult elephant kept inside a very small enclosure, shackled with iron chains. The pachyderm was quite helpless. Instead of roaming freely, it was kept shuffling one foot forward and the next foot back, because there was no space. In the name of attracting tourists, the forest department had stooped to so low as to deny this majestic animal its natural dignity. The Jharkhand government should look into it immediately.

Chanchal Nandy
Durgapur, West Bengal

SALUTE CHARITY!

THE MOVIE, *600K* on Netflix is excellent and it deserves an Academy Award. It depicts the pressure a black woman commanding officer of a female battalion in the US Army faces while undertaking against all odds a mission that all others failed to accomplish. A must-watch for women officers of all armies of the world. It is also a lesson in history, sociology and human values. Including it in the curricula of military academies worldwide will help the young inculcate valuable lessons. Captain Charity Adams is the epitome of a true commanding officer.

Col R.S. Narula (ret'd)
Patiala, Punjab

\$500 for the best letter of the week goes to Bal Govind (Dec. 28). Email: asianage.letters@gmail.com.

Mahir Ali

Genocide in Gaza: Is peace a realistic goal for Christmas in coming years?

Just before sitting down to write this column, I was listening to a History Extra podcast about the "history behind the headlines" of 2024. It was a conversation between Oxford and Harvard academics Hannah Skoda and Rana Mitter, who spoke for 45 minutes without even a passing reference to the genocide in Gaza or its antecedents.

What kind of oblivion do such intellectuals reside in, where they can reference the Nuremberg-adjacent Tokyo trials while ignoring this year's Israel-focused proceedings at The Hague? And how can Christmas be celebrated today without any recognition of the daily atrocities taking place in the land where so many of the traditions on which the Abrahamic faiths are based originated?

And then there are the children, supposedly the chief beneficiaries of Yuletide, who are being robbed of their futures. Both the dead and the living. Earlier this month, a War Child Alliance-sponsored NGO concluded that 96 per cent of the surviving children in the besieged territory consider death to be imminent, and half of them would welcome that outcome. If only a fraction of the folk carving their stuffed turkey or ham roast would consider the starvation in Gaza that is part of the genocidal intent, it might give

them cause for a pause. A token minute of silence, perhaps, followed by a determination to back the kind of boycott, divestment and sanctions that helped to demolish a previous apartheid regime.

Israel's raids on Gaza, resulting in dozens of deaths each day, continued even as it pursued a similar strategy in Lebanon, before turning to destroy the military capabilities of post-Assad Syria, a country that hadn't posed any serious threat to Israel for half a century, notwithstanding its notorious role in Lebanon and serving as a conduit for weapons and other supplies to Hezbollah. Israel routinely attacked some of these Iranian-affiliated conduits, but Bashar al-Assad's military facilities were rarely targeted while he was in power.

Although it has been suggested that the Qatar-sponsored ceasefire talks between Israel and Hamas are 90pc complete, there is cause for scepticism given similar previous pronouncements, mostly emanating from the US, which bears as much responsibility for the genocide as Israel. No one can say to what extent Kamala Harris's presidential prospects would have been improved by at least pretending to have a spine. Still, those who understandably withheld their votes from the Democratic candidate on this basis

and gave them to her Republican rival will find cause for self-flagellation once Donald Trump re-enters the White House.

There are, of course, plenty of supplementary causes around the world to reconsider the traditional Yuletide model of joy unto the world — from the massacres in Sudan and the Congo to the continuing death and destruction in Ukraine and the terrorist attack in Magdeburg that has left German authorities struggling to figure out why an evidently Islamophobic and pro-Zionist psychiatrist who came to the country as a Saudi refugee would decide to plough through a Christmas market in his vehicle, killing five women and a child, and injuring more than 230 others. Taleb al-Abdulmohsen abandoned his faith and sought to support potential exiles who wished to escape the Gulf region's version of religious injunctions. At the same time, though, he rallied against Middle Eastern immigration to Europe, and absurdly considered the likes of Angela Merkel to be promoting the Islamisation of the continent.

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Meanwhile, as for a peace deal with a Saudi component, it's worth recalling that the US Republicans thwarted a Vietnam settlement in 1968 to benefit Richard Nixon, and delayed the release of American hostages in Iran a decade later to boost Ronald Reagan. That pattern might be repeated ahead of the Trump presidency, eagerly awaited by idiots and fellow proto-fascists around the world.

Be that as it may, the relentless genocide in Gaza and its reflections in the region and beyond provide sufficient cause to wonder whether the worst notion of peace in terms will remain a realistic aspiration during Christmases to come.

— By arrangement with Dawn

Unparalleled life

UPA-2 alone will not define Manmohan Singh's legacy

In the life of a nation, there are times that leave a lasting imprint, to be remembered by generations to come. The year 1991 was one such momentous year in India's contemporary history. The country was struggling with both political and economic instability. It went for Lok Sabha polls for the second time within two years, having seen two coalition governments failing to achieve much. As the country began voting with hope in the summer of 1991, the nation was shocked by the killing of former Prime Minister Rajiv Gandhi in a terror attack. While the Congress emerged as the largest party, it was short of the majority mark, and P V Narasimha Rao took over as Prime Minister. On the economic front, India was struggling practically in all aspects with a balance of payments crisis. The global environment was not particularly supportive, either. The status quo was not an option. It was against this backdrop that Rao brought technocrat Manmohan Singh to steer the Indian economy.

Singh, who passed away at 92 last week, spearheaded India's reform efforts as Union finance minister under Rao's leadership, and 1991 marked a new beginning for the Indian economy. It was also a new beginning for Singh, who went on to become Prime Minister, serving two consecutive terms (2004-14). Singh had served in various capacities before — including in the Ministry of Finance and as governor of the Reserve Bank of India (RBI) — and was the right person for the job in 1991. Consequently, the policy changes that followed were well thought through. Although there was political opposition, including within the Congress, there was broader intellectual support for reforms. Singh's deep understanding of issues and clarity of thought helped build a consensus for decisive action.

He also had the full support of the Prime Minister, who wanted him to take the middle path. Several momentous decisions were taken over time, such as a sharp devaluation of the rupee, dismantling controls for most industries, and ending the public-sector monopoly in several areas. Taxes for individuals and corporations were brought down. Import duty was also steeply reduced. Singh always wanted India to give up export pessimism. Although all governments since have followed the path and built on the foundation laid in 1991, not enough has been done to focus on export opportunities. In fact, there have been reversals in recent years, which need to be corrected.

Singh's term as Prime Minister also witnessed several landmark decisions which, in a way, were built on the foundation he laid as finance minister. India put in place several rights-based laws such as the Mahatma Gandhi National Rural Employment Guarantee Act and the National Food Security Act. Both proved extremely useful in supporting the poor, particularly during the pandemic. The right to information and right to education were equally momentous laws implemented during his term. His approach to rights-based policies and adopting technology for benefits transfer was path-breaking — something that succeeding governments have rightly worked and improved upon. During his term, India's external position was also adjusted to the changing geopolitical order — the nuclear deal with the United States was a fine example of India's standing. However, his outstanding life-long contribution to the nation was marred by the second term of the United Progressive Alliance government. It wasn't just the corruption scandals; the economy was poorly managed, leading to a near-currency crisis in 2013. This was partly because of the approach the finance ministry and the RBI took in the preceding years. History will surely not judge Manmohan Singh solely for this troubled period, but it will, hopefully, seek answers to some of the unresolved questions.

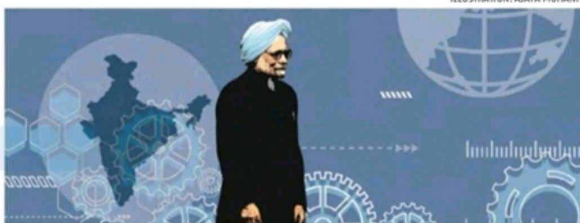
Housing industrial workers

It is crucial for success in manufacturing

Union Finance Minister Nirmala Sitharaman in her July Budget had announced plans to establish rental housing with dormitory-type accommodation for industrial workers in public-private partnership (PPP) mode with viability gap funding (VGF). The success of large-scale manufacturing in India depends critically on the presence of big industrial clusters, and the ability of manufacturers to capitalise on economies of scale and depend on a labour force that exceeds local supply. This induces migration to meet the labour demand and necessitates housing supply to meet subsequent demand. However, the current state of industrial workers' housing in India is largely managed informally, with limited availability and poor living conditions. Unsurprisingly, this prevents workers, particularly women, from migrating in search of better employment opportunities. Shortage of workers' accommodation near industrial hubs is, therefore, a major bottleneck driving workforce attrition, affecting productivity, and undermining growth in the manufacturing sector. In this regard, a new report released by the NITI Aayog has highlighted the urgent need for policy and regulatory reforms to integrate workers' accommodation seamlessly into industrial planning.

Private-sector initiatives in this area are often hampered by regulatory hurdles. Inflexible zoning regulations, illiberal building laws and approval processes, and high operating costs restrict land use near industrial clusters, resulting in sub-optimal use of land. For instance, both the floor area ratio (FAR) and ground coverage ratio (GCR) are quite low in the country compared to those in developed countries, limiting both vertical and horizontal expansion, respectively. High setbacks, which mandate minimum distances from property lines, roads, and adjacent buildings, lead to wastage of space. Industrial housing faces additional challenges, including mandatory parking requirements, which are unnecessary because most industrial workers do not own vehicles. Further, several studies show economic constraints in developing industrial housing would remain even in the absence of regulatory obstacles. The market rent for workers in unauthorised colonies and informal housing is relatively low. Hence, the private sector's willingness to invest in this sector remains substantially lower on average.

To truly unleash the potential of India's manufacturing sector, there is a need to think of dense, large-scale housing for workers as infrastructure, involving both private and government investment. The report suggests that government support in the sector should come in the form of VGF to bring down the cost of construction, and give tax relief and interest subvention to subsidise market interest rates to reduce the cost of borrowing for builders. There is also a need to relax FAR and GCR norms such that building height and size can be decided on the basis of cost-efficiency considerations. At a time when India aims to create jobs through employment-intensive manufacturing, it is crucial to prioritise the well-being of industrial workers by ensuring safe working conditions, adequate wages, health care access, and proper regulations to prevent exploitation. In this regard, large-scale industrial development relies on adequate housing for large catchments of labour, which local towns or villages around the clusters alone cannot provide.



The last expert

Manmohan Singh showed that technocrats can change nations' destinies as effectively as any populist

The India of today, with all its successes and imperfections, is more a product of Manmohan Singh than of anybody else in recent history. He was always called an "unlikely" politician; but, through his successes and failures, his career is a useful reminder to us today that technocrats can change nations' destinies as effectively as any populist.

Objectively, if Singh was an unlikely politician, one might be forgiven for thinking that he was an even more unlikely liberaliser. He had spent an entire career, after all, as an economist-bureaucrat serving the grey, ersatz socialism that was India's official ideology prior to 1991. It was only when he was almost 60 that he began his second career in politics, and came to be identified with the reform process.

Singh's Budget speeches — not just the famous one from July 1991, which he concluded dramatically by paraphrasing Victor Hugo that "the emergence of India as a major economic power" was "an idea whose time has come", but also the one eight months later in which he defended the record of reform — still make for quite inspiring reading. He thanks Jawaharlal Nehru for "his vision and insistence that the social and economic transformation of India had to take place in the framework of an open society, committed to parliamentary democracy and the rule of law"; and adds that reform will "unshackle the human spirit of creativity, idealism, adventure and enterprise that our people possess in abundant measure". That speech ended, famously, with Bismill's revolutionary "surroshki ki amanunn" couplet. But the lines prefacing that give us a sense of what reformists must have felt like at that point: "Tonight, I feel like going to the theatre. Let the assassins be informed, I am prepared to meet their onslaught."

This talk of revolution, of being beset by metaphor-

ical assassins, is a useful reminder of the conditions under which Singh operated at the dawn of the reform age. Today we tend to assume, lazily, that pushing through reform requires a "strong" government, politically united and with a majority in Parliament. But none of these were available in 1991.

In stewarding this transformation, he had no ideological allies in the political class. Parliamentary records from the time make this eminently clear. The left, both outside and inside the Congress, despised any hint of the profit motive; the right, both outside and inside the Congress, was deeply suspicious of global openness. The soft and aimless Centre — mainly inside the Congress, and superbly personified by P V Narasimha Rao, the Prime Minister under whom he served — cared far less for growth than it did for survival. It seemed like the grandees in Rao's government tried to block every change from within.

At a time when attempts to launder Rao's reputation as a constant and tiresome background buzz in Indian discourse, it is worth remembering that the Prime Minister, far from being a committed backer of the reform programme, attempted to abandon it on several occasions when the immediate crisis had passed. He definitely chose not to discuss it during his 1996 campaign, focusing instead on the continuity the human spirit represented with previous Nehru-Gandhi Congress administrations and policies. Those of us who hanker after "strong" governments with easy majorities for economic reasons might do well to remember that more reform in Rao's time happened when his government was in a minority than when he cobbled together a majority, two or so years in.

The political class may not have been allies of the reform process in its early days, but Singh did have



POLICY RULES

MIHIR S SHARMA

2025: The new normal

In early November, I wrote a piece suggesting that the Indian economy was functioning as expected. Muddling along. It rarely falls into a full-blown recession but it also struggles to achieve sustained acceleration. This observation was immediately illustrated when India's GDP (gross domestic product) growth, after reaching 8.2 per cent in FY24, fell to 6.6 per cent in Q1 (the first quarter) of FY25 and then further to 5.4 per cent in Q2. Growth is unlikely to return to 8 per cent anytime soon, but it also seems unlikely to dip below 5 per cent. If the original "Hindu rate of growth" was 3.5 per cent (the average annual GDP growth between 1950 and 1980), the new Hindu rate of growth is 5.5 per cent.

The official reasons for the economic slowdown in the last quarter are varied. One, the Reserve Bank of India's restrictive monetary policy; two, lower government capital expenditure (capex) due to the ongoing general and state elections; and three, a slowdown in private-sector capex due to domestic political factors, global uncertainties, excess capacity, and fears of dumping in India.

While these explanations are accurate, they are merely proximate causes at the moment. The underlying reasons can shift. Next time the GDP numbers are announced, the slowdown could be attributed to global economic weakness, rising oil prices, or another drop in domestic capex. The essential fact remains that the Indian economy is weak — hampered by poor policies, poor governance (including high levels of corruption), and a high-cost, low-output structure. The government's Monthly Economic Review for November 2024 points out that "private capex levels are affected by global uncertainties, excess capacity, and fears of dumping". These are structural issues that cannot be solved quickly. How, then, will private

capex suddenly rebound in the coming quarters? The Indian economy has largely been on auto-pilot, delivering only modest growth. While our growth may be higher than many other countries', it is not sufficient to propel India rapidly into middle-income status. The prospect of India entering the "rich country" club remains a distant dream.

The critical question is whether the stock markets reflect this reality. A 6 per cent growth rate is good but not a sufficient reason for a run-away bull market, especially when Indian stocks, particularly in the small-cap sector, have had an extraordinary run in the past two years. The S&P BSE Smallcap Index rose 47.52 per cent in 2023 and 29 per cent in 2024. The Nifty MicroCap 250 Index did even better, jumping 66.44 per cent in 2023 and 34.35 per cent in 2024. Meanwhile, the Nifty 50, weighed down by the slow growth of giant stocks, rose by only 20 per cent in 2023 and 9.58 per cent in 2024; yet for the ninth consecutive calendar year, the index is poised to close in the green.

And yet, it would be naive to assume that these exceptional returns will continue indefinitely. The question that investors should ask is: If economic growth remains modest (at around 6 per cent), can the small-cap and microcap sectors continue to deliver extraordinary revenue and profit growth?

There is a case to be made for smaller Indian companies continuing to record strong growth. Since the last quarter of FY23, they have benefited immensely from massive government spending. After years of slow economic growth, the Modi government tried to boost it by spending around ₹1 trillion annually on infrastructure projects such as railways, roads, urban transport, waterworks, energy transformation, and defence production. Government capex as a percentage of expenditure reached 28 per cent in FY24,

the solid support of many who had laboured in the trenches of India's ersatz socialism. The would-be technocrats who had written papers and attended seminars for a decade on how India's statist growth model had collapsed. It was thanks to these "experts" — a term that, in today's populist times, we are told to despise — that India was able to turn on a dime in 1991. The groundwork had already been laid, the consensus had already been built, in Rao's own words at the time: "All the... measures which were really written about in newspapers times without number. For months and months they were being discussed. Panel discussions took place. So, it is not as if the measures which we have taken just dropped from the heaven overnight, we were not even three-four days old. How could we prepare all those papers? The papers were ready." When sitting through interminable and apparently pointless panel discussions today about issues that it appears are politically impossible anyway, I comfort myself by remembering Rao's words, and hoping some future Prime Minister might have the opportunity to use the existence of such panel discussions as an alibi for reform.

What technocrats like the 1991 Singh can never do, however, is create a political movement that backed up their ideas. Reform, its opponents constantly complained, was being delivered by "stealth". Odd terminology, since legal changes published in the Gazette aren't exactly stealthy. What they meant is that nobody in the political class went to the electorate and declared: "Give me a mandate to change the state." They're not wrong about that. There were no Javier Milei-like chain-saws in Indian politics, and there never have been.

This, in the end, limited the success of Singh's premiership. He stewarded India through the financial crisis, but was undone by the higher deficits that required, alongside QE-induced fuel price inflation. No committed bank or pro-growth voters came to his rescue. The Indian electorate, infuriated by deficit-induced inflation, turned him out unceremoniously. His successor, learned as he was, Narendra Modi's single greatest economic policy priority as Prime Minister has been keeping prices under control.

You may never be sure of what politicians believe, but you can be sure of what they're saying. Technocrats may know what they are doing, but often, like Singh, they fail to communicate it effectively. Yet Singh's priorities — social integration, reformed welfare that is paid for by higher growth, and the revival of Indian manufacturing, for example — should still be India's priorities. The most important initiatives of the Modi administration, from digital payments to export-oriented manufacturing, have emerged from initiatives piloted by Singh. Too many of the Singh government's priorities, however — free trade, for example — have fallen by the wayside. India has suffered as a result.

In 2010, Barack Obama said of Singh's contributions when world leaders met to sort out their common response to the 2008 crisis: When he speaks, we listen. This country greeted that statement with derision: surely Singh was a silent Prime Minister? History will probably judge, however, not that Singh spoke too rarely — but that India listened too little.

The writer is director, Centre for the Economy and Growth, Observer Research Foundation, New Delhi



IRRATIONAL CHOICE

DEBASHIS BASU

Making state governments fiscally responsible



BOOK REVIEW

SANJEEV S AHLUWALIA

Worrying about the debt sustainability of subnational governments (SNGs or state governments) in India is an acquired taste even amongst financial analysts. In the hands of an experienced professional, like the author — a distinguished civil servant, till recently chief secretary to the government of West Bengal — this rarefied subject is unravelled for practitioners and the uninitiated via a user-friendly arrangement of the extensively researched and referenced content.

A101 review of the structure and nature of public debt and its role in economic development set the stage,

along with a review of debt crises in Brazil, Argentina, and Mexico (1980 to the 2000s), the Greek and Portuguese debt crises in 2010 and more recently Sri Lanka and Pakistan in 2022. Paradoxically, individuals and corporations heed the threat of bankruptcy more readily than sovereigns, mostly because it is hardly hard to make a rule-maker accountable for violating rules. India is an exception with a squeaky-clean record of debt servicing.

SNGs in India are accountable to the Union government but are not uniformly as diligent in maintaining fiscal resilience and debt sustainability. The debt-to-GDP ratio of Indian state governments increased from 18 per cent in 1980 to about 33 per cent in 2002, inducing regulatory legislation. The Fiscal Responsibility and Budgetary Management Act, 2003, prescribes a fiscal deficit rule of a maximum 3 per cent of GDP and a debt-to-GDP ratio of 20 per cent for SNGs and 30 per cent for the Union government. Sadly, medium-term budget formulation remains delinked from fiscal targets, diluting the usefulness

of fiscal norms. Nor are deviations from norms penalised, possibly because fiscal rules remain inflexible to the need for pump priming in downturns and enhanced fiscal restraint during upturns. The quality of the fiscal adjustment is also inadequate, squeezing capital expenditure whilst privileging politically sensitive revenue expenditure — as evidenced since 2001.

In 2020-21 only two of 18 major states, Odisha and Maharashtra, achieved the debt-to-state GDP norm of 20 per cent. Gujarat and Karnataka were close at 21 and 22 per cent respectively. Six states had debt ratios above 35 per cent of GDP while 13 states had debt ratios above 25 per cent. State-specific fiscal data becomes available with considerable lags. Nevertheless, the author suggests improving the rigour with which debt sustainability is assessed to avert debt crises by raising the red flags in advance. A Reserve Bank of India study (2022) assessed 18 large states for their fiscal responsiveness to increasing debt levels. If debt increases are followed by larger primary

surpluses in succeeding years, the states do well on debt sustainability. All 18 states and the 10 most indebted states grouped together were sustainable, but the five most indebted states were not. Literature examining debt sustainability in India is noisy and presents no clear pattern.

Some studies infer debt sustainability in the long run but not in the short term. This clearly is not good enough. Each state government must be independently responsible for debt sustainability otherwise it "free rides" versus more compliant state governments. The author suggests checking for continuity in relationships between variables (cointegration tests) and identifying "structural breaks" (periods of economic upheaval such as during Covid-19) in data

sets to improve the explanatory value of such analysis. A next step could be a cross-sectional dependence check to further refine the analysis to suit the state-specific context, though this would enhance data requirements. An independent, permanent finance commission constituted on the principle of cooperative federalism could even subsume the GST Council and take real-time decisions on inter-governmental fiscal resilience, and safeguard against the Union government depriving SNGs by increasing fully retained additional surcharge and cess rather than increasing shareable tax revenues. It could also become the node for advanced analytics and monitor real-time collection of fiscal data across local governments, states, and the Union government. The record of state finance commissions is, at best, patchy. Close external oversight on state fiscal metrics

could empower and modernise fiscal management in local governments, which remain hamstrung by inadequate devolution of fiscal resources and administrative powers. They receive less than 1 per cent of GDP as grants and raise their own revenues of a similar amount.

The path to fiscal stability is not rocket science. More efficient spending, enhancing the tax base — including by taxing carbon and congestion — improved collections and a one-time government land and assets are supporting pillars. But debt sustainability is a conviction beyond the adequacy of resources. Political-economy factors dominate when fiscal rules are violated. Research establishes that fiscal delinquency is most likely if governments have no expectations of retaining power. Similarly, heading into elections incentives governments to spend unwisely to buy future support. Further, the permanent bureaucracy, well equipped to dilute such transgressions, if only they could get their act together.

The reviewer is consultant, economic governance & energy regulation

Cong netas' capacity for petty politics dismaying

THE politics are going astray and with grand old parties losing vision and moving in a directionless manner, it is time their leaders consider winding up the parties which are over 100 years old since most of the parties including national party like Congress in India have become family-run parties where no demographic changes take place.

This is resulting in the parties which perhaps have outlived their utility in trying to rake up unbefitting and unnecessary controversy even over the steateman of unparalleled dignity and intellect who deserved much better respect, both in life and in death, from the Congress party.

Congress president Mallikarjun Kharge in a letter to Prime Minister Narendra Modi emphasised the need

for performing the last rites of former Prime Minister Dr Manmohan Singh at the place where his memorial will be developed in line with past traditions. What a joke! What traditions are the Congress citing? Where are the memorials of Dr B R Ambedkar, first President of India Dr Rajendra Prasad, the Iron Man of India Sardar Vallabhbhai Patel, Lal Bahadur Shastri who died while he was the Prime Minister.

Was not the most insulting and demeaning treatment given to P V Narasimha Rao, the man whose vision and guts proved to be a game-changer for the country? Sonia Gandhi-led AICC and the UPA government did not even allow his body to be kept inside the AICC headquarters. In a great hurry overnight, his body was

packed off to Hyderabad. Forget about memorial, not even a road has been named after him anywhere. It is only in Hyderabad where an expressway to the airport has been named after him. On the other hand, 600 government schemes and institutions were named by the Cong-gross governments.

Kharge ji, where are the memorials of former PM Atal Bihari Vajpayee, Pranab Mukherjee, and Sitaram Kesri and why were the traditions not honoured by UPA government? Why didn't the Congress party deem it fit to call a CWC meeting to hold condo-lence meeting after the death of Pranab Mukherjee? The Cong-gross came up with an explanation that CWC was not held for Presidents. Well, but they did so when K R Naray-

an died. What is most interesting is that the condolence resolution was drafted by Pranab Mukherjee. Are these the traditions Kharge and AICC are talking about? Is this Mohabbat ki Dukhai?

The AICC president needs to answer. Signing on a dotted letter and sending it to the government is not statesmanship. If you ask the Congress party or Rahul Gandhi, who had the audacity to tear the decision of the cabinet meeting chaired by Manmohan Singh, he may then say that the UPA government had banned any new memorials.

Well, when the Congress government itself imposed the ban in 2013, how can you criticise the present government which has shown its magnanimity to construct a memorial for

Manmohan Singh even before Kharge wrote a letter? The Ministry of Home Affairs (MHA) issued a statement on December 28 confirming that space would be allocated for a memorial to Manmohan Singh.

The Congress party also should answer whether it is their tradition to rake up unnecessary controversy and keep away from the immersion of ashes of the former PM who was much loyal to the party? Is it right to use former PM as a tool for political leverage? The Sikh community was present, the family members of Manmohan Singh were present, and BJP leaders, too, were there but the Gandhi family and AICC leaders were missing. What traditions are they talking about? Is it not a new low in the Indian politics?

LETTERS

Confer Bharat Ratna on Dr Singh

DR Manmohan Singh's resurrection of India back from the deep financial crisis in 1991 as Finance Minister by laying rock solid foundation stone of economic liberalisation. The fruits are being reaped today. His visionary actions on MNREGA, nuclear deal, Right to Education and Aadhaar card, food security bill have touched millions of Indian population. P V Narasimha Rao's sharp eyes and wisdom helped him pick up Dr Singh for the daunting task of rescuing the country. The least can be done to express gratitude is to honour him with Bharat Ratna award.

Buddha Jagdish Rao, Vadlapudi, Vizag

Cong creates fuss over non-issues

EVEN before the embers of the funeral pyre of Dr Manmohan Singh could die down, the Congress is already into a political slugging, questioning the Centre for not allotting a memorial for the former PM. The Congress is needlessly raking up the memorial issue as BJP has confirmed that a fitting memorial would be built for the first Sikh PM of the country. Congress is undoubtedly in a vituperative exercise to always corner and fault-find the government while the NDA government accorded a befitting funeral accorded to Dr Manmohan Singh. It is better for Congress to recall the shabby way the late PM PVN had been treated, when his body was allowed to be placed in the AICC office; let alone a memorial, earmarked for the PMs of the country in Delhi.

S Lakshmi, Hyderabad

THE Congress party is well known for creating a fuss over non-issues. My memory is still fresh about the manner it treated P V Narasimha Rao after his death (2004). It did not erect a memorial for him in Delhi. Only in 2015 did the NDA government accord him a memorial in Delhi at Ekta Shil which is now integrated with Rashtriya Smriti, a common place for erecting memorials for former Presidents, VPs, MPs and others. This being the history, the Congress party seems to be forgetting its dirty role and now making a scene over Dr Singh's funeral and the memorial.

Govardhana Myneda, Vijayawada

Incredible debut century by Telugu boy

A MAIDEN test hundred against Australia at MCG by facing fierce bowling attack. His fabulous and memorable century helped India to make a respectable total of 369 in the first innings. India was in deep trouble by making only 191 runs for 6 wickets when he came to crease. At that time, he played a crucial and everlasting innings. I hope he will become a promising cricketer for India in the days to come.

RSVP Raju, Bapatla.

AS 2024 is ending, 21-year-old Nitish Kumar Reddy bid goodbye to the year with a historic century at MCG in Melbourne saving Indian team from follow-on with most respectable score. What a play of Reddy with determination and discipline with total confidence in him where others failed. A new young centurion emerged for Indian cricket team. Selectors deserve compliments for taking risk on this newcomer at the age of 21 years. Sunil Gavaskar's standing ovation on Nitish century is a great honour to him which made his father and sister touch the feet of Gavaskar as a respect and love.

JP Reddy, Nalgonda

Strict adherence to dharma crucial

THIS has reference to the article by Aravinda Rao on "Dharma". It is the parents who guide their children from their childhood. They parents may be educated, or uneducated yet they teach their wards to distinguish between good and bad, safe and unsafe, justice and crime, injustice etc. When they enter the education, it is their teachers from LKG to university levels who guide, mould and show the students correct paths. But, unfortunately, some take wrong paths like corruption, crime, cheating and exploitation. When dharma is strict, adharma will vanish from the society.

Guidipati Anirudh, Secunderabad

TG must guide investments wisely

IT is good for Telangana for having attracted Rs 12,864 crore FDI, ranking 6th in country in attracting foreign investments. The investments will create jobs, and thus usher in economic growth. The FDI inflows is steadily increasing primarily due to 'ease of business' policy, lower manpower costs and investor-friendly governance. The state government needs to take the new industries to northern and eastern side of Hyderabad to ensure an even and sustainable growth of the city.

P R Ravinder, Hyderabad

thehansreader@gmail.com

BENGALURU ONLINE

BBMP instructs people of Bengaluru to get e-Khata

BENGALURU: A total of 22 lakh e-Khata properties are available in the BBMP limits of Bengaluru. The Chief Commissioner of the Bruhat Bengaluru Mahanagara Palike (BBMP) has appealed to all citizens who have properties in the BBMP limits to get the e-Khata distributed by their BBMP. As directed by Deputy Chief Minister and Bangalore Urban Development Minister DK Shivakumar, in a visionary manner, BBMP has prepared about 22 lakh draft e-Khata to provide e-Khata to their properties to all Bengaluru residents and has placed them online. Citizens of all corporation limits can get their BBMP e-Khata. The public can visit this website <https://bbmpeasth.karnataka.gov.in> and get their e-Khata, the announcement said.

BBMP's e-Khata is now under the control of the citizens. To facilitate everyone to get BBMP e-Khata, a system has been made to get e-Khata online through contactless, faceless contact of the municipal authority by visiting the BBMP website <https://bbmpeasth.karnataka.gov.in>.

Read more at <https://epaper.thehansindia.com>

A GLOBAL MINIMUM WAGE WOULD ALSO DIMINISH CORPORATE POWER

LAWRENCE WYTTNER

IN today's world of widespread poverty and unprecedented wealth, how about raising the wages of the most poorly-paid workers? The World Bank has reported that "8.5% of the global population almost 700 million people live today on less than \$2.15 per day," while "44% of the global population around 3.5 billion people live today on less than \$6.85 per day." Meanwhile, "global poverty reduction has slowed to a near standstill."

In early 2024, the charity group Oxfam International noted that, since 2020, "148 top corporations made \$1.8 trillion in profit, 52% up on 3-year average, and dished out huge payouts to rich shareholders." During this same period, the world's five wealthiest men "more than doubled their fortunes from \$405 billion to \$869 billion," an increase of \$14 million per hour. As corporate elites gathered in Davos for a chat about the world economy, 10 corporations alone were worth \$10.2 trillion, more than the GDPs of all the countries in Africa and Latin America combined.

The world's vast economic inequality "is no accident," concluded a top Oxfam official. "The billionaire class is ensuring corporations deliver more wealth to them at the expense of everyone else." The growth of multinational corporations provided businesses with opportunities to

slip past these national laws and dramatically reduce their labor costs by moving production of goods and services to low-wage nations.

Although inequalities in income and wealth have existed throughout much of human history, they have been softened somewhat by a variety of factors, including labor unions and in modern times minimum wage laws. Designed to provide workers with a basic standard of living, these laws create a floor below which wages are not allowed to sink. In 1894, New Zealand became the first nation to enact a minimum wage law, and pressured by the labor movement and public opinion other countries (including the United States in 1938) followed its lead. Today, more than 90% of the world's nations have some kind of minimum wage law in effect.

These minimum wage laws have had very positive effects upon the lives of workers. Most notably, they lifted large numbers of wage earners out of poverty. In addition, they undermined the business practice of slashing wages (and thus reducing production costs) to cut price margins or to increase profits and grab a larger share of the market.

Even so, the growth of multinational corporations provided businesses with opportunities to slip past these national laws and dramatically reduce their labor costs by moving produc-



If, therefore, wages in underdeveloped nations and in advanced industrial nations are not keeping pace with the vast accumulation of capital by the world's wealthiest people and their corporations, one way to counter this situation is to move beyond the disintegrating patchwork of wage floor efforts by individual nations and develop a global minimum wage

tion of goods and services to low-wage nations. This corporate offshoring of jobs and infrastructure gathered steam in the mid-20th century. Initially, multinational corporations focused on outsourcing low-skilled or unskilled manufacturing jobs, which had a negative impact on employment and wages in advanced industrial nations.

In the 21st century, however, the outsourcing of skilled jobs, particularly in financial management and IT operations, rose dramatically. After all, from the standpoint of enhancing corporate profits, it made good sense to replace an American IT worker with an Indian IT worker at 13%

of the cost. The result was an accelerating race to the bottom.

In the United States, this export of formerly good-paying jobs, particularly in financial management and IT operations, rose dramatically. After all, from the standpoint of enhancing corporate profits, it made good sense to replace an American IT worker with an Indian IT worker at 13%

43 million Americans lived in poverty, while another 49 million lived just above the official poverty line. Little wonder that, in this nation and many others caught up in corporate globalization, there was an alarming rise of right-wing demagogues playing on economic grievances, popular hatreds, and fears.

If, therefore, wages in underdeveloped nations and in advanced industrial nations are not keeping pace with the vast accumulation of capital by the world's wealthiest people and their corporations, one way to counter this situation is to move beyond the disintegrating patchwork of wage floor efforts by individual nations and develop a global minimum wage.

Such a wage could take a variety of forms. The most egalitarian involves a minimum wage level that would be the same in all nations. Unfortunately, though, given the vast variation among countries in wealth and current wages, this does not seem practical. In Luxembourg, for example, the average yearly per capita purchasing power is 316 times that of South Sudan. But other options are more viable, including basing the minimum wage on a percentage of the national median wage or on a more complex measurement accounting for the cost of living and national living standards.

Over the past decade and more, prominent economists and other specialists have

made the case for a global minimum wage, as have a variety of organizations. For an appropriate entity to establish it, they have usually pointed to the International Labor Organization, a United Nations agency that has long worked to set international labor standards.

The advantages of a global minimum wage are clear. It would lift billions of people out of poverty, thus enabling them to lead far better lives. It would reduce the corporate incentive for offshoring by limiting the ability of multinational corporations to obtain cheap labor abroad.

By keeping jobs in the home country, it would aid unions in wealthy nations to retain their memberships and provide protection against "corporate blackmail" management demand that unions either accept contract concessions or get ready for the shift of corporate jobs and production overseas.

By raising wages in impoverished countries, it would reduce the poverty-driven mass migration from these nations and, thereby, deprive right-wing demagogues in wealthier countries of one of their most potent issues. Of course, higher labor costs at home and abroad would reduce corporate profits and limit the growth of billionaires' wealth and power. But wouldn't these also be positive developments?

(<https://www.commondreams.org/>)

2024 Is India's Era

Is world envy of India's chess success?

CHANDRASHEKAR

WHEN Gukesh won the World Championship in chess, apart from all congratulatory messages, one caught the attention of many, it was Elon Musk tweet congratulating youngest world champion. It showed the growing stature of Indian chess where top corporate honchos are taking interest in Indian players' achievements. Even western media had also given wide coverage to Gukesh's win. Maurice Ashley, the chess commentator, who supervised the world championship in Singapore, called Gukesh a legend in the making.

While Indians rejoicing in their players' achievements, abroad incidents in chess world are little disturbing for Indians. Are other countries feeling envy of Indian victories as also those of other Asian nations, and planning to sabotage the system and create confusion? It appears so.

It all started when Indians won both Men and Women's Chess Olympiad at Budapest. Kramnik, an ex-world Champion complained to Fide officials that the players were carrying cell phones to playing hall. Though he didn't accuse Indians directly he raised his pro-test when India won both the crowns thus raising doubts about real intentions. For strange reasons, Carl-sen is also behaving erratically after India's victories



It all started when Indians won both Men and Women's Chess Olympiad at Budapest. Kramnik, an ex-world Champion complained to Fide officials that the players were carrying cell phones to playing hall. Though he didn't accuse Indians directly he raised his pro-test when India won both the crowns thus raising doubts about real intentions. For strange reasons, Carl-sen is also behaving erratically after India's victories

to playing hall. Though he didn't accuse Indians directly he raised his pro-test when India won both the crowns thus raising doubts about real intentions. The same Kramnik was the mentor of GMs Gukesh and

Praggnananda and other Indian players earlier. After Gukesh win, Russian official Ding Liren of deliberately losing the match to Gukesh. Kramnik also said that Ding Liren's blunder was the

darkest day in chess history. But legend Kasparov rebutted his remarks saying that blunders happen in every championship.

For strange reasons, Carl-sen is also behaving erratically after India's victories. He didn't play in the world championship this year and he also says he will not challenge Gukesh, showing disrespect for the new champion. He went further saying that this classical format of chess is a circus and he didn't want to be a part of it.

In a deliberate attempt to clash with Fide at World Rapid-id & Blitz tournament at New York, he violated the dress code and unilaterally declared he was quitting the tournament midway, even as

FIDE clarified that it didn't disqualify Carlsen from participating in the tour-nament.

Carlsen's actions seemed to emanate out of his ego rather than game's interest. He had become the World Champion dethroning Anand in the same format. He didn't have objections at that time but complaining about the format now seems to be ludicrous. Yes, there was criticism that world championship games have seen fall in quality. It happens in every sport. He should realise greats like Bobby Fischer, Kasparov faded into oblivion when they challenged the established process which was accepted by all members.

Controversies are not new to chess from Casablanca times to Fischer, Kasparov to Carlsen, there have been fissures in chess world. Carlsen should realise that systems and procedures don't run according to the whims and fancies of great players.

When chess was gaining popularity in India and China, Carlsen's antics will prove detrimental to chess. Suddenly raking up these controversies when Indians dominating are the game raises many doubts whether this

legend has become a pawn in the behind scene chess games played by unseen forces.

Already, World Chess League, first of its kind, was started by Mahendra Group in London. The Freestyle Chess Grand slam begins in February 2025 and will be held in five continents. Many corporates are showing interest in sponsoring tournaments. There is a renewed interest in chess rising all over the world. Recent world championship streaming has considerable viewership on the internet thus boosting its popularity. Many IT companies are showing keen interest in chess due to latest AI innovations.

At this juncture, if this great player had any complaints, it can be addressed through proper platform which FIDE provides. Any game progresses according to the valuable inputs given by such legends but it should not lead to fracas in the system.

Indian fans should not be disheartened by the turn of events. The present generation of players is well-equipped to face any adversity. Definitely, India's era will continue and Anand's kids are here to stay at the top.

Black swans that have shaken West Asia



NAVDEEP SURI
FORMER AMBASSADOR TO
EGYPT AND UAE

BLACK swans, says Nassim Nicholas Taleb in his classic 2007 book, are highly improbable events that have a high impact and where we cover our shock by concocting post-facto explanations. Applied to his native West Asia, the last 15 months have seen the appearance of more than one black swan and the high impact of each is still working its way through the region's fault lines.

The massive terror attack launched by Hamas on October 7, 2023, was a black swan event that initially cracked the legend of Israel's invincibility. The heavy loss of life and abduction of over 250 citizens inflicted a collective sense of trauma on the Jewish state, accompanied by a reckoning that retribution alone could restore its sense of security. That retribution has led to over 45,000 dead Palestinians in Gaza, some 70 per cent of them women and children.

And yet, the bloodlust continues. Every day, day after day. Social media posts by

Israeli soldiers, politicians and news anchors gloating over the orgy of death and destruction point to a stunning loss of humanity in people whose own sense of history should have made them more sensitive to the sheer injustice of collective punishment.

On the Arab street, October 7 was seen as a possible game-changer, an end to a debilitating status quo and a hope that the Iran-led Axis of Resistance would seize the opportunity and that Hezbollah and Hamas would inflict enough damage on Israel to bring it to the negotiating table. They clearly hadn't anticipated Israel's willingness to use overwhelming and completely disproportionate force in the densely populated civilian areas of Gaza, nor its assassination of Hamas, Hezbollah leaders and even of Iran's Islamic Revolutionary Guard Corps, nor the impotence of the international community to enforce a ceasefire.

The killing of Ismail Haniyeh in an Iranian safe-house in Tehran, of Hassan Nasrallah in a basement in Beirut and the simultaneous detonation of thousands of papers used by Hezbollah cadres were mini black swans in their own right. The fear of Israel's defence and intelligence capabilities was restored and the lack of a damaging response from Iran dashed any wishful thinking that October 7 might lead to a Palestinian state.

Israel's pursuit of retribution has been accompanied by a cavalier disregard of interna-



WAR CRIMES: The International Criminal Court has issued arrest warrants against Netanyahu. REUTERS

tional humanitarian law. Judges at the International Criminal Court have issued arrest warrants against Israeli Prime Minister Benjamin Netanyahu and former Defence Minister Yoav Gallant for war crimes, including starvation, murder, targeting of civilians and persecution. The International Court of Justice has also held Israel's continued occupation of Gaza, the West Bank and east Jerusalem to be completely illegal.

Israel's strident defiance of these rulings has been matched by the Biden administration's staunch defence of its principal ally in West Asia even as Trump 2.0 threatens sanctions against these international organisations for their temerity in citing the rule of law. For many in the Global South, the West's contrasting reactions to Ukraine and Gaza

For many in the Global South, the West's contrasting reactions to Ukraine and Gaza conflicts mark a fitting requiem to the rules-based international order.

mark a fitting requiem to the rules-based international order. The improbable evocation of Hezbollah and diminution of Iran's bluster has also had a high impact in Israel's immediate neighbourhood. To Israel's north, Hezbollah often acted as a state within a state and the fading of its dark shadow opens the possibility of Lebanon becoming a more normal state, something that its beleaguered citizens have yearned for decades.

And, in Syria, the sudden weakening of Hezbollah and Iran created an equally improbable opportunity for Hayat Tahrir al-Sham (HTS). The HTS moved out of its stronghold in Idlib, took the Aleppo, Hama, Homs and Damascus cities in barely a week and toppled the hated Assad dynasty that had ruled Syria with an iron fist for over five decades.

The euphoria over the unexpected flight of Bashar al-Assad to Moscow among ordinary Syrians, however, is tempered by the unsavoury antecedents of Ahmed al-Sharaa. The HTS leader was closely affiliated with al-Qaeda and there are legitimate questions about the extent to which his jihadi tendencies were merely youthful indiscretion. To be fair, he has hardly put a foot wrong during the three weeks or so since he assumed power. Schools, government offices and markets are functioning with a remarkable sense of normalcy and the HTS has gone out of its way to reassure Syria's sizeable Christian, Alawite and Druze minorities that their religious rights and personal freedoms would be respected.

After a brutal civil war that lasted for over a decade, the current transition period will be crucial to get the country back on its feet and will need the active support of both the international community and regional powers.

But this might be a tall order because Turkey, which backed the HTS, is triumphantly flexing its muscle while Iran is ruing the demise of a regime that provided both a strategic alignment and island bridge to Tehran's Hezbollah partners in Lebanon. Russia, which had steadfastly stood with the Assad regime during the civil war, was forced to abandon its protégé on account of its own preoccupation with Ukraine.

The departure of Assad now

places a question mark on Russia's naval base in Tartus and its air force base near Latakia. Despite his customary swagger at his year-end press conference, Russian President Vladimir Putin finds himself in the uncomfortable position of having to negotiate with Turkey over the fate of its strategic foothold in the Mediterranean.

Which brings us back to Israel and the Palestinians. Under Netanyahu, Israel has won the war, but hasn't shown any capacity for winning the peace. There isn't even a peace plan on the table, nor a roadmap for Gaza once ID Israel withdraws its troops. If anything, the military successes in Gaza, Lebanon, Syria and Iran have fed in to hubris and a sense of impunity.

Leaders of the extreme right-wing factions within the Netanyahu government now speak of beachfront homes in Gaza and annexation of the West Bank and Syria's Golan Heights within a Greater Israel while Netanyahu promises that after Syria, he will bring about a regime change in Iran.

The black swans of 2024 have clearly reshuffled the geopolitical map of West Asia and produced some unexpected winners and losers. The Trump presidency could be another black swan just over the horizon. But don't concoct another false narrative to write off Iran and don't forget the Palestinians. Both will remain critical for peace and stability in the region.

Syrian crisis gives Islamic State a window of opportunity



VAPPALA BALACHANDRAN
FORMER SPECIAL SECRETARY,
CABINET SECRETARIAT

REGIME change in any country, achieved not through parliamentary elections, introduces considerable instability in the region. This is worrisome to its neighbours, like what happened in Bangladesh. It is more so in Syria, a classic example of "ungoverned territory" or "failed state", as defined by American think tank RAND in 2007.

The characteristics of a "failed state" are low-level administrative penetration into its territory, a lack of monopoly on the use of force by permitting illegal armed groups, the absence of effective controls on its land and sea borders, thus allowing influence by undesirable foreign elements. Syria has been welcoming foreign terrorists for years, much before the start of the Syrian Civil War, which began in 2011.

From the 1960s, Syria allowed terrorists like Abu Nidal, Nazam Mansur Hindawi and George Habash to freely operate from its land.

On December 18, 1985, Abu Nidal claimed to a French paper, 'Jeune Afrique', that he was helping French covert group Action Directe, Basque separatist group ETA, Irish Republican Army and Baader-Meinhof gang. Abu Nidal was expelled from Syria only in 1987, under US pressure.

Consequently, the Syrian government could not help other states, even if they wanted, in hostage rescue from their territory. The Washington Post (July 18, 1986) reported Syrian Vice-President Abdul Halim Khaddam admitting to American and French leaders, with whom he had good relations, that he could not help rescue American and French hostages kidnapped by local extremists as "they were being held in a region outside Syrian control". In 2005, Khaddam exiled himself to Paris due to differences with Bashar al-Assad.

Even with this inconstancy, Syria tried to take care of Western sensitivities while offering sanctuary to terrorists, as in the case of notorious mercenary Carlos the Jackal (Dlch Ramirez Sanchez) by forcing him to be inactive when Hungary expelled him in 1985. However, it expelled him in 1991 when he showed signs of joining Iraq's covert operations against America as Syria had opposed Saddam Hussein's invasion of Kuwait.

Syria's alignment with American security policy continued during the post-9/11



REGIME CHANGE: Syria's de facto leader Ahmed al-Sharaa (right) with Qatar minister Mohammed bin Abdulaziz Al-Khulaifi in Damascus on December 23, 2023. REUTERS

period, although in that process it received considerable flak from human rights organisations. Diplomatically, Syria openly opposed Saddam. To quote noted Middle East scholar Shibley Telhami of Brookings, Syria "surprised many by supporting UN Resolution 1441 demanding immediate Iraqi compliance with previous UN resolutions".

Coverly, Syria helped the CIA deal with terrorists suspected to be involved in the 9/11 attacks. The Canadian Justice Dennis O'Connor Commission report (2004-05) on the "extraordinary rendition" of Maher Arar, a Canadian citizen of Syrian origin, to Syria on the CIA's initiative and his harsh interrogation and incarceration by Syrian

The al-Sharaa government must ensure that the ISIS does not make a comeback

agencies for one year is an example of covert intelligence cooperation between the two countries.

All these factors should be kept in mind while assessing the long-term stability of the new government under Ahmed al-Sharaa alias Abu Mohammed al-Jolani, leader of Hayat Tahrir al-Sham (HTS). He was once the chief of 'al-Nusra', an al-Qaeda front. True, American officials are expressing a new comfort level, as is evident from the statements of US diplomats Barbara A Lesaf and Roger D Carstens on December 20, which has led to the scrapping of a \$10-million reward for al-Sharaa's arrest.

Apart from the possibility of future clashes with Turkey

over the Kurds, who are supported by America, the new al-Sharaa government must ensure that the Islamic State (ISIS) does not make a comeback, not just in Syria but also the entire region. There is a view that some hardliners within the HTS are not yet reconciled in supporting the leadership's "more moderate and pragmatic approach". This is because some of the Chechen, Balkan and Central Asian jihadists are still among the HTS's rank and file. It is quite possible that ISIS "could seek to poach these militants and bring them into their fold".

The Soufan Centre, which has been mostly correct in the past in its assessments about the ISIS in that region, has flagged some scenarios in its brief dated December 18, 2024. It says: "The current environment in Syria is tailor-made for the Islamic State to exploit in an effort to help facilitate its comeback and resurgence, not just in the country but across the region".

Firstly, it says that ISIS attacks in Syria alone had "tripled from last year" to about 700 for 2024. The ISIS has also improved "in sophistication, increased in lethality and become more dispersed geographically". Secondly, it would take advantage of the intra-coalition (anti-Assad) fights between Turkey-backed Syrian National Army (SNA) and Syrian Democratic Forces (SDF), a Kurdish militia

backed by America.

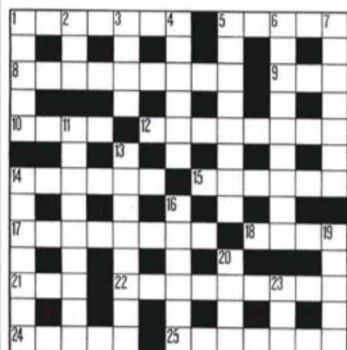
Soufan says the Kurds came under attack in Kobani and Manbij, aided by Turkish drones and other military assets. It adds that in northern Syria, a tenuous ceasefire between the SNA and the Kurds is holding on. There are fears that the Kurds might lose Kobani, a "geographically and symbolically important" area. The SDF is also facing major challenges in Deir ez-Zor with Sunni Arabs protesting against its rule in Raqqa and Al-Hasakah.

If Kurdish troops (SDF) are removed from guarding the prisons and detention centres, there is a strong possibility of the ISIS trying to strike, as it did between January 20 and 30, 2022, at Al-Hasakah prison. This was a spectacular attack by the ISIS after it lost territories in Syria in 2019. During this attack, 200 to 300 ISIS fighters broke into the security ring of 9,000 SDF soldiers, supported by the US and UK's air forces, and freed 400 prisoners using suicide bombers and weapons. This fight had given a great propaganda edge to the ISIS.

Soufan predicts that it will be to the advantage of the ISIS if the US decides to withdraw its forces, as announced by President-elect Donald Trump. In that case, the responsibility of propping up the al-Sharaa government will rest with Ankara. This view is endorsed by BBC's Orla Guerin.

Views are personal

QUICK CROSSWORD



ACROSS

- 1 A rheumatic pain (7)
- 5 Vertically (5)
- 8 Rampage frenziedly (2,7)
- 9 Small tool for piercing holes (3)
- 10 Grounds for regret (4)
- 12 Continuous (8)
- 14 Hinder (6)
- 15 Personal bearing (6)
- 17 Heart attack (8)
- 18 Rung of ladder (4)
- 21 At the moment (3)
- 22 Lacking the required quality (9)
- 24 In good time (5)
- 25 Contingent obligations (7)

Saturday's solution

Across: 1 Comeback, 5 Epee, 9 Scald, 10 Show off, 11 Out on one's ear, 13 Uneven, 14 Stable, 17 Bear the brunt, 20 Regiment, 21 Knave, 22 Thes, 23 Believed.

DOWN

- 1 Help in mounting a horse (3,2)
- 2 Crowd around and annoy (3)
- 3 Crooked (4)
- 4 Medium-sized American wildcat (6)
- 5 Country in Indian subcontinent (8)
- 6 Face-to-face with (2,7)
- 7 Reinforce (7)
- 11 High social origin (3,6)
- 13 Associate inseparably (8)
- 14 Enrage (7)
- 16 A summary (6)
- 19 Journalists collectively (5)
- 20 Stimulus (4)
- 23 Prohibit (3)

SU DO KU



MEDIUM

SATURDAY'S SOLUTION

1	4	6	5	9	7	3	2	8
5	2	7	8	6	3	4	1	9
8	9	3	4	1	2	7	5	6
9	6	1	7	5	8	2	4	3
7	5	2	9	3	4	8	6	1
4	3	8	1	2	6	5	9	7
3	1	5	2	8	9	6	7	4
6	7	9	3	4	5	1	8	2
2	8	4	6	7	1	9	3	5

CALENDAR

DECEMBER 30, 2024, MONDAY

- Shaka Samvat 1946
- Posh Shaka 9
- Posh Purnima 16
- Hijari 1446
- Krishna Paksha Tithi 15, up to 3:57 am
- Vridhha Yoga up to 8:32 pm
- Moola Nakshatra up to 11:58 pm
- Moon in Sagittarius sign
- Gandmoola up to 11:58 pm

FORECAST

CITY	MAX	MIN
Chandigarh	18	09
New Delhi	17	09
Amritsar	16	08
Bathinda	20	07
Jalandhar	18	08
Ludhiana	18	07
Bhikani	19	08
Hisar	18	08
Sirsa	19	09
Dharamtala	17	03
Manali	14	-01
Shimla	14	02
Srinagar	06	-03
Jammu	18	07
Kargil	01	-11
Leh	01	-11
Dehradun	20	08
Mussoorie	13	03

The Tribune

ESTABLISHED IN 1881

Migration slowing

States should fine-tune policies accordingly

DOMESTIC migration is slowing in India, according to a working paper released recently by the Economic Advisory Council to the Prime Minister. The total number of migrants in the country has dropped by 11.78 per cent as compared to the 2011 Census figure. This indicates that fewer people are travelling to other states in search of jobs as they are preferring to work in their own district or state. This trend is being attributed to improved economic avenues and infrastructure in areas from where high migration has traditionally been taking place.

West Bengal and Rajasthan have emerged as the new migrant destination hotspots, while Uttar Pradesh, Maharashtra and Madhya Pradesh also figure among the top five. It is apparent that states such as Punjab and Haryana — which have high stakes in the agricultural and industrial sectors — are not so attractive to migrants. This is partly due to tensions between locals and 'outsiders'. Migrants would rather not live and work in states where they might face hostility and discrimination. Policymakers need to understand the ground reality, which has serious implications such as labour shortage and higher production costs.

Every state needs horses for courses to spur economic growth, and migrants come in handy when locals are reluctant to do unskilled work in particular. However, initiatives such as the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and the Pradhan Mantri Kisan Kalyan Yojana have changed the demographic dynamics. It was MGNREGS that helped millions of workers stay aloft after they trudged back to their villages during the Covid-induced lockdown in 2020. And this reverse migration has not turned out to be a mere aberration. Various states must take this shift into consideration while framing or reviewing policies. The priority should be to maximise economic gains while ensuring social harmony.

Assault on Aravallis

Scrap kilns add to the devastation

THE majestic Aravalli hills, a crucial ecological barrier against desertification, continue to bear the brunt of relentless exploitation. Even as the mountains are enduring the ravages of illegal mining, it has come to the fore that the fragile ecosystem is also under attack from scrap metal. Illegal portable waste kilns along the Rajasthan-Haryana border burn vehicle scrap, especially rubber tyres, emitting toxic fumes. The noxious gas is not only polluting the air, water and soil but also displacing wildlife and threatening the health of local communities.

The crisis is exacerbated by a lack of accountability. Jurisdictional confusion between Haryana and Rajasthan allows the waste mafia to operate with impunity, much like their mining counterparts. Villagers' complaints about pollution and health hazards are met with bureaucratic inertia. Efforts by law enforcement authorities to tackle the illegal portable kilns are hobbled due to staff shortages and unclear boundaries. Unsurprisingly, such administrative lapses have emboldened the culprits. They brazenly evade action by crossing state borders.

This environmental catastrophe demands coordinated intervention. Haryana's Forest Minister has promised raids and penalties for both offenders and negligent officials, but piecemeal measures will not suffice. Multi-state collaboration is imperative to eliminate this toxic menace. Advanced surveillance technologies, such as geospatial mapping and drone patrols, should be deployed to monitor activities in the Aravallis. In addition, stringent penalties and swift legal action are essential to deter culprits. Empowering local communities with resources and platforms to report violations could bolster enforcement efforts. The Aravallis are a lifeline for millions of local residents. They are crucial to regulating groundwater recharge and mitigating urban heat. Allowing their destruction for short-term gains is an environmental injustice that future generations will not forgive. Resolute action is needed to save this irreplaceable treasure.

ON THIS DAY...100 YEARS AGO

The Tribune.

LAHORE, TUESDAY, DECEMBER 30, 1924

Natal Boroughs ordinance

WITH the assent given by the Governor-General of the South African Dominion to the Natal Boroughs ordinance, the Indian problem assumes a serious magnitude not only in Natal but the whole of South Africa. By the enactment of this disabling law, all those Indians who do not possess the municipal franchise at present will find the door to that franchise slammed in their face, although almost all of them have acquired a domicile in that colony, having been born of parents who have been carrying on business there or have settled without any intention of returning to India. The significance and sweeping nature of this provision will be evident when it is borne in mind that the effect of this measure would be to exclude from the municipal franchise all future generations of Indians as also all those young people at the present time who have not so far acquired the right to the franchise. The number of Indian electors would thus gradually diminish till — and that is not at all a very far-off time — the Indian would entirely vanish from the voting list and stand helpless in the matter of the protection and safeguarding of his various interests — commercial, social and other — in the civic life of the land he has made his own and to reclaim which from primitive conditions he has sweated so long. Nor is this the only obvious feature of this reprehensible measure, which is a "breach of faith" on the part of the Union Government, since the Natal municipal franchise was guaranteed to Indians at the time when they were deprived of the parliamentary franchise.

Dr Singh faced criticism with grace

He was a shrewd player of other people's vanities, disarming them with effusive praise

TN NINAN
SENIOR JOURNALIST

I first met Manmohan Singh in 1981. As a reporter for *Business Standard* in Delhi, I had accompanied my bureau chief to meet the member-secretary of the Planning Commission. They were old friends, and as we sat on the sofa in the expansive office, my boss noticed that the leather upper of Dr Singh's well-polished shoe had a tear at the crease. Why don't you get new shoes, my bureau chief asked in friendly banter. Dr Singh's response was that with the savings from his last UN assignment, he had built a house for himself. Now he needed to save for getting his daughters married.

Shortly afterwards, I visited another member of the Commission at his home. The distinguished scientist apologised for not being able to offer me a cup of tea. Sugar has become so expensive, he explained.

Such were the times, when people even at the apex of the government lived modest lives on modest salaries in an economy known globally for poverty and domestically for shortages and controls of every kind. And such was the economy that Dr Singh released from controls in 1991. Producers now chase consumers, as they should.

In truth, Dr Singh got more than his fair share of credit for what was done in 1991. As he himself once said in an interview, it was a team effort, and everyone — from the mostly unsung PV Narasimha Rao to his principal secretary AN Vema and others in the industry and commerce ministries — played their roles, including Yashwant Sinha, who as Finance Minister under Chandrasekhar did the fire-fighting to stave off bankruptcy until the Rao government was sworn in.



TOUGH JOB: He headed a rickety coalition government in which every partner did what it wanted. FILE PHOTO

But there can be little doubt that the critical event signalling a new era for India was Dr Singh's 1991 Budget in which he quoted Victor Hugo to say that no power on earth could stop an idea whose time has come, and ended with the ringing words, "Let the whole world hear it loud and clear: India is now awake. We shall prevail. We shall overcome."

As though to balance things out, Dr Singh got more criticism than he perhaps deserved for some of the things that happened under his prime ministership. He had been dealt a very difficult hand: A rickety coalition government in which every partner did what it wanted, a government hamstrung by the need for support from obstructive Communists, a Cabinet in which many ministers owed their loyalty to Sonia Gandhi, not to the PM, and Mrs Gandhi herself who kept some of the reins in her hand and created a dichotomy. Dr Singh was in office, but not really in power or in full control.

And yet, he failed to provide the leadership that was his role. While he philosophised that politics is the art of the possible, he did not assert himself and expand the range of possibilities — as I made bold to tell him during a frank but friendly personal interaction. His response was that he had no political ambitions. It was an odd thing for a Prime Minister to say. And to

Dr Singh got more criticism than he perhaps deserved for some of the things that happened under his prime ministership.

give Mrs Gandhi her due, she was the originator of many of the Dr Singh government's big initiatives, like the Right to Information, the rural employment guarantee programme and the Right to Food. Dr Singh himself seemed to have run out of ideas of his own, except for the cancelling of farmers' debt.

In the end, what remains with you are his personal qualities. The transparent integrity and sense of public purpose, the decency and courtesy that marked every meeting, the depth of understanding and wisdom that he displayed in every encounter, the occasional chuckle that showed his ability to laugh even in trying times. What remains also is the obvious regard in which he was held by leaders of stature such as former Singapore PM Lee Kuan Yew.

And he could say a lot with a few words. Back in 1996, when I mentioned that the Rao govern-

ment would not be highlighting economic reforms in his election manifesto, he paused for a moment before asking: "What else is there to talk about?"

Comments have referred to Dr Singh's humility. Yes, he had a humble manner that came naturally, but I have long suspected that in his own estimation he stood taller than those around him — with good reason. If it was so, he had the good sense to keep this self-assessment well hidden. In fact, he was a shrewd player of other people's vanities, disarming them with effusive praise — as I saw more than once. This came out wrong in the over-the-top statement that he made to George W Bush at a lunch in Delhi's Taj Palace hotel, when he told the visiting US President that all of India loved him, or words to that effect.

He did the same with Michel Camdessus, the IMF managing director who had sanctioned the life-saving loan in 1991. Later, at a dinner in Delhi when Camdessus had come visiting, Dr Singh was typically effusive in praise, referring to his guest (if memory serves me right) as Sir. Perhaps this was just an Indian mannerism. But, sitting there, I felt that no finance minister of India should be addressing an IMF executive in that manner.

When faced with criticism, he was all grace, never referring to it in personal meetings or during

interviews. When releasing the first book published by the newspaper's short-lived books division, he said that he understood the criticism for what his government failed to do, but added that the paper should at least give credit to the government for what it did achieve. It was a fair point.

The criticism worth recalling was by Ashok V Desai, a contemporary and friend of Dr Singh's at Cambridge. As a sharp and acerbic columnist at *Business Standard*, Desai wrote in 1995 or thereabouts that Dr Singh was personally honest but tolerated corrupt people around him. Dr Singh called me to protest, asking how he could defend himself against such criticism. I told him that the author was his friend and I would get Desai to speak to him. Many years passed before Desai told me that Dr Singh had finally forgiven him. But the fact is that Desai had put his finger on the spot.

Still, the free air that breathed freedom reduction in how people spoke at an event in Vigyan Bhawan for releasing a festschrift in Dr Singh's honour, co-edited by Inder Judge, Ahluwalia and Dr Singh's tutor at Oxford, Ian Little. Ahluwalia had asked me to be one of the speakers at the event, and while I said what I wanted to say, I lightened my critical comments with humour. Not so Raghuram Rajan, then adviser to the PM while still teaching at Chicago, who delivered some pretty heavy-duty criticism. I can think of no other government under which an event to honour the PM would see speakers criticising his government to his face and then joining him at dinner! Such was the freedom of the times.

It has been my good fortune as a journalist to have been able to interact with Dr Singh as often as I did over 35 years, enjoying his warmth and courtesy, leaving every meeting with fresh awareness of his wisdom and, for all the criticism that I directed at him and his government, always having the greatest respect for a truly great son of India. His passing has been for me a more saddening event than that of any other public figure.

THOUGHT FOR THE DAY

Ultimately, all economic processes are meant to serve the interests of our people. — Manmohan Singh

A meeting with the ace reformer

RAJAN KASHYAP

I unabashedly drop the name of Dr Manmohan Singh, who found time for a memorable one-on-one meeting with me, then a lowly official of a state government. The year was 1992, the state was Punjab. Following a decade of terrorism, during which the state was mainly under the President's rule, an elected government headed by Beant Singh assumed office. The new government faced two critical challenges: one, law and order had to be restored; two, the state was facing a financial crisis, having landed in a debt trap. The situation was so precarious that the state government did not have resources to meet its day-to-day expenditure.

I was surprised that the Chief Minister appointed me as Finance Secretary. Having little experience of hardcore finance, I took an unprecedented decision to write a letter to then Union Finance Minister Dr Manmohan Singh, pleading that he may educate me in my new assignment. At that time, the brilliant Finance Minister had initiated momentous reforms to liberalise the economic policy, removed stifling bureaucratic controls and saved the country from outright bankruptcy. Thanks to the visible success of the bold measures, Dr Singh was hailed internationally as an ace reformer. To my astonishment, within a week of my SOS, he summoned me to his office in North Block of the Central Secretariat.

Where in the world, I reasoned, would I find a better guide than the great Doctor of economics in setting the finances of the state in order? I little realised that in approaching the Finance Minister directly, I had breached official protocol. Wearing his trademark starched white khadi and light-blue turban, and punctual to the minute, Dr Singh received me warmly, even welcoming my unusual enterprise. His manner was that of a learned Oxbridge don, suave and measured in his words.

As I began my litany of financial woes, he cut me short and introduced me to a dapper South Indian academician, Prof Raja J Chelliah, Chairman of the National Institute of Public Finance and Policy (NIPFP). My meeting had lasted just 20 minutes. The taciturn Dr Singh assured me that the NIPFP would provide consultancy on financial reform free of cost.

On Dr Singh's direction, the NIPFP's experts promptly travelled to Punjab and submitted a comprehensive report within months. When then CM Beant Singh asked for his comments, Dr Singh responded with a one-liner: "Punjab is an economically progressive state, but financially backward." It meant that while the people of Punjab were enterprising, the government had let them down. The strategy demanded discipline and perseverance. Sadly, the government implemented just a fraction of Dr Singh's recommendations. With the assassination of Beant Singh, the reform package lost steam. The fault lay with successive state governments, which dared not swallow a bitter pill.

LETTERS TO THE EDITOR

A testament to resilience

Refer to 'Lessons that MMS taught us' (*The Great Game*). Dr Manmohan Singh's legacy offers profound lessons in leadership. His commitment to economic liberalisation, despite political adversity, showcased his visionary policy. His quiet dignity in the face of media trials illustrates the grace under pressure that defines true statesmanship. His efforts towards peace with Pakistan, though not fully realised, remind us of the potential of diplomacy. He taught us that in a diverse nation like India, leadership must transcend petty divisions, fostering unity and inclusivity. His tenure stands as a testament to resilience.

AMANJOT KAUR, MOHALI

Misjudging Manmohan Singh

Apropos of 'Lessons that MMS taught us', the article aptly highlights the unjust vilification of Dr Singh, whose leadership shaped India's future. The media and political opportunists tried to undermine his statesmanship. Despite relentless opposition from the Left, Dr Singh persisted with radical policies like the India-US civil nuclear deal, securing India's global standing. His diplomatic efforts to foster peace with Pakistan and initiating border talks with China mirrored his vision for India's progress. Our leaders must emulate his commitment to unity and development over divisive politics to ensure India's prosperity.

CHANCHAL S. MANN, UNA

An impactful interaction

Then Prime Minister Manmohan Singh was on a visit to Chandigarh when I sought a meeting with him. He listened to me with rapt attention and appeared sympathetic to the issues I raised regarding ex-servicemen. However, there was no staff officer with him to record the details. I was concerned that, with no record of the points raised, the PM may not remember most of the issues. So, I decided to write to Dr Singh recalling our meeting and listed out the points that I had raised. I was a little apprehensive that my letter may not be brought to his attention by

his staff. A few days later, I received a letter signed by the Prime Minister, acknowledging my letter. Such was Dr Singh — simple, humble and an intellectual of standing.

LT GEN HARWANT SINGH (RETD), BY MAIL

A tribute to the ex-PM

Having seen the Partition first hand, Dr Manmohan Singh knew what peace meant and worked incessantly to preserve it. The economy of the country lay asunder when he entered office as the Finance Minister. The New Industrial Policy was put into place and the economy opened up. When the UPA managed to form the government, it chose Dr Singh as the PM. One of the biggest achievements of his rule was the introduction of MGNREGA. He also initiated friendly ties with Pakistan. The game-changer in foreign relations during his tenure was the defence agreement signed with the Bush administration in 2005 and the civil nuclear cooperation agreement in 2008. He was called names, mocked and accusations were levelled against him frequently, but he always evaded these with a smile — neither reacting nor responding. The world is surely less kind without him.

BHAVUK SHARMA, BY MAIL

A mixed legacy

Dr Manmohan Singh was a person with a deep understanding of what ailed the Indian economy and the linked social issues. He was a person who understood what battles were not worth fighting for while focusing on what was important. He let Sonia Gandhi dominate the PM's office. He lacked the Machiavellian qualities to run the office of the PM, only because he was made to act like a puppet. Had he come through the ranks after intense struggle, he wouldn't be the man we admire, but perhaps a more independent-minded PM — better or not, who knows. He did his best within the circumscribed authority he had. His own party was his Achilles heel and prevented him from realising his vision — which was right, grounded, people-centric and inclusive.

VIKAS KUTHIALA, GURUGRAM



Opinion

MONDAY, DECEMBER 30, 2024

Slow lane

Govt should consider recalibrating auto PLI scheme's design and provide more support

THE PRODUCTION-LINKED INCENTIVE (PLI) scheme for the automobile and auto components industry was launched with much fanfare in 2021. It was heralded as a transformative initiative to position the country as a global manufacturing hub for advanced automotive technologies. Yet, three years in, the progress remains underwhelming. The recent data from the ministry of heavy industries (MHI) shows that only 12 out of 82 approved applicants have managed to meet the mandated 50% domestic value addition (DVA) target. This means the majority of the players have not qualified for incentives. In this context, the scheme could be revisited to assess whether or not the targets for DVA are realistic or whether the approach should be different altogether.

If the PLI for smartphones, the highly successful scheme based on which other such plans were designed, serves as a guide, scaling up domestic assembly and becoming part of the global value chain should probably be the first priority. The focus on adding value domestically could probably come later. In the case of smartphones, there is no requirement to add value locally that Apple's contract manufacturers, Samsung, or domestic players need to fulfil. Instead, they are required to meet incremental sales and production targets, on the basis of a base year that has been fixed as 2019-2020. To be sure, the local content added is monitored as are the number of jobs created but they are not the criteria for disbursing incentives. Exports of smartphones have been rising and the domestic value addition has gone up from low single digits in the initial years to around 20%.

There's no dispute that on paper, the auto PLI scheme is a visionary step towards promoting the manufacturing of zero-emission vehicles, such as battery electric vehicles and hydrogen fuel cell vehicles. With a budgetary outlay of ₹25,938 crore over five years, it aims to foster deep localisation and build robust domestic and global supply chains. By incentivising companies that achieve stringent DVA targets, the scheme intends to reduce dependence on imports, enhance technology transfer, and bolster India's green mobility goals. However, given the current pace of progress the government may want to reexamine the scheme to assess whether there are structural and operational hurdles that need to be addressed.

The achievers so far are big players with established supply chains, such as Tata Motors, Mahindra & Mahindra, and TVS Motor Company, and component champions like Bosch Automotive Electronics India and Delphi-TVS Technologies. Challenges like inadequate supply chain infrastructure, limited availability of advanced automotive components domestically, and the steep learning curve for new entrants to adapt to high-value manufacturing standards need to be acknowledged. It's concerning that around 12 companies, including 11 component manufacturers and one original equipment manufacturer, did not make any investments during the first two years of the scheme's rollout. The lack of participation signals a disconnect between the scheme's objectives and the ground realities faced by stakeholders. For some firms, the required initial investments may be prohibitively high, while others may lack confidence in the domestic market's capacity to absorb advanced automotive products. The government should consider recalibrating the scheme's design and provide more support, especially for new entrants and smaller players. Perhaps the DVA criteria can be eased with a graded increase in the levels to be achieved. That might encourage more players to take advantage of the incentives.

Dollar dominance key to US debt and deficits

THE ECLIPSE of the dollar, and with it the ability of the US to borrow on a scale that would cripple any other country, has been long predicted. For at least half a century, sceptics have counted on something — or someone — coming along to knock American assets from their perch. Don't plan for a requiem just yet.

Might the moment of reckoning have finally come, courtesy of President-elect Donald Trump, who has dished the dollar as much as defended it, and is pushing an unabashedly expansionist fiscal policy? Interest rates on 10-year US government bonds, the global benchmark, did climb after the election. Yields are, however, still significantly lower than they were for most of the 1990s, the heyday of the so-called Great Moderation, the period after the Cold War characterised by benign inflation, modest fluctuations in business cycles, and a consensus that the state should be less, not more, involved in economic life.

So the greenback isn't coming undone anytime soon. Its dominance goes beyond an official desire for a strong dollar, a weak one or something in between. The currency's pivotal role is tightly woven into the fabric of the modern economy. It accounts for the majority of global reserves and is one side of about 90% of foreign-exchange trading. The bulk of cross-border loans are in dollars, as is a disproportionate amount of invoicing. Nothing comes close, despite China's impressive advances in the past four decades. Periodic portfolio shuffling notwithstanding, foreigners hold trillions of dollars of US debt, a lot of it in treasuries.

This is an exorbitant privilege and, critics contend, enables the US to live beyond its means. What's often unspoken, and even wished for in some quarters, is that at some point this ride will end and Americans will confront the same hard choices as other nations.

This underscores an important part of the dollar's appeal: the attraction of US securities, relative to any other option. Right now, no other currency offers such a deep and safe pool of liquid assets. China, often cited as the country most likely to challenge US pre-eminence, distrusts markets. The yuan is subject to all kinds of meddling, from daily parameters on trading set by the central bank to curbs on what investors can take in and out of the country, and how easily.

So with these strengths, does it matter whether the occupant of the Oval Office favours a strong dollar, the broad mantra from the Clinton years until Trump was first elected in 2016? While these are statements of intent, they often have an underlying goal or reflect trends in capital flows. Robert Rubin, the treasury chief who developed the "strong dollar" policy, seldom swerved from his line — and was helped by an economy that was booming. Also remember that Rubin and his successor, Larry Summers, weren't averse to occasionally selling the dollar. Pragmatism played a big role. Trump's riffs about a too-strong dollar might just reflect a desire to buttress manufacturing, even if his choice of words is jarring. It's not in his interest for the dollar to collapse.

Nor does it suit rising powers to have the kind of meltdown that would surely accompany a regime change in the currency world. If the dollar ceased to be taken seriously, potential claimants to the throne would also suffer. They have significant USD reserves and borrow in greenbacks. Moreover, while large parts of Asia have grown prosperous and the Chinese and Indian economies have swollen to be big players, their markets are relative minnows. Governments and companies use the dollar because it's their interest to. That's why it was unnecessary for Trump to threaten the BRICS nations. A currency they might share 15 years away, if it happens at all. Perhaps, the only place that can dethrone the dollar is the US itself and everyone will have a lot to lose. Absent a huge self-inflicted wound, such as overvaluing sanctions so much that the search for a serious alternative gathers real momentum, the dollar will muddle along. The world will keep wishing it were otherwise — until it considers the alternative.



DANIEL MOSS

Bloomberg

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POLL BUGLE

Aam Aadmi Party chief Arvind Kejriwal

BJP has already lost the elections. They don't have a chief ministerial face or even proper candidates. They only aim to win through manipulation, but we won't let them succeed

DECODING THE NUMBERS

NAS DATA ON INFORMAL SECTOR DOESN'T REFLECT POLICY FALLOUT BETWEEN 2015-16 & 2019-20

Rising capital intensity

R GOPALAN
MC SINGHI

The authors are former civil servants

5.2%, and 4.6% respectively, lower than the rate of inflation during this period. Increase in the number of enterprises could be due to a lack of alternative job opportunities and a fallback position.

The aforementioned information is contrasted with the NAS for the formal and informal sector for these two years in the table, from which the following conclusions can be drawn.

First, in terms of the two parameters of net capital stock (NCS) and gross value added (GVA), the informal sector, as reflected in the NAS (NAS-IS), has outperformed the formal sector, as reflected in NSO data (NSO-IS). In fact, the NAS-IS has outperformed the formal sector as well (NAS-FS). The NAS-IS does not reflect the adverse impact of policy changes between 2015-16 and 2019-20. The impact was the same as that on the formal sector. The growth of the comparable NAS-IS at 10.06% was more than double the growth of the NSO-IS. The growth of the formal sector, measured by overall GVA at 9.95%, was also lower than the informal sector, indicat-

ing the resilience of this sector to withstand policy changes.

Second, the concept that the informal sector has low capital intensity is also questioned by the data. While overall capital intensity, as indicated by the ratio of capital stock to GVA for the informal sector, is lower it has been catching up. Further, if we exclude the agriculture sector, which is mainly within the informal sector, the capital intensity of the non-agriculture sector according to NAS is higher for the informal sector in 2022-23. It has overtaken the formal sector with an increase in capital intensity from 3.64 in 2015-16 to 4.57 in 2022-23. The capital intensity of the formal sector increased from 3.84 to 4.10 during this period. Compared to the NSO-IS, the capital intensity of NAS-IS is very high.

Third, if we compare the return on capital invested (inverse of capital intensity and defined as $GVA/NCS \times 100$), the returns are not unambiguously one-sided. The agricultural formal sector has a return of under 10% (lower than the overall GVA growth), compared to an

informal sector growth of over 80%, primarily because agriculture has not seen capital deepening in most areas. Construction is another sector with similar differences in formal and informal sector returns. But in the core informal sectors of trade, transport, manufacturing, and other services, the formal sector has better returns in services, while the informal sector has better returns in manufacturing. However, the NSO-IS depicts very high returns because of lower capital intensity. Surprisingly, the NAS-FS for the non-agriculture sector shows better returns (24.37% in 2022-23) than the NAS-IS at 21.9%. Higher returns seen in the NAS numbers in the services sector may partly be due to public administration and defence, which has an exclusive presence in the formal sector, and which invariably has a lower capital intensity and consequently higher returns of capital employed.

The policy implications of the analysis are very different than we are familiar with. First, given the increasing capital intensity of the NAS-IS, which is actually converging to the formal sector, the credit flow and institutional capital flows are important — especially capital credit without collateral. In fact, non-agricultural NAS-IS is graduating to formalisation faster than NSO data would like us to believe. Secondly, given the employment per enterprise in the informal sector, which the Periodic Labour Force Survey data also confirms, nearly 5% of total enterprises (formal and informal) are own account enterprises, which makes the factoring of services and digitisation even more relevant for the informal sector. Third, given the data differences between NSO and NAS numbers, policy options are significantly different and often deviate to different directions. The difference between NSO and NAS data is not confined to the informal sector alone, but are of the same magnitude in data relating to private consumption expenditure. The ministry of statistics and programme implementation should attempt to reconcile the differences quickly. Fourth, our analysis definitely points to reallocation of resources for optimising return on capital, a relatively scarce resource in the country.

TRACK RECORD (Capital stock & value added of formal/informal sectors, NAS)

	Net capital stock (₹ cr)		Gross value added (₹ cr)		Capital intensity (ratio)		CAGR (%)	
Formal sector	2015-16	2022-23	2015-16	2022-23	2015-16	2022-23	NCA	GVA
Industry	13,806,383	26,652,354	2,665,664	4,441,646	5.18	6.00	9.85	7.57
Services	12,971,775	28,993,131	4,301,718	9,121,014	3.02	3.18	12.18	11.33
Total	28,094,384	57,704,558	7,078,896	13,748,730	3.97	4.20	10.83	9.95
Informal sector								
Industry	1,578,607	4,811,114	1,100,585	2,372,319	1.43	2.03	17.26	11.60
Services	10,713,502	25,378,562	2,278,999	4,239,794	4.70	5.99	13.11	9.27
Total	14,885,102	35,129,945	5,495,604	10,910,311	2.71	3.22	15.05	10.29
Formal/Informal NAS sector excluding agriculture & informal NSSO sector								
NAS informal	12,292,109	30,189,676	3,379,584	6,612,113	3.64	4.57	13.70	10.06
NSSO informal	1,469,864	2,069,469	1,153,151	1,549,240	1.27	1.34	5.01	4.31
NAS formal	26,778,158	55,645,485	6,967,382	13,562,660	3.84	4.10	11.01	9.98

A breakout year for renewable energy



SRIVATSAN IYER

Global CEO, Hero Future Energies

ASA DEVELOPING nation pursuing rapid economic growth, India has made every endeavour to walk the climate talk. This is perhaps best illustrated by the scale at which it has expanded its renewable energy (RE) capacity. The results have been impressive, as can be seen in the numbers. 2024 in particular has been a breakout year where several milestones were reached, as India continued to take large strides enroute Mission 500 gigawatt (GW) by 2030. During the year, installed RE capacity crossed the 200 GW landmark, and stood at 214 GW by November-end, a 14% jump over last year. In November alone, India added 2.3 GW of new RE capacity, which is four times what was added last November.

The ministry of new and renewable energy's bidding trajectory of 50 GW of RE capacity annually till FY28 augurs well for the sector, ensuring there won't be any slowing of momentum in the near future. The series of milestones achieved so far, in a large part by the private sector, have made this sector more worthy of investment for continued expansion, with a steady inflow of funds from private and public investors.

2025 and beyond: Opportunity

It is essential that we credit the gov-

ernment of India for the RE sector's robust growth, as it continued to accord top priority to clean energy and reinforced/introduced conducive policy measures. Come 2025, we keenly await the government's focus on grid modernisation and ramping up transmission connectivity, which is a critical enabler to drive continued RE capacity growth. The need of the hour is simplification and acceleration of processes like signing of power purchase agreements and power sale agreements, and land acquisition to boost investor confidence. We must also continue to advance digital capabilities, focusing on data analytics and artificial intelligence to optimise performance, predict maintenance needs, and maximise performance.

Two growth areas to keep an eye on in the coming years are integration of energy storage solutions with solar and wind power, and the emergence of green hydrogen to support decarbonisation of hard-to-abate sectors. As demand for RE grows, the combination of information technology with battery storage will be essential to ensure reliability and continuous supply of power, as well as allowing for bet-

ter/higher utilisation of the transmission infrastructure. Green hydrogen and its derivatives are an area where India can realise the tremendous potential it has to emerge as a global champion. Given the government's focus on this, we can expect major progress in the year ahead.

Significant developments are happening everyday as we speak; and we can expect to see implementation of energy portfolios of complex RE and storage projects, open access projects, and green hydrogen and its derivatives catering to various commercial and industry segments.

Constraints and challenges: the bigger picture

RE is a highly capital-intensive sector, where the capital is invested upfront, with little to no operating cost over the lifetime of the asset. As such, a continuous flow of affordable funds is needed to keep the wheels of the sector turning. Even as we see capacity ramping up, volatility and uncertainty in interest rates, forex rates, and policy changes across countries that comprise the global supply chain often act

The sector saw several milestones in 2024, govt focus on grid modernisation and ramping up transmission connectivity critical ahead

as a deterrent and/or lead to higher realised tariffs, as developers include these risks in their project investments and returns.

It will be great to see more innovative financial instruments such as green bonds and RE funds, providing additional avenues for access to affordable funds. We can also look forward to 2025 setting the stage for a more streamlined RE sector in India, as the production-linked incentive scheme helps set up a robust domestic manufacturing ecosystem in key solar, wind, battery energy storage system, and hydrogen value chains. This will help derisk the supply chain, minimise supply bottlenecks, lower cost volatility to a degree, and ensure that the speed of capacity growth is not compromised, as we strive to achieve our 2030 target.

The industry and clean energy belong to our future. And for this, a forward-thinking approach should be adopted, not just to adapt to technology trends, but to lead with innovation, ensuring that we can contribute meaningfully to a sustainable, low-carbon future. As the government continues to back this sector, I am sure we will see 2025 scripting another successful story in India's RE journey.

Views are personal

LETTERS TO THE EDITOR

Befitting tribute

I would like to commend FE for its outstanding and thoughtful tribute to former Prime Minister and renowned economist Manmohan Singh. Singh's impact on India's economic transformation, both as finance minister and later as PM, has been immeasurable. His policies, leadership during critical junctures, and vision for a more globally integrated India have

left an indelible mark on the nation's progress. The special coverage honours the breadth and depth of his career, acknowledging not only his role in economic reforms but also his integrity, humility, and commitment to public service. It is rare for any leader to receive such comprehensive recognition, and it speaks volumes about the enduring relevance of Singh's contributions in shaping modern India. Thank you for the

tribute. It reinforces the vital role of media in preserving and celebrating the legacies of great leaders.

—Sanjay Chopra, Mohali

Labour codes

Apropos of "All states, UFs to draft labour code rules by March" (FE, December 29), despite the need for vibrant laws for revitalising the Indian labour market, the implementation of the four new codes has been delayed

due to the slow-paced drafting of rules by the states. A few states and Union Territories are still finalising the draft rules. The government has given an ultimatum for completing the work by March 2025. Quick moves by the central and state governments alone can implement this long-awaited reform for the welfare of labour and bring a new dawn for gig workers.

—NIR Nagarajan, Sivakasi

Write to us at letters@expressindia.com