

UPGRADE MUSEUMS

Museums are repositories of history and culture. The small and big things of the past that reflect upon human development and history are reflection of a society's respect for its post and ancestors. Indian museums indeed are rich repositories of history and legacy yet fall short of global standards in displaying the objects. Take for example J&K where we often boast of a documented history of 5,000 years. How many museums we have in either Srinagar or Jammu, the capital cities?

In comparison, the museums in the West are grandiose and display is quite aesthetic. However this could change in India with the government's announcement that of the Museum Grant Scheme. The scheme launched by the Union Ministry of culture aims to provide financial assistance for the establishment of new museums, development of existing museums, digitisation of collections, creation of virtual museums and capacity building of museum professionals. This opens many possibilities of preserving our rich culture and history and the people and the governments in J&KL must make use of this scheme. These days private museums have also cropped up in many parts of India which are well-curated exhibitions. For example Amritsar has a partition museum which is privately managed and people have given it good reviews. Delhi has also set up a similar museum on the same theme. Partition was such a big scar on the soul of Indian sub-continent and it's only appropriate that we have more museums on this man made tragedy for the younger generations to understand and learn from the past.

While the existing museums in J&K must be thoroughly upgraded and pulled out of their inconspicuousness, the government must ask place these museums on the map of tourist circuits. Today one is not sure how many tourists visiting Kashmir do visit the lone Museums in Srinagar or how many pilgrims to Vaishno Devi Shrine visit the museum in Jammu to see the Dogra heritage. Unless we learn to honour and feel proud about our heritage, the world will never truly understand us.

Chasing the Vision of Dr APJ Abdul Kalam

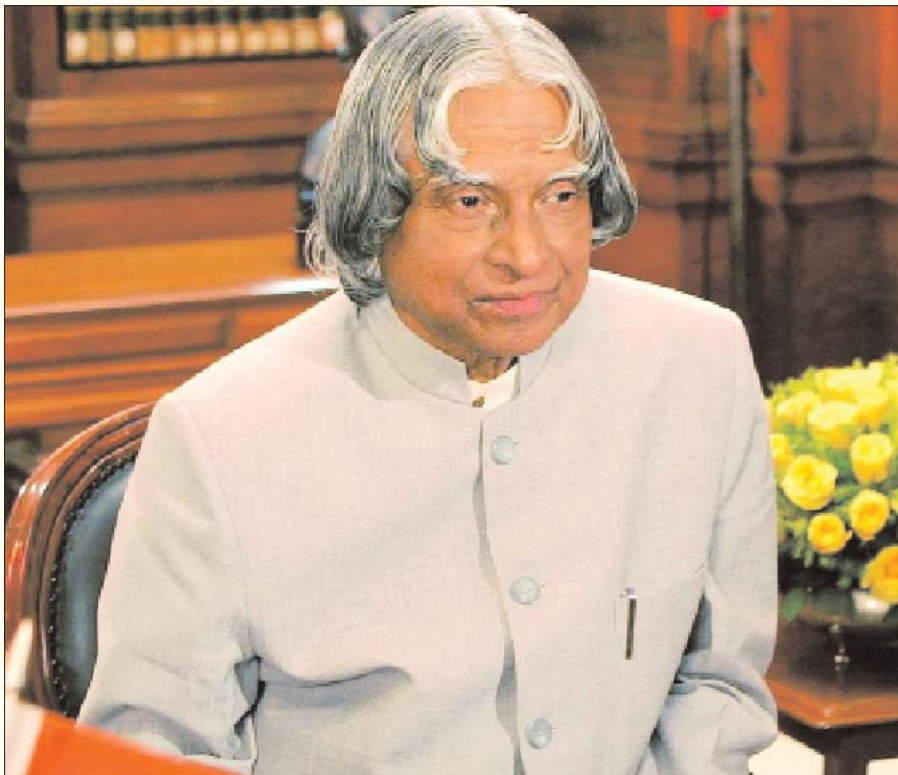
Ashish Tripathi

Dr APJ Abdul Kalam is that one eminent public figure of post-colonial India who inspired and catalysed the lives of millions of the youth across the nation. His entire life journey is a set of motivations from his modest childhood to the highest office in the Rashtrapati Bhawan. Dr Kalam's endeavours in every walk of life, across science, education or public life, are great acts as powerful incentives for national progress. In one of his catalytic speeches in 2011 at IIT Hyderabad, he articulated the three visions: freedom, India's development and its global stature. Regarding freedom, he noted that India got its first vision of independence in 1857 and later got freedom. He believed that we must protect it at all costs and reminded us, 'If we are not free, no one will respect us'. ExecutiveBranch

He was very cautious about freedom, which is far beyond the conventional political spectrum. He championed the cognitive freedom that is truly more important for intellectual autonomy and that draws the nation's attention to reclaim its own heritage, honouring national heroes and preserving and cherishing its vast cultural treasures. India, after a long walk, led a great move for cognitive liberty, which evokes us to look back to our great civilisational history that constitutes great schools of philosophy, magnificent architectural milestones and many more ancestral achievements to cherish.

It's truly correct that over the last several years, we have tangibly gone through these cultural shifts. For instance, the nation has replaced the colonial-era legal framework with the revised Bharatiya Nyaya Sanhita; we are scaling our traditional medical practices, revitalising the indigenous languages and making a structural change in the field of education for Bhartiyaakaran of India's education system and systematically moving away from the Macaulay model of education.

To memorialise the 75 years of India's Independence, the Union Government of



India took a great initiative by introducing a nationwide campaign, Azadi Ka Amrit Mahotsav, to commemorate our national heroes, their life journeys, and their contributions to India's freedom movement. They are the real source of inspiration for our generation. Their history is very motivating and can inspire the idea of selfless service for the nation. The sacrifices they made for the country are unforgettable.

India's freedom struggle was a pan-India movement. People across the country fought for their motherland with great spirit. The number of participants is truly innumerable. There were many freedom fighters who did not get much recognition, but their sacrifices are highly notable. Whatever they did, they did for the sake of the nation. Dr. Abdul Kalam always highlighted this kind of selfless service; he firmly believed in the philosophy that prompts everyone to ask, 'What can I give?'

The remaining two visions of Kalam Sahab are intrinsically linked, as he saw the vision for India's development and its

stature in the world. In point of fact, India has accomplished considerable achievements in diverse disciplines, and specifically the past decade and a half has marked a remarkable chapter for India's growth and advancement. This growth has touched everything from science to finance.

Some noteworthy achievements are the Mars orbiter mission (Mangalyaan), the Chandrayaan success, the Swadeshi Defence Network, and the unified payment interface (UPI). In the year 2023, the Prime Minister of India, Shri Narendra Modi, launched the Viksit Bharat@2027 initiative. History

On this very occasion, he said that 'in the life of any nation, history provides a time period when the nation can make exponential strides in its development journey; for India, this 'Amritka' is going on'. For India, this is the time, the right time (yahi samay hai sahi samay hai) and each and every moment should be utilised so every institution and every individual should

move with a resolution that every effort and act will be for Viksit Bharat. Under his transformational leadership, India became the fastest-growing economy and was placed as the 4th largest global economy in 2025 by consistent structural reforms and other essential endeavours under the vision of Atmanirbhar Bharat. True national development, however, demands active civic participation. Once, Kalam Sahab said that why is media here so negative?

Why are we in India so embarrassed to recognise our own strengths, our achievements? We have so many amazing success stories, but we refuse to acknowledge it, why? We always say the government is inefficient. You say the laws are too old, you say and say, but what do you do about it?

While addressing the youth on national youth Day in Pune, he urged the young minds to take some pledge for the betterment of themselves and their nation that 'I realise righteousness in the heart leads to the beauty in the character, beauty in the character brings harmony in the home, harmony in the home leads to order in the nation and order in the nation leads to peace in the world.

So I like the lamp of knowledge in the nation and ensure that it remains lit forever. I realise, whatever works I do, if I do the best, I am contributing to realising the vision of developed India.' In his autobiography, Wings of Fire, he shares the obstacles he faced and courageously overcame. While problems are a part of life, our courage, consistency, and passionate devotion to our vision will keep us fueled forever.

Really, we have a number of blame and excuses; moreover, we should ask ourselves what we can do for the betterment of our society and the development of our nation. Today, to honour his death anniversary, the nation must embrace his message and his inspirational directives. We must pivot from excuses to execution to lead an accountable, mission-driven life, as Kalam Sir himself defined his whole life and legacy in a singular defining declaration, 'My mission is my nation.'

MORE THAN JUST A CUP OF TEA

Sharmila Vaidya

"Would you like a cup of tea?" asked my friend. I had one just before leaving home and certainly did not need another one, but I happily said, "Yes." We sat down sipping our tea, reminiscing about old times and spent a wonderful afternoon together. That simple invitation reminded me that it wasn't just the cup of tea that made the afternoon so special but everything that came with it. My husband and I like going to this Chinese restaurant. We love the food, the ambience, and the tea they serve. We like sitting there enjoying our tea, away from the hustle and bustle of everyday life. Cookware& Diningware

Tea is not just a refreshing beverage, it is a symbol of hospitality and warmth, whether shared with a friend, a family member, or someone visiting your home. It is a much-needed pause in a busy day, a lifesaver during a hectic work schedule, and a comforting drink on a cold winter morning. For me, it is the perfect way to begin my day.

Research suggests that tea contains many naturally occurring compounds with antioxidant and anti-inflammatory proper-



ties that are beneficial to our health. These findings give us another reason to appreciate tea. Today there are countless varieties of tea to suit every taste and occasion. There is the fragrant Kahwa from Kashmir, the rich tea of Assam, traditional Chinese tea, English Breakfast tea, fruity blends, and many more.

Every kind of tea has its own appeal. Green tea with honey and lemon is appreciated for its health benefits, while tea with milk, ginger, and a dash of black pepper soothes the throat. Chamomile is a favorite

at bedtime, and fruity teas suit different moods. Upscale restaurants may serve steeped tea with milk and sweetener on the side, while roadside dhabas offer our beloved "masala chai," brewed with milk and fragrant spices.

This made me wonder about the origins of tea and how it became such an important part of societies around the world. Each cup of tea has a story to tell.

It is believed that tea was discovered in China thousands of years ago and was used for its medicinal properties. Over time, it became an integral part of Chinese culture. Thereafter, it was introduced to Japan by the Buddhist monks. They used it as part of their spiritual practice. It came to symbolize harmony, respect, purity and tranquility.

Soon the British started importing tea

from China. Initially, it was only for the upper class before becoming a drink for the masses. As demand for tea grew, the British established tea plantations in India and started exporting Indian tea around the world, transforming the country into one of the world's leading tea producers.

In this way, a simple cup of tea travelled across continents, shaping cultures and traditions along the way. Originally, most of the tea grown in India was intended for export. However, in the early twentieth century the Indian Tea Association began promoting tea, and it soon became a popular drink all over the country. Today, about 70 per cent of the tea produced in India is consumed domestically, reflecting just how deeply tea has become woven into everyday life. Cookware& Diningware

In today's fast-paced world, a simple cup of tea reminds us to slow down, reconnect, and appreciate the people around us. It is not just a drink. It is a gesture of hospitality and a cherished tradition. Long after the last sip is gone, it is these moments we share together that remain with us. It is a reminder that life's greatest pleasures are often the simplest ones.

Mental health must be part of mainstream healthcare

Yuvveer Bagai

Mental health remains one of the most neglected areas of Indian healthcare. Psychiatry and psychology are still too often treated as peripheral departments in hospitals and clinics. The neglect is not because the need is small; it is because stigma continues to shape how society, institutions and even insurance systems view mental illness. MentalHealth

Just as the heart, liver, kidneys or lungs can malfunction, the brain and mind too can suffer from illness, imbalance, trauma, stress and dysfunction. Depression is not weakness. Anxiety is not drama. Mental illness is a medical and human reality, and it deserves the same dignity, urgency and financial protection as physical illness.

India's mental health burden is substantial. The India State-Level Disease Burden Initiative estimated that around 197.3 million Indians were living with mental disorders, including ap-

proximately 45.7 million with depressive disorders and 44.9 million with anxiety disorders. The National Mental Health Survey 2015-16 found that the current prevalence of mental morbidity among adults was 10.6%, and that nearly 15% of adults required active mental health intervention. The same survey reported a treatment gap ranging from 70 per cent to 92 per cent across different mental disorders.

The urgency is even greater when viewed against India's demographic scale. A large part of India's population is young, exposed to academic stress, workplace pressure, digital overload, financial uncertainty, relationship challenges and lifestyle disruption. Mental health is therefore not only a healthcare issue. It is also a question of family wellbeing, workplace productivity, educational performance and national resilience.

The legal position is clear. Section 21(4) of the Mental Healthcare Act, 2017 requires every in-

surer to make provision for medical insurance for the treatment of mental illness on the same basis as treatment for physical illness. In 2026, the Government of India also clarified in Parliament that policies covering OPD treatment for physical illness must cover mental illness on the same basis.

This principle of parity is important. Mental health coverage should not be a cosmetic clause in a policy document. It should not be a rider, top-up, add-on or symbolic inclusion. It should form part of the base structure of every health insurance policy. If a policy offers Rs 10 lakh of health cover, mental illness should be meaningfully covered within that framework, not pushed into restrictive sub-limits, unclear exclusions or delayed approvals.

India also has a larger insurance protection gap. In FY 2024-25, India's overall insurance penetration stood at 3.7 per cent of GDP, with life insurance at 2.7 per cent and non-life insurance at only 1 per cent. Insurance

Health insurance has grown, but coverage is still uneven. IR-DAT's Annual Report 2024-25 records that general and health insurers covered 58 crore lives under 2.65 crore health insurance policies. In a country of nearly 146 crore people, this shows both progress and a large gap in meaningful individual protection.

The gap is especially relevant for mental healthcare because most treatment is outpatient-based. Mental healthcare is not primarily an admission-based specialty; it is a continuity-based specialty. A person with depression may need repeated psychiatric consultations, therapy sessions and medication review. A child with developmental concerns may need psychological assessment and early intervention. A person with anxiety may need counselling and follow-up. Very little of this care is inpatient. Most of it takes place in OPD settings, clinics, counselling rooms, digital consultations and structured follow-up

programmes.

Therefore, a policy that claims to cover mental illness but largely restricts coverage to hospitalisation is structurally inadequate. Mental health insurance must include psychiatric consultations, psychology sessions, counselling, psychotherapy, psychometric assessments, neuropsychological testing, digital follow-ups, rehabilitation support and clinically required diagnostics.

Daycare mental health services should also be included where relevant. Many interventions do not require overnight admission but may involve structured therapy programmes, supervised assessments, neuromodulation support or short-duration clinical procedures. Insurance frameworks must evolve beyond the old binary of OPD versus hospitalisation.

The private sector is central to this reform. If insurance networks are limited mainly to large hospitals, access will remain narrow. Private mental health

clinics and centres must be able to empanel with TPAs, insurers and government schemes through a seamless, transparent and digital process. Empanelment should be based on clear eligibility standards, qualified professionals, ethical documentation, privacy safeguards and defined timelines.

Government schemes such as Ayushman Bharat, CGHS, DGHS and similar programmes should also recognise the role of private mental health providers. Mental healthcare must be integrated more meaningfully into such frameworks, including OPD-linked models where appropriate. Fair pricing and timely payments are equally important. Mental healthcare is manpower-intensive and cost-intensive. MentalHealth

A quality centre requires trained psychiatrists, clinical psychologists, counsellors, therapists, assessment tools, digital systems, privacy infrastructure, crisis protocols, continuous training and, in some cases, ex-

pensive technology such as neuromodulation or brain-mapping systems. Margins are often limited because the service depends heavily on professional time and clinical quality.

If reimbursement rates are unviable or payments are delayed for months, good providers will avoid empanelment. The private sector can complement the government sector only if it is treated as a genuine partner. Claims and bills should be processed through time-bound and transparent systems, with minimal administrative friction. Moreover, mental health insurance must also reach beyond metros. Tier-2, tier-3 and rural India need access through tele-psychiatry, online counselling, digital follow-ups, community screening and empanelment of smaller qualified centres.

The writer is a financial expert with experience across healthcare, investments and business strategy; Views presented are personal.