







# THE ECONOMIC TIMES WWW.economictimes.com | New Deini | 24 pages | 710

AUgust 11-17, 2019

# UNCERTAIN DAWN

Beneath the uneasy calm in Kashmir Valley after the abrogation of Article 370, people are shocked and angry. The real challenge for the government will begin when restrictions are eased



## Cong Leaders Root for Rahul in CWC Meet

New Delhi: The Congress Working Committee (CWC) was, at the time of going to press, in the middle of a late Saturday night meet—



the second meeting of the day-to assimilate the views expressed by a collegium of party delegates on the new president with indica-

tion pointing towards an overwhelming majority of them again preferring Rahul Gandhi to continue as the party president. Gandhi had offered his resignation after the party's rout in the May Lok Sabha polls. Only after the CWC meeting it would be clear whether Gandhi will this time reconsider his resignation decision or, instead go into a "renunciation mode" and nominate someone else to head the party, at least for now. — Our Political Bureau

## New Parliament Building Likely: Speaker

New Delhi: Construction of a new parliament building is being considered, Lok Sabha Speaker Om Birla said Saturday, adding that a final call was yet to be taken. Addressing a press conference here, Birla said there was a sense that a new parliament building was required. Several groups have been formed for taking suggestions from various people, including parliamentarians, on the issue, he said. The current parliament building might also be modernised, he added.

—PTI



An Indian Army helicopter carries out a rescue operation in Maharashtra on Saturday.

-ANI

## Floods Kill At Least 100

Ploods have killed at least 100 people and displaced hundreds of thousands in Kerala, Karnataka and Maharashtra, authorities said Saturday. Kerala was the worst hit, with at least 55 dead since Thursday.

With rains predicted to worsen in the coming days, the Kerala government ordered military teams to form rescue units and airlift food to stranded people across the state, Kerala Police spokesperson Pramod Kumar told AFP. The Coast Guard has mobilised 53 response teams in the three states and has shifted more than 2,200 stranded citizens, it said in a tweet.

In Karnataka, at least 24 people have been killed with nine missing. More than 600 relief camps are filled with 1,61,000 people, a state disaster management authority official told AFP. "There are parts of northern Karnataka, coastal regions and the Western Ghats which are badly hit," the official added. The state government pegged the damage inflicted by the downpour and subsequent floods at ₹6,000 crore. Chief Minister BS Yedi-

## MONSOON FURY

KERALA

55 killed 1.5 lakh in relief camps

MAHARASHTRA

27 killed

3.8 lakh

KARNATAKA

24 killed 1.6 lakh in relief camps yurappa said this was the "biggest calamity" in 45 years, adding his government has sought ₹3,000 crore as relieffrom the Centre. "20 National Disaster ReliefForce teams, 10 army teams, five navy teams and two State Disaster Response Force teams are engaged in rescue operations," Yediyurappa said.

Maharashtra and Gujarat have also been badly hit. Media reports said at least 27 people have lost their lives in Maharashtra, with several major roads closed due to floods. Storm accidents killed eight people in Ahmedabad and Nadiad in Gujarat. The flood situation in Kolhapur and Sangli districts in western Maharashtra showed signs of improvement Saturday. The operation to evacuate people from flood-hit areas is going on, he said. According to officials, over 3.8 lakh people were rescued from the floods - from Kolhapur, Sangli, Satara, Pune and Solapur districts. The worst fears are for Kerala where about 1.5 lakh people have been moved to emergency relief camps.

## 2 SpiceJet Pilots Suspended for Runway Overrun

New Delhi: The Directorate General of Civil Aviation (DGCA) Saturday suspended two SpiceJet pilots for a year over a runway overrun at the Mumbai airport.

On July 2, a SpiceJet flight between Coimbatore and Mumbai was involved in a runway overrun incident in Mumbai. The aviation regulator inquired into the incident and found that the flight floated for a long time before touchdown and missed the touchdown point by 4,462 feet, leading to the excursion.

The DGCA, under its new DG Arun Kumar, has taken strict action against pilots involved in incidents that affect the safety of the flight and passengers.

– Our Bureau

## Sex Offender Epstein Dies by Suicide: Reports

New York: Jeffrey Epstein, the US financier facing federal sex trafficking charges, died by suicide Friday night in his cell in a Manhattan jail,



several US media outlets reported Saturday. Epstein, who was arrested on July 6, had pleaded not guilty to charges of sex

trafficking involving dozens of girls as young as 14, from at least 2002 to 2005. The charges were announced more than a decade after Epstein pleaded guilty to state prostitution charges in Florida. He was confined in a correctional centre in Manhattan.

— Reuters

## NC Moves SC Against Presidential Orders on Kashmir

New Delhi/Srinagar: The National Conference mounted a legal challenge in the Supreme Court on Saturday to the changes made in the constitutional status of Jammu and Kashmir, contending that these have taken away the rights of its citizens without their mandate.

Arguing that the legislation approved by Parliament and the orders issued by the President were "unconstitutional", the petition prayed for these to be declared as "void and inoperative". The petition has been filed by Mohammad Akbar Lone and Hasnain Masoodi, both Lok Sabha members belonging to the NC.

The petitioners said that the legislation and the Presidential orders are "illegal and violative" of fundamental rights guaranteed under Articles 14 and 21 of the Constitution to the people of Jammu and Kashmir. The two MPs submitted that the SC now has to examine whether the Union government can "unilaterally" unravel the federal scheme under the cover of

President's rule while undermining crucial elements of due process and rule of law.

Meanwhile, big queues formed outside cash machines and food stores in Srinagar Saturday as authorities eased a crippling curfew ahead of Eid al-Adha festival Monday, residents said. But huge number of troops remained on the streets a day after security forces used tear gas to break up a huge demonstration against the government's move to revoke Kashmir's autonomy, they added.

Internet and phone lines have been cut and curfew restrictions have been imposed to prevent unrest. "Bank machines are running out of cash so there are queues at every machine where notes may be available. People also need food for Eid," added a second resident.

A top administrative official said essential commodities, including food, grains and meat, would be delivered to different parts of the region by Sunday.

-Agencies

## Centre Says Protest Reports 'Fabricated'

New Delhi: The central government has rejected media reports that claimed nearly 10,000 people protested in Srinagar when restrictions were relaxed for the first time on Friday. The Home Ministry dubbed the reports as "completely fabricated and incorrect" and maintained that there were only some protests involving around 20 people. "There have been a few stray protests in Srinagar/Baramulla and none involved a crowd of more than 20 people," a Home Ministry spokesperson said on Twitter. AFP had reported, quoting residents, that after weekly prayers Friday about 8,000 people gathered for a protest in Srinagar that was broken up by security forces with tear gas and shotgun Agencies

## Plea in SC to Remove Restrictions on Media

New Delhi: Executive Editor of Kashmir Times Anuradha Bhasin filed a petition Saturday in the Supreme Court, seeking removal of restrictions imposed on the working of journalists in Jammu & Kashmir, after scrapping of provisions of Article 370. Bhasin sought directions for restoration of all modes of communication, including mobile internet and landline services, throughout the state in order to provide an enabling environment for the media to practise its profession. In the petition, the editor said that since August 4, all connectivity was shut down, leaving Kashmir and some districts in Jammu completely isolated and cutoff from all possible modes of communication and information.

## The Uncompromising Leader

Sushma Swaraj, always feisty and friendly, will forever be remembered as the people's minister

## :: Shakti Sinha

he end was sudden. Even though Sushma Swaraj had opted out of contesting the Lok Sabha elections earlier this year on account of ill health, her general demeanour and her actions was not of someone who was unwell

Her last tweet expressing her joy that she had lived to see the end of Article 370 in Jammu & Kashmir seemed almost prophetic. People, who had met her earlier in the day, said she looked hale and hearty and relaxed. But looks can be deceptive.

In retrospect, one can say that about her political life too but in a positive way. She was happy and smiling, got along with people easily but she could be uncompromising and tough as nails when pushed into a corner.

Though appointed a minister in the Chaudhary Devi Lal government in Haryana in 1977 when she was just 25, Swaraj did not let her lack of experience or political stature come in the way of standing up to the chief minister.

Though Devi Lal once announced he was sacking Swaraj as minister claiming she was "incompetent", she stood her ground till Janata Party chief Chandra Shekhar read the riot act to the chief minister. Devi Lal had to yield and ultimately he and Swaraj got along so well that she again became a minister in his government from 1987-90.

Though during her university days she was Despite her failing associated with the Akhil health, her energy Bharatiya Vidyarthi Parilevels were high. shad, after her marriage She remembered to lawyer Swaraj Kaushal, she became close to people she had met the socialists and joined years before, and the Janata Party, which had no airs about emerged in 1977 when major opposition parties her. One could say submerged their identishe was empathy ties to fight Indira Gan-

Swaraj later joined the Bharatiya Janata Party (BJP), which emerged from the breakdown of the Janata Party in 1980, and stuck to it till the

very end.

Her identification with BJP's conservative cultural base was seen to be total, for which she had to face criticism during her tenure as the Information & Broadcasting Minister in the Atal Bihari Vajpayee govemment of 1998.

Whether one agreed with Swaraj or not, she stuck to her guns and refused to be bullied by critics.

Politically, her most awkward movement happened in 1998, when just ahead of the assembly elections in Delhi, she was pitchforked as chief minister with no

background in local politics. The BIP was a divided house and her tenure as the first woman chief minister of Delhi lasted barely 52 days, with the Congress sweeping the polls. Though the BJP has done wellin most Lok Sabha and municipal elections in Delhi since then, it has not yet succeeded in winning a majority in the assembly. This setback to Swaraj's career took nearly two years to heal, and she again returned to the Vaipavee government as union minister in 2000.

Swaraj was an effec-

tive parliamentarian and Leader of Opposition in the Lok Sabha from 2009 to 2014, but she would forever be remembered as a people's minister, a moniker she earned as the external affairs minister in the first Narendra Modi government from 2014 to 2019.

She was active on Twitter and demonstrated an ability to not only connect with people but also to help them out

The people to whose rescue she came to were not just Indians across the world but also foreigners who wanted to come to India to seek medical treatment.

Whether it was an Indian NGO worker in Kabul, a Christian priest in Yemen or a physically-challenged girl who had wandered into Pakistan, she was there for them.

Despite her failing health, for which she had to undergo a kidney transplant, her energy levels were high. She remembered people she had met years before, and had absolutely no

airs abouther. One could say she was empathy personified.

personified

Much has been made of the fact that with a Prime Minister extremely active in building foreign relations, Swaraj was reduced to being a human face for the ministry.

Nothing could be further from the truth. One, all heads of governments drive their country's foreign policy. This does not make foreign ministers irrelevant. Far from it, summits and high-level meetings are successful only if adequate preparatory work has been done. After the event, the decisions taken have to be followed up. The foreign ministry under Swaraj's stewardship rose to the occasion



and delivered. Most of this work of preparation and follow-up are outside the public eye and unglamorous but are vital.

where. Who can forget Swaraj calling out Pakistan for producing terrorists when India concentrated on IITs, IIMs and AIIMS? Or her and then defence minister Nirmala Sitharaman engaging with US Secretary of State Michael R Pompeo and Defence Secretary

> At the ASEAN Regional Forum meeting, Swaraj drew attention as somebody not overawed by her peers.

The feisty yet friendly leader would be missed.

The writer is director of Nehru Memorial Museum &

## ELITE GROOMS

for a compatible and well India/Abroad. Contact: 7428751516

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Chennai based Not Businessman. Family is Working, 23, 5ft 5", Devar. financially well off with a B.E. Father is a Government net worth in Crores. Official Family is financially Looking for a suitable well off. Looking for an Contact: 9362295019

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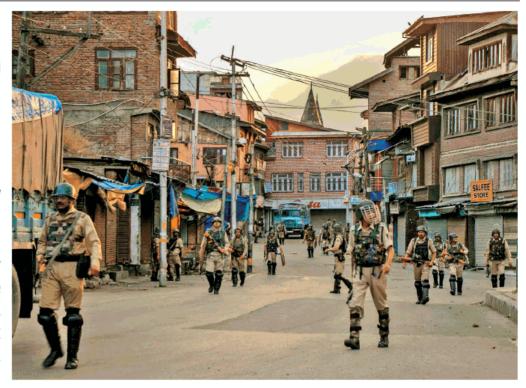
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# Beyond the Silence in the Valley

Beneath the uneasy calm in Kashmir Valley after the abrogation of Article 370, people are shocked and angry. The real challenge for the government will begin when restrictions are eased



## :: Shantanu Nandan Sharma | Srinagar

n the boulevard along Srinagar's Dal lake, there is silence. Barring the horns and screeches of a few vehicles that are on the road with special permission, there's emptiness. Tourists, both Indian and foreign, have departed. Houseboats are vacant. The boatmen are sleeping or sitting idly on their shikaras.

Mohammed Iqbal, a shepherd from Sonmarg, landed in Srinagar on Monday morning with a few companions: 50 sheep, a big goat and a helper. "I came to Srinagar to sell my sheep. But curfew began the day I reached. Now, I am worried. I don't know if the situation will improve at all even after the restrictions are lifted. Maybe, I should return to my village," Iqbal says in despair. If he does return to the village with the animals, that would mean zero business before Eid and a weeklong walk to Sonmarg, about 95 km north of Srinagar.

There's something else he is worried about. "Humlog se dapha 370 cheen liya gaya hain (Article 370 has been snatched from us)," he says loudly, almost like a slogan, as a few passers-by turn to look.

The shepherd from Sonmarg may not be able to articulate the nitty-gritty of the controversy and its precise fallout on him and other Kashmiris. But he is sure that this time they are staring at something far bigger than what they faced after Burhan Wani's killing.

Wani, a homegrown Hizbul Mujahideen terrorist and poster boy of Kashmir militancy, was eliminated in July 2016, triggering massive protests, stone-pelting and a virtual shutdown of the Valley for at least three long months. Iqbal says: "Dapha 370 kaafi lamba khisega (The trouble over Article 370 will last longer)."

Over the past week, the Narendra Modi government revoked Jammu and Kashmir's special status embedded in Article 370 of the Indian Constitution and bifurcated the state into two Union territories – Jammu and Kashmir with a legislature and Ladakh without one – upsetting the majority of its residents.

Since then, the Valley has remained peaceful mainly due to enhanced security measures and a massive deployment of troops. Section 144 of the Criminal Procedure Code (CrPC) has been in force since the night of August 4, prohibiting assembly of more than four persons. The restrictions on the ground seemed like a well-enforced lockdown. In several dozen locations across the city, roads are blocked for vehicular traffic. In some pockets, pedestrian movement is restrained as well. Srinagar is now a city of barricades.

At the time of filing this report, only a few

## Play of Factors in 370 Abrogation

A foundational demand of the BJP and part of its **2019 election manifesto** 

Fresh from earning a successive and bigger electoral mandate, Modi's political capital is high and unencumbered

Reeling from international pressure, **Pakistan has limited** room to support or fund terrorism in the valley

The protests after the killing of Burhan Wani revealed that influence of Islamic State was taking root in the Valley

US President **Donald Trump** made a sudden and unexpected offer to mediate in Kashmir

The **end of US presence** in Afghanistan could free up Al Qaeda and Taliban resources to meddle in Kashmir incidents of stone pelting have been reported from the city. I saw broken bricks only on one road – at a tri-junction between the airport and downtown.

Beneath the uneasy calm in Srinagar, people are shocked and angry. Between Wednesday and Friday, ET Magazine visited Lal Chowk, Rajbagh, Dal Lake, Jawahar Nagar Colony, Batmaloo, among others, to understand the ground situation. Moving from one place to another is a nightmare. For the locals, the challenges include managing their daily rations and bringing patients to hospitals. A large number of ambulances are on the roads, but with telephone lines down, the ambulance helplines are not working. At Dalgate junction, the CRPF personnel, however, seem to be sympathetic to those who say they have a medical emergency.

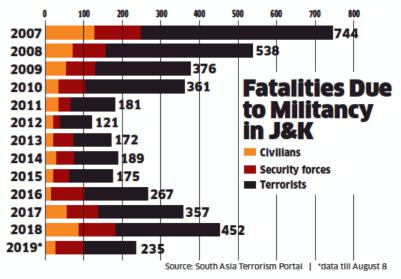
I saw women and the elderly being allowed to move even if they are not carrying a curfew pass. For tourists, most of whom had left by Monday, security personnel check air tickets.

People are angry mainly on two counts. One, they feel their decades-long privileges were undemocratically and unceremoniously curtailed. Two, they are distraught by a total communication blackout for most part of the past week, with mobile

"I came to Srinagar to sell my sheep. But curfew began the day I reached. Now, I am worried. I don't know if the situation will improve even after restrictions are lifted. Maybe I should return to my village"

> Mohammed Iqbal, 42 Shepherd, Sonmarg





"My apprehension is, and I hope I am wrong, the recent steps in Kashmir will only increase violence. I don't think anything major will happen in 10-15 days. But these measures have made the rest of India more

vulnerable. The intelligence agencies have to be highly alert to spot where, when and how that violence may occur"

AS Dulat, former chief, R&AW

phones, landline, internet and other messaging tools not

working in the Valley. DTH television and radio are functional, though, and there's no major power cut.

Limited text message facilities, though irregular, are also available in certain post-paid telephone connections. For example, Pawan Kumar from Lucknow, who works as a chefin a Srinagar hotel, says he has been contacting his family through texts since Sun-day on Reliance Jio. "One of my family members purchased an air ticket for me and texted me the PNR details. I am taking an Air Asia flight to Delhi today (Friday)," says Kumar. Like him, there are tens of thousands of migrants in Kashmir Valley. They work in road-

building, real estate and hospitality. By August 9, most of them had returned home.

For tourism-dependent local entrepreneurs, it's a huge blow. This is peak summer season. "Our hotel had bookings worth ₹30-35 lakh. All those were cancelled. Now, there is zero business for us. The curfew may go on for longer than what we expected. But that's only a minor concern. Our real loss is that Article 370 has been snatched away from us," says Danish Farooq, 27, owner of Hotel Paradise located near Dal. Othersecho similar sentiments, saving they are willing to sacrifice their business to protect their self-esteem.

This is precisely the challenge confronting the government and why it needs to tread carefully.

## The Political Vacuum

In the past, Kashmir's mainstream political leaders played a pivotal role in winning back sections of those who got alienated. Today, they are under detention. About 300 political leaders, including two former chief ministers - Omar Abdullah of the National Conference (NC) and Mehbooba Mufti of the Peoples Democratic Party (PDP) - are either under house arrest or detained in guest houses.

In an interview to Press Trust of India earlier

"Our hotel had bookings worth ₹30-35 lakh.

All those were cancelled. Now, there is zero

business for us. The curfew may go on for

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minor concern. Our real loss is

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snatched away from us"

Owner, Hotel Paradise, Srinagar

Danish Faroog, 27



1947 Ruler of Kashmir, Maharaja Hari Singh, signs the Instrument of Accession with India for its help to thwart a tribal militia attack from Pakistan. National Conference (NC) founder Sheikh Abdullah is appointed head of an emergency administration

> 1948 India raises Kashmir issue in the UN, calling for a referendum on the status of the territory and asking Pakistan to withdraw its troops from the region

1949 The Karachi Agreement establishes the ceasefire line

1951 NC wins all the seats in the assembly elections and Sheikh Abdullah becomes prime minister of J&K

 $1990\,\text{A}$  spurt in separatist violence and targeted attacks lead to an exodus of Pandits from Kashmir. The decade sees a rise in deployment of security forces

2014 India cancels talks with Pakistan after Pakistan High Commissioner to India consults Kashmiri separatist leaders

2015 Mufti **Mohammad Sayeed** becomes chief minister. heading a PDP-BJP coalition government



April 2016 Mehbooba Mufti becomes the first woman chief minister of Kashmir, following the death of her father Mufti Mohammad Sayeed

September 2016

Militants kill 17 soldiers in an attack on an army base in Url. Later, India carries out surgical strikes against suspected militants across the Line of

JUNE 2018 BJP ends alliance with PDP as their relationship worsens. Mehbooba Mufti resigns as CM and the state is put under governor's rule

February 2019 40 CRPF personnel die when a vehicle-borne suicide bomber attacks their convoy in Pulwama district. India retaliates by bombing an area near

Balakot in Pakistan

August 2019 Govt strips J&K of its special status. State is split into Union territories

Source: Peace Insight, news reports

of J&K and Ladakh

this week, J&K top cop Dilbagh Singh said situation in the Valley was peaceful with no untoward incident. On Wednesday, the government released a video of National Security Adviser Ajit Doval sharing a meal with a few people of Shopian on the roadside, arguably the worst terrorist-hit district in Kashmir, giving an impression that things are gradually becoming normal. No doubt, Doval's presence in the trouble-tom pockets of J&K has helped the government machinery handle the critical situ-

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ation, apart from boosting the morale of security forces, especially the CRPF personnel, who mostly man the Valley. But to assume that peace has returned to the Valley is fallacious.

In Rajbagh, a group of 20 young men stops me from taking photographs of vendors selling apples, saying the "Indian media" is trying to create a false narrative about the Valley limping back to normality. One tall man in his 20s starts shouting, attempting even to grab my camera before others intervene. The group checks the recent photos in the camera, one by one. They calm down only when two photographs of apple vendors wooing customers are deleted. The incident, however, terrifies my driver so much that he refuses to go any further than dropping me straight to the hotel.

In the middle of a silent city, a handful of shops are open, selling mainly essential commodities. In Rajbagh, for example, Sarwan Hakum, 30, is buying apples. Hakum, who has a crockery business in nearby Budgam town, is accompanied by his wife.

There's 55-year-old vegetable vendor Ali Mohammad. He doesn't have to go through police checkpoints in the city as he

> has a country boat to ferry his vegetables from his farm. "Curfew or no curfew, I have been selling vegetables every day," he says, adding that prices are only marginally higher due to lockdown. Mohammad is selling tomatoes for ₹30 a kilo and cabbages for ₹20. "Gourd is ₹20 a piece, no matter the size," he says. Not far from Mohammad's makeshift shop, two elderly women are selling fish. Both decline to talk.

> With the Centre taking drastic and dramatic steps on Kashmir, upsetting even the mainstream political leaders in the Valley, the question is, how would it gear up to face multiple challenges that include security and diplomacy?

## **Future Tense**

In New Delhi, AS Dulat, former chief of India's external spy agency Research & Analysis Wing (R&AW), tells ET Magazine that the intelligence agencies now need to be more alert. He says: "My apprehension is, and I hope I am wrong, the recent steps in Kashmir will only increase violence. Idon't think anything major will happen in 10-15 days. But these measures have made the rest of India more vulnerable. The intelligence agencies have to be highly alert to spot where, when and how that violence may occur." Dulat, who was also an adviser on Kashmir to former prime minister Atal Bihari Vajpayee, adds that Vajpayee wouldn't have done something like this. "Vajpayee was worshipped in Kashmir. He is still worshipped in Kashmir. Vajpayee wouldn't have abrogated Article 370 or divided J&K into two," says Dulat.

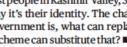
In an address to the nation on Thursday night, Prime Minister Narendra Modi reached out to Kashmiris by promising more schemes and jobs, adding that he would give Jammu & Kashmir full statehood once situation improves, indicating that the Union territory status is only temporary. He further elaborated on how 42,000 people have lost their lives in Kash-

mir since Independence, reminding everyone that measures adopted so far have not yielded the desired results. The PM's speech also hinted that there could be some relaxation on restrictions so that Kashmiris can peace-

fully celebrate Eid on Monday - 97% of people in the Vallev are Muslims.

However, for most people in Kashmir Valley, 370 is not just a number. They say it's their identity. The challenge from now on for the government is, what can replace it? What solution and what scheme can substitute that?







## Article 370 had Led to Psychological Isolation #

Union minister Dr Jitendra Singh says removing the special status given to Jammu & Kashmir under Article 370 will benefit its common people through jobs and better allocation of central funds and end the hegemony of political dynasties and separatists. In an interview with **Prerna Katiyar**, the Udhampur MP, who handles five portfolios – Ministry of Development of North Eastern Region; Prime Minister's Office; Ministry of Personnel, Public Grievances and Pensions: Department of Atomic Energy and Department of Space – says the process chosen to remove Article 370 and 35A of the Constitution will withstand the scrutiny of law. Edited excerpts:

rticle 370 was revoked by effectively creating a backdoor through Article 367 [dealing with the interpretation clause of the Constitution]. Did the government consider other options too?

I think this was the best option available and what has been done has been done observing all the constitutional norms to stand the scrutiny of law.

## Can you tell us about any other option the government considered?

In the absence of a assembly in Jammu & Kashmir, the prerogative and the powers of the assembly lie with the Parliament and therefore, it [abrogation of Article 370] has been done judiciously and in a parliamentary and democratic manner. It has been debated thoroughly in both the Houses, which represent 130 crore people of the country. So the most democratic and constitutionally correct option was chosen.

## There is a view that the government revoked Article 370 with a Presidential order in the same manner the Congress government in May 1954 Inserted Article 35A [granting special rights to permanent residents of J&K] in the

Absolutely not. Article 35A was illegal and unconstitutional. It cannot stand the scrutiny of law. It was attached to the Constitution as an annexure as an afterthought and so could be revoked without much exercise. But an extensive exercise was undertaken to revoke Article 370. Having revoked 370, all the rest has been taken care of.

## The Presidential order has been challenged. What will the government do if the Supreme Court Issues a stay order?

We are confident that will not happen. Why think hypothetically? If a stay is issued, we will come out with an answer that you can publish the same day. We have done a thorough exercise. The jurisdiction of the Parliament is supreme.

## Who in the government first suggested using Article 367 to revoke Article 370?

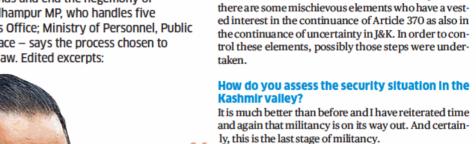
This has been a collective decision. All the legal opinions and legal inputs were considered. It is not a case of being a brainchild of one person. We function as a

## When did the plan to end Article 370 start?

You, as a journalist, enjoy the freedom of asking me anything. But I, being a disciplined office-bearer, do not enjoy the freedom of answering this. This prerogative lies solely with the home ministry.

The government took many preemptive steps to prevent any violence in J&K following the removal of Article 370. Are there other steps the government has taken that haven't yet been reported in the media?

I don't think these preparations can be directly



Entire state

is not under

curfew. You

can go even

today and

buy land"

What are the biggest challenges for the security apparatus now?

linked to Article 370 or its revocation. It is just that

The security apparatus is much more capable because the Modi government has followed a policy of decisiveness with clarity, conviction, continuity and everybody appreciates it whether they like or do not like the kind of decisive activity that is happening. The approach being seen in the last few months has not happened in decades. That is why militants, their sympathisers, their pro-

moters and their sponsors are under pressure and facing heat on various cases of hawala, embezzlement of funds and sponsoring of terror activities. Some mainstream political parties are also making noises more out of frustration and their worry at being caught in J&K Bank embezzlement (cases).

## Was it necessary to suspend the Amarnath

Suspending Amarnath Yatra is a part of the security measure for the safety of the yatris. It is not fair to link the yatra with Article 370. There may be some security inputs not available to you or me but only to security agencies and the ministry of home affairs. I do not think any government spokes person said the suspension of the yatra was linked to Article 370.

## How do you see the current political situation in Jammu & Kashmir?

have survived and sustained their hegemony on the state's political spectrum for 30-40 years. They have



The return and the rehabilitation of Kashmiri Pandits in a respectable way in the valley can

happen only under the Modi government"

Rapid Action Force personnel patrol a Jammu street

A crowd in Ahmedabad watches PM Narendra Modi's TV address on revoking Article 370

Migrant workers in Srinagar buy bus tickets

It is not fair to

link suspending

the Amarnath

Yatra with

Article 370'

gaining from the 8-10% voter turnout and getting elected to form governments. They are the ones who are upset and making noises. Otherwise, the common man is not only going to benefit but will also welcome the move. A common man walking in the streets of Srinagar will rejoice. He or she may not say this openly because of fear, but that fear is also on its way out. For example, when Article 370 is abrogated, and you have all the Union laws operating there, even salaries of government employees, who form a large chunk of the state's population, will go up tremendously by the way of perks such as HRA and LTC. Who will deny that in the name of [Article] 370?

## You said only some politicians are making noises? What will be the government's stand towards them?

They have come to the end of their political lifespan. They have been exposed. People of Kashmir have realised how their children are being instigated to become stone-pelters to go in front of the line of fire whereas children of these

People of Kashmir have realised how their children are being instigated to become stone-pelters whereas children of these politicians are in safe havens receiving the best of education abroad"



A protest in Delhi against the removal of Article 370 in Kashmir

politicians are in safe havens receiving the best of education, best of perks, best of placements abroad and in metros. They do not have any conviction or ideology. Their ideology, if any, is about convenience. That duplicity stands exposed. If elections are held in a free and fair manner where there is a good voter turnout, these politicians will be voted

What will be the government's future course of action for [former chief ministers] Mehbooba Mufti and Omar Abdullah. who are under arrest?

There is no future course of action. They are welcome to contest elections and decide their own fate.

Home Minister Amit Shah said Kashmir was underdeveloped because of Article 370. What is the government road map for development?

The simple act of abrogation of Article 370 will lead to a floodgate of development. You will have industries, investors, job opportunities. Other avenues available to the youth in the rest of the country will now reach J&K too. Moreover, Article 370 had led to a psychological isolation that created mental barriers. That was not just hindering development but also facilitating terrorism. The sponsors of terrorism could find isolated youth whom they indoctrinated.

## Any big projects that Kashmiris can expect in the near future?

Let's not forget it was PM Modi who announced the biggest package of ₹80,000 crore that later went up to ₹1.25 lakh crore for J&K. We have two AIIMs, seven medical colleges, engineering and degree colleges, the highest tunnel in Asia, the highest railway bridge of the world, the express corridor between Katra and Delhi. A series of projects are underway.

To add to what you asked, may be the money, which was reaching the state, was not being spent in a fair manner. Now the money from the Centre will get its value. There will be no pilferage, no corruption. More importantly, with the empowerment of local bodies and panchayats in J&K by extending the 73rd and 74th

points of time did not want that to happen. They were manipulating and using the funds according to their convenience. If the fund, which is not less than ₹10,000 crore, goes directly to local bodies, development activity is bound to get a boost. By when can we expect a non-Kashmiri to be able to He can do it from today itself. A notification has been

amendments in the Constitution, brought in by the Con-

gress government [in 1992], funds will go directly to elected local representatives. State government at different

## buy land in Kashmir?

passed, issued by the President [Ram Nath Kovind].

## But right now there is curfew?

The entire state is not under curfew. You can go even today and buy land there.

## Will assembly elections in J&K be held this year or delayed further?

As far as the question of elections are concerned, it is not for me to answer. The Election Commission (EC) is an independent body. The Modi government does not believe in interfering in independent bodies. Perhaps the Congress government was doing this by issuing diktats to the CBI and EC. But as a political party [BJP], we are ready for an election in Jammu & Kashmir even today.

## When can we expect Kashmiri Pandits to return to the Kashmir Valley?

This is being worked out. The return and the rehabilitation of Kashmiri Pandits in a respectable way can happen only under the Modi government. It could not have happened otherwise. The refugees from West Pakistan, who have been deprived of their citizenship rights for 70 years, have now become citizens.

## Ladakh, which borders Tibet, has been split from J&K. Will this have any security implications?

Security implications as far as the boundaries of Ladakh are concerned were being taken care of and will be taken care of. After all, Ladakh has not ceased to be a part of India. As far as making Ladakh a Union Territory is concerned, this has been a long-standing demand. The first attempt was undertaken by the Ladakh Buddhist Association, which submitted a letter to [then prime minister] Jawaharlal Nehru in 1949. I don't understand why a fresh security issue should happen. Whether Ladakh is a UT or a part of J&K, the borders will be guarded by ITBP [Indo-Tibetan Border Police] and other forces. There is no interference with defence arrangements.

## What would you say about China's objection to the bifurcation of J&K?

China has been making noises even in respect to Arunachal Pradesh. But India enjoys the prerogative of being the master of its own matters. This kind of posturing or the kind of statements being issued by China or for that

matter Pakistan will be taken care of by the ministry of external affairs.

## Even as the government has abrogated Article 370. Article 371 that gives special status to many states, including Mizoram, Sikkim, Nagaland, Manipur, Assam, continues to exist. Will 371 also be abrogated?

It has been abundantly made clear that Article 371 deals more with development activity and maintenance of cultural identity of these states. It does not give the kind of embargo being imposed by Article 370. It has been reiterated more than once by the home minister that Article 371 will not be abrogated or touched. Even the governor of Nagaland, RN Ravi, said so recently.

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It has been

reiterated that

Article 371

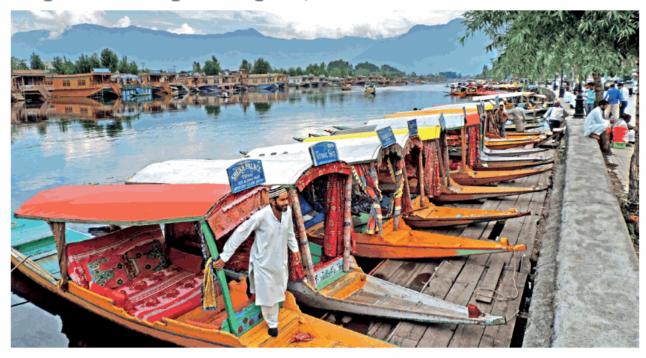
will not be

abrogated"

The Tricolour hoisted alongside J&K state flag In Srinagar

## No More an Outsider

In January 1990, separatists forced us Kashmiri Pandits to leave the Valley. Walking around Srinagar on August 5, I felt I was back home after three decades



Within Kashmir,

what we repeatedly

call 'Kashmiryat' was

the syncretic culture

and **identity that** 

Hindus, Muslims and

Sikhs had created

through hundreds of

years together

## :: Aarti Tikoo Singh

fter circumambulating thrice around the tomb of the saint, on our way out of the Sufi shrine, three thumps on the wooden carved window were necessary for all wishes to

Like most Hindu and Muslim shrine-goers in Kashmir, mother believed it. Every Thursday evening, she would take us to the shrine, lift my sister and me in her arms so that our hands could reach the shut window. As children, we gleefully knocked.

That was during and till the early 1980s when Kashmiris -Hindus, Muslims and Sikhs - prayed and lived peacefully in shared spaces. My father and his Muslim friendsgrew up at each other's homes in the 1950s and 1960s. After my grandparents and parents, aapa and abbu, who performed namaz five times a day, were my guard-

By the end of 1989, all of it had unraveled - the Pandit community's most prolific writer and lawyer in the small town where we lived was shot dead; more than 20 Pandits were killed by the Pakistan-backed Islamist insurgents in Kashmir in a month. Muslims, especially girls from the community, were ordered to follow Islamic dress code.

On the morning of the New Year 1990, the decree on our banishment from the Kashmir Valley was issued by JKLF on its letterhead and pasted on our gate.

On January 19, 1990, hordes of separatists in mosques and streets blared communal slogans while evoking "Nizam-e-Mustafa", "Pakistan" and "azadi" (from India).

Ten days later, our parents put us in a truck along with other neighborhood girls, and sent us 300 km away from Kashmir. By the end of 1990, the exodus of Kashmiri Pandits from the Valley was

Part of my family ended up in refugee camps while we grew up in rented pigeonholes of Jammu, the Hindu-dominated region, which was ethnically, linguistically and culturally completely different from Kashmir. Our parents insisted that we stayed in the camps with our family members during school vacations.

Uprooted and disenfranchised, the community for the sake of survival sold ancestral properties in Kashmir for peanuts and attempted to assimilate in the rich diversity and vastness of India. Many Pandit women married outside the community and lost the state subject rights of Jammu & Kashmir permanently until 2002 when the J&K High Court restored their rights. But none of the women could pass on their rights to their children and spouses.

I began visiting Kashmir as a journalist from 2002 - the Valley that I had grown up had changed completely. The fringe -separatists and militants - were the most vocal section while the ordinary Kashmiri had been silenced and coerced into toeing

Hundreds of civilian Muslims had been killed for standing up for India. On gunpoint, the separatists had managed to dictate the narrative and the storyline.

Kashmir was under siege but neither New Delhi nor anyone else in India cared to rescue its common people.

I was an 'outsider' in my home; I stopped mentioning my surname in Kashmir. On my professional visits, I was a journalist and on personal, I was merely a tourist.

There was bloodshed all around; heartbreaking stories of orphans who had lost their parents to the violence and wailing mothers whose sons never returned home. Assignments during each crisis in Kashmir was always like reliving heartache and grief of every Kashmiri person.

On August 5, Ilanded at the airport as usual as an outsider and a mere professional. By the time I reached the hotel, the announcement had been made - the central government had reorganised the state and converted it into two union territories, thus invalidating Articles 370 and 35A, which had prevented Kashmir from integrating with the rest of the country.

Though the Articles were supposedly inserted in the Constitution to protect the state's distinct identity, few were asked what its identity was to be-

> With its diversity of ethnicities and religious communities, Jammu and Kashmir has been nothing but a microcosm of plural India. Within Kashmir, what we repeatedly call 'Kashmiryat' was the syncretic culture and identity that Hindus, Muslims and Sikhs had created through hundreds of years together. In other words, Kashmir is the idea of India and India is the idea of Kashmir our ancestors nourished

> But in the last 30 years, the exclusivist identity - the idea of a twonation theory, which India rejected in 1947, had been allowed to

> On Monday, when the Centre announced that it had reorganised the state and thus brought down the walls that had been erected between communities, Iasked myself: am Istill an outsider in Kash-

I looked around and wondered if my homecoming was happening at the expense of somebody else's sense of identity. I wasn't sure how to feel. I had given up on home in Kashmir long ago, seeing how the violent fringe dominated the perception not just in the Valley but also in New Delhi. But the unthinkable had happened.

Later in the afternoon, while having Kashmiri tea at the home of a friend who practices the Islam of Nund Rishi, the patron Sufi saint of Kashmir, I heard him addressing my unexpressed thoughts: "You may think the entire Valley is angry with the decision. Trust me, most are heaving a sigh of relief. We are silent because we have been silenced by fear for 30 years. Let the guns and violence on the streets end and you will see all of us share the same identity as we have always had for hundreds of years.'

I walked around the city and felt like introducing myself as a Kashmiri Indian. I was back home three decades after I had left. ■

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Jaibeer Ahmad senior advertising professional

## Will the Removal of Article 370 Bring Peace?

Nobody else has a greater vested interest in peace and development than an average Kashmiri. But how this will happen is not clear

he decision to abrogate Article 370 has perhaps generated more emotions than any other event in the country in the recent past. From celebrations to anger, from euphoria to despondency, from pride to humiliation, it has seen a wide spectrum of emotions reflected through millions of conversations on social media.

Like everyone else, I too had an emotional reaction when the news popped up on the notification bar of my phone. Perhaps a little too emotional because this impacts an ordinary Kashmiri more than anyone else. It has taken a while to let it sink in and to objectively assess it.

At a personal level, the helplessness of not being able to reach out to our families back home has been emotionally shattering and

hard to come to terms with. The total clampdown on all means of communication has left families disconnected. It is inconsiderate and inhumane at multiple levels. Most of us have elderly parents or small children at home. It is painful to think just how they must be coping inside their besieged homes. What if there is a medical emergency? My grandmother is quite unwell, I wonder if I will get to see her again. The desperation to reach our families is growing by the hour. And so is the hopelessness.

The abrupt manner in which Article 370 was removed also begs a few questions. Could the decision have been implemented in a better way? Perhaps the government could have approached it by building a consensus for the removal of the article? A buy-in from the common man, especially those living in the state, could have perhaps been secured through a rational and educative campaign about the benefits over a period of time? Why not take a stepwise approach instead of rushing through it?

The biggest argument from the government has been that the decision will bring development and peace in the state. Having suffered three decades of violence, nobody else has a greater vested interest in peace and development than an average Kashmiri like me. However, how this will happen has been left vague, with only mere assertions being made about the move bringing in corporate investment. A better delineation of the plans, if there are any, would have certainly helped create more optimistic reactions. At this stage, it is still unclear if any business house wants to invest in an uncertain and precarious environment.

And that leads us into questioning whether economic development and employment generation are the solution?



Women shout slogans during a protest march in Srinagar on Friday and (left) a Kashmiri protester drags an advertisement hoarding to use it as a shield against security forces during a demonstration in Srinagar on Friday.

Will these lead to peace?

A lot of emphasis is also being given to how the removal of Article 370 will help integrate the state (now split into two Union territories) with the rest of the country. Sadly, the integration seems to be only a legal one. It is akin to acquiring a property. Given the sentimental attachment that most people in the Valley have with the "special status", the decision to remove it has left a negative impact on the emotional integration of people. Add to this the denigrating remarks and juvenile jokes about marrying Kashmiri girls and buying property on Dal lake - these have further driven a bigger wedge between peo-

On the positive side, if the decision helps in resettling the up-

rooted Kashmiri Pandits back home, it will be a big win. Most of these Pandits want to go back to their homes, especially those still living in abject conditions in refugee camps in Jammu and elsewhere. Let us hope this happens. Ending the discrimination against women deprived of property rights after marrying outside the Valley is also a welcome step. This could and should have been addressed earlier.

The decision to divide the state has been welcomed by Ladakh. They have been demanding UT status for a while. However, the decision hasn't gone down well in Kargil, a predominantly Muslim district, where people have come out on the streets to protest. Will this exacerbate tensions in a region that has managed to stay peaceful so far, despite the conflict in the Valley next door?

It is also critical that proper provisions and restrictions are put in place for buying of property to protect the fragile ecology of the region

> Lastly, while much has already been written on the politics of it all, I still have a few questions in mind:

> > Why are the mainstream Kashmiri politicians being projected as villains in this entire episode? So far, it is the mainstream political parties and their leadership that have been the bridge between alienated Kashmiris and mainland India. With the removal of Article 370, who will provide that bridge now? Or has this bridged the divide between separatists and the mainstream in the Valley?

Only time will tell how this decision will impact the future. Hope we have some answers once things settle down. Right now, all we can

do is pray for peace.■



## BJP Has Half-Won the Kashmir Battle

Opposition to the abolition of Article 370 stems from the same mindset that made Gandhi back Khilafat and Congress oppose Shah Bano and triple talaq reforms. But BJP has to deliver on governance and growth to win the battle

The reduction of J&K

to a UT flows from the

need to maintain law

and order and to raise

administrative and

police morale

damaged by decades

of buying peace

with separatists

n opposing the elimination of Article 370, India's bleeding-heart liberals and some political parties have once again chosen to be on the wrong side of history. Mahatma Gandhi thought he was sealing the loyalties of Muslims by backing the Khilafat movement. He was wrong. Jawaharlal Nehru and Indira Gandhi thought they were treading carefully over the sensitivities of Kashmiris by giving them Article 370 even while reducing it to a shell. But they too were wrong. Rajiv Gandhi thought he was buying Muslim loyalties by overturning the Shah Bano judgment. He was wrong. Today's Congress is at it again, having failed to back triple talaq reform and the abolition of Article 370, reducing the party to redundancy.

In two deft strokes, through Presidential proclamations made on August 5 and 6, and subsequently ratified by overwhelming majorities in the two Houses of Parliament, the Narendra Modi government has cleverly used Article 370 to replace Jammu & Kashmir's Constitution of 1956 with the Indian Constitution. It then bifurcated and reduced the state into two Union Territories (UTs), one including the Jammu and Kashmir regions, and the other Ladakh.

Modi and Home Minister Amit Shah assured Kashmiris that the new UT status was only "temporary" – drawing quiet parallels to the "temporary" nature of Article 370, which took 72 years to be junked.

The twin moves constitute a clear signal that the Modi government is willing to take legal, social, political and geopolitical risks to end an unstable and uneasy stalemate that has lasted ever since the Dogra ruler, Maharaja Hari Singh, signed the instrument of accession with the Indian Union in 1947.

While the BJP's political stock rises among its own supporters and Indian citizens outside the Kashmir Valley, its actions will raise hackles in Pakistan and China, stoking global concerns about potential geopolitical instability in the sub-continent. In Jammu, the BJP will carry the day, and in Ladakh there will be much rejoicing, but in Kashmir Valley there will be a sullen, and possibly angry population, to contend with. The internal security situation could tilt towards short-term deterioration, but

may stabilise if the BJP handles the situation with care and sensitivity and starts delivering on governance and economic development – something which the Prime Minister promised in his televised address to the nation on August 8.

The first two challenges will be maintaining law and order in the Kashmir Valley, and seeing off the legal one in the Supreme Court. The key legal issue revolves around the decision to change references to Jammu & Kashmir's defunct constituent assembly with the state assembly. The legal trick employed here is that since there is no assembly to give its concurrence to the changes imposed through Article 370, Parliament can legislate in its place. Legal opinion is divided but it is moot point whether the Supreme Court can really junk a law to make the Indian Constitution applicable to the whole of India when that is its core duty.

Also, the BJP has the moral authority to speak for large sections of the state,

having won 46% of the popular vote in the Lok Sabha elections, and three of the six seats.

The reduction of J&K to a Union Territory flows from the practical need to maintain law and order and to raise administrative and police morale damaged by decades of buying peace with the separatists. It is only after the law and order situation stabilises and the machinery cleaned up that J&K can revert to formal statehood again. If Kashmiri politicians have any sense, they should be helping, since restoration of statehood depends on a faster return to normalcy.

The creation of the two union territories also has implications for India's relationship with Pakistan and China. It means that India no longer considers Kashmir's status as negotiable, and anyone who thinks otherwise will essentially be tangling with Indian interests directly. This is why Pakistan has reacted by reducing diplomatic and trade ties with India, and China has demurred about the changed status of Ladakh. Pakistan has already handed over a part of Ladakh that was in its possession to China, and the latter has so far maintained the fiction that once India and Pakistan sort out Kashmir, it can rework that deal. But with the Union of India now formally declaring itself a direct stakeholder in Ladakh, this figleaf is gone. Hence the constemation in China. As for Paki-

stan, it can be counted upon to arm and despatch more jihadis across the border. But that's the old challenge anyway.

The US may also be concerned, but cannot do much, as India's action is partly prompted by the fact that Uncle Sam is fleeing Afghanistan with his tail between his legs, leaving the Taliban and Pakistan free to take over. This has implications for security and terrorism in Kashmir

The success of the Modi-Shah gambit depends on how well or how quickly Kashmiris in the valley accept the new reality of living without Article 370. The truth is that Article 370 has already been denuded over the decades, whereby 94 out of 97 items in the Union list, 26 out of 47 in the concurrent list, and 260 of the 395 Articles of the Indian Constitution were already applicable to Jammu & Kashmir. Making all these laws 100% ap-

Were already applicable to Jammu & Kashmir. Making all these laws 100% applicable at one stroke should actually come as a relief, for it ends all uncertainty. The question is: why is the average Kashmiri – as opposed to the average Jammu or Ladakh denizen – so emotionally attached to Article 370, which has

Throughout the debate in Parliament on the Modi government's Bills, no one had one thing worthwhile to say about how Article 370 benefited J&K.

erected a psychological wall between India and the Kashmir Valley?

In short, it is more than likely that Article 370 was just a lever used by powerful valley politicians to blackmail the Centre and maintain their own hold on power by playing with local emotions. The challenge for India in Kashmir post-August 5, 2019, is to apply political balm and deliver good governance and development so as to give time to the average Kashmiri Sunni Muslim to come to the same conclusion. The rest of J&K and Ladakh needs no convincing. The BJP has won half the battle; the other half remains to be won. ■



The success of the Modi-Shah gambit depends on how well or how quickly Kashmiris in the valley accept the new reality of living without Article 370



42.6°C In Lingen on July 25 PREVIOUS RECORD 40.3°C in Kitzingen in 2015 rain services were temporarily cancelled after the heat wave deformed tracks at Helligendamm. In Cologne, volunteers offered free water to thirsty passersby, in Bavaria's prisons, immates were served cold cucumber soup, rruit and yoghurt for iunch and more water than usual. Across Germany, Switzerland and Austria, some communities painted rail tracks white to try too col them communities painted rail tracks white to try to cool tiem off. Temporary speed limits were imposed on several autobahns as authorities feared the temperatures auddenly cause the asphalt to warp or break up. Police stopspeed a man riding a moped without clothes who said it was "preta warn after ali".



PREVIOUS RECORD 38.6°C In Warnsveld (Gelderland) in 1944 EUROPE

Several countries in the continent. a favourite of tourists, recorded their hottest days ever in June and July due to a heat wave. European cities are not designed to deal with such soaring temperatures. In fact, less than 5% of all European households use air-conditioning, according to a 2017 report. Scientists warn the world should expect more scorching heat waves. Here is a look at the unnatural high temperatures recorded this summer :: Ishani Duttagupta

## FRANCE

WARMEST

46°C In Verargues on June 28 PREVIOUS RECORD

44°C In Toulouse on Aug 8, 1923

around fountains and canals. Tour de France riders strapped on Ice vests amid the scorching heat wave. Authorities and volunteers fanned out to help the elderly, sick and homeless, who were hit the hardest. Red Cross volunteers handed out water bottles, soup and yogurt to the homeless in a Daries subjury. Traines were reacoiled soup and yogurt to the nomeless in a Parls suburb. Trains were cancelled and authorities urged people to stay at home. Messages of "hydrate yourselves" were flashed on radio, television and public message boards. Electric fans became hot seiling items in Parls – and traditional folding fans bearde as employed. The people was the parls of the second of the parls of the people of people people of people people of people of people of people of people of people people of people people of people of people of people of people of people in Pars's—and traditional folding Tans made a comeback. The roof of the Notre Dame Cathedral, which survived a massive fire in April 2019, was at risk of collapse if the walls dried up too quickly because of the heat wave, said a restoration project architect.



and other buildings such as hospitals and care facilities



**BELGIUM** 

**GREENLAND** WARMEST 24°C at Nuuk on June 6

THE NETHERLANDS WARMEST In the municipality of Glize-Rijen on July 25

his is the first occurrence of a temperature at or above 40 C in the country. A government health institute warned of high levels of smog due to ozone in the air in parts of the country. "Especially for groups of vulnerable people, such as the elderly, bables, the

chronically III, overweight people, people in care homes and people in social isolation, the heat can lead to health

risks. These people must be alert to dehydration and overheating. Also bables and very young children need

extra attention " public health institute RIVM said.

PREVIOUS RECORD 23.2°c In Kangeriussuaq on June 15. 2014

the abnormally high temperatures accelerated the melting of the country's ice sheet, which covers 80% of the Island, and caused extreme ice loss. Satellite image in western Greenland showed smoke from an active wildfire and several melt ponds. The forest fires have also ravaged parts of Siberia, Alaska and Canada. Scientists say the ice sheet had its biggest melt of the year on July 31 when about 11 billion tomnes of surface ice was lost to the oceans. That is roughly enough to fill 4.4 million Olympic-sized swimming pools. According to Ruth Mottram, a climate researcher with the Danish Meteorological institute, the ice sheet sent 197 billion tonnes of water pouring into the Atlantic in July.

history since the beginning of the measurements in 1833," said Alex Dewalque from the Royal Meteorological Institute of Belgium. The country was placed on red alert for the first time in recorded history, said David Dehenauw of the Royal Meteorological Institute. To make matters worse, at least 600 passengers were stuck on a train near Halle for two hours due to a problem with the overhead power supply, said Eurostar, because of the heat. It advised people not to travel if possible. Coastal trams were also halted. Many departments of the City of Brussels were closed at 1 nm for a week

Source: CNN, Accuweather, ABCNews, BBC, Washington Post, The Guardian, WMO, national meteorological institutes, news agencies

## Inclusive Bet, Rich Dividends

Most big players in the payments bank space, designed to widen financial inclusion, have found the going unviable. But a handful of them are out to prove that a revenue model exists



book. It does not, Gupta replies, but Fino is considering adding the facility. Outlets like Gupta's get more banking customers in a day than the Fino Payments Bank branch on the main road. Often the store and the banking outlet feed off each other's clientele, adds Gupta.

This is one of a dozen merchant outlets that Fino has set up in this area under the supervision of its Khairani Road branch. A similar hub-and-spoke model has helped Fino expand across India. Sometimes its representatives visit homes with authentication equipment to help senior citizens make transactions. Two merchant outlets are coming up on top of the hillock so residents there can have easier access to the banking system.

These initiatives might indicate a robust model in the payments bank space. But not all is hunky-dory. The Reserve Bank of India (RBI) had in 2015 issued 11 licences to entities to start payments banks. Today, there are only three serious players left in the market. Therefore, some questions have been raised if the model can succeed. Many have blamed RBI's restrictions for the payments bank model not taking off.

Chief economist of State Bank of India Soumya Kanti Ghosh said in a recent re-

## **Restricted Bankers**

Can accept deposits of ₹1 lakh only in an account

Most deposits must be deployed in govt securities

No loan products allowed

Can open savings and current accounts

Must maintain minimum capital adequacy ratio of 15%

## :: Suman Layak

angharsh Nagar looks like a rural pocket trapped in the urbansprawl of Mumbai. A herd of goats roam around the main Khairani Road, blocking auto-rickshaws already jostling for space with mini-trucks. As it starts to rain, a furniture-shop owner quickly pulls the goats into the store. A little hillock with hutments on the east adds to the out-of-city feel. Only the high-rises on the western horizon remind you that the tony neighbourhoods of Chandivali and Powai are barely a kilometre away.

There are many pockets like Sangharsh Nagar even in India's financial capital where the need for financial inclusion cries out loud. The locality has some shops offering money-transfer facility. No banks or ATMs are in sight though, save for a branch of Fino Payments Bank. However, a solution to the lack of access to banking and insurance is playing out in a narrow lane.

The little kirana shop run by Raj Kumar

Gupta, 30, doubles up as a Fino Payments Bank merchant outlet. It services at least a hundred banking customers a day who come to deposit or withdraw cash or to transfer money to other banks. On good days, Gupta even opens half a dozen new bank accounts and hands over instant debit cards to the new account holders.

Such initiatives have helped people like Mahendra Thakur, 28, a barber from the village of Mokamo near Giridih in Jharkhand. Thakur, who opened his Fino Payments Bank account in his village, is happy he can operate it from Mumbai. Bhikaji Balwant, a manual labourer with roots in Maharashtra's Jalna, comes to Gupta's kirana store to check his account balance. But he decides not to dip into the ₹2,900 in the account. An elderly woman in a red salwar-kameez asks if she can come back at night to make a transaction. A new customer asks if the bank account comes with a cheque

Raj Kumar Gupta's kirana shop in Sangharsh Nagar, Mumbai, services at least 100 Fino Payments Bank customers a day.

Mahendra Thakur, 28, a resident of Jharkhand working as a barber in Mumbai, uses Fino's kirana store outlets to transact and transfer money to his family.

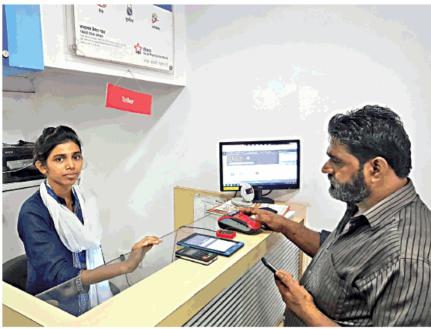


2014

Nachiket Mor committee conceptualises payments bank model 2019

Licences given to 11 payments banks but only 4 are operational

India Posts is set to be converted into a scheduled bank



The Fino Payments Bank branch in Khairani Road. Fino uses a hub-and-spoke model of a branch and merchant outlets to reach unbanked customers

"Payments banks

have to earn from

transaction charges

and fees and not

from the spread

between interest

rates for deposits

and advances.

Every service of

ours is charged,

nothing is free"

Rishi Gupta, MD,

Fino Payments Bank

port: "Due to strict regulatory guidelines, payments banks' business operations are restricted to only mobilising deposits and investing in government securities. This has led to substantial losses in their operations."

However, three players - Fino Payments Bank, Airtel Payments Bank and Paytm Payments Bank - seem to have cracked the business model. They also have big backers. Air-

tel Payments Bank has investments from Kotak Mahindra Bank; ICICI Bank, BPCL, IFC, Blackstone and Intel Capital have invested in Fino: Paytm Payments Bank's promoter has the backing of Softbank and Alibaba. Among the other players, India Posts Payments Bank was up-

graded to a scheduled commercial bank in July. Jio Payments Bank, a joint venture between Reliance Industries and State Bank of India, is still in the pilot stage. The combined firepower of the giants could disrupt the field. NSDL Payments Bank had made a start in September 2018.

Those who have backed out from the payments bank space include Tech Mahindra, Cholamandalam Finance and a consortium of IDFC Bank, Telenor and Sun Pharma. In late July, Aditya Birla Payments Bank said it would close opera-

tions by October 2019 due to "unanticipated developments" that rendered the "economic model unviable". This came as a surprise. The Aditya Birla Group had two payments bank licences but had to give up the permit for the Vodafone m-Pesa platform when the Vodafone-Idea merger happened.

On the heels of Aditya Birla Payments Bank declaring its intent to shut down, SBI's Ghosh painted a grim picture for the sector in a report dated July 22, 2019. His report, A Case of Near yet Too Far, pointed out that five pay-₹516 crore in 2017-18, even though they reported a positive net interest income (difference between interest earned and interest paid) of ₹151 crore. While most of the loss can be attributed to expenditure related to expansion, the positive net interest income sug-

gests the payments bank model is

Commenting on the limitations in the model, Ghosh wrote: "Payments banks emerging as a real competitor to banks is not a nearterm possibility." There are various RBI restrictions on the sector, he

> ₹1 lakh per customer, and they are not allowed to lend. The money collected as de-

low market risk, Ghosh said. But it would expose PBs to operational and liquidity risks. The experiment has failed as only so few were still operational and they can succeed only if they cross-sold services such as insurance and loans from other banks and have deep tie-ups with universal banks and tele-



inherently safe.

said. Deposit collection for payments banks is capped at

posits has to be parked in government securities and larger banks. "Payments banks are turning out to be working merely as an aggregator." The steep capital requirement for payments banks - at 15% of risk-weighted assets against 8% according to Basel III norms and 9% mandated by RBI for scheduled commercial banks - would keep it free of credit risk and ensure

com companies, he added. Active payments banks already follow what Ghosh has advocated. They are, in fact, cham-



"Payments banks have to think differently. Their banking hours need to change. Even businesses can face financial exclusion, and they have to address that need"

Naveen Surya, Chairman, Fintech Convergence Council of India

## Financial Performance of Payments Banks (7 cr)

FY17 (2 banks)	FY18 (5 banks)
31.4	175.6
108.6	1,003.6
0.7	24.5
380	1,676.8
1.5	-5.6
30.7	151.1
242.2	516.5
	31.4 108.6 0.7 380 1.5 30.7

RBI data: numbers for EY17 and EY18 pertain to two and five payments banks, respectively, and are not comparable

## Financial Ratios of Payments Banks **FY18** → -10.6 Return on assets -→ -22.4 Return on equity — → 50.1 Investments to total assets — Net interest margin -→ 142.2 Efficiency (cost-income ratio) -Operating profit to working funds — → -10.7

"We are excited about

the payments bank

model, which is

anchored in the

context of serving a

very large

underbanked and

unbanked population

of our country"

Anubrata Biswas, MD & CEO.

Airtel Payments Bank

Source: SBI ECOWRAP

→ -43.8

pions of these tenets, Anubrata Biswas, MD & CEO of Airtel Payments Banks, which is backed by the telecom major, says they already use 5 lakh neighbourhood banking points to allow cash withdrawals and deposits. "We are excited about the payments bank model, which is anchored in the context of serving a very large underbanked and unbanked population of our country."

Profit margin -

Fino has also capitalised on the tie-up route. Apart from selling insurance products of ICICI Lombard, it also helps generate leads for loans for ICICI Bank, which is one of its key promoters. It has also worked with

ICICI Lombard to create a cashless hospitalisation medical insurance product (at government hospitals) at an annual premium of ₹600. In a tie-up with Suryoday Small Finance Bank, Fino seems to have also worked around the ₹1 lakh limit on deposits. If the deposit in a custom-

er's account crosses ₹1 lakh, it is automatically transferred into a bank account in the customer's name at Survoday.

A payments bank can take banking to the masses but it cannot aspire to be a regular bank, says managing director of Fino Rishi Gupta. It has to find its own business model. It must earn from transaction charges and fees, and not from the spread between interest rates for deposits

and advances, he says. "Every service of ours is charged; nothing is free." Fino had recorded revenues of ₹375 crore in 2018-19 and expects to break even in 2019-20.

A Paytm spokesperson says their payments bank became profitable in the first year of its operation and earned a net profit of ₹19 crore in 2018-19. "Paytm Payments Bank focuses more on transactions than balances in the account," he adds. Paytm started off as an e-wallet business but invested in converting its customers into bank account holders. Today it operates 27 crore wallets and 4.7 crore savings bank accounts.

There is ample indication that some players got the model right and some did not. Adaptability seems to be the key. Payments banks have already requested the RBI to increase their deposit limit.

An indicator of differentiation in the sector is how the banks responded to the 2018-19 target of 30 billion digital transactions that was set by the Ministry of Electronics and Infor-

mation Technology. While Airtel and Fino were able to reach more than double the target, Paytm clocked 122% of the target number, Jio scored 15%, Indiapost was at 0.15% and Aditya Birla barely opened its account.

Rules for payments banks were

announced back in 2015 and payments banks should explore the possibilities around current accounts to make the most of them, says Naveen Surya, the chairman of the Fintech Convergence Council of India. This will help them reach and serve small businesses. "You have to think differently, your banking hours need to change. Even businesses can face financial exclusion, and you have to

address that need," adds Surya, a former managing director of ItzCash.

Lessons in adaptability from Sangharsh Nagar can also help – like how a kirana store can double up as a banking counter, how a customer can use a Fino Payments Bank's outlet to deposit cash in his Union Bank account, or like how a goatherd can also sell furniture. ■

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**Export Quality** 

Modi government is pushing agriculture exports in a bid to double farm incomes by 2022. The strategy is riddled with challenges

## :: Shantanu Nandan Sharma

n April 1992, Nitin Agrawal's first batch of Nashik grapes weighing 84 tonnes reached a port in Suffolk. His client, Marks & Spencer, inspected and okayed the size and freshness of the fruits that were on a cargo ship for three weeks. Agrawal, an engineerturned-entrepreneur, heaved a sigh of relief. India had its first export of grapes to the United Kingdom. The multinational retailer then surprised him with a bonus of 10,000 pounds besides immediately clearing all payments.

Twenty-seven years later, Marks & Spencer continues to be Agrawal's client. The only difference is that his Mumbaibased company Euro Fruits now has a turnover of Rs 125 crore and exports grapes to 19 European countries.

Agrawal says the 250 farmers from Nashik, Latur and Solapur in Maharashtra, who cultivate the grapes for him following strict export timelines, have also risen with him. He says the farmers earn Rs 75-80/kg for premium grapes while the domestic varieties sell for half of that amount.

## Farming, Outbound

The Narendra Modi government also believes a boost to farm export is a sure-shot way to help double farmers' income by 2022. Its agriculture export policy, released nine months ago, lays out the economics. Once a farm product is exported at scale, it reduces a glut in the market, thereby checking a drop in prices and allowing farmers to realise better prices for their produce. Also, cultivation of export-quality products fetch better prices for farmers.

"There will always be a big price difference between Alphonso mangoes selling in New York and in Mumbai. Won't a farmer whose alphonso is sold in New York earn



"For grape exporters. the US' decision to increase duties on Chinese produce is good news. Australia has also allowed Indian grapes

now, and the first batch will reach next year. Trade barrier still exists in South Korea and Japan"

Nitin Agarwal, MD, Euro Fruits India



## **State of Trade Negotiations**

## US

To lower cost inspection of mangoes

For import tolerance for pesticide residue in rice

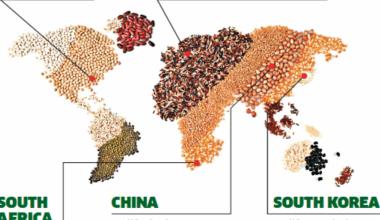
For easy entry of buffalo meat

## **EUROPEAN UNION**

For import tolerance for pesticide residue in rice

To revoke ban on 4 vegetables – eggplant, taro plant, bitter gourd and snake gourd

To ease strict rules on aflatoxin level in peanuts



## **SOUTH AFRICA**

To gain access for buffalo meat

To gain market access for mango and grapes

To lift the ban on buffalo meat

To gain market access for fruits & vegetables like okra and pomegranate

## To lift restrictions

To honour India's

on buffalo meat

certification on organic standards

## (Source: DGCIS, Department of Commerce)

## India's Agri Exports



India's total export of

agriculture products

(43 heads) in 2018-19



in global

agriculture

exports as

against US'

9.8% and The

Netherlands'

6.7%

Source: DGCIS, APEDA

Total agri exports from

India to US - the

largest importer

Source: DGCIS (figures factor in agri exports of 43 items)

more?" says Paban Kumar Borthakur, who heads the Agricultural and Processed Food Products Export Development Authority, a commerce ministry body that facilities half of India's agricultural exports.

## **Below Potential**

But the premise of using farm exports as a tool to double farmers' income hinges on too many assumptions.

First, government policy says the size of India's agricultural exports need to reach at least \$60 billion by 2022. That will be quite a jump given agricultural exports in FY2019 were just \$38.5 billion and \$38.21 billion the year before. But there have been quantum leaps before: agricultural exports - from a low of \$17.92 billion in FY2010 - had peaked to \$42.86 billion in FY2014.

Second, export growth needs to come from non-traditional produce while holding on to big-ticket items. Presently, marine products, basmati rice, buffalo meat, spices and nonbasmati rice make up 55% of the total agriculture export basket.

Though the export policy talks about best-

## "Won't a Farmer Earn More if His Alphonso is Sold in New York?"

Paban Kumar Borthakur, chairman of Agricultural and Processed Food Products Export Development Authority (APEDA), argues how better market access in developed nations will help increase farmers' earnings. Edited excerpts from an interview:

## How will exports help double farmers' income?

If any product is exported, domestic price automatically increases. After all, there will be no glut. It directly benefits the farmers. Secondly, if a product is exported, say, to a developed nation, it fetches higher prices. A part of the benefit goes to the farmer. There will always be a big price difference between Alphonso mangoes sold in New York

and Mumbai. Won't the farmer earn more if his Alphonso is sold in New York?

## Which are the new products where there's scope for upscale?

Our main agri exports include rice — both basmati and non-basmati – and buffalo meat. But products such as grapes, mangoes, peanuts etc are fast picking up. We are going to give a major thrustto export chilli, moringa, lemon, pineapple etc. Moringa, for example, has a huge demand in European nations. And the demandis more for value-additions — moringa paste, moringa powder, moringa solution, moringa energy drinks, etc. Value addition brings in more earnings.

Rice, which is one of main export items from india, is a water-guzzling crop. Won't the 'save water' campaign hit rice production and exports?

This is under the purview of the Ministry of Agriculture. Yes, rice consumes more water, but it depends on where it's being grown. There are many parts of India where there is an abundance of water. The problem arises because we have not been able to retain excess water. Here, new technologies must play a role. Israel, for example, is producing rice using the least amount of water. How? It's all about technology.

## Isn't the lack of coordination among various central agencies plus state governments a major bottleneck?

We are now preparing agri-export action plans for each state. Some states such as Uttar Pradesh, Gujarat, Kerala and Maharashtra have already okayed our drafts. In each plan, we have identified thrust areas and also the role of each agency.

sellers like rice and meat and fringe items like grapes, bananas, vegetables and cashew as "high potential", the government at present seems to be concentrating more on the latter, giving thrust to the cultivation of grapes, mangoes, chili, moringa, lemons and pineapples. The export data, complied by Directorate General of Commercial Intelligence and Statistics in Kolkata, factors in 43 principal agriculture items.

Thirdly, farmers can earn more if the country exports more processed agricultural items than raw produce. "The acceptance of Indian food products in the USA and Europe has risen. But farmers' income

more processed food. For that, food processing and agriculture ministries must work in tandem," says Amit Dhanuka, chief executive of Kejriwal Bee Care India, a Delhi-based

will go up substantially only if we export

honey exporter.
Fourthly, coordination among ministries and agencies, both at the Centre and in the states, is crucial if India has to up-

the states, is crucial if India h scale agriculture exports.

Look at the sheer number of union ministries involved in agriculture exports: agriculture and farmers' welfare, fisheries, animal husbandry and dairy, food processing, micro, small and medium enterprises, commerce and industry, and even external affairs.

Then, every state government has a series of departments aiming towards similar goal – agriculture, veterinary, fishery, horticulture and small scale industries.

If all of these departments have a role in boosting agriculture exports,

who is at the driver's seat?

Once a farm

product is

exported at

scale. it

reduces glut

in the market

and helps

farmers

realise better

prices for

their produce

After all, who will tell farmers – the commerce or the agriculture ministry – about the type of mangoes they should grow more if they want a premium price? Or, why should basmatirice growers must not use tricyclazole fungicide if they want to export to the European Union and do not want the consignments returned?

Of late though, commerce ministry has prepared state-specific agriculture export guidelines to identify focus hubs, key commodities and the work allocation for every agency. Uttar Pradesh, Gujarat, Kerala and Maharashtra have already okayed the draft policies.

## **Tackling Trade Winds**

In the midst of volatile multilateral and bilateral trade ties among countries, right diplomacy can determine

## India's Top 10 Agri Exports

(\$ mn; FY2019)

Growth (in %, over previous year)

-8 Marine Products

13 Basmati Rice 4,712

-11 Buffalo Meat 3,587

6.6 Spices **3,308** 

-16 Non-Basmati Rice 2,999

12 Raw Cotton 2,104
38 Oil Meals 1,492

68 Sugar 1,360

-15 Castor Oil **884** -1 Tea **831**  2,999

Value

## Top 10 Agri Export Destinations

(\$ mn; FY2019)

Growth (In %, over previous year)

Value **4.581** 

-1 US -30 Vietnam **3,703** 

73 Iran **2,277** 92 China **2,256** 

-13 UAE **1,908** 

-19 Bangladesh 1,670

3 Saudi Arabia 1,624

5 Malaysia 950

45 Indonesia 948

4 Nepal **891** 



(Source: DGCIS, Department of Commerce)

"Acceptance of Indian food products in the US and Europe has grown. But farmers' income will go up

substantially only if India exports more processed food. And for that, food processing and agriculture ministries must work in tandem"

Amit Dhanuka, CEO, Kejriwal Bee Care India

the future of India's agriculture exports.

As of now, India's share in global agricultural trade is just 2.4% as against US' 9.8% and the Netherland's 6.7%, according to figures available with APEDA.

6.7%, according to figures available with APEDA.

New Delhi has been unable to convince Beijing that China's worries over Indian buffalo meat carrying foot and mouth disease are unfounded. Thus, the third most exported agriculture item from India cannot be sent to one of the world's biggest markets. But the meat does go to China – via Vietnam. The south-east Asian country imports India's buffalo meat and resells it to its clients in China. In FY2019, Vietnam imported 5.6 lakh metric tonnes of buffalo meat from India, valued at \$1.7 billion or 48% of the total buffalo meat export.

The volume of India-China agricultural trade is bound to reduce unless the government clinches a diplomatic victory. After all, China too has been seeking Indian market access for its dairy products such as chocolates and candies, which are presently banned.

With South Korea and South Africa too, India's key demand has been market access for its buffalo meat.

The other item facing scrutiny are mangoes and rice, with the US imposing stricter norms to check pests and pesticides. The government is in talks with Washington on the high cost of inspecting mangoes and the tolerance level for pesticide residue in rice.

The hiccups with Russia are related to the non-recognition of some Indian agricultural product test laboratories. Also, India has been pursuing hard with Japan and Vietnam to allow the export of grapes to the two countries.

But bilateral ties are such that India may occasionally gain or lose commercially as other nations battle it out. The US-China trade war, for example, has offered new avenues for Indian exporters, including those in agriculture. "For grape exporters, the US' decision to increase duties on Chinese produce is good news," says Agrawal of Euro Fruits.

Take the case of Iran. Its basmati rice import from India rose 42% in FY2019 (14.8 lakh metric tonnes worth \$1.56 billion) as compared to the previous year. But the demand may fall as a US trade embargo on Iran has kicked in.

That is where the question of Indian farmers' earnings comes in. "If uncertainties in Iran continue, it will impact farmers in seven basmati-growing states. The prices of basmati in Punjab and Haryana have already fallen 15% due to fear of not finding an alternative market by October this year," says Vinod Kumar Kaul, executive director of All India Rice Exporters Association.

Yes, exports have a direct correlation with farmers' earnings. The question is how much of a strategic market access India will be able to gain to make its farmers richer. ■

## No Child's Play

It is still not easy for single women and men to adopt a child in India. Although the law no longer discriminates against them, the agencies involved sometimes do

## Over 5.400

Child care institutions registered with CARA for adoption

## 24,000

Approximate domestic registrations by PAPs (prospective adoptive parents) with CARA now

## 331

Single-parent adoptions (domestic) over the last three years

## 10:3

Ratio of registrations to eligible children available for adoption

## 50%

YOY growth since 2015 in number of single PAPs (largely women) approaching local adoption agencies for counselling or Home Study Report

Source: Central Adoption Resource Authority (CARA), specialised adoption agencies

## :: Shephali Bhatt

n January, Disha Parekh, a 31-year-old single woman from Bengaluru, decided to take a big baby step – adopt a child. The tech professional registered online with the Central Adoption Resource Authority (CARA), the nodal body that regulates all adoptions in India.

While registering, she chose the gender and age-group of the child and picked three states from where she could adopt, depending on availability. Additionally, she chose one of CARA's affiliated adoption agencies in her city to conduct a Home Study Report (HSR). This would determine her suitability as an adoptive parent. Once her HSR was approved, Parekh would be on a waitlist. The moment a child was available in any of the three states she had picked, she would be notified and given a 48-hour window to meet the child and make her decision. If she decided not to proceed, she would lose her spot in the waitlist and go right to the bottom of the queue.

Parekh knew the process like the back of her hand. She had done this before. Two years ago, she had registered on CARA for the first time. But she had to withdraw her application a few months later as she couldn't get past the HSR phase. "The social worker from the adoption agency kept asking me why I was not getting married," alleges Parekh. "At one point, she clearly told me I should get married and have a child of my own first. Then I could think of adopting."

These words sound familiar to 31-year-old Aditya Tiwari from Pune.

On New Year's Day in 2016, he became the youngest single parent to adopt a child with special needs in

India, but it had not been easy. "During my Home Study Reportinterview the previous year," he says, "I was asked if I had considered that adopting a child at the age of 27 might hinder my chances of getting married, that it'll spoil my life."

The attitudes towards single people have some way to go but CARA's laws have changed over the years, becoming more accommodative and even encouraging of them.

In 2015, CARA laid down fresh guidelines for adoption to streamline the process. These guidelines leave no room for discrimination on the basis of an applicant's marital status – except that a single man cannot adopt a girl child. In July 2017, the law became even more favourable for single women over the age of 40. Their waiting period for adoption is now fast-tracked by six months when the average waiting period for prospective adoptive parents (PAPs) is two years.

Over the last four years, this has led to an increase in the number of single PAPs, especially women, applying for adoption. In 2015-16, 412 single women registered for adoption with CARA. By the end of 2017, the numbers almost doubled to 817. While this was only one-twentieth of the 18,000 registrations that year, the numbers are growing consistently. Seventy-five single women adopted a child in 2015-16, 93 in 2016-17, 106 in 2017-18, and 121 in 2018-19.

Still, it has not been easy for several single PAPs, who complain that specialised agencies that are part of the adoption process – those conducting HSR or giving the child – can be biased towards them.

"A lot of agencies ask single PAPs questions that end up discouraging them. They make you feel that you're doing something wrong," claims Tiwari. "Recently, a friend told me he was asked during an adoption meeting if he was gay because he had applied for adoption shortly after his divorce."

While CARA has the last word on any adoption-re-

"I was advised by an adoption agency in Bengaluru to first get married, have a child of my own and then go for adoption"

**Disha Parekh**, single prospective adoptive parent (PAP), Bengaluru

## Modern Family

## **Only 38%**

of global households are couples-withchildren households

## 8%

of households globally are singleparent households

## 100 mn

single mothers in the world today

## 84%

single parents in the world are women Source: UN Women report



"A lot of agencies ask single prospective adoptive parents questions that end up discouraging them about the process. During my Home Study Report, I was asked if I had considered that adoption at the age of 27 may hinder my chances of getting married, that it'll spoil my life"

Aditya Tiwari, single adoptive father, Pune

"At an agency in Pune, I was told they will never choose me over a couple wanting to adopt. A person at an adoption agency in Ahmednagar made derogatory remarks about my divorce"

Shubha, single adoptive mother, Dehradun



lated matter, the agencies have the right to raise objections, often turning what could be a seamless process into an unnecessary battle.

Subhalakshmi Nandi from Gurgaon is all too familiar with this situation. Hers was one of the first cases after CARA centralised all adoption-related processes in 2015. The resistance, she says, came from the agency she was going to adopt her child from. "They indirectly suggested that single parents don't have a stable household and delayed adoption formalities," alleges the 39-year-old. Nandi had to fight back, citing the law; she said she could take them to court. The development sector professional had worked with the United Nations in the past and reached out to people to guide her in the fight. "Even then I had to struggle a fair bit and the adoption process turned quite unpleasant. But what about those who don't have a strong support system, who are not that confident or even aware of their rights?" asks Nandi.

People like Parekh, for instance.

When Parekh registered with CARA for the second time, her plan was to choose a different agency for HSR. "But that agency declined my request because I lived too far from their office." They suggested that she approach her former agency – and she is keeping her fingers crossed.

"They don't make it easy for single PAPs," says Shubha, an HR professional based in Dehradun. She began her adoption process five years ago. The adoption agencies were more difficult then, she says. "An agency worker in my hometown Pune told me they will never choose me over a couple wanting to

**Embracing Adoption** Total In-country Adoption 3.011 3.374 3.210 3.276 2015-16 2016-17 2017-18 2018-19 Adoption by Single Women 106<sub>91</sub> 95 Inter-country 2016-17 2017-18 2018-19 Adoption by Single Men 2016-17 2017-18 2018-19 Source: CARA

adopt. A person at a well-known adoption agency in Ahmednagar made derogatory remarks about my divorce," alleges the 47-year-old.

This happened a year before CARA centralised the adoption process and brought it under its fold. However, the bias against single PAPs is evident in many specialised adoption agencies even today, says Tiwari based on the conversations he has with people who approach him for adoption counselling. Most of the applicants hesitate to talk about their experience as their applications are still being processed and they fear it will further hamper their chances of adoption, says Purnima Sood, a fertility and adoption counsellor

based in Delhi. "Only the extent of the bias differs from city to city," alleges Tiwari.

## "Complete Family"

Agency heads that ET Magazine spoke to say they only have the child's best interest in mind. "Today, the number of children available is limited and the number of people waiting to adopt is growing. We end up asking ourselves: why should we not give them (children) a complete family?" says the director of a Mumbai-based adoption agency on condition of anonymity. "A 19-year-old adopted child asked us recently why we gave him to a single parent, why we couldn't find a normal family for him. We can keep debating about this but let's not forget the child goes through a lot during this process and has to be our priority," she adds.

It is because of these biases that a lot of women approaching adoption counsellors hesitate to even disclose their marital status, says Sood. "It's only after a few calls or sittings that they feel comfortable to say that they are single women wanting to adopt."

Not all adoption agencies harbour biases against single people. Bal Asha Trust in Mumbai, for instance, says it doesn't look at applicants as couples or single parents. "We look at how motivated they are, whether they are emotionally and financially stable, how stable is their family and, most of all, what kind of parenting they would do a few years later. For, what good is a couple over a single parent if they are always fighting with each other?" says Sunil Arora, executive director, Bal Asha Trust. The Mumbai-based trust is associated with a lot of celebrity adoptions, including actor Sushmita Sen's. The former Miss Universe is a single parent to two adoptive daughters.

Mumbai-based Pracheta Sharma has chosen Bal Asha for her HSR. "I was warned in online communities about biases against single adoptive parents, so I did my due diligence before choosing the agency," says the 38-year-old documentary filmmaker. She is currently waitlisted at 435 in a queue of 2,000 people in Maharashtra. The waitlist is a lot shorter in Jharkhand, the second state she has chosen, where she is at 162 in a queue of 900. "It's only a couple of months away,"

says Sharma, who has already started shopping for the baby girl she will be adopting.

A recent UN Women report states that only 38% of global households conform to the couple-withchildren norm. Over 8% households the world over are single-parent households. Last year, the domestic single-parent adoptions accounted for less than 4% of the total 3,374 adoptions facilitated by CARA. "Orphanages in India need to be sensitised to the idea of diverse families like same-sex couples or single-parent households," says Sharma.

Arora of Bal Asha agrees. "I've never heard anyone from an adoption agency objecting to single-parent adoption. Some of them are just not equipped to deal with such cases and need to be professionally trained," he says. He even suggests

that an agency can offer to counsel a single PAP's hostile family instead of using the family's disapproval against them to turn down their application.

"Adoption agencies can also add value to the process if instead of focusing on whether single parents fit the bill, they guide them on what kind of parents they need to be," says Shubha from Dehradun, who eventually managed to adopt a child, now 5 years old, after dealing with multiple agencies.

For its part, CARA has been conducting three-day workshops at the state level to sensitise agencies for the last four months. "We will be covering all states by the end of this year," says Deepak Kumar, CEO, CARA. "There have been a few instances of single women reporting biases of agencies in 2016-17, but we haven't heard any such case in the last two years," he adds. "The increase in the number of adoption is a reflection of changing mindset. The workshops will only make things better."

Once singles overcome the agency bias, they have to fight the societal bias. But PAPs like Parekh will not take a baby step back. "The more resistance I face, the stronger my resolve to adopt becomes," she says.

"One of the adoption agencies I dealt with indirectly suggested that single parents don't make a stable household. When I faced resistance from their end, I fought back, citing the law"

**Subhalakshmi Nandi,** single adoptive mother, Gurgaon

## What They Could Do

Agencies
Handling Cases of
Single PAPs

They should educate
single PAPs on what kind
of parent they need to be

Offer to counsel single
PAP's hostile family
instead of turning that
into a drawback

Be open to the idea of
diverse families like
same-sex couples, singleparent households, etc

## Single PAPs Dealing with Agencies

They should send follow-up report of the child to agency to show them single parenthood can work

Talk about adopted status of child to normalise the concept

Counsel other single PAPs so they are better prepared for the process

## :: Nupur Amarnath

ackpacks were once considered casual and suited only for travel or for students who needed to lug books by the kilos. It was a hard-working bag meant for the wearer's comfort.

But as offices become more mobile with laptops and assorted gadgetry (chargers, tabs, power banks and mobile phones), a backpack has become the goto workbag. Add to this the rise of a casual corporate culture, where athleisure is kosher at the workplace and sneakers are subbing in for high heels for women and dress shoes for men, and backpacks are strictly formal now.

Making and selling backpacks and travel bags – of burlap and vegan leather – is how Samriddh Burman, Karuna Parikh and Rewant Lokesh of Kolkata came together to start The Burlap People.

Parikh says each of them chose backpacks as their daily work or office bags and the backpacks came naturally to them. "The world has shifted to a freer and dynamic work culture and one doesn't have to prove one's intellect by the sharpness of a suit. There has been a shift that makes it socially acceptable for people at all levels to carry backpacks as work bags," she says.

## Shifting the Load

In the last few months, bags have been part of editorials across the US. While *The Atlantic* magazine wrote a full report on how women are picking the "double-shoul-

der lifestyle" after NPD, a market research firm, found that sales of women's backpacks were up 28% in the past year while sales of women's handbags had dropped.

The Philadelphia Inquirer carried an opinion piece headlined: "Hey, grownups, it's time to lose the backpack" that got The Week to publish a counter, "Women are not pack mules".

In her Atlantic article, Olga Khazan says the backpack is really about selfcare. "Women are waking up to the idea that you shouldn't have to be uncomfortable to be taken seriously. You should be able to have your stuff and carry it too... Much like Mark Zuckerberg wears the same hoodie each day so he can focus on making billions, women are rejecting the Great Morning Purse Transfer, the traditional moving of wallets and keys from one bag to another. They are seizing their back-

## Backpack to Work

As working women ditch the purse for backpacks, bag makers are innovating to



designed,

functionally fit and

address modern-

day needs

(Clockwise from above) Backpacks from Hidesign, Perona, Chiaroscuro, The Burlap People and TUMI

packs-and seizing the day."

The bottom line: When you pick your workbag, you may just be carrying more baggage than you think.

But Dilip Kapur, founder of Hidesign, a leather goods company, underlines that backpacks are unisex. "The magic is in minimalism. With the rise of athlesure and sneaker trend, backpack fits just perfectly - as a trend and for functionality. While men have loved the backpacks for a

long time, women are on-board as they understand backpacks offer convenience, are hands-free, trendy and not hurting your shoulders," he says.

Puneet Mangla, founder of a bespoke leather brand Perona, says the change is there as the boundaries of what defines a traditional workspace have blurred.

"We are living in an age when sophisticated and imaginative technology has made working on the move a way of life and even a preferred lifestyle. The backpack is an epitome of that work-life convenience and versatility."

## Mind the Bag

What has changed is not only the perception but also options. Many bespoke brands are offering backpacks that are thoughtfully designed, functionally fit and actually address modern-day needs like built-in power banks.

Prem Dewan, retail head of OSL Luxury Collections that handles menswear brand Corneliani, says backpacks are now seen everywhere - from offices to parties to airports and it is the women who are embracing the trend widely.

"There is not much of a difference in backpacks for men and women as brands usually go for unisex mer-

chandise. Working women usually avoid flashy, studded and highfashion styles and opt for something basic and sober. Black and brown leather backpacks are most sought after," he says.

Smriti Sain, founder of women's-only handmade brand Chiaroscuro, has seen a general shift towards backpacks for their carrying comfort. After all, women are the original pack mules, with companies designing bags that defy any law of scale.

Sain says she has noted the shift towards hands-free bags even among her younger customers who are conscious of carrying too much weight on one shoulder and prefer evenly distributing weight on

both shoulders. Chiaroscuro did a whole campaign around young mothers, their carrying needs and the styles that could work for them - and a backpack ticked all the boxes

In an article in *Today Style*, Beth Goldstein, an analyst at NPD, said consumers are getting into the functionality of products. What is working for workbags is pockets, compartments, hands-free comfort and accessibility. And the backpack is bagging the top honours on all counts.

Kapur of Hidesign sums it up: "Backpacks have always been around, but yes, the consumer is using more backpacks in their daily lives rather than stick to their travel use." And the companies are finally listening. ■

nupur.amarnath@timesgroup.com

## 7 Ways to Pick a Backpack

- Should hold all your stuff yet be small enough for ease of carrying in public transport
- Pick a fabric that is longlasting – tactical backpacks are good picks
- Genuine leather backpacks work well for work - these are professional, stylish and water resistant
- Buy one with padded straps— easy to carry and won't sprain your shoulders if commute is long
- Always look for a laptop support in the bag you are buying
- Think space, slots and quality. A backpack with pockets and compartments helps you stay organised

Try a convertible backpack that can be made big or small

# **Culinary Unity**

Ideas behind many Indian dishes, whose recipes vary from region to region and home to home, are in essence the same

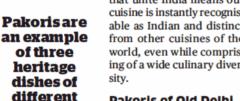
## :: Anoothi Vishal

nlike French food with its mother sauces and codified recipes, Indian cuisines are not a product of a set of recipes. We all know how different communities and micro regions and even homes follow their own recipes, each vying with the other for a stamp of superiority.

What knits this kind of culinary diversity, however, is the idea of certain dishes that exist throughout the country with minor variations but essentially the same concept. So while Indian cuisine is a melange of many different cuisines, it is also true that within this diversity exists a sort of unity; ideas of dishes whose recipes may vary from region to region and home to home, but which are, really, the same.

That we have a range of such dishes

that unite India means our cuisine is instantly recognisable as Indian and distinct from other cuisines of the world, even while comprising of a wide culinary diver-



## Pakoris of Old Delhi

This unity in diversity can be all too apparent even within the same micro region. A summer side dish of the Kavastha community of old Delhi is moong dal pakori served in mango panna. This is still eaten in some traditional families as part of lunch, with rice, to cool off on hot summer afternoons and is a variant of a more popular dish where moong dal pakori is simmered in a thin onion gravy mildly soured with amchoor

(dried mango) powder.

A similar heritage dish in traditional Baniya community homes of old Delhi is mangochi -- moong dal pakoris dipped in



A third dish of the same genre that used to be cooked in the homes of Khatri community lenders and trading community of old Delhi is moong dal pakori in a thin watery gravy soured by tamarind.

This is an example of three distinct heritage dishes of three different communities within the same geographical area except that the dish is really the same. made distinct by changes in the souring agents used.

## Vada Across Centuries

The dal pakori is a cousin of the vada, one of the ancient Indian dishes that exists in different parts of the country as vada,

bada, bor a and more even today. According to food historian KT Achaya, the vada (termed "vataka") is fully described as a dish as far back as 500 BC when it finds mention in the Dharmasutras as a dish of soaked, slightly fermented and coarsely ground pulses, deep fried in

From how

meats are

marinated

to how

vegetables

are cooked in

spices are

all common

By the time of the Manasollasa treatise was composed in the 12th century, the vada/vataka had found multiple uses in dishes where it was soaked in milk or in sour rice water (kanjika; kanji-vade exists as a dish in northern and western India till today).

threadsin Indian The vada today is all pervasive from the Assamese cooking boras to dahi bada to medu vada and more. While historically the vada seemed to have been made with urad/ masha dal, ingredients changed; pulses like moong or chana came into use, as also others as Achaya mentions. We can see these now in as varied a diversity as horsegram, rice-banana, potato, or even chilli-peppers.

## Dal Diversity

One of the most obvious categories of dishes that bind us despite our culinary diversity is dal. The way dal is cooked in water (with turmeric and sometimes other ingredients) and tempered (baghar or chownk) with ghee and spices to impart flavour is quite unique to the subconti-

Similar dishes exist in other parts of the world - like spelt or masoor dal equivalent cooked with sausage in parts of northern Italy, but not many cultures have this as a mainstay of most meals. The technique of tempering seems unique to Indian subcultures too and while the spices may differ, the idea of ghee being used to impart flavour is unique and binds disparate dishes together.



The Indian mithai is diverse too - but recognisable as a unique and single category. Of these, the ladoo is one of the most ancient mithais that continues to exist in many different forms throughout the country. The beauty of Indian cuisine is the constant inventiveness that we see through history and geography, leading to many different expressions of the same idea. Thus you have not just besan laddoos but sesame and jaggery ones (in colder seasons), those made with coconut (in areas where that is an abundant local ingredient) and even those dubbed "nugti ke laddoo" in Lucknow, made with fried besan boondi (soaked in saffron), so fine that it resembles the dot of the urdu alphabet (nuqta/nuqti), a refine-

ment brought about by the courtly culture of Avadh.

From how meats are marinated (according to Achaya, there are references to curd being used as a marinade as far back as the later epic age) to how vegetables are braised and cooked in spices are all common threads in Indian cooking, quite distinct from how the rest of the world treats ingredients. However, even when we go to much finer details, there are startling similarities between sub-

Chitua, made from go-

vindbhog rice, in the food

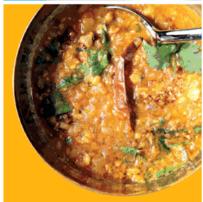
of Murshidabad in Bengal is a

dying delicacy. The batter is fermented overnight sans yeast and the dish topped with fresh, molten jaggery. It reminds you of an unlikely cousin-the appam! The more you delve into the history of Indian cuisines the more you begin to see how our culinary cultures are all inter-linked, sometimes surprisingly.

The writer looks at restaurants, food trends and culinaryconcepts











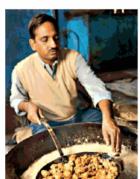


communities

within

the same

geographical







That we have a range of such dishes that unite India means our cuisine is instantly recognisable as Indian

## THE ECONOMIC TIMES THE ECONOMIC



:: Ateesh Tankha

nce there was a Bengal-born adventurer named James Brooke. In 1838, he sailed up the Sarawak River in his schooner, The Royalist, and helped the Sultan of Brunei to suppress a rebellion. As a reward, he was made governor of the city of Kuching. By 1841, he had become the first of three white rajahs who ruled the north-western coast of Borneo for acentury, suppressing piracy and headhunting, establishing industry and public works, and ensuring that the

The mystique that attracted merchants. pirates, painters and scientists to Kuching in the past continues to feed the imagination of the visitor today

ever-expanding and independent realm of Sarawak became a preeminent centre of trade on the island. As a result, Kuching, its capital, became a cosmopolitan city, allowing European, Chinese, Malay, Indian and Dayak cultures to co-exist and flourish.

This old flavour is still pervasive in Kuching. It

is a compact town, with nearly all the historical and cultural landmarks, shopping and eating establishments contained within a two kilometre radius.

The Kuching Riverwalk is among the prettiest in south-east Asia, affording you the modern respite of tidy order and cleanliness without destroying the illusion of colonial splendour. An endless string of street-food vendors hug the southern bank without congesting it, while a profusion of handicraft stores, coffee shops and confectioners choke the long pavement across the street that runs for a metric mile from the oldest Chinese temple in Kuching - the Taoist Siew San Teng Temple - at one end and at the other end the old Court House complex still displaying the Brooke's coat of arms. Within the complex, the Ranee Museum and the Textile Museum are worth a visit.

Nearby, beside the Square Tower (a Brooke-era prison that is now a restaurant), a short walk will bring you to

the ramp of the Darul Hana walkway bridge, which allows you to visit both the southern and northern banks while providing a panoramic view of Mount Santubong. Crossing to the northern side of the Sarawak River brings you to Astana, a pal-

**FACT FILE** 

## **Getting There**

• Filghts: Bangkok, Singapore, Kuala Lumpur, Jakarta

Plane, bus, car: Kota Kinabalu (Sabah), Bandar Seri Begawan (Brunei)

## Where to Stay

- Luxury: Hilton Kuching, Riverside Majestic, Merdeka
- Mid-range: Grand Continental, Batik Boutique, The Ranee
- Budget: Lime Tree, Fairview Guesthouse. Singgahsana Lodge

## Where to Eat

 Kim Joo, Indah Café Art Gallery, The Dyak

those with a thing for kitty kitsch.

Other than cats, Kuching is famous for its cuisine. Sarawak Laksa is a unique broth that adds only a little coconut milk to a tangy and spicy coriander and pepper soup. Served with yellow noodles and gar-

ace built

by Brooke's nephew Charles, and now the governor's residence. Nearby is the old Fort Margherita, now amuseum. You can enjoy vistas of the city from the ramparts before walking down to the pier through Malay kampungs (villages) and taking a twominute boat ride back to the southern side. Once there, look out for the cats! Feline statuary is more prevalent here than in the ruins of any ancient Egyptian city. The Great Cat of Kuching - the Padungan Roundabout Cat Statue - and the Cat Museum are recommended for

**Orangutans at Semenggoh Reserve** 

craving for more every day. The two best places to get your laks a fix, while washing it down with the local rice wine (Tuak), are Borneo Delight and the James Brooke Bistro. Kolo Mee is another favourite that consists of egg noodles with shallots and fish sauce, served with a generous helping of pork mince and porkballs. This Sarawak staple is best enjoyed with the Kedondong (June Plum) juice at celebrated holes-in-the-wall Kim Joo and Sin Min Joo. For an artful breakfast or tea, that includes scrumptious fusion roti canai and other experimental items in an envi-

ronment that overwhelms your senses with the local talent, visit Indah Café Art Gallery or The Chinese Museum Café. And finally, if eclectic dining is your thing, don't miss out on The Dyak, where you can sup on wild eggplant, cooked durian and rice wine ice cream on traditional Borneo kitchenware, and Zinc Restaurant and Bar, where a Catalan exile (Jordi) and an enterprising native (James) have set up the finest Spanish restaurant in Borneo.

Another testament to the compactness of a Kuching holiday is the fact that there are a number of outdoor excursions that can be enjoyed in a day. A short drive from Kuching is Semenggoh Nature Reserve, where you can observe, at close range, a number of adult and adolescent orangutans for an hour at feeding time. Only an hour's drive from here is the Sarawak cultural village, whose setting, replete with trees and lakes, is ideal for enjoying the cultural dances and handicrafts on display. Nearby, two national parks offer the visitor a chance to indulge in hiking, nature watching or sluicing through the mangrove swamps. Kuching Wetlands National Park is a birdwatcher's paradise that allows both coastal and river cruises with an opportunity to spot the elusive Irrawaddy Dolphin. By contrast, Bako National Park, encompassing seven ecosystems, offers trails that start and end on pristine beaches while providing promontory vistas and simian encounters with the Proboscis Monkey.

The white rajahs are long gone now, and Sarawak has become a Malaysian state. But much of the mystique that attracted merchants, pirates, painters and scientists to Kuching in the past continues to feed the

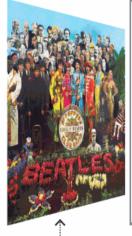
imagination of the visitor today. The writer is a traveller who divides his time between Singapore and India





## Music to the Eyes

Thousands of fans descended on a London zebra crossing on August 8 to celebrate the 50th anniversary of the photo shoot of the Beatles' Abbey Road album cover, which is considered one of music's most iconic images. A look at other such album covers











## Sgt. Pepper's Lonely **Hearts Club Band**

The Beatles can't be ignored when discussing music and album covers. The 1967 album cover showed the group standing with lookalike wax sculptures and life-sized cardboard cut-outs of famous people, including Marilyn Monroe, Bob Dylan, Marlon Brando, Sonny Liston, Karl Marx and Marilyn Monroe. The band wanted Mahatma Gandhi but EMI executives were worried the depiction would be perceived as sacrilegious. It was an expensive album cover partly because so many people had to be paid to use their likenesses. It is considered to be the first to feature printed lyrics.

## The Velvet **Underground & Nico**

## The Velvet Underground

Andy Warhol's role in the group's 1967 debut LP is not clear. But his role in making the banana cover is. Early versions of the cover said "peel slowly and see," and there was a peel-away sticker that revealed a pink banana. Some have interpreted it to a reference to the old schoolyard rumor that smoking a banana peel will get you high. It is one of the few albums where the person behind the album art, rather than the band or the album title, is

> named on the cover

## Nevermind

porn star."

Singer Kurt Cobain wanted to have an underwater image after watching a TV documentary on water births. But those images were too graphic and costly. So they asked Kirk Weddle to shoot some bespoke images in a Pasadena swimming pool for just \$1,000. The child he shot was four-month-old Spencer Elden, a friend's son. The dollar and fish hook were added later to the 1991 cover. In an interview with MTV, Elden said: "It's kind of creepy that many people have seen me naked. I feel like the world's biggest

## **Dark Side Of** The Moon

The design of the 1973 album cover was unique as it had neither the band's name nor the album's title. The original idea was to feature an image based on Silver Surfer, the comic book character. But the design team came up with the prism image that was found in a photography book, after an all-night brainstorming session. It was meant to convey the band's stage lighting and the album's lyrics. The image has become synonymous with Floyd.

THIS WEEK, THAT YEAR

## August 11-17



August 11, 2014 Actor Robin Williams dies by suicide at the

## August 12, 1908

The first Model T car rolls out of Henry Ford's the Ford Piquette Avenue Plant in Detroit.



## August 13, 1961

East German soldiers start erecting barbed wire and bricks between Sovietcontrolled East Rerlin and the democratic western section of the city. The barricade, later replaced with concrete blocks, comes to be known as the Berlin Wall.

## August 14, 2016

Usain Bolt becomes first man to win the 100m in the Olympic 3 times by





## Διισμετ 15, 1947

The Indian Independence Act comes into force creating the nations of India and Pakistan.

## August 16, 1977

Elvis Presley, known as the King of Rock and Roll. dies in Memphis of a heart attack at the age of 42.



SOURCE: ROLLING STONE, BILLBOARD, THE INDEPENDENT, BBC, RANKER, CREATIVE BLOQ SOURCE: ONTHISDAY.COM, HISTORY.COM, TIMEANDDATE.COM

August 17, 1945 Nationalist movement leaders Sukarno and Mohammad Hatta declare Indonesia independent from the Netherlands, which sets off an armed

struggle till the Dutch East Indies is recognised as a free country, in 1949.

## Fruits of the World **WEEKLY VECTOR**

Global fruit production by variety in 2017 (million tonnes)



WATERMELONS 117



**BANANAS** 113



**APPLES** 89







MANGOS



PEARS

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