

NEPAL CATASTROPHE

Nepal is facing a worst-ever natural calamity with flash floods originating in Tibet spelling devastating floods in the border area. The worst part is the Chinese authorities which knew of the formation of an artificial lake due to debris collecting at a point in the upper Himalayas and blocking the natural flow of water, never alerted Nepal of the imminent danger of the water breaching the debris-bank and causing devastation down the river. The Chinese did the same with India about 22 years ago. About 50 villages home to some 3500 residents had felt threatened by that blockade of lake Perachu. However, the Chinese realized the pressure from India and probably diverted the lake water and averted the tragedy. Again, as always, India rushed to Nepal's help with government sending huge tranches of humanitarian help including water bottles, tents and medicines. India is known for being the first responder to the natural calamity but in this case, it was also because we are neighbours and India and Nepal share familiar relations.

INAPPROPRIATE AD

Advertising is the art of selling snow to Eskimos. In India the companies seem to be ignoring this rule and hell bent on antagonising the bulk of consumers. First it was an eyewear and sunglass company which showed insensitivity to Indians by seeking to ban certain things very Indians and the policy got leaked. Now a famous actor has shocked the Indians as she was shown wearing minimal dress while celebrating raksha bandhan with her brother. In the times of social media, why are Indian companies showing insensitivity, The advertising campaign has since been withdrawn and both the company and the actor have apologized but the damage is done. Some people are seeking guidelines for advertising but today the consumers are the real king, as they have shown this time.

VK Bahuguna

The recent agitation at Jantar Mantar, Jharkhand, and in many other states over paper leaks has shaken the conscience of the nation. The spark ignited by the unwarranted UGC guidelines dividing students and the country along caste lines was overtaken by the paper leak controversy and put the country into utter turmoil, which was exploited by anti-national forces, as in previous two agitations. The recent police actions and exposures on paper leaks have proved that senior professors and a chain of people responsible for conducting the exams were found deeply involved in this racket, which clearly proves the cesspool of the Indian education system. Let me discuss how the changes have occurred since people like me from the middle class got admitted and completed a Master's degree and my son got admitted in 2001 in B Tech at IIT Delhi and com-

pleted B Tech with a very nominal yearly fee of less than eighteen thousand. Today, it is not possible for a Group A officer to admit his children to private medical colleges as the fees are exorbitantly high. Let us examine this issue as, across the length and breadth of India, an unspoken tragedy is unfolding inside middle-class homes. The desperate parents are looking at their life savings, calculating property values, and wondering if they can afford to keep their child's dreams alive. The outrage exploding among Indian youth today is not merely about leaked question papers or compromised examinations. Those are just the visible sparks landing on a massive economic despair. Beneath the headlines lies a far deeper, more insidious crisis: the outright commercialisation of higher education. A seat in a classroom — once viewed as a gateway out of poverty — has been transformed into a high-yield investment asset class. Today, education, in-

stead of realising the dreams of parents, is being choked by the heavy ash of commercial greed. How did a nation that built its identity on accessible public education allow its finest institutions to become playgrounds for financial privilege? Publicly funded institutions were originally established to democratise excellence using taxpayers' money. Today, their fee structures reflect a sharp corporate turn, functioning under the banner of financial self-sustainability. At premier management institutes like IIM Ahmedabad, Bangalore, and Calcutta, the flagship two-year Post Graduate Programme in Management fees stands at approximately Rs 24.5 lakh to Rs 27.5 lakh. When personal expenses, books, and living costs are added, the total bill easily pushes towards Rs 30 lakh to Rs 35 lakh. For a standard four-year B Tech degree across Indian Institutes of Technology (IITs), tuition fees sit at Rs 1,00,000 per semester. Once in-

stitutional fees, mess overheads, and hostel charges are factored in, a student spends Rs 9.5 lakh to Rs 13.9 lakh across four years. For families locked out of the hyper-competitive government medical seats, private medical colleges demand anywhere from Rs 50 lakh to well over Rs 1.5 crore for an undergraduate degree. Now look at the inequality chasm: costs versus average Indian income. The paradox of India's higher education pricing becomes stark when evaluated against the economic reality of an ordinary citizen. India's average net annual per capita income is approximately Rs 2,08,000. The tuition and programme fees of an IIM MBA (Rs 27.5 lakh) equal more than 13 years of an average Indian's total annual gross income. A four-year B.Tech at an IIT Rs 11 lakh) consumes over five years of average annual earnings. A private medical seat costing Rs 1 crore requires the equivalent of nearly 48 years of an average citizen's

net income. To bridge this massive gap, families are forced into commercial banks where student loans carry interest rates ranging between 8.5 per cent and 13 per cent annually. A student enters the workforce carrying a crushing debt burden before earning their first salary. Young graduates are forced to abandon careers in basic science, public service, or entrepreneurship simply to chase high-paying corporate roles needed to service monthly EMIs. I am reminded of the then Education Minister, Murli Manohar Joshi, who, in the government led by Atal Behari Vajpayee, questioned the fee hikes by the IIMs and IITs, but in the name of autonomy, he was criticised by these institutions. The question is, when government IIMs and IITs are becoming commercial and profiteering, then why not the private ones? Another big fraud is the so-called Non-Resident Indian (NRI) quota. This mechanism of quota in medical and technical

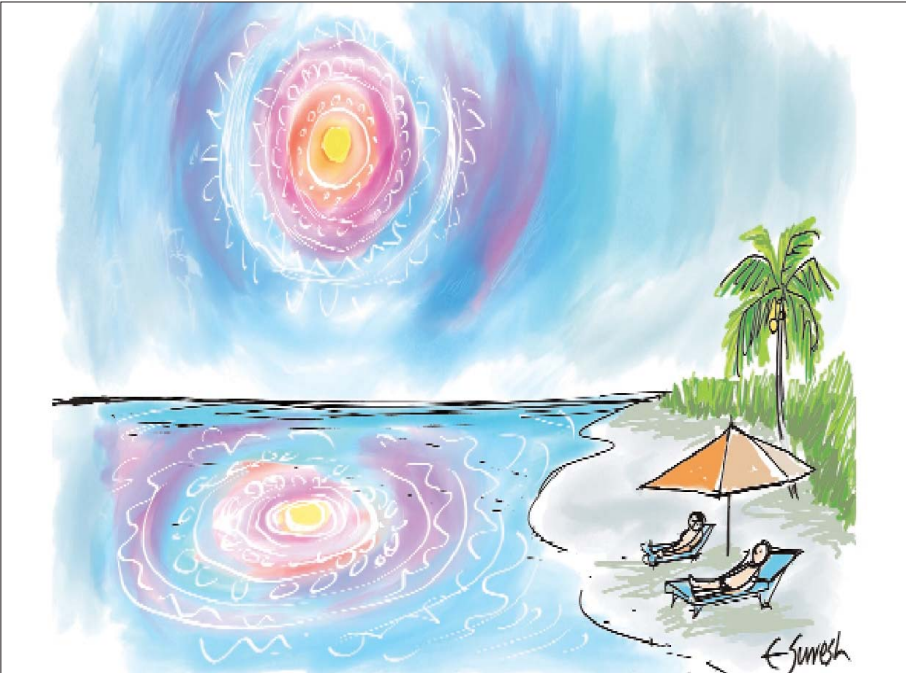
institutions functions as a legalised fast track, while meritorious poor students suffer. This system allows rich candidates with significantly lower entrance ranks to purchase seats simply because they can pay three to five times the regular fee. When money buys entry while merit sits on a waiting list, the social contract between the state and its youth shatters. Though the Supreme Court of India recently slammed expanded definitions of the NRI quota as a "money-spinning tactic" and a "fraud" on merit, institutional loopholes continue to monetise education. Other countries offer a stark contrast; many developed nations treat higher education as vital public infrastructure rather than a commercial enterprise. For example, in Germany, public universities charge zero tuition fees for undergraduate programmes, and in France, higher education is heavily state-subsidised, with public university tuition set at nominal rates (often under 250

euros per year for standard degrees). In Norway, Finland, and Denmark, public universities operate under state-funded models, ensuring higher education remains a public right free from commercial exploitation. These countries understand a basic principle: an educated youth yields higher tax bases, stronger innovation, and better civic governance over a lifetime. Learning in India is becoming a profit-driven marketplace, leading to fundamental distortions. First, it results in the denial of access to higher education at an affordable cost. Secondly, meritocracy is subverted, and wealth replaces talent and hard work as the primary gateway to elite professions. Third, families are plunged into multi-generational debt, turning higher education into a debt trap. When medical graduates pay over a crore for an MBBS, the market pressure to recover that capital inflates healthcare costs for the entire country.

Goa: India's compass for coastal tourism

Sadanand Shet Tanavade | Anuj Pattanayak

The challenge is no longer simply to draw tourists to India's shores, but to ensure that tourism does not destroy the very coastline that attracts them. If India's coastal tourism is to grow sustainably, Goa's experience with carrying capacity, conservation, and ensuring that local communities share the gains offers valuable lessons for the rest of the country SouthAsians & Diaspora India has one of the world's longest coastlines, and until recently, one of its least precisely measured. When the coast was remapped in 2024, it grew from 7,516 km to over 11,000 km - not because any land was added, but because finer, modern mapping captured the bays, inlets and offshore islands that older, smaller-scale charts had smoothed over. It was a quiet reminder of how much of our coast we are only beginning to see clearly, even as it carries a growing share of the nation's tourism economy. Nowhere is that economy more visible than in Goa. Last year, the state welcomed close to 1.08 crore visitors - several times its resident population - along a beach coastline of barely 105 km. Tourism accounts for more than a sixth of Goa's economy and a third of its jobs. More than the numbers, though, what sets Goa apart is experience: few places in India have managed tourism at this intensity for as long or learnt as much in the process. That experience is worth drawing on, because India is not short of policy for its coast. The Coastal Regulation Zone rules protect fragile stretches; Swadesh Darshan 2.0 funds coastal circuits; the Blue Flag programme certifies clean beaches; Travel for LiFE promotes responsible travel; and Goa has both its own tourism policy and, more recently, a regenerative tourism vision built around people, environment and economy. The pieces exist.



What they have lacked is a way of working together as a single, coherent approach to coastal tourism - and this is precisely where a state like Goa, already doing much of this at once, can show what joining them up looks like. Bringing them together starts with a fuller idea of what a coast can bear. Carrying capacity is too often reduced to a single question - how many visitors a beach can hold - when it is really about water and sanitation, waste and traffic, the health of dunes and mangroves, and, not least, the daily lives of the people who live there. A beach that overwhelms its town's water supply or its roads is not a success, however many visitors it draws. Goa has begun to take this seriously, commissioning a fresh scientific study of how many visitors its coast can sustainably support, while moving to expand sewerage and waste networks and strengthen the mangroves that shield the shore. It also means treating different stretches of coast differently.

Nesting grounds, dunes and mangroves call for careful protection, while others are well suited to livelier activity - the logic already embedded in India's coastal zone plans, and demonstrated at scale by Australia's stewardship of the Great Barrier Reef, where clearly defined and periodically reviewed zones allow protection and tourism to reinforce one another. With rising seas and steady erosion already claiming hundreds of hectares of Indian coastland each year, that same foresight must extend to resilience: restoring mangroves, managing shorelines and building for the storms to come. Above all, coastal tourism must keep local communities at its heart. A coastline is not only an ecological asset but a home and a livelihood - for shack owners, fishers, taxi operators, guides and family-run guesthouses. Goa's regulated beach-shack policy, which reserves space for local operators, and its women-led homestay scheme, which spreads tourism's gains into the hinterland, both

show how growth can be shared rather than concentrated. Tourism is only truly sustainable when the Goans who give the coast its character continue to prosper from it and can live comfortably alongside it. Much of this comes down to planning for a simple reality: the effective population of a tourist town can multiply many times over at the height of the season. Infrastructure that serves residents well through the year must also be able to absorb those surges - as Goa's lifeguard service has shown, using technology to cut drowning incidents sharply while keeping its beaches open and safe. And where the coast generates the revenue, a fair share of that value should flow back into maintaining and protecting it, guided by the kind of recognised standards - India's own Blue Flag and clean-beach certifications among them - that turn good intentions into measurable practice. The stakes reach well beyond any one state. India's tourism economy is expected to approach USD 527 billion by 2036, and much of that growth will come from the coast. Whether it lasts will depend less on how many visitors our shores can attract than on how well they are cared for - on treating the coastline not as an inexhaustible backdrop, but as a national asset to be measured, planned and protected. Goa has already learnt much of what that takes. Given the chance, it can help show the rest of India's coast how to grow without wearing itself out. SouthAsians & Diaspora Last year the state welcomed close to 1.08 crore visitors - several times its resident population - along a beach coastline of barely 105 km. Tourism accounts for more than a sixth of Goa's economy and a third of its jobs. The writers are Member of Parliament (Rajya Sabha) from Goa and Anuj Pattanayak, a public policy professional at Chase Advisors; Views presented are personal.

EXPERIENCE THE LOVE OF GOD BY TAKING HIS SHELTER

Ajit Kumar Bishnoi

I have sometimes wondered why a mother loves her baby so much and that too unconditionally. It is all one-sided! She looks after the baby the very best way possible in spite of her limitations, which all of us have. The baby wakes her in the middle of night. What does she do? Get upset? Far from it; she cleans him, as necessary, and feeds him. Have you seen a mother complain about the troubles her dear child gives her? Far from it; she even looks after the baby when she, herself, is not well. Pregnancy & Maternity Now the explanation for the above. Her child gives her, what is extremely precious to her. For the child, his mother is everything; his loyalty is unflinching. My Lord, who loves me, gave me this insight, and, more importantly, one which follows. Because I have taken His shelter. My relationship with God is also one-sided. What can I give Him, who owns everything; doesn't He? Yes, my loyalty is all-important to God. This is what we all need to do, and our life will become



sublime. Just to give you an idea about what my Lord is doing for me, He has taken charge of me. Surely, my Lord must reform me in order that I become deserving of the highest reward of liberation in this life itself; no more of the painful cycle of birth and death for me. I am not ashamed to admit that I have plenty of lust, greed and hate. There are big hindrances in my progress. They are all being got rid of systematically and very patiently. My Lord even takes care that it is all done in a subtle way with my cooperation. They are not being delivered like hammer blows. My Lord has even

made me His 'nimitta' (instrument) to carry out certain tasks, which give me a positive identity, like I write spiritual articles under His guidance. I know in my heart that God does not need me; He has 'ichcha shakti' (divine will power). He can accomplish anything He chooses to do, but all the tasks my Lord has set for me are my necessities; I love them, like looking after my family and the family business. My Lord has mercifully provided all the resources I need to do my assigned duties. I have plenty of money, excellent help of all kinds, most importantly, sufficient energy at my age. Believe me, I feel empowered to do what I must; it is a great feeling. All these are within my comfort zone, suited to my unique nature. Even my deep desires are getting fulfilled, which, of course, are accordingly to 'dharma' (highest principles). Whatever bad my fate brings is taken care in a tolerable way. I am even able to not get spoiled by good things which happen in my life. What more can I hope for or anyone can? I have never felt this good in my life. It is quite unbelievable what I am experiencing.