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Contents

President's Note

The contemporary world is witnessing profound geopolitical shifts, rapid technological transformation, climate-induced uncertainties, economic volatility, and evolving security challenges that transcend national boundaries. These developments underscore the importance of resilience, not merely as a response to crises, but as a guiding principle for governance, institutions, and society. Building resilient systems requires informed dialogue, interdisciplinary research, and continuous engagement with emerging policy challenges. It is in this context that knowledge-sharing platforms assume renewed significance, enabling diverse perspectives to shape informed public discourse and evidence-based policymaking.

Policy Perspectives Foundation (PPF), Astha Bharati's partner organisation, organised the Risk & Resilience Podcast Series to facilitate conversations with policymakers, practitioners, researchers, and domain experts on issues of national and global significance. This edition carries curated excerpts from fifteen episodes of the series, covering subjects such as national security, labour policy, renewable energy, climate change, the genesis of terrorism in South Asia, and other contemporary policy concerns. These are complemented by insightful research articles on geopolitics, disaster governance, financial inclusion, urban development, and India's developmental aspirations. We hope that this edition will encourage informed reflection, meaningful dialogue, and a deeper appreciation of the policy choices that will shape a resilient and inclusive future.

PC Haldar
President
Astha Bharati

Editorial Perspective

Every edition of Dialogue attempts to bring together ideas that help us better understand the changing policy landscape. While the subjects in this issue range from geopolitics and disaster governance to financial inclusion and urban development, they are connected by a common concern: how institutions and societies respond to an increasingly uncertain and interconnected world. As policy challenges grow more complex, there is a greater need for informed analysis that not only examines problems but also offers perspectives on resilience, governance, and sustainable development.

This edition opens with insights from the first fifteen episodes of PPF's Risk & Resilience podcast series, capturing conversations with practitioners and experts on emerging risks and institutional preparedness. The subsequent articles examine Saudi Arabia's evolving strategic environment, political developments in Pakistan-Occupied Jammu and Kashmir, and the imperative of strengthening India's disaster governance through decentralisation and capacity building. Together, these contributions highlight the importance of understanding both regional dynamics and domestic preparedness in shaping effective public policy.

The latter half of the journal shifts the focus towards India's developmental priorities. The contributors reflect on the vision of Viksit Bharat, analyse financial asset holdings in the North Eastern Region through a sustainable development lens, and explore the opportunities and challenges of Guwahati's satellite city mission. Although diverse in theme, these papers share a common emphasis on inclusive growth, institutional effectiveness, and evidence-based policymaking.

As always, Dialogue seeks to provide a platform where research, practice, and policy intersect. We hope this edition encourages readers to reflect on the issues presented, engage with differing perspectives, and contribute to the broader discourse on building a more resilient and inclusive nation.

Manika Malhotra Jain
Editor, Dialogue

Dialogue Podcast Insight

Title - Risk & Resilience
Risk & Resilience Series - Episode 1
In Conversation with Mr Rajiv Jain
Former Director, Intelligence Bureau; Former Member, National Human Rights Commission

About the Guest

Mr Rajiv Jain is a distinguished former IPS officer of the 1980 Bihar-Jharkhand cadre. During his three-decade career in the Intelligence Bureau, he handled critical national security assignments across Jammu & Kashmir and several major urban centres before serving as Director of the Intelligence Bureau. Following his retirement, he served as a Member of the National Human Rights Commission. His experience offers a rare perspective on intelligence, diplomacy, strategic affairs, and national security.

Episode Overview

The inaugural episode of the Risk & Resilience podcast explores the rapidly evolving geopolitical landscape shaped by ongoing conflicts in West Asia, Ukraine, and the broader contest among global powers. In conversation with Safi Rizvi, Mr Rajiv Jain analyses the changing nature of warfare, the implications of an emerging multipolar world, the strategic calculations of major powers, and the importance of nuanced diplomacy in safeguarding national interests. Rather than viewing global events through ideological binaries, the discussion highlights the complex interplay between security, economics, diplomacy, and domestic politics.

Key Insights

- The global order is increasingly multipolar, with shifting alliances replacing rigid geopolitical blocs.
- Military conflicts extend beyond conventional warfare to include

cyber operations, proxy conflicts, drones, economic coercion, and information warfare.

- National interest, not ideology, remains the principal driver of foreign policy and diplomatic decision-making.
- China's measured approach reflects a balancing of strategic partnerships, energy security, technology, and trade interests rather than disengagement.
- While geopolitical uncertainty challenges many sectors, it simultaneously creates opportunities for industries linked to defence and strategic technologies.
- India's strength lies in pursuing calibrated diplomacy while maintaining strategic autonomy in an increasingly fragmented international environment.

Selected Excerpts

"It's a multipolar world now. There are several axes... alliances themselves contain alternate viewpoints and competing interests."

"For India, our national interests are supreme. Strategy must always be calibrated according to those interests."

"Right or wrong, from a nation's perspective, is rarely absolute. The real question is how a particular decision advances national interests under prevailing circumstances."

Policy Perspective

The discussion underscores a central reality of contemporary international relations: global politics is increasingly shaped by strategic flexibility rather than ideological alignment. As conflicts become more complex and interconnected, policymakers must navigate overlapping security, economic, technological, and diplomatic considerations. For India, this reinforces the importance of strategic autonomy, diversified partnerships, and evidence-based foreign policy in protecting national interests amid an uncertain global order.

Listen to the Full Conversation

Podcast Series : *Risk & Resilience*
Episode: PPF Podcast Series Ep 1| Risk & Resilience | In conversation with Rajiv Jain
Guest: Mr. Rajiv Jain

PPF Podcast Series Ep 1| Risk & Resilience | In conversation with Rajiv Jain

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series - Episode 2
Title - Intelligence in the Age of AI: Implications for India
In Conversation with Mr. Udayan Mukherjee
Former Intelligence Bureau Officer | Advocate

About the Guest

Mr. Udayan Mukherjee is a former IPS officer of the 1980 batch with over three decades of service in the Intelligence Bureau, where he specialised in intelligence collection and strategic analysis. Following his retirement from public service, he entered the legal profession and now practises law in New Delhi. Drawing upon his experience across policing, intelligence, finance, and law, he offers a multidisciplinary perspective on national security and governance.

Episode Overview

The second episode of the Risk & Resilience podcast examines how contemporary geopolitical conflicts increasingly affect economic stability, technological transformation, and internal security. The discussion moves beyond traditional military concerns to explore the implications of artificial intelligence, economic inequality, labour market transitions, digital surveillance, and the changing role of intelligence agencies. Emphasising that economic resilience and technological preparedness are now integral components of national security, the conversation argues that future governance will depend on institutions capable of responding rapidly to complex and interconnected challenges.

Key Insights

- Economic security has become as critical to national resilience as military preparedness.
- Rising inequality, changing labour markets, and increasing public aspirations create new challenges for internal stability.
- Artificial intelligence should be viewed as a transformative technology capable of creating new opportunities alongside new risks.
- Intelligence agencies must increasingly rely on real-time data analysis, predictive analytics, and stronger inter-agency coordination.
- Digital surveillance and large-scale data collection require stronger legal safeguards to ensure responsible governance.

- Human judgement will remain indispensable in intelligence analysis, policymaking, and legal decision-making despite rapid advances in AI.

Selected Excerpts

"Our primary concern should be to economically strengthen ourselves while maintaining a high level of military preparedness."

"Aspirations are rising exponentially. When aspirations rise, frustration and social tensions can rise alongside them."

"Artificial Intelligence will be transformative, but the final decision will always remain a human one."

Policy Perspective

The discussion highlights that national resilience can no longer be viewed solely through the lens of defence and diplomacy. Economic competitiveness, technological capability, labour market adaptation, and institutional coordination are increasingly intertwined with national security. As governments confront rapid advances in artificial intelligence and data-driven governance, strengthening inter-agency collaboration, protecting digital rights, and investing in human capital will be essential to ensuring both security and inclusive development.

Listen to the Full Conversation

Podcast Series: *Risk & Resilience*
Episode: Ep. 2 | Intelligence in the Age of AI: Implications for India | Shri Udayan Mukerji
Guest: Mr. Udayan Mukherjee

PPF Podcast Series Ep 1| Risk & Resilience | In conversation with Rajiv Jain

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series - Episode 3
Title - The Business of a Founder | Sanjeev Bikhchandani view: Entrepreneurship, AI & Financial Discipline
In Conversation with Mr. Sanjeev Bikhchandani
Founder, Naukri.com | Venture Capitalist

About the Guest

Mr. Sanjeev Bikhchandani is the founder of Naukri.com and one of India's most respected entrepreneurs and venture investors. An alumnus of St. Stephen's College and IIM Ahmedabad, he transformed a modest startup into one of India's leading internet businesses. Through Info Edge and his investments in companies such as Zomato and Policybazaar, he has played a significant role in shaping India's startup ecosystem while actively supporting higher education and strategic philanthropy.

Episode Overview

In this episode of the Risk & Resilience podcast, Mr. Sanjeev Bikhchandani reflects on India's entrepreneurial transformation, from the pre-liberalisation era to the rise of Digital India and the age of Artificial Intelligence. Drawing upon more than three decades of experience, he discusses the importance of policy stability, digital public infrastructure, capital availability, responsible entrepreneurship, and long-term institution building. The conversation also explores India's emerging soft power through digital platforms, the future of employment in an AI-driven economy, and the role of business leaders in creating broader societal impact.

Key Insights

- Liberalisation, digital infrastructure, and access to risk capital have fundamentally transformed India's entrepreneurial landscape.
- Platforms such as UPI, Aadhaar, and India's digital payments ecosystem represent strategic national assets that can enhance India's global influence.
- Predictable regulation and policy certainty are essential for fostering innovation and attracting long-term investment.
- Artificial Intelligence should be viewed as a productivity multiplier that complements human capabilities rather than

simply replacing jobs.

- Financial prudence and maintaining strategic reserves enable organisations to withstand economic shocks without compromising their workforce.
- Strategic philanthropy focused on institution building can generate lasting social impact beyond conventional charitable giving.

Selected Excerpts

"Infrastructure is better, capital is more abundant, and digital public platforms have created an enabling environment for entrepreneurship."

"Artificial Intelligence has made us more productive; it has not replaced our people."

"We decided we'd sacrifice profits before we sacrificed people."

"Strategic philanthropy invests in new models that can be replicated and become force multipliers."

Policy Perspective

The conversation illustrates how entrepreneurship is closely linked to public policy, institutional quality, and digital governance. India's experience demonstrates that investments in digital public infrastructure, regulatory reforms, and innovation-friendly ecosystems can generate significant economic and social dividends. As Artificial Intelligence reshapes industries and labour markets, the discussion emphasises the importance of balancing technological adoption with human capital development, policy predictability, and ethical leadership. Equally important is the role of successful enterprises in strengthening national capabilities through long-term investment in education, innovation, and institution building.

Listen to the Full Conversation

Podcast Series: *Risk & Resilience*
Episode: Ep3 | The Business of a Founder | Sanjeev Bikhchandani view: Entrepreneurship,AI & Financial Discipline
Guest: Mr. Sanjeev Bikhchandani

Ep. 3 | The Business of a Founder | Sanjeev Bikhchandani view: Entrepreneurship, AI & Financial Discipline

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series - Episode 4
Title - Labour Policy
In Conversation with Ms. Arti Ahuja
Former IAS Officer | Former Secretary, Ministry of Labour & Employment

About the Guest

Ms. Arti Ahuja is a distinguished IAS officer of the 1990 Odisha cadre with an extensive career spanning public administration, health governance, labour policy, and human resource development. She has served in key leadership positions in both the Government of Odisha and the Government of India, including as Additional Secretary in the Ministry of Health during the COVID-19 pandemic and later as Secretary, Ministry of Labour & Employment. Her experience combines grassroots administration with national policymaking, particularly in labour reforms, digital governance, and public service delivery.

Episode Overview

The fourth episode of the Risk & Resilience podcast explores the transformation of India's labour governance through digital platforms, institutional reforms, and technology-enabled public service delivery. Reflecting on initiatives such as e-Shram, labour codes, and digital employment ecosystems, Ms. Arti Ahuja explains how technology is reshaping social protection for informal workers while improving coordination across government institutions. The discussion also draws lessons from the COVID-19 response, highlighting the importance of decentralised governance, inter-departmental collaboration, and data-driven decision-making in strengthening administrative resilience.

Key Insights

- India's e-Shram platform has created one of the country's most comprehensive databases of informal workers, enabling improved access to skilling, employment opportunities, and social protection.
- Digital integration between labour, skilling, employment, and state-level systems has strengthened service delivery for migrant and informal workers.
- The four Labour Codes seek to simplify labour legislation while

encouraging structured negotiation between employers and workers.

- Worker safety increasingly depends on a combination of regulatory oversight, industry-led compliance, ESG standards, and global value chains.
- India's COVID-19 response demonstrated the value of real-time disease surveillance, decentralised administration, and district-level coordination.
- Effective governance depends upon institutional collaboration, with coordination often proving strongest at district and local levels.

Selected Excerpts

"e-Shram provides a comprehensive database of informal workers and connects them with skilling, employment and social protection."

"Labour inspectors are now facilitators, helping both workers and businesses instead of positioning them in an adversarial manner."

"Our strength lies in our districts. The district administration was central to India's COVID-19 response."

Policy Perspective

The conversation demonstrates how digital public infrastructure is reshaping labour governance in India by linking workers with employment, skilling, welfare, and mobility services. At the same time, it underscores that technology alone cannot ensure effective governance. Strong institutions, decentralised administration, collaborative federalism, and responsive public servants remain essential for translating policy into outcomes. The lessons drawn from labour reforms and the COVID-19 response illustrate the growing importance of integrated governance systems capable of responding rapidly to evolving social and economic challenges.

Listen to the Full Conversation

Podcast Series: *Risk & Resilience*
Episode: Ep 4 | Labour Policy | In conversation with Ms Arti Ahuja, IAS (Retd.)
Guest : Ms. Arti Ahuja

Ep 4 | Labour Policy | In conversation with Ms Arti Ahuja, IAS (Retd.)

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series -Episode 5
Title - Magnificence of Indian Rail
In Conversation with Mr. Mukul Mathur
Former General Manager, Indian Railways | Former Asia Head, International Union of Railways (UIC)

About the Guest

Mr. Mukul Mathur is a distinguished officer of the Indian Railway Traffic Service (1988 Batch) who retired as General Manager of one of the zones of the Indian Railways. During his career, he held several leadership positions in railway operations, logistics, infrastructure development, and international cooperation, including serving as the Asia Head of the International Union of Railways (UIC). His experience spans railway history, freight logistics, high-speed rail, safety systems, and transport policy.

Episode Overview

In this episode of the Risk & Resilience podcast, Mr. Mukul Mathur traces the evolution of the Indian Railways from its colonial origins to its emergence as one of the world's largest public transport and logistics networks. The discussion examines the role of railways in economic development, industrialisation, technological innovation, climate adaptation, and national integration. It also highlights contemporary initiatives including Dedicated Freight Corridors, High-Speed Rail, Kavach, RailTel, metro systems, and modern safety infrastructure, demonstrating how transport networks contribute to India's long-term resilience and growth.

Key Insights

- Post-Independence railway reforms focused on rebuilding institutions, indigenous manufacturing, standardisation, and technological self-reliance.
- Dedicated Freight Corridors and High-Speed Rail are transformative investments designed to enhance logistics efficiency, industrial capability, and future economic growth.
- Safety initiatives such as Kavach, elimination of unmanned level crossings, and grade-separation projects are strengthening operational resilience.

- Railways play a critical social role by providing affordable mobility while simultaneously supporting national freight movement and economic integration.
- Climate adaptation measures, including rail de-stressing, bridge monitoring, and resilient engineering practices, have long been embedded in railway operations.
- India's growing expertise in railway engineering and metro systems presents opportunities for international collaboration and infrastructure exports.

Selected Excerpts

"Post-Independence, the focus shifted from colonial extraction to rebuilding institutions, manufacturing capability and modernising the railway system."

"Dedicated Freight Corridors have created new capacity and significantly strengthened India's logistics network."

"Indian Railways is not merely a commercial enterprise; it also carries a vital social responsibility."

"Climate resilience has long been embedded in railway engineering through practices such as track de-stressing, bridge monitoring and adaptive infrastructure design."

Policy Perspective

The discussion demonstrates that transport infrastructure is far more than a mobility network; it is a strategic national asset that shapes economic competitiveness, regional connectivity, industrial development, disaster resilience, and social inclusion. India's railway modernisation illustrates the importance of sustained public investment, institutional capacity, indigenous technological development, and long-term planning in building resilient infrastructure. As India expands its expertise in high-speed rail, metro systems, logistics, and railway engineering, these capabilities also present significant opportunities for international partnerships and infrastructure diplomacy.

Listen to the Full Conversation

Podcast Series: *Risk & Resilience*
Episode: Ep 5 | Magnificence of Indian Rail | In conversation with Mr Mukul Mathur, IRTS (Retd.)
Guest: Mr Mukul Mathur

Ep 5 | Magnificence of Indian Rail | In conversation with Mr Mukul Mathur, IRTS (Retd.)

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series-Episode 6
Title - Renewables: Deepest Thoughts
In Conversation with Mr. Bhupinder Bhalla
Former IAS Officer | Former Secretary, Ministry of New and Renewable Energy

About the Guest

Mr. Bhupinder Bhalla is an IAS officer of the 1990 batch who retired as Secretary, Ministry of New and Renewable Energy (MNRE). An alumnus of Shri Ram College of Commerce and IIM Bangalore, he has served in the Union Territory Cadre across Delhi, Goa, Daman & Diu, and the Andaman & Nicobar Islands, besides holding senior positions in the Ministries of Commerce, Finance, and Renewable Energy. During his tenure at MNRE, he played a pivotal role in advancing India's renewable energy policies and the National Green Hydrogen Mission.

Episode Overview

In the sixth episode of the Risk & Resilience podcast, Mr. Bhupinder Bhalla discusses India's journey towards a clean energy future, examining the evolution of renewable energy from an emerging technology to a central pillar of national development. The conversation explores global climate commitments, falling renewable energy costs, green hydrogen, battery storage, domestic manufacturing, energy security, and the challenges of balancing sustainability with economic growth. The discussion also offers valuable insights into public policy, institutional leadership, and the role of government in driving large-scale technological transformation.

Key Insights

- International climate agreements and rapid technological advancements have accelerated the global transition towards renewable energy.
- Significant improvements in solar technology and falling costs have enabled renewable energy to become economically competitive with conventional power generation.
- Green hydrogen represents a strategic opportunity for India's decarbonisation efforts and long-term industrial competitiveness.

- Battery storage, domestic manufacturing, and resilient supply chains will be critical to supporting the next phase of India's clean energy transition.
- Thermal power will continue to play an important role in ensuring energy security while cleaner technologies gradually expand.
- Effective public administration requires adaptive leadership, interdisciplinary learning, and strong institutional coordination rather than narrow technical specialization alone.

Selected Excerpts

"Technology has evolved significantly, prices have fallen drastically, and renewable energy has become cheaper than conventional alternatives."

"Green hydrogen is produced by using renewable electricity to split water through electrolysis, making it a low-carbon fuel for the future."

"Thermal power remains essential for India's energy security, even as cleaner technologies continue to expand."

"A generalist can successfully lead a technical ministry by bringing together expertise, building teams, and translating knowledge into effective policy."

Policy Perspective

India's energy transition is no longer solely an environmental imperative; it is increasingly an economic, technological, and strategic priority. The discussion highlights how renewable energy, green hydrogen, battery storage, and domestic manufacturing are reshaping India's energy architecture while strengthening long-term resilience and reducing external dependencies. At the same time, the conversation emphasises that successful policy implementation depends on capable institutions, adaptive leadership, and sustained investments in innovation, infrastructure, and industrial capacity.

Listen to the Full Conversation

Podcast Series: *Risk & Resilience*
Episode: Ep 6 | Renewables: Deepest Thoughts | In conversation with Bhupinder Bhalla (Retd IAS)
Guest: Mr. Bhupinder Bhalla

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series - Episode 7
Title - Monsoons and Climate Change
In Conversation with Dr Mrutyunjay Mohapatra

Director General, India Meteorological Department (IMD) |
Recipient of the UN Sasakawa Award for Disaster Risk Reduction

About the Guest

Dr. Mrutyunjay Mohapatra is one of India's foremost meteorologists and internationally acclaimed experts in disaster risk reduction. Beginning his career in physics before serving in DRDO and academia, he joined the India Meteorological Department (IMD), where he has devoted more than three decades to advancing weather forecasting, cyclone prediction, and early warning systems. As Director General of IMD, he has led significant improvements in India's meteorological capabilities and disaster preparedness. His outstanding contributions have earned him the prestigious United Nations Sasakawa Award for Disaster Risk Reduction, making him one of the few Indians to receive this global honour.

Episode Overview

This episode provides an insightful exploration of modern meteorology and its indispensable role in disaster risk reduction. Dr. Mohapatra explains the evolution of the India Meteorological Department, the scientific principles governing the Indian monsoon, the influence of global climate systems such as El Niño, La Niña, the Indian Ocean Dipole, and Western Disturbances, and the growing impact of climate change on weather extremes. The discussion then moves to India's remarkable transformation in cyclone forecasting, highlighting advances in observational networks, numerical weather prediction, satellite technology, Doppler radar systems, and digital early warning dissemination. Through personal experiences and scientific insights, the conversation demonstrates how accurate forecasting has become one of India's strongest tools for protecting lives, livelihoods, and critical infrastructure.

Key Insights

- The India Meteorological Department has evolved into a world-class scientific institution providing multi-hazard early warning services that are central to India's disaster risk reduction framework.

- India's monsoon is governed by a complex interaction of global and regional climatic drivers, including El Niño, La Niña, the Indian Ocean Dipole, Himalayan snow cover, Tibetan High, Somali Jet, and Western Disturbances.
- Modern cyclone forecasting has significantly improved through investments in Doppler Weather Radars, satellite observations, ocean buoys, numerical weather prediction models, and indigenous forecasting systems.
- Accurate early warning, institutional coordination, and effective last-mile communication have dramatically reduced cyclone-related fatalities in India over the past two decades.
- Climate change is altering cyclone behaviour by increasing rainfall intensity, slowing cyclone movement, amplifying storm surges, and increasing the vulnerability of coastal communities.
- Scientific forecasting is increasingly complemented by citizen-centric digital services, including mobile applications, local-language alerts, and community-based dissemination systems that strengthen resilience at the grassroots level.

Selected Excerpts

"The India Meteorological Department exists not merely to forecast weather, but to enable disaster risk reduction through timely early warning."

"The Odisha Super Cyclone became the turning point that transformed India's cyclone forecasting, institutional preparedness, and early warning systems."

"Climate change is slowing the movement of cyclones, increasing rainfall duration and storm surges, thereby intensifying disaster impacts."

"Our vision is 'Har Har Mausam, Har Ghar Mausam', ensuring that every citizen has access to timely and reliable weather information."

Policy Perspective

The conversation illustrates how meteorology has evolved from weather observation into a strategic pillar of national resilience. Investments in scientific research, forecasting technology, supercomputing, observational infrastructure, and institutional coordination have transformed India's ability to anticipate and manage natural hazards. As climate change increases the frequency and intensity of extreme weather events, integrating meteorological science with governance, community preparedness, and digital public communication will be essential for safeguarding lives, supporting sustainable development, and enhancing national resilience.

Listen to the Full Conversation

Podcast Series: Risk & Resilience
Episode: Ep 7 | Monsoons and Climate Change | In a conversation with Dr. Mritunjay Mohapatra, Meteorology
Episode : Ep 7 | Part-2 | Monsoons and Climate Change | In a conversation with Dr. Mritunjay Mohapatra.
Guest: Dr Mrutyunjay Mohapatra

Part – 2

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series - Episode 8
Title - Maoism in India
In Conversation with Mr Anjani Kumar
Former Director General of Police, Telangana | Indian Police Service (1990 Batch)

About the Guest

Mr Anjani Kumar is a distinguished Indian Police Service officer of the 1990 batch who retired as Director General of Police, Telangana. Over a career spanning more than three decades, he served extensively in areas affected by Left-Wing Extremism and held multiple leadership assignments in the elite Greyhounds, India's specialised counter-insurgency force. His experience combines operational policing with a deep understanding of the historical, ideological, and organisational evolution of the Maoist movement in India.

Episode Overview

The eighth episode of Risk & Resilience examines the origins, evolution, and decline of Left-Wing Extremism in India through the perspective of one of the country's most experienced police leaders. Tracing the ideological journey from Marxism and the Naxalbari movement to the emergence of the CPI (Maoist), the discussion analyses how revolutionary thought was adapted to Indian conditions, how Maoist organisations expanded across central India, and how their organisational structures, financing, recruitment, and military tactics evolved. The conversation further explores India's counter-insurgency response, highlighting the importance of intelligence-led operations, specialised forces such as the Greyhounds, inter-agency coordination, development-led governance, and community engagement in addressing one of India's longest-running internal security challenges.

Key Insights

- Left-Wing Extremism in India emerged through the adaptation of Marxist thought to Indian socio-economic conditions, eventually evolving into an armed movement centred on the concept of a protracted people's war.
- The Maoist movement developed sophisticated organisational

structures, recruitment mechanisms, financing networks, and guerrilla tactics that enabled it to sustain operations across multiple states.

- The merger of major Maoist organisations in 2004 significantly strengthened the movement by expanding coordination across the so-called "Red Corridor."
- India's response evolved from conventional policing to intelligence-driven, specialised counter-insurgency operations supported by institutional reforms, inter-state coordination, and technological advancements.
- The Greyhounds model demonstrated the effectiveness of highly trained, locally informed, and mobile counter-insurgency units operating in difficult terrain.
- Sustainable internal security requires a balanced approach that combines security operations with governance, infrastructure development, rehabilitation, and respect for the rule of law and human rights.

Selected Excerpts

"In India, the primary target of the movement gradually became the State rather than only the traditional class enemy."

"The merger of major Maoist organisations created a much larger operational corridor and significantly expanded their sphere of influence."

"If you have to fight a guerrilla, you have to become a guerrilla."

"The greatest achievement is not merely reducing violence, but ensuring that future dissent remains within democratic and unarmed means."

Policy Perspective

India's experience with Left-Wing Extremism demonstrates that internal security challenges cannot be addressed through force alone. Effective counter-insurgency requires accurate intelligence, specialised operational capabilities, responsive governance, socio-economic development, and institutional coordination across multiple levels of government. Equally important is preserving democratic legitimacy by ensuring that security operations remain accountable and grounded in the rule of law. As emerging security threats become increasingly complex, the lessons drawn from India's response to Maoist insurgency remain relevant for strengthening national resilience and internal security governance.

Listen to the Full Conversation

Podcast Series: *Risk & Resilience*
Episode: Ep - 8 | Maoism in India | In a conversation with DGP Anjani Kumar

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series -Episode 9
Title - India's Earthquake Profile
In Conversation with Ms. Ranu Chauhan
Earthquake Engineering Specialist, National Disaster Management Authority (NDMA)

About the Guest

Ms. Ranu Chauhan is an earthquake engineering specialist associated with the National Disaster Management Authority (NDMA). A graduate in Civil Engineering from G.B. Pant University and a postgraduate in Earthquake Engineering from IIT Roorkee, she has worked with the Uttarakhand State Disaster Management Authority, the private sector, and NDMA. Her work focuses on earthquake risk mitigation, resilient infrastructure, seismic safety, retrofitting, and national policy for earthquake preparedness.

Episode Overview

This episode explores how scientific understanding, engineering design, and public preparedness together form the foundation of earthquake resilience. Ms. Chauhan explains practical safety measures for households, principles of earthquake-resistant construction, retrofitting of vulnerable buildings, and the importance of structural engineering in reducing disaster risks. The discussion also examines the science of plate tectonics, seismic waves, earthquake early warning systems, seismic zonation, and India's evolving policy framework for earthquake risk mitigation. Throughout the conversation, emphasis is placed on shifting from disaster response to disaster prevention through resilient infrastructure, informed citizens, and evidence-based planning.

Key Insights

- Earthquake safety begins with preparedness through simple household measures such as securing non-structural elements, maintaining emergency kits, and following the Drop, Cover and Hold technique during an earthquake.
- Earthquake-resistant construction requires proper site investigation, sound architectural planning, structural design, quality materials, and compliance with Indian seismic design standards.

- Retrofitting existing buildings, particularly hospitals, schools, emergency response facilities, and high-occupancy structures, is an essential strategy for reducing seismic risk.
- Modern earthquake engineering increasingly focuses on performance-based design, base isolation, dampers, and energy-dissipating technologies that improve structural resilience.
- While earthquakes cannot presently be predicted with certainty, early warning systems based on the detection of primary seismic waves can provide valuable seconds for protective action and automated safety measures.
- India's earthquake resilience depends upon stronger building regulations, trained structural engineers, improved seismic hazard assessment, and sustained public awareness.

Selected Excerpts

"Preparedness begins at home: secure non-structural elements, maintain an emergency kit, and remember: Drop, Cover and Hold."

"Earthquakes cannot presently be predicted, but early warning systems can provide crucial seconds that save lives."

"Retrofitting critical infrastructure such as hospitals, schools and emergency facilities should be the highest priority for seismic risk reduction."

"We should not fear earthquakes; we should prepare for them by building resilient infrastructure and strengthening preparedness."

Policy Perspective

Earthquake disasters are shaped less by the magnitude of the hazard than by the vulnerability of the built environment. Strengthening building codes, promoting earthquake-resistant construction, retrofitting critical infrastructure, expanding seismic monitoring networks, and investing in professional capacity can substantially reduce future losses. As India's urbanisation accelerates and infrastructure expands under the vision of Viksit Bharat 2047, integrating seismic resilience into planning, engineering, and governance will be essential for safeguarding lives, protecting investments, and building long-term national resilience.

Listen to the Full Conversation

Podcast Series: *Risk & Resilience*
Episode: Ep - 9 | India's Earthquake Profile | In a conversation with Ranu Chauhan (NDMA)
Guest: Ms. Ranu Chauhan

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series -Episode 10
Title - Resilient Infrastructure
In Conversation with Mr. Amit Prothi
Director General, Coalition for Disaster Resilient Infrastructure (CDRI)

About the Guest

Mr. Amit Prothi is an internationally recognised expert in urban resilience, infrastructure planning, and climate adaptation. An alumnus of the School of Planning and Architecture, New Delhi, he has over three decades of experience working across the United States, Vietnam, Singapore, and several multilateral organisations, including the Rockefeller Foundation. As Director General of the Coalition for Disaster Resilient Infrastructure (CDRI), he leads an international partnership headquartered in India that supports countries in strengthening infrastructure resilience against natural hazards and climate change.

Episode Overview

This episode explores the growing importance of disaster-resilient infrastructure in an era of increasing climate risks and rapid urbanisation. Mr. Prothi explains the vision behind the Coalition for Disaster Resilient Infrastructure (CDRI), launched by India in 2019 as a global platform to strengthen infrastructure resilience through international cooperation, technical assistance, and knowledge sharing. The discussion highlights how resilient infrastructure can reduce economic losses, improve public services, and support sustainable development. Drawing on examples from India, island nations, Africa, Latin America, and Southeast Asia, the conversation demonstrates how scientific risk assessment, resilient design, and global collaboration can help countries prepare for future disasters rather than merely recover from them.

Key Insights

- The Coalition for Disaster Resilient Infrastructure (CDRI) is an India-led international initiative that supports countries in integrating resilience into infrastructure planning, design, and investment.
- Infrastructure resilience requires understanding the interaction between hazards, geography, climate change, and critical

infrastructure systems rather than addressing disasters in isolation.

- Investments in resilience generate substantial long-term economic returns by reducing infrastructure disruptions, service losses, and reconstruction costs.
- Different regions face distinct infrastructure risks, from cyclones and coastal erosion to floods, landslides, earthquakes, droughts, and sea-level rise, requiring locally tailored resilience strategies.
- Urban resilience increasingly depends on nature-based solutions, adaptive planning, integrated water management, and multi-functional public infrastructure.
- International cooperation, technical capacity building, and knowledge exchange are essential for enabling countries to build resilient infrastructure in a changing climate.

Selected Excerpts

"Infrastructure resilience is about ensuring that critical systems continue to function even as hazards and climate risks evolve."

"For every one rupee invested in resilience, the long-term savings can be as high as twelve rupees by reducing disruption and future losses."

"Resilience begins with understanding local risks, connecting them to critical infrastructure, and planning investments accordingly."

"As climate risks intensify, resilient infrastructure is no longer optional, it is fundamental to sustainable development."

Policy Perspective

The discussion reinforces that resilience is not simply a disaster management objective but a development imperative. As countries invest heavily in infrastructure to support economic growth and urbanisation, integrating resilience into planning, engineering, financing, and governance can significantly reduce future disaster losses while ensuring continuity of essential services. India's leadership through CDRI demonstrates how international collaboration, technical innovation, and evidence-based policymaking can advance resilient development across diverse geographical and climatic contexts.

Listen to the Full Conversation

Podcast Series: *Risk & Resilience*
Episode: Ep - 10 | Resilient Infrastructure | In a conversation with Amit Prothi Director General of CDRI.
Guest: Mr. Amit Prothi

Ep - 8 | Maoism in India | In conversation with DGP Anjani Kumar

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series -Episode 11
Title - Genesis of Terrorism in South Asia
In Conversation with Ms Anju Gupta
Former IPS Officer and Author of Global Terror

About the Guest

Ms. Anju Gupta is a former Indian Police Service officer of the 1990 batch with extensive experience in policing, national security, and strategic affairs. During her distinguished career, she served in the Uttar Pradesh cadre, held assignments in international organisations and the Cabinet Secretariat, and later authored Global Terror, a research-based study that examines the historical evolution of terrorism in South Asia through extensive analysis of open-source literature, declassified government documents, and historical records.

Episode Overview

Centred on her book Global Terror, this episode examines the historical evolution of terrorism in South Asia by tracing developments from the Soviet intervention in Afghanistan to the emergence of transnational terrorist networks and their regional implications. Ms. Gupta explains how geopolitical rivalries, ideological mobilisation, proxy conflicts, and regional instability contributed to the transformation of local militant movements into global terrorist organisations. The discussion also explores the evolution of Al-Qaeda, the emergence of ISIS, the role of Afghanistan and Pakistan in regional security dynamics, and the broader lessons that prolonged conflicts and regime-change interventions offer for contemporary counter-terrorism policy and strategic stability.

Key Insights

- Understanding contemporary terrorism requires examining its historical, geopolitical, and ideological evolution rather than viewing individual organisations in isolation.
- The Soviet-Afghan conflict fundamentally altered the security landscape of South Asia by transforming a local conflict into a wider transnational mobilisation.
- Organisational networks, ideological narratives, financial support systems, and geopolitical competition collectively contributed to the emergence of global terrorist organisations during the late twentieth century.

- Attempts to replicate conflict models across different regions often encountered distinct social, cultural, and political realities, underscoring the importance of local context in security analysis.
- The experiences of Afghanistan and Iraq demonstrate the long-term governance and security challenges that can emerge following prolonged conflicts and political transitions.
- Counter-terrorism policy must integrate historical understanding, regional dynamics, intelligence, and institutional resilience to address evolving security threats effectively.

Selected Excerpts

"I wanted to connect the dots across several decades of history that shaped the security environment of South Asia."

"The Afghan conflict transformed from a local struggle into a wider transnational mobilisation with far-reaching consequences."

"The effort to replicate an Afghan-style jihad elsewhere ultimately failed because local historical and social realities were fundamentally different."

"Regime change often creates prolonged instability by disrupting institutions and generating conditions for new insurgencies."

Policy Perspective

The discussion underscores the importance of analysing terrorism through a long-term historical and geopolitical lens rather than treating it solely as a law-and-order challenge. Effective counter-terrorism requires understanding the interaction between ideology, regional politics, external interventions, institutional capacity, and local socio-cultural conditions. For South Asia, strengthening democratic institutions, improving intelligence cooperation, countering radicalisation, and promoting regional stability remain essential elements of a comprehensive security strategy. The episode also highlights the value of evidence-based research and historical analysis in informing contemporary policy debates on terrorism and national security.

Listen to the Full Conversation

Podcast Series: *Risk & Resilience*
Episode: Ep - 11 | Genesis of Terrorism in South Asia | in a conversation with Anju Gupta retd. IPS
Guest: Ms. Anju Gupta

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series - Episode 12
Title - India's Pension Dynamics
In Conversation with Mr. S. Raman

Chairman, Pension Fund Regulatory and Development Authority (PFRDA)

About the Guest

Mr. S. Raman is a distinguished officer of the Indian Audit and Accounts Service (1991 Batch) and currently serves as the Chairman of the Pension Fund Regulatory and Development Authority (PFRDA). An alumnus of Modern School, St. Stephen's College, and the Faculty of Management Studies (FMS), University of Delhi, he has held several key leadership positions, including Executive Director at SEBI, Chairman and Managing Director of SIDBI, and Managing Director of the National E-Governance Services Limited (NeSL). His extensive experience spans financial regulation, development finance, digital governance, and public policy.

Episode Overview

This episode examines India's evolving pension ecosystem and the growing importance of retirement security in the context of demographic change, increasing life expectancy, and financial inclusion. Mr. Raman explains the role of the Pension Fund Regulatory and Development Authority (PFRDA), the evolution of the National Pension System (NPS), and the rationale behind recent pension reforms, including the Unified Pension Scheme (UPS). The discussion also explores digital innovations that are expanding pension coverage, strategies for increasing participation among workers in the informal sector, the importance of long-term savings, and the role of technology in strengthening financial resilience. Looking ahead, the conversation highlights how robust pension systems can contribute to inclusive growth, fiscal sustainability, and social security in an ageing society.

Key Insights

- India's ageing population and increasing life expectancy make retirement planning and long-term financial security an urgent public policy priority.
- The National Pension System represents a shift from defined-

benefit pensions to a defined-contribution framework that promotes sustainable retirement savings.

- Expanding pension coverage beyond the organised sector is essential, particularly for gig workers, farmers, MSMEs, and workers in the informal economy.
- Digital platforms, UPI integration, and technology-driven onboarding can significantly improve access to pension products and strengthen financial inclusion.
- Pension regulation must balance investor protection with innovation, ensuring diversified investments while safeguarding subscribers' long-term interests.
- Financial literacy, simplified products, and sustained public awareness are critical to encouraging long-term savings and reducing dependence on unregulated investment schemes.

Selected Excerpts

"By 2050, nearly one-fifth of India's population will be above the age of sixty. We must prepare today for that reality."

"Pension for All should become the guiding principle so that every citizen has the opportunity to build financial security for old age."

"The only way to reach every citizen is through digital platforms that make pension access simple, affordable and seamless."

"Retirement security is not only a personal finance issue, it is also a fiscal, social and public policy challenge."

Policy Perspective

India's demographic transition requires a renewed focus on retirement security as an integral component of economic resilience and social welfare. As life expectancy rises and employment patterns evolve, pension reforms must extend beyond government employees to include the vast informal workforce. The discussion highlights the importance of combining sound regulation, digital innovation, financial literacy, and technology-enabled service delivery to create an inclusive pension ecosystem. Strengthening long-term savings and expanding access to retirement planning will not only improve individual financial security but also contribute to fiscal sustainability and broader economic resilience.

Listen to the Full Conversation

Podcast Series: *Risk & Resilience*
Episode: India's Pension Dynamics | S. Ramann, Chairman PFRDA| Ep - 12
Guest: Mr. S. Raman

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series - Episode 13
Title - Resilience Of The Mind
In Conversation with Ms. Amrita Tripathi
Author, Journalist, Founder – The Health Collective & Say Again Press

About the Guest

Ms. Amrita Tripathi is an accomplished journalist, author, and entrepreneur whose career spans journalism, digital media, mental health advocacy, gender initiatives, and publishing. Beginning her career with The Indian Express and later CNN-IBN, she went on to establish The Health Collective, one of India's pioneering platforms for mental health awareness and storytelling. She has authored and co-authored several books on mental health, relationships, and suicide prevention, and is the founder of Say Again Press, a publishing imprint dedicated to accessible, thought-provoking non-fiction.

Episode Overview

This episode explores the growing importance of mental health, resilience, and meaningful public conversations in contemporary society. Drawing from her journey as a journalist, author, and mental health advocate, Ms. Amrita Tripathi reflects on the power of storytelling in reducing stigma, the need to normalise conversations around mental well-being, and the importance of making mental health resources more accessible. The discussion also examines gender, workplace challenges, youth mental health, suicide prevention, responsible media reporting, and the role of literature and publishing in shaping informed public discourse. Ultimately, the conversation argues that resilience is not merely an individual trait but is strengthened through empathy, community support, and responsive institutions.

Key Insights

- Mental health exists on a continuum, and open conversations help reduce stigma while encouraging people to seek timely support.
- Storytelling and lived experiences can transform public understanding of mental illness more effectively than statistics alone, fostering empathy and awareness.
- Suicide prevention requires a coordinated, multi-stakeholder

approach involving policymakers, healthcare professionals, educators, media organisations, and communities.

- Responsible media reporting plays a critical role in preventing stigma and harmful contagion effects while ensuring that information about support services reaches vulnerable individuals.
- Workplace inclusion, gender equity, and stronger support systems are essential for enabling individuals, particularly women, to thrive professionally and personally.
- Books, podcasts, and long-form conversations remain powerful tools for promoting thoughtful dialogue in an era increasingly dominated by fragmented digital attention.

Selected Excerpts

"We all have mental health on a spectrum. No one is 100 per cent mentally healthy every day, we all have good days and bad days."

"One of the most powerful things we can do is simply listen to one another, actively listen and empathise."

"Mental health affects every one of us, and the more we acknowledge and talk about it, the better."

"Every stakeholder has a role to play, from policymakers and journalists to families, educators, and communities."

Policy Perspective

Mental health is increasingly recognised as a public policy priority rather than solely a healthcare concern. Building a resilient society requires expanding access to mental health services, strengthening suicide prevention strategies, promoting responsible media practices, and encouraging collaboration across government, educational institutions, healthcare systems, and civil society. The discussion highlights that resilience is nurtured not only through individual coping mechanisms but also through inclusive institutions, informed public awareness, and compassionate communities that make it easier for people to seek help without fear of stigma.

Listen to the Full Conversation

Podcast Series: Risk & Resilience
Episode: Ep - 13 | Resilience Of The Mind | in a conversation with Amrita Tripathi Author & Publisher
Guest: Ms. Amrita Tripathi

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series - Episode 13

Title- Capital & Credit Over 3 Decades

In Conversation with Mr. Nirmal Jain

Founder & Chairman, India Infoline Finance Limited (IIFL)

About the Guest

Mr. Nirmal Jain is the Founder and Chairman of India Infoline Finance Limited (IIFL), one of India's leading diversified financial services groups. A Chartered Accountant, Cost Accountant, and an MBA from the Indian Institute of Management Ahmedabad, he began his career with Hindustan Lever before establishing IIFL in 1995. Over the past three decades, he has played a significant role in expanding India's financial services ecosystem through innovation in capital markets, lending, wealth management, and financial inclusion.

Episode Overview

This episode explores India's remarkable financial transformation over the past three decades, from the economic liberalisation of 1991 to the emergence of a globally recognised digital public infrastructure. Mr. Nirmal Jain reflects on the evolution of India's financial architecture, discussing the impact of economic reforms, digital payments, financial inclusion, capital markets, and entrepreneurship. The conversation also examines foreign investment, MSME financing, gold loans, microfinance, and the challenges of sustaining high economic growth while ensuring inclusive development. Drawing upon his entrepreneurial journey of building IIFL, Mr. Jain offers valuable insights into long-term investing, institution building, and India's future as one of the world's fastest-growing major economies.

Key Insights

- India's economic liberalisation, followed by advances in digital public infrastructure, has fundamentally transformed the country's financial ecosystem and expanded financial inclusion.
- Digital platforms such as Aadhaar, UPI, Jan Dhan, and Account Aggregators have enabled low-cost financial services and data-driven lending at an unprecedented scale.
- Sustaining India's long-term growth requires greater capital formation, increased foreign investment, and policies that

encourage entrepreneurship and productive investment.

- Expanding access to formal credit for MSMEs remains critical for broad-based economic development, employment generation, and inclusive growth.
- Financial products such as gold loans and microfinance can improve household resilience and expand economic opportunities when supported by prudent regulation and responsible lending practices.
- Successful wealth creation depends on disciplined long-term investing, patience, and the power of compounding rather than attempting to predict short-term market movements.

Selected Excerpts

"India's digital public infrastructure is today among the most advanced in the world and has transformed financial inclusion."

"The more foreign capital comes into India, the faster the economy can grow and the greater the benefits for ordinary citizens."

"If MSMEs grow faster, economic growth and wealth become more widely distributed across society."

"Instead of trying to time the market, focus on the time you remain invested in the market."

Policy Perspective

India's economic journey demonstrates that sustained reforms, technological innovation, and strong financial institutions can work together to accelerate inclusive development. As the country seeks to become a developed economy, strengthening digital financial infrastructure, improving access to credit for MSMEs, attracting long-term investment, and deepening financial literacy will remain central to achieving higher and more equitable growth. The discussion also highlights that resilient economic systems depend not only on sound macroeconomic policies but also on institutions that expand opportunities for entrepreneurs, investors, and households alike.

Listen to the Full Conversation

Podcast Series: *Risk & Resilience*
Episode: Ep - 14 | Risk And Resilience | Capital & Credit Over 3 Decades | Nirmal Jain Founder Chairman-IIFL
Guest: Mr. Nirmal Jain

Scan the QR code or visit the Policy Perspectives Foundation podcast platforms to watch the complete discussion.

Risk & Resilience Series -Episode 15
Is India Ready for the Next Big Challenge?
In Conversation with Mr. Debashis Basu
Journalist, Author, Fund Manager & Co-founder, Moneylife Foundation

About the Guest

Mr. Debashis Basu is a distinguished financial journalist, columnist, author, and fund manager with over three decades of experience in India's financial markets and public policy discourse. Beginning his career as a journalist, he went on to become a respected columnist, prolific author, and co-founder of Moneylife Foundation. Through his work, he has consistently examined economic reforms, financial markets, corporate governance, and public policy, making complex economic issues accessible to a wider audience.

Episode Overview

This episode presents a thought-provoking assessment of India's economic journey since Independence, examining how successive policy choices have shaped the country's growth trajectory. Drawing upon decades of observing financial markets and economic policymaking, Mr. Debashis Basu analyses the evolution of India's development model, from state-led industrialisation and economic liberalisation to contemporary debates on manufacturing, investment, governance, and productivity. The discussion explores why sustained growth requires more than periodic reforms, highlighting the importance of institutional adaptability, leadership, bureaucratic efficiency, private sector participation, and productive investment. The conversation ultimately argues that economic resilience depends on continuously adapting policies to changing realities while ensuring that growth translates into broad-based prosperity.

Key Insights

- India's long-term growth is underpinned by strong domestic consumption, but achieving inclusive prosperity requires broader distribution of economic opportunities and rising productivity.
- Economic models must evolve with changing circumstances; resilience depends on institutional adaptability rather than rigid adherence to any single development framework.

- Sustainable economic growth requires continuous policy reforms, effective governance, and institutions that are accountable, performance-oriented, and responsive to emerging challenges.
- Manufacturing, private investment, and productive capital formation remain essential for employment generation, export competitiveness, and long-term economic resilience.
- A supportive ecosystem for entrepreneurs, MSMEs, and globally competitive industries can strengthen India's growth while reducing structural bottlenecks.
- Building a resilient economy requires political will, policy consistency, and coordinated reforms across governance, regulation, infrastructure, and investment.

Selected Excerpts

"If you're too bearish on the Indian economy, you'll be proven wrong. If you're too bullish, you'll also be proven wrong."

"The problem is not the model we choose; the problem is that we don't adapt quickly enough when circumstances change."

"You have to will your growth. It doesn't simply happen on its own."

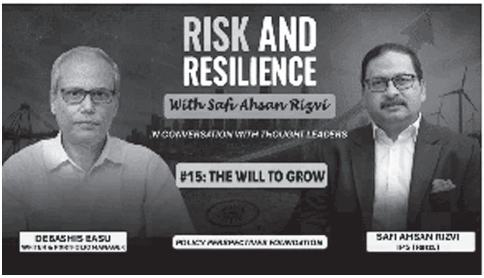
"Change has to happen everywhere, small but consistent reforms that reinforce one another and create a virtuous cycle."

Policy Perspective

The discussion highlights that economic resilience is not achieved through isolated policy interventions but through sustained institutional reform and long-term strategic thinking. As India aspires to become a developed economy, strengthening governance, improving bureaucratic efficiency, encouraging productive private investment, expanding manufacturing, and creating a more enabling environment for entrepreneurship will be essential. The episode reinforces that resilient growth depends on institutions that can continuously adapt, respond to evolving challenges, and translate economic expansion into broad-based and inclusive development.

Listen to the Full Conversation

Podcast Series: *Risk & Resilience*
Episode: Ep-15 | Is India Ready for the Next Big Challenge? | Debashis Basu | Risk And Resilience
Guest: Mr. Debashis Basu



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Saudi Arabia's Complex Risk Matrix

Safi Ahsan Rizvi*

The recent war on Iran accelerated an anticipated but wished-away risk for the Saudis – the fear that they could be Israel's next target. The Hormuz Blockade wiped out upwards of ~15 mbd energy and ~5% of trade off the globe's balance sheet, seriously impeding Saudi oil flows through this waterway. Saudi Arabia's geo-strategic positioning is intertwined with the centrality of its oil – to its revenues and its role as the key swing producer in global oil markets. Riyadh sits at the hub of a complex chain of global energy and asset prices, predicated upon reasonably mitigated Saudi risk.

The recent Gulf war has complicated its Risk Matrix manifold, forcing a redrawing of alliances and supply lines. Yet it has also rebranded Crown Prince Mohd bin Salman, with him seen more as a statesman than in his 2017 avatar as a brash and aggressive ruler. Dr. Neil Quilliam of Chatham House has commented that the recent war has *"almost reverted (MbS) to form, favouring caution, patience and long-term positioning over short-term gains"*.

Four Core Elements of Saudi De-Risking

The Saudis appear to have reassessed de-risking strategies deployed post-WWII and post-1973 oil crisis. These include four key measures that could build resilience into its supply lines. Firstly, the 5mbd, 1200 km East-West Petroline, constructed to diversify away from Hormuz during the Iran-Iraq war (1980-88), has now been expanded to 7mbd. It carried only 2mbd pre-war, but recently flows have surged and Kpler data shows that coupled with five new maritime services from Yanbu, oil exports clocked 4mbd in April. While this route is a safer alternative to the Ras Tanura port on the Hormuz, Iran still hit the pipeline in April, demonstrating that rerouting can only relocate and not eliminate risk.

* Former IPS Officer, Former Executive Director-NDMA, Former Special Director

Secondly, the kingdom is assessing potential of the dormant Tapline (Trans-Arabian pipeline), built to carry crude to Zahrani Port near Sidon in Lebanon (1950-83). Third under consideration is the 1.65mbd IPSA (Iraqi Pipeline through Saudi Arabia) which carried crude from Southern Iraq's Al Zubair oil fields to the Red Sea Port of Muajiz, but was last used in 1990, till the first US invasion of Iraq. A fourth but newest addition is the Saudi-Egypt 'Hormuz-proof, Suez-proof' logistics corridor, which carries cargo from Trieste (Italy) to Egypt's Damietta Port, then overland to its Safaga Port in the Red Sea and onward to Saudi ports. The multiple on-off load cycles add cost, but significantly reduce risk from both chokepoints, limiting the role of difficult Horn jurisdictions encircling the Red Sea.

On the Red Sea coast, the new Neom Port (1.5mn TEU), the King Abdullah Economic city, north of Jeddah and the Jizan refinery zone, all conceived under MbS' ambitious economic diversification under Vision 2030, have now acquired prominence. However, any fresh risk from restive jurisdictions in The Horn on the Red Sea would create serious issues for this geography as well. Visions of 'maritime encirclement' constantly trouble the Saudi elite, as can be seen by their frantic efforts in the Horn of Africa, to counter lsraeil-UAE moves to control it.

The Houthi Conundrum

In 2015, MbS' decision to lead an Arab coalition in Yemen, with UAE's King Mohd bin Zayed (MbZ) as a partner, came after the Iran-supported Houthis had seized the capital Sana'a in 2014. What was conceived as a short, decisive campaign evolved into a fragmented conflict, ending up with the Saudis and UAE on opposing sides. The Iran-inspired, Houthi-activated 2019 drone strikes on Abqaiq refinery and Khurais oil fields (7% of global supply) were a wake-up call for MbS. It revealed that even without open war, unmanaged neighbours could hold its economic might to ransom at little cost and effort. Orreryx' 2026 Country Risk Index cites such "large-scale repeats" as the "single highest-impact tail risk to the global energy system".

Since then, the Saudis course-corrected towards negotiation, finalised a truce with the Houthis in 2022, which was tested again after the October 7 Hamas massacre and subsequent invasion of Gaza by Israel. Commercial shipping in the Red Sea was seriously impacted with many countries having to cut deals with the Houthis – several said to have paid for ease of passage. However, after the October

2025 Israeli-Hamas ceasefire, no commercial vessel has been attacked. In April this year, Saudi-inspired, UN-led talks between the Yemeni government and Houthis led to an exchange of 1700 prisoners in May, effectively demonstrating the end of Saudi military belligerence in the country. This does de-risk Saudi supply lines, as also sidetracks UAE and Israeli efforts at control. Alongside promoting internal peace, the Saudis are believed to be negotiating financial incentives including paying salaries of civil servants in areas under Houthi control.

Another interesting, largely unknown geographic feature, recently returned to Yemeni control with Saudi backing. The little Yemeni island of Mayun aka Perim, sitting right in the middle of Bab el Mendeb, has played host to navies and fortifications during the Dutch and British Empires. In 2015, the coalition took control. However, since the formation of the UAE-assisted STC (Southern Transitional Council) in 2017, control shifted to its hands. The STC built an operational airfield and logistics hub for its territorial operations in eastern Yemen. Mayun was perhaps part of UAE's plan to build a network of ports and airfields in Eritrea, Somaliland and on such Yemeni Islands, in UAE's own strategic 'String of Pearls' expansion.

The Saudis saw the Mayun airfield as built to Israeli specifications. In the context of an aggressive push by UAE/STC in December 2025 in eastern Yemen, the Saudis exerted strong counter-military pressure depriving the alliance of any territorial control, forcing it to withdraw from Mayun as well in January this year. The fissures between UAE and Saudi Arabia sharpened much more as a result - a strong alliance a decade ago, deteriorating into open confrontation.

The Horn of Africa

From south to the north, the Horn comprises of Somalia, Somaliland, Djibouti, Eritrea, Sudan and Egypt. Each of these are now the hotbed of diplomatic, economic and military activity between Saudi Arabia on one side and UAE-Israel on the other. This new West Asian rivalry has again brought the geo-strategic criticality of north Somalia (Somaliland) centre-stage. This was the aromatic hub of the ancient Roman and Egyptian empires, their link to Africa and Asia. It was home to the Adal Sultanate (13th-16th century) and then a British Protectorate (late-19th century) till 1960. It then merged with south Somalia, uptil then an Italian Protectorate, to eventually secede in 1991.

Neither the UN nor other nations recognise it, but Israel just did – in December 2025, a move that merged seamlessly into UAE-Ethiopian plans for access to the Gulf of Aden and Red Sea. Israel is reported to be planning surveillance and military facilities on its 850km long Red Sea coastline, increasing the risk for Saudi Arabia and placing it within missile-distance of Houthi staging points. Ethiopia has also closed a deal with Somaliland to route some of its entirely Djibouti-dependent trade via Hargeisa Port in Somaliland, even though the 2024 agreement is yet on paper.

Further north lies Djibouti, which gained independence from a century of French control in 1977 and hosts several naval facilities for the US, China, France and Japan, while retaining state ownership of all such infrastructure. In 2025, Saudis acquired a 30-yr port development concession at the Tadjourah Port. It also signed an MoU with Somalia in February this year for military cooperation, to counter Israel's recognition of Somaliland.

Further north, the Saudis brokered the Ethiopia-Eritrea Accord in 2018, with support from US and UAE, even though the borders still remain tense. Ethiopia's only access to the Red Sea remains Djibouti, with the 2024 agreement with Somaliland over Port Berbera offering potential to de-risk its Djibouti supply lines, though it is mired in regional rivalries. In the region, these sovereign factions are known as the Berbera Axis (Israel-UAE-Ethiopia) countered by the Mogadishu Axis (Somalia-Turkey-Egypt-Saudi Arabia).

Further north, Port Said in Sudan is of great potential for trade in the Red Sea. Also, it is an alternative route for Saudi Arabian supplies. However, Sudan has been wracked by civil unrest for decades. In recent times, UAE has backed the rebel, largely Islamist and Muslim Brotherhood-infiltrated, Rapid Support Forces (RSF), which is accused of genocide of a horrifying nature. Saudi Arabia, Egypt and Turkey support the Sudanese Armed Forces (SAF).

In November 2025, MbS requested Mr Trump to pressurise UAE to curb its backing for RSF. As reaction, the UAEbacked Southern Transitional Council (STC) forces launched a major operation seizing large parts of oilrich Hadhramaut and Mahra in eastern Yemen, regions that hold the bulk of Yemen's oil reserves and border Saudi territory. In February, Saudis bombed these regions and pushed the STC back, forcing them to withdraw from Mayun as well.

At the northern end of the Red Sea is Egypt, which is structurally and strategically aligned with Saudi Arabia regarding the Suez and Red Sea for revenue, alarm over Israeli aggression and expansionism and opposition to fragmentation of states as prevalent in Sudan and Yemen. Egypt, Turkey, Saudi Arabia and Pakistan are the new quartet acting in consonance towards ending conflict in the region. They plan to sign a broad security deal, modelled on the Helsinki Accords of 1975, when US, USSR and EU signed a regional non-aggression framework, indicating that the quartet and Iran would be able to resolve their issues together.

Since 2015, the UAE has deployed a 'zero problem' policy in neighbouring nations as far as Libya. All of these interventions were in the name of ridding these regions of Muslim Brotherhood and political Islam. UAE had been hyper-active in supplying arms, violating UN sanctions and operations in Libya, in its support for General Haftar's violent push towards Tripoli, control over East Libya and parts of the south, covering Libya's oil crescent.

After 2021, it took on the role of peacemaker between the UN-sponsored Government of National Unity, reducing support to General Haftar and striking economic deals with Tripoli. Saudi Arabia is missing from this confrontation, preferring to perform the role of a regional power focused on promoting stability through negotiations and multilateral approaches.

In West Asia and in the Horn, the decade-old, famed Saudi-UAE friendship has convincingly frayed. By signing the Abraham Accords in 2020, UAE formally aligned itself with Israel, almost permanently complicating its relations with Saudi Arabia. The gulf between the two richest West Asian nations widened when UAE continued its support for Israel despite the latter's September 2025 strike on Qatar, which had shocked every GCC member and its exit from OPEC.

Beyond West Asia and The Horn

Saudi Arabia's active association with Pakistan was further formalised with the Strategic Mutual Defence Agreement (Sept 17, 2025), eight days after Israel's attack on Doha and weeks after the fourth round of Israel-US attacks on Iran (June 2025). It used NATO's Article 5 to state that aggression against either would be treated as aggression against both. The signing was accompanied by commentary that Pakistan would extend its nuclear umbrella over Saudi Arabia as well. This and Pakistan's active mediation in the Gulf war infuriated UAE, making it recall a $3bn loan, imperilling its $7bn IMF bailout. In a sign of sharpening UAE-Saudi rivalries, Saudi Arabia immediately stepped in with an equal emergency loan.

The Saudis, however, retain a strong relationship with the US, signing a massive $142 bn air and missile package in May 2025 with more than ten of America's companies comprising the 'military industrial complex'. However, Mr. Trump's denial of a NATO-style mutual defence guarantee sought by the Saudis, his derogatory reference to MbS in March this year, his demand that Gulf states pay for his war on Iran and his *"mandatory request"* to all Gulf nations to sign the Abraham Accords have further reinforced MbS' desire to expand independent influence in the region.

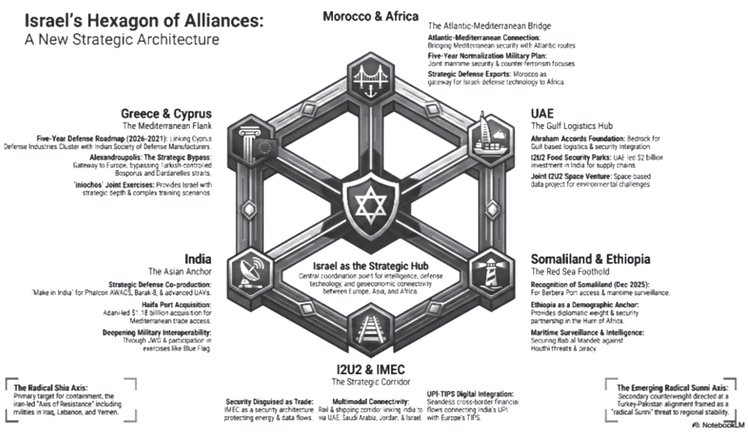
The Saudi role in stalling the rollout of Project Freedom, successor to the unending Project Epic Fury, in May, with the active threat of disallowing the use of its bases, revealed a strong-willed, vocal, independent MbS, focused on excising external influence from the region, containing Israel's expansionism and fomenting peace with Iran. The Saudis are now hedging their bets, doubling down on existing relationships with Russia and China as well. Unhappy with US dragging its feet on advanced weapon sales, it has reached out to China for ballistic missile production and drone acquisition – also drawing on the China-initiated rapprochement with Iran in 2023, when MbS visited the Ayatollah in Tehran.

Israel’s Hexagon of Alliances

While in the US in November 2025, MbS had reiterated his openness to Abraham Accords, conditional on a two-state solution for Palestine, with 1967 borders and East Jerusalem as capital. Within weeks, in February, Israel reframed the entire landscape with the Hexagon of Alliances announcement, which makes the Abraham Accords difficult to sign for any Gulf state. The Hexagon has positioned itself as a counter to a “radical Shia axis” as well as an “emerging radical Sunni axis”, focusing its attentions to drawing support from India, Greece, Cyprus and other as yet unnamed Arab, Asian and African states.

Saudi experts see this formulation as antithetical to their efforts to counter violent Islamists. They opine that it would tar Saudi Arabia and aligned Muslim nations with the same brush as ISIS. They see this as an attempt to tarnish the Saudi image to the detriment of investments from western corporations.

Each of the six pillars of the Hexagon is targeted at a specific Saudi vulnerability. India, as the Asian pillar, is Saudi Arabia's most important oil customer. Pulling New Delhi into an adversary group would be detrimental to Saudi economics. The second pillar cements UAE as the Gulf logistics hub, which is a key member of the Israel-US-India-UAE quartet. The third pillar comprising Greece and Cyprus leads the Mediterranean flank and will threaten revival of the Saudi Tapline’s planned terminus in the Mediterranean. The fourth, Somaliland-Ethiopia axis on the Red Sea / Gulf of Aden threatens the recent Saudi-negotiated peace in Yemen and its economic access to the Red Sea.



Fifthly, the IMEC and I2U2 economic corridor indicates that Israel is the key node between Asia and Europe, disregarding that Saudi Arabia is a large landmass that such a corridor will have to pass through. Lastly, the Morocco-Africa pillar is to be built as the Atlantic-Mediterranean bridge for Israel.

Hence, the rising concern within Saudi Arabia is the potential for this alliance to serve as a cover to foment trouble in its east and north, the hub of its oil engine. Given all such apprehensions, the silent and sullen response of all Gulf capitals to Mr. Trump's sudden call on Abraham Accords, was eloquent in portents of what is to come. The capitals appear to be hardening their positions against the US-Israel-UAE axis, which could lead to problems for US bases in the Gulf.

Coupled with MbS' role as guardian of the two most Holy Mosques in Islam and a recent poll showing that 96% Saudis desire severance of ties with Israel, MbS has limited room for manoeuvre on the matter. These events will harden its belief in strengthening its regional role and treating Israel as an adversary. The extended doubling of oil prices helps MbS in his path towards strengthening regional control. The Hajj reinforces this calculus. Despite active missile exchanges between Saudi Arabia and Iran in May, nearly 30,000 Iranians attended. This was seen as an extraordinary signal of peace with Iran, in keeping with agreements following MbS' visit to Tehran in 2023.

MbS' Ambitious Vision 2030

A core aspect of MbS' Vision 2030 was increase in Saudi defence spending, rising from \$54bn to \$78bn from 2021-25 (~8% CAGR). Predicated on persistent concern regarding regional vulnerabilities, the country is now pushing towards localisation and domestic procurement by 2030. MbS' statement that if Iran pursues nuclear options, so will Saudi Arabia, assumes relevance given the US-Saudi November 2025 civil nuclear cooperation framework and the implied nuclear dimension in its SMDA with Pakistan.

Neil Quilliam of Chatham House argues that "the Saudi leadership is using the war to reprioritize spending under the cover of crisis". Using the war as cover, Riyadh has excised the most expensive parts of the Vision plan, with Neom city downsized significantly, PIF pulling support from LIV Golf, the Metropolitan Opera and the Al Hilal football club, with three more clubs reported to be in line. Some global consultancies are reporting frozen payments and fresh mandates. Yet, it is still committed to host the Expo 2030 and FIFA World Cup in 2034.

Conclusion

Saudi Arabia's multi-alignment strategy of balancing the US, China, and Russia, coupled with an indigenised defence industry and nuclear program represents a distinct shift since MbS acquired primacy in the kingdom. Its two-coastline geography ensures potential for de-risked supply lines supply. MbS’ conditional statement on the Abraham Accords and a tight retort to Senator Lindsey Graham on the subject, reflect fresh branding for the Crown Prince.

Seemingly, the new branding is that of the Protector of the two Holy Mosques and Arab pride, building a coalition with Pakistan, Egypt, Turkey, and allies in the Horn, negotiating peace with Iran and building a joint defence against Israel. Israel’s Hexagon of Alliances had given MbS a greater opportunity to take the lead among the non-UAE Gulf states and work on a counter-architecture.

Pakistan-Occupied Jammu and Kashmir at a Crossroads: Political Alienation, Democratic Deficits, and the Rise of the Jammu Kashmir Joint Awami Action Committee

Shahnawaz Majid*

Abstract

This analytical essay, grounded in the author's personal knowledge and direct experience tracking terrorism and security dynamics in Jammu & Kashmir, Pakistan, and Pakistan-Occupied Jammu & Kashmir (PoJK) for over two decades, examines the profound socio-political transformation unfolding within the territory following the explosive mobilization of mid-2026. Rather than treating the unrest as a transient reaction to immediate macroeconomic shocks, the analysis demonstrates that the meteoric rise of the Jammu Kashmir Joint Awami Action Committee (JKJAAC) represents a structural rejection of a long-standing democratic deficit, extractive economic frameworks, and top-down federal management.

By evaluating the intersectional nature of contemporary grievances, the author illustrates how the JKJAAC has successfully synthesized localized cost-of-living anxieties with deeper constitutional and environmental critiques. Centrally, the essay dissects two defining structural flashpoints: the hydropolitical friction embedded in capital-intensive mega-hydropower installations, such as the Mangla, Neelum-Jhelum, and proposed Kohala projects, and the intense legal impasse

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surrounding the twelve non-territorial reserved refugee seats, which local civic fronts condemn as instruments of external electoral engineering.

Furthermore, the analysis tracks a significant generational shift, demonstrating how a digitally connected, transnational youth demographic has transitioned toward a paradigm of performance-based legitimacy, decisively decoupling from historical security narratives. This shift is structurally reinforced by the strategically compelled silence of traditional Kashmir-centric militant organizations, which have opted for public non-intervention out of fear of domestic backlash and state establishment reprisal. Beyond local administrative borders, the essay explores the macro-level fallout, highlighting how the erosion of local social legitimacy poses severe operational and security risks to the second phase of the China-Pakistan Economic Corridor (CPEC).

Finally, the study contextualizes the trans-Line of Control humanitarian echoes in Srinagar and evaluates New Delhi's strategic opportunity to deploy a proactive policy framework anchored in normative diplomacy and strategic knowledge production. Mapping three future trajectories, managed co-optation, cyclic attrition, or institutional parliamentary contestation, the author concludes that historical state models of material pacification are entirely obsolete, and that durable regional stability demands a foundational pivot toward rights-based governance, equitable resource management, and transparent institutional accountability.

The Anatomy of Fracture: Institutional Deficits, the Constitutional Impasse, and the Crisis of State Legitimacy

Pakistan-Occupied Jammu and Kashmir (PoJK), referred to by Pakistan as "Azad Jammu and Kashmir" (AJK), has been witnessing one of the most significant political upheavals in its recent history. What escalated into a massive protest movement on 9 June 2026, when the Jammu Kashmir Joint Awami Action Committee (JKJAAC), originally formed on 17 September 2023, issued a call for a march to Muzaffarabad against soaring utility rates and hyperinflation, has since evolved into a broader structural challenge. The front is now directly targeting the twelve non-territorial "refugee seats" within the regional "AJK Legislative Assembly," mechanisms originally established under the 1974 Interim Constitution of Pakistan that have remained fixed despite subsequent expansions of the legislature.

The formal announcement of the general elections scheduled for

27 July 2026 provided the immediate casus belli for this explosive showdown, acting as a tactical trigger that transformed a latent constitutional dispute into active street warfare. Yet, to view the election timeline as the sole driver would be to mistake the spark for the fuel; the upcoming polls served as the ultimate tipping point for an accumulation of generational grievances and systematic political alienation that have long plagued the residents of the territory. For decades, a simmering undercurrent of resentment has brewed over socioeconomic hypocrisies, where a region rich in water resources generates immense, cheap hydroelectricity via mega-dams for mainland Pakistan, while its own people endure hyperinflation, severe wheat shortages, and punishing energy tariffs. This material exploitation, combined with a governing framework where raw legislative authority is tightly managed by Islamabad, left the region primed for rebellion. When marathon negotiations collapsed over the elimination of those twelve non-territorial seats, which locals fiercely condemn as the ultimate mechanism of external electoral engineering used to bypass the local mandate, the looming election schedule forced a definitive climax. The state's subsequent heavy-handed response, which branded a grassroots civic coalition a "terrorist organization" and imposed total communication blackouts, ultimately shattered any illusion of autonomy, permanently elevating the crisis from a localized dispute over utility rates into a sweeping, structural rejection of the territory's democratic deficit.

By all assessments, the rise of the JKJAAC has successfully synthesized these localized socioeconomic grievances into a wider, more cohesive debate about democratic accountability, political legitimacy, public participation, and local control over natural resources. The acute controversy surrounding legislative representation, environmental opposition to major hydropower projects, communication restrictions, and violent confrontations between protesters and security forces during 2026 have collectively exposed deep-seated vulnerabilities that have accumulated over decades.

Unlike earlier episodes of unrest, the present movement is characterized by a broad social base, decentralized leadership, strong grassroots organization, extensive use of digital communications, and growing support among younger generations. The developments have implications not only for Pakistan's governance framework in PoJK but also for Chinese investments under the China-Pakistan Economic

Corridor (CPEC), regional stability, and India's long-standing position regarding territories under Pakistani occupation.

The ongoing crisis raises a fundamental question: can existing political arrangements continue to command public legitimacy, or is PoJK entering a period of sustained political transformation?

Historical Context: The Roots of Political Alienation

The origins of contemporary unrest in PoJK lie in longstanding debates concerning governance, representation, autonomy, and the structural relationship between the territory and the federal government in Islamabad. Although PoJK has its own president, prime minister, legislative assembly, and judiciary, critics have long argued that key decisions affecting the territory remain heavily influenced by institutions outside it. Strategic portfolios, such as defence, foreign affairs, and communications, remain under the direct control of Islamabad, creating what many residents perceive as a severe gap between formal autonomy and actual authority.

Over time, economic concerns, governance challenges, environmental grievances, and questions of democratic accountability became deeply intertwined. Many residents increasingly questioned whether local political institutions adequately represented domestic interests and whether decisions affecting the territory were being made with sufficient public participation. The most visible manifestation of this systemic friction concerns the configuration of the twelve reserved seats in the Legislative Assembly allocated to refugees from Jammu and Kashmir and their descendants residing in Pakistan's mainland provinces. Formalized under the 1974 Interim Constitution, these seats are elected by populations living entirely outside PoJK, yet these representatives participate fully in legislative decision-making within the territory.

Supporters argue that this arrangement preserves representation for displaced communities and reinforces Pakistan's broader diplomatic position on the Kashmir dispute. Critics, however, contend that allowing representatives elected by an external diaspora to influence local governance disenfranchises those who actually reside within the territory. Over time, this mechanism has evolved from a niche constitutional debate into a potent symbol of what activists describe as an engineered democratic deficit.

Simultaneously, disputes surrounding major infrastructure projects, such as the Mangla Dam, the Neelum-Jhelum Hydropower Project, and the Kohala Hydropower Project, contributed to growing dissatisfaction regarding resource ownership and economic justice. Many residents questioned why a territory rich in water resources continued to experience economic hardship and infrastructure gaps while contributing significantly to Pakistan's core water and energy security. The cumulative effect of these institutional and socioeconomic grievances ultimately created the ripe structural conditions for the emergence of a territory-wide protest movement.

The Emergence of the Jammu Kashmir Joint Awami Action Committee

The JKJAAC emerged in 2023 amid compounding public frustration over worsening economic conditions in PoJK. Initially conceived as an inclusive coalition bringing together traders, transporters, lawyers, students, labour organizations, professionals, and civil-society groups, the movement sought to coordinate collective opposition against soaring living costs and systemic financial neglect. Unlike traditional, elite-driven political parties, the JKJAAC consciously positioned itself as a grassroots civic front rather than an electoral organization, deriving its primary appeal from an ability to transcend deep-seated political divisions and unite diverse social cohorts around shared material concerns.

The movement rapidly expanded across multiple administrative districts by developing a highly decentralized, non-hierarchical leadership structure that ultimately became its greatest operational strength. This distributed framework relied on key regional figures who anchored specific geographic areas: Showkat Nawaz Mir in Muzaffarabad, widely regarded as the principal face and most influential spokesperson of the movement; Umar Nazir Kashmiri in the Poonch and Rawalakot regions, who orchestrated mass mobilizations throughout the western districts; Khawaja Mehran Arshad in Mirpur, who spearheaded the movement's focus on governance reforms and institutional accountability; and Sardar Amaan Khan in Sudhnoti, who expanded the organizational apparatus into the southern districts. This diffuse network made the movement exceptionally resilient against state suppression, as local committees continued to function seamlessly even when frontline leaders faced arbitrary arrests or administrative restrictions.

While initially focused on immediate, localized economic reliefs, the JKJAAC systematically expanded its political agenda over successive months. By 2025, it had synthesized these disparate demands into a comprehensive thirty-eight-point charter that balanced immediate welfare requirements, viz., electricity tariff rollbacks and wheat subsidies, with structural institutional overhauls, including anti-corruption measures, infrastructure development, and electoral representation reforms. As the movement's scale and organizational cohesion grew, it inevitably drew the scrutiny of Pakistan's federal political and security establishments, which increasingly began to perceive this civic coalition not merely as a temporary socioeconomic pressure group, but as a potent, structural challenge to state authority.

Chronology of the Current Crisis

The present crisis developed incrementally over several years, rooted in a compounding macroeconomic crunch that severely squeezed the local economy. The first major wave of mobilization occurred during 2023, when Pakistan's national consumer inflation surged to an unprecedented historic peak of 38%, with rural and regional food inflation indices crossing 38.9%. Within PoJK, this inflationary shock was severely amplified by the local withdrawal of long-standing federal wheat subsidies and the imposition of aggressive new taxes on household electricity bills, triggering widespread public outrage over skyrocketing utility costs and acute shortages of basic commodities. These spontaneous demonstrations spread rapidly across several administrative districts, functioning as the foundational catalyst for various disparate trade unions and civic bodies to organize, eventually formalizing their collective opposition under the umbrella of the JKJAAC.

Throughout 2024, the movement expanded significantly. A critical turning point occurred when protesters launched a mass long march toward Muzaffarabad in May 2024. Violent clashes with security forces resulted in casualties and injuries, creating a scale of mobilization that ultimately compelled the federal government to intervene with an immediate 23-billion-rupee (approximately 82-million-dollar) emergency subsidy package that drastically slashed household utility rates and wheat prices. Rather than pacifying or ending the movement, however, these concessions structurally reinforced the public perception that sustained civil pressure could successfully force top-down policy changes, paving the way for the much more volatile, structurally focused confrontations that would envelop the territory by 2026.

During late 2025, the JKJAAC systematically released its thirty-eight-point charter of demands and organized highly coordinated regional shutdowns and demonstrations. Authorities routinely responded by imposing stringent communication restrictions and deploying increased security measures.

The situation escalated dramatically during 2026 when the deep-seated refugee-seat controversy moved to the absolute center of political debate. The JKJAAC demanded the total abolition of the twelve reserved seats, arguing that legislative representation should belong exclusively to actual residents of PoJK. Marathon negotiations between movement leadership and government representatives failed to achieve a breakthrough. The Supreme Court of Azad Jammu and Kashmir subsequently issued a definitive advisory ruling stating that these seats are constitutionally protected and could only be modified or abolished through a formal constitutional amendment enacted by the legislature.

For many activists, this judicial ruling effectively closed the legal, institutional pathway for systemic reform. Shortly thereafter, authorities formally designated the JKJAAC a prohibited organization under anti-terrorism legislation. Government officials accused the group of activities highly detrimental to public order and state security, while movement leaders fiercely rejected the accusations, describing the ban as a coercive attempt to suppress legitimate democratic dissent. Far from stifling the unrest, the state's proscription of the front became the major, immediate catalyst for renewed, territory-wide mobilization.

Violence and the Escalation of Confrontation

The confrontation reached its most serious phase during June 2026, as large-scale demonstrations, strikes, road blockades, and mass public gatherings spread rapidly across Muzaffarabad, Rawalakot, Poonch, Kotli, Mirpur, Sudhnoti, and adjoining districts. The unprecedented scale of public participation underscored that the movement had structurally transitioned from its initial focus on localized economic relief to a broader defiance of the region's governing framework.

Violent clashes soon erupted between mobilized protesters and state security forces. According to figures reported by international media organizations citing local administrative and medical officials, at least twenty people were killed during the multi-district unrest, including both civilian demonstrators and police personnel. While initial official briefings had downplayed the casualties, subsequent updates confirmed a significantly higher, more severe death toll, with more than seventy individuals, including security personnel and protesters, sustaining serious injuries.

Particularly intense confrontations occurred across the Rawalakot and Kotli districts, where localized protests persisted despite stringent prohibitory orders and curfew-like restrictions imposed by the state. To restore administrative order, the government deployed federal paramilitary units alongside heavily reinforced local police lines. The state's counter-response escalated to encompass sweeping travel advisories, strict movement barriers, tactical checkpoints, localized internet shutdowns, mobile network disruptions, and highly visible security deployments.

The extraordinary severity of these containment measures reflected the extent to which authorities viewed the grassroots mobilization as a direct, fundamental challenge to public order and regional political stability. For supporters of the JKJAAC, however, the state's aggressive posture only served to reinforce a deep-seated perception that legitimate constitutional and material grievances were being met with state coercion rather than meaningful political dialogue.

Human Rights Concerns, Information Restrictions, and the Crisis of Legitimacy

The events of 2026 have elevated the PoJK agitation from a localized political dispute into a foundational debate concerning civil liberties, state authority, and public trust. One of the most contentious dimensions of this crisis has been the simultaneous deployment of communication restrictions, internet shutdowns, strict movement controls, and the formal proscription of the JKJAAC under anti-terrorism legislation. As demonstrations intensified, authorities systematically severed mobile internet services and digital communications across multiple districts. Independent internet monitoring organizations reported severe, prolonged disruptions, while journalists and local residents detailed the immense difficulties of accessing verified information or communicating outside the affected areas. These measures engineered a dangerous information vacuum, which intentionally complicated the independent verification of casualties and further fueled public mistrust.

Human rights advocates and civil-society groups spanning local networks, national bodies like the Human Rights Commission of Pakistan (HRCP), and international watchdogs such as Amnesty International also expressed grave concern regarding civilian casualties and the disproportionate use of force during public demonstrations. Notably, this scrutiny extended across the Line of Control; from her base of activity in Jammu and Kashmir, prominent human rights defender Tasleema Akhter, Chairperson of the Association of Terror Victims in Kashmir (ATVK), publicly condemned the civilian deaths, the enforcement of blanket internet blackouts, and the active suppression of independent media. Elevating her advocacy to international forums such as the United Nations Human Rights Council (UNHRC) in Geneva, Akhter highlighted the stark institutional disparities in governance and civil liberties across the region. Such high-profile external interventions reflected a burgeoning consensus among civil-society groups that the crisis could no longer be viewed strictly through a state-defined law-and-order lens, but instead required intense scrutiny from the perspective of universal human rights, constitutional protections, and democratic governance.

The state's subsequent decision to designate the JKJAAC as a prohibited terrorist entity further deepened the regional controversy. While Pakistani federal authorities justified the proscription on national security grounds, alleging that the civic coalition actively orchestrated public disorder and subverted state stability, movement leaders fiercely rejected the accusations, framing the ban as a blunt instrument used to criminalize peaceful democratic dissent. Regardless of official justifications, this legal labeling highlighted a widening, irreparable chasm between state narratives and public perceptions.

At its core, the crisis has evolved into a fundamental question of political legitimacy, where a highly mobilized populace has shifted its focus away from abstract ideological alignment and toward a direct, uncompromising evaluation of whether regional institutions are responsive, accountable, and representative of local interests.

Resource Politics and the Question of Economic Justice

Economic grievances have remained a core pillar of the mobilization from its inception. However, these localized frustrations are not merely a transient reaction to immediate inflation, unemployment, fluctuating electricity tariffs, or slashed wheat subsidies; they are increasingly anchored to a much broader, systemic debate concerning the ownership, exploitation, and ultimate control of natural resources.

PoJK occupies a position of immense hydropolitical significance within the Indus River system, serving as a vital contributor to Pakistan's aggregate hydroelectric generation capacity. Rivers originating in or traversing the territory feed major infrastructure installations that are fundamentally critical to Pakistan's national water security and energy grid. Despite this vital contribution as a net exporter of clean energy, a deep-seated perception persists among local communities that the territory functions under an extractive economic arrangement, receiving nominal structural dividends and minimal financial offsets from the wealth it generates. This perceived economic asymmetry has emerged as one of the most potent, unifying drivers of contemporary political mobilization.

The core argument articulated by civic activists and local economic groups targets this exact structural contradiction: while the territory's natural capital is systematically leveraged to anchor national energy production and agricultural irrigation downstream, the domestic population continues to endure severe infrastructural deficits, systemic underdevelopment, and restricted employment opportunities. Consequently, the politics of resource management have become permanently intertwined with fundamental questions of regional autonomy, equitable revenue-sharing, and structural economic justice.

The Mangla Dam Legacy and Contemporary Hydropower Controversies

The roots of contemporary resource-related grievances extend back several decades, structurally anchored in the historical memory of large-scale infrastructure development. The construction of the Mangla Dam during the 1960s remains the foundational paradigm of the deep-seated tensions associated with state-led development and resource utilization in the territory. The project caused massive socio-ecological dislocation, displacing over a hundred thousand residents, submerging a substantial portion of old Mirpur city, and permanently altering the socioeconomic fabric of the Mirpur district. While the reservoir became a cornerstone of Pakistan's agricultural irrigation and hydroelectric infrastructure, affected communities have waged a generational struggle over inadequate financial compensation, stalled rehabilitation programs, restricted local employment, and the denial of royalty payments (net hydel profit). The subsequent Mangla Dam Raising Project in the 2000s revived these historical traumas, reinforcing a pervasive public perception that local survival interests were routinely subordinated to federal utility requirements.

In recent years, this historic resentment has converged on modern state-led installations, most notably the 969-megawatt Neelum-Jhelum Hydropower Project and the proposed 1,124-megawatt Kohala Hydropower Project. Although the Neelum-Jhelum project, fully commissioned in 2018, was heralded by Islamabad as an engineering triumph for Pakistan's energy security, its execution triggered severe localized environmental backlashes. Environmental activists and municipal residents in Muzaffarabad documented drastic riparian alterations, including the drying up of the Neelum River bed due to tunnel diversions, which resulted in acute urban microclimate shifts, ecological degradation, sewage accumulation, and the destruction of traditional riverine livelihoods.

The proposed Kohala Hydropower Project, designed to divert water from the Jhelum River through extensive mountain tunnels, generated near-identical ecological anxieties. Environmental advocacy coalitions responded by mobilizing sustained grassroots campaigns under the banner of the "Save the River Movement" (Darya Bachao Tehreek), reflecting a sophisticated intersection between environmental preservation, local climate survival, and political resistance. Consequently, major hydropower installations have ceased to be perceived by the populace as neutral development initiatives; instead, they have been re-politicized as stark symbols of a larger, extractive governance model that excludes local stakeholders from participation, resource ownership, and distributive justice.

Distinctive Dynamics: Structural Departures from Historical Mobilizations

Several defining structural features sharply distinguish the current wave of unrest from previous historical episodes of dissent within the territory. Foremost among these is an unprecedented geographic scale and territorial reach. While prior agitations were traditionally fragmented, short-lived, and localized within specific urban pockets or distinct districts, the contemporary movement has successfully engineered a unified horizontal network spanning the entire length of the territory, mobilizing massive, simultaneous actions across Muzaffarabad, Mirpur, Kotli, Poonch, Sudhnoti, and Bagh.

This spatial expansion is reinforced by an unusually broad, multi-class social composition. The mobilization has successfully transcended conventional political party affiliations, drawing active, organized participation from diverse interest groups including merchant coalitions, transport unions, bar associations, student fronts, public sector teachers, agrarian labor groups, and independent civil-society organizations.

Furthermore, the movement is distinguished by an intersectional synthesis of grievances. Rather than rallying around an isolated material demand, the JKJAAC framework has successfully fused immediate socioeconomic anxieties, such as soaring inflation and utility costs, with structural environmental activism against extractive hydropower projects and fundamental constitutional critiques regarding the territory's democratic deficit. This convergence has transformed basic cost-of-living protests into a cohesive, systemic demand for institutional accountability.

Operationally, the current agitation leverages modern technological and transnational realities in ways past movements could not. Pervasive digital connectivity and the strategic deployment of social media platforms have facilitated real-time coordination and the rapid dissemination of unverified frontline information, bypassing traditional state censorship. This domestic digital apparatus is tightly integrated with an active, highly vocal transnational diaspora network, which has successfully amplified localized human rights concerns onto international platforms and provided critical material and political backing.

Finally, the movement has demonstrated a level of institutional and organizational resilience historically unseen in the region. Despite targeted state crackdowns, the preventive detention of frontline leadership, sweeping travel bans, and prolonged communication blackouts, the decentralized committee structure has managed to maintain operational continuity, sustain public momentum, and repeatedly re-mobilize across multiple districts.

Demographic Shifts: Generational Transformations and the Politics of Performance

A defining characteristic of the contemporary unrest is the prominent vanguard role assumed by the territory’s youth. This emergent demographic cohort has come of age in an era uniquely shaped by pervasive digital connectivity, expanded access to higher education, high regional youth literacy, and direct exposure to global political disclosures through labor migration networks, particularly within the Gulf states and Europe. Consequently, their systemic priorities represent a sharp structural departure from the elite-driven, patronage-based politics of previous generations.

While traditional geopolitical narratives regarding the broader

Kashmir dispute continue to exert cultural influence, they no longer function as the exclusive ideological prism through which younger residents interpret their political reality. Instead, public discourse among the youth is increasingly dominated by immediate material and institutional demands: transparent governance, systemic anti-corruption measures, localized economic opportunity, environmental sustainability, and direct public accountability.

The political inclinations within this new generation remain characteristically pluralistic and diverse. A segment continues to align with Pakistan's official constitutional stance on the region's status; a substantial and growing faction advocates for radical regional autonomy and a rewriting of the 1974 Interim Constitution to empower local bodies; while a distinct, highly visible cadre explicitly articulates secular nationalist aspirations centered on self-determination or an independent, unified Jammu and Kashmir.

However, what is most noteworthy about this generational shift is not the hegemony of any single ideological viewpoint, but rather a collective transition toward a paradigm of performance-based legitimacy. For this mobilized youth cohort, regional institutions and external political frameworks are no longer judged on abstract ideological or historical claims, but on their tangible efficacy in delivering economic survival, environmental protection, and democratic representation.

The Constitutional Impasse: Non-Territorial Constituencies and Conflicting Paradigms of Representation

The intense structural dispute surrounding the twelve reserved refugee seats has crystallized as the primary flashpoint of the current political agitation. These unique, non-territorial constituencies are legally earmarked for refugees displaced from Jammu and Kashmir during the 1947–1965 conflicts, along with their descendants who reside entirely within Pakistan's mainland provinces. Defended by state authorities and mainstream federalist parties, the arrangement is framed as a crucial mechanism to preserve the political visibility of displaced communities, reinforcing Islamabad's long-standing diplomatic position regarding the unresolved status of the broader Kashmir conflict.

Conversely, local civic critics and the leadership of the JKJAAC fiercely contend that allowing external populations to elect lawmakers who exercise full voting rights over domestic legislation, resource allocation, and the selection of the territory's Prime Minister effectively disenfranchises the actual inhabitants. For the movement's base, this arrangement serves as the ultimate institutional instrument for external electoral engineering, functioning to dilute the local mandate and structurally sustain the region's democratic deficit.

This escalating controversy vividly illustrates the profound tension between two fundamentally incompatible paradigms of political representation. The first model privileges historical-diplomatic continuity, prioritizing the political integration of a displaced diaspora to reinforce state narratives on the wider Kashmir dispute. The second model asserts a modern, performance-based democracy that fiercely prioritizes local accountability, residency-based franchise, and the sovereign rights of the territorial demos.

The complete structural inability of the region's political institutions to bridge or reconcile these competing constitutional visions is what ultimately transformed the dispute from a chronic legislative debate into the definitive catalyst for the dramatic governance crisis of 2026.

Compelled Silence: Why Traditional Militant Factions Feared the Civic Upsurge

An important and highly consequential dimension of the contemporary crisis has been the conspicuous absence of public intervention or rhetorical mobilization by Pakistan-based, Kashmir-centric terrorist organizations. Up through the mid-2026 escalation, there have been no formal declarations or widely disseminated statements from the United Jihad Council (Muttahida Jihad Council), the umbrella coalition led by Syed Salahuddin, nor from its major constituent cadres, such as Hizbul Mujahideen, Lashkar-e-Taiba, or Jaish-e-Mohammed, directly addressing the civilian casualties, mass arrests, internet blackouts, or the ongoing confrontation between the JKJAAC and state authorities.

This total omission represents a highly calculated, strategic decision rather than mere passive observation. First, these armed factions recognized that any overt attempt to co-opt or intervene in the crisis would trigger an immediate domestic backlash. Because the contemporary agitation is explicitly anchored in structural questions of local governance, residency-based representation, and socioeconomic rights, the local population is fiercely protective of the movement's purely civic identity. Realizing that injecting traditional proxy-war rhetoric would alienate the public and accelerate their own loss of regional sympathy, these organizations made the strategic choice to remain silent to protect what remains of their local standing.

Second, this strategic non-intervention is heavily dictated by immediate survival calculations regarding the Pakistani security establishment. With Islamabad facing an explosive internal governance crisis and desperate to manage regional stability without drawing international sanctions or cross-border escalations, the state apparatus has enforced strict operational boundaries. For these militant leadership structures, breaking their silence or attempting to exploit the local chaos would break these established boundaries, instantly inviting severe, existential reprisal from the state establishment itself.

Ultimately, this strategically compelled silence serves to reinforce the strictly civic, socio-political, and indigenous character of the current front. It highlights the extent to which the domestic public sphere within the territory has decisively decoupled from historical security paradigms, shifting instead toward an uncompromising demand for democratic validation and domestic rights.

The Friction of Uneasy Calm: Latent Mobilization and Unresolved Structural Triggers

As the immediate, highly visible wave of mass street protests recedes into a latent state, the core structural drivers of the regional crisis remain entirely unaddressed. Through dense security deployments, sweeping legal proscriptions, and stringent restrictions on public assembly, administrative authorities have succeeded in enforcing a surface-level, coercive stabilization. However, the fundamental grievances that catalyzed the mass mobilization, specifically systemic democratic deficits, hydropolitical exploitation, severe inflationary pressures, youth unemployment, and contested non-territorial constituencies, continue to ferment within the public consciousness. Consequently, the contemporary political environment is accurately characterized as a fragile, uneasy calm rather than a durable institutional resolution.

Despite its formal blacklisting under anti-terrorism frameworks, the organizational infrastructure of the JKJAAC has demonstrated remarkable structural durability. The coalition's decentralized networks remain highly operational, preserved through localized neighborhood committees, merchant guilds, student fronts, transport unions, and well-funded transnational diaspora bodies. Because the state's counter-strategy has prioritized physical containment over meaningful legislative or material concessions, this embedded organizational apparatus retains a robust, immediate capacity to re-mobilize the populace whenever new political or economic flashpoints inevitably emerge.

Macroeconomic Fallout: The Failure of Top-Down Governance and the Vulnerability of CPEC Infrastructures

For the Pakistani state, the contemporary crisis represents one of the most acute, multi-dimensional governance failures within the territory in recent decades. The mass mobilization exposes the severe structural limitations of a state-centric developmentalism that relies almost exclusively on capital-intensive mega-infrastructure projects while systematically neglecting the fundamental tenets of political representation, democratic inclusion, and local consent. While the Pakistani federal establishment has historically deployed ad-hoc financial concessions, emergency subsidies, and temporary tariff relief to pacify civil unrest, the depth of the 2026 agitation proves that material appeasement can no longer neutralize deeply entrenched structural and constitutional grievances.

These domestic systemic failures carry profound, destabilizing implications for the China-Pakistan Economic Corridor (CPEC). The long-term operational viability of CPEC installations located within geopolitically contested, peripherally governed territories relies on far more than international sovereign guarantees, financial capital, or technocratic execution; it is fundamentally dependent on localized social legitimacy.

The fierce popular resistance to federally directed mega-dams demonstrates that the local demos is no longer willing to bear the environmental, ecological, and microclimatic costs of corridor infrastructure without a sovereign, statutory seat at the decision-making table. Consequently, the primary vulnerability threatening the second phase of CPEC within the territory has decisively shifted from a technical or financial challenge to a profound crisis of local political legitimacy.

The Trans-Line of Control Echo: Srinagar’s Responses and the Politics of Humanitarian Solidarity

The volatile systemic shifts unfolding across the Line of Control (LoC) have triggered a complex, multi-layered spectrum of responses within the political and civic circles of Srinagar. While ideological interpretations vary, a powerful, unifying thread of trans-regional empathy and severe humanitarian concern for the civilian populace caught in the structural crisis has defined the local reaction.

Across widespread digital networks and localized civil spheres, everyday Kashmiri residents have articulated intense solidarity with those enduring fatal crackdowns, extensive detentions, and sweeping communication blockouts. This organic humanitarian response has largely outpaced traditional, rigid political divisions, finding strong resonance among mainstream political figures in Jammu and Kashmir who have publicly condemned the state's coercive measures and demanded a wholesale restoration of fundamental civil liberties. Public discourses reflect a sophisticated duality: a segment evaluates the mass mobilization through an institutional lens, interpreting it as an inevitable uprising against a predatory, unrepresentative governance apparatus, while another segment contextualizes the unrest within the unresolved geopolitical parameters of the broader India–Pakistan dispute.

This societal sentiment translated into direct civic action through symbolic demonstrations orchestrated by members of the Kashmiri Muslim community in Srinagar, who gathered to formally denounce the use of disproportionate state violence against unarmed civilians across the border. Following these public assemblies, a formal memorandum of protest was systematically submitted to the office of the United Nations Military Observer Group in India and Pakistan (UNMOGIP) in Srinagar. The memorandum explicitly detailed the severe human rights violations executed by security forces during the forceful dispersal of peaceful assemblies in Rawalakot led by the JKJAAC.

It called upon international legal frameworks to intervene against the mounting civilian casualties, internet blackouts, and mass arrests, urging a rights-based resolution to the territorial governance impasse.

This institutional pushback was heavily reinforced by prominent civil society actors within Srinagar, most notably Tasleema Akhter, the Chairperson of the Association of Terror Victims in Kashmir (ATVK). Akhter issued a powerful public indictment of the violent state suppression, demanding that global human rights monitoring bodies and the United Nations launch independent, transparent investigations into the allegations of state-sponsored excesses. Elevating her critique to focus on the systematic enforcement of information vacuums, she questioned the legal and moral validity of denying basic democratic rights and freedom of expression to the inhabitants of the territory. Collectively, while specific operational realities and casualty figures remain highly contested due to the state-engineered media blockades, these diverse reactions demonstrate that the 2026 crisis has fundamentally decoupled from isolation. Instead, concern for civilian protection, democratic accountability, and cross-LoC solidarity has emerged as a dominant, recurring theme, fundamentally altering the broader discursive framework of the region.

Strategic Imperatives: New Delhi's Policy Options and the Shift Toward Normative Diplomacy

From the perspective of Indian foreign policy and national security architecture, the systemic volatile shifts within the territory demand a proactive reorientation from passive observation to structural engagement. Rather than viewing the crisis through a purely reactive geopolitical prism, New Delhi has a strategic opening to deploy a multi-layered policy framework anchored in institutional analysis and normative diplomacy.

First, India must systematically address a long-standing scholarly asymmetry by aggressively expanding its domestic capacity for strategic knowledge production. The PoJK territorially remains comparatively understudied within mainstream Indian academies and think tanks. Policy institutions should establish dedicated research clusters tasked with generating empirical, data-driven scholarship on the region's evolving governance structures, internal demographic engineering, local socio-economic indicators, and subterranean political movements. Centering this research within Indian scholarship allows New Delhi to construct an authoritative, independent repository of regional realities that can challenge state-curated narratives.

Second, India's diplomatic apparatus should aggressively document and internationalize the severe socio-ecological and macroeconomic fallout of mega-infrastructure installations in the region. By amplifying localized environmental resistance movements, such as the "Save the River Movement" against extractive hydropower projects, India can expose the ecological degradation and forced displacement driving regional discontent. This focus on hydropolitical accountability transforms a localized resource dispute into a powerful critique of the predatory, top-down development models implemented by both Islamabad and its external partners along the China-Pakistan Economic Corridor (CPEC).

Finally, India must consistently anchor its regional messaging in the principles of normative diplomacy, actively championing universal human rights, democratic representation, institutional transparency, and the protection of civil liberties. This values-based approach aligns seamlessly with modern diplomatic strategy, appealing directly to global watchdogs and international legal frameworks.

By actively engaging with transnational diaspora networks and advocating for the fundamental rights of the regional populace in global arenas like the United Nations, New Delhi can position its sovereign claims not merely as a historic cartographic dispute, but as a necessary defense of democratic governance and human rights.

Alternative Trajectories: Structural Forecasts and the Durability of Civic Agitation

As the territory navigates the volatile aftermath of the mass protests, the medium-term political outlook is defined by three distinct institutional trajectories. The realization of any single pathway will fundamentally depend on the state apparatus's willingness to concede structural power and the JKJAAC's capacity to maintain operational cohesion under sustained legal pressure.

Scenario I: Managed Co-optation and Incremental Administrative Accommodation

Under this trajectory, the Pakistani federal and regional governments might opt for a strategy of calculated stabilization through targeted concessions. Rather than initiating sweeping constitutional overhauls, authorities would introduce localized fiscal relief, restructured electricity subsidies, and expanded infrastructural investments to pacify the economic vanguard of the movement. This material appeasement would likely be accompanied by modest administrative reforms, such as modifying the execution of royalty sharing or increasing local quota representations.

By addressing the immediate, transactional drivers of discontent while leaving the underlying constitutional framework, such as the reserved refugee seats, intact, the state could successfully fracture the broad multi-class coalition, lowering the political temperature while retaining its core centralized authority.

Scenario II: Cyclic Attrition and the Paradigm of Chronic Instability

This scenario forecasts a continuation of the structural status quo, characterized by recurring waves of intense public mobilization met by immediate state reprisal, particularly under General Munir dominated Pakistani established. Should the political establishment refuse to grant substantive legislative concessions or address the regional democratic deficit, the underlying structural triggers will remain potent. In this volatile environment, any sudden economic shock, such as an inflationary spike or aggressive enforcement of anti-terror laws, would instantly trigger renewed mass demonstrations.

Because this pathway relies on security forces to maintain a surface-level peace rather than building institutional trust, it dooms the region to a state of chronic, unpredictable instability, undermining long-term infrastructure projects and deepening public alienation.

Scenario III: Institutionalization and the Transition to Parliamentary Contestation

The final trajectory involves the strategic transformation of the JKJAAC from a decentralized protest coalition into a structured, permanent political vanguard. Recognizing the limits of street agitation under aggressive state suppression, the leadership could choose to institutionalize its leverage by backing independent civic platforms or forming a dedicated regionalist party to contest upcoming legislative assemblies. By translating grassroots street power into electoral mandates, the movement could directly challenge mainstream federalist parties inside the assembly.

This transformation would institutionalize the politics of performance, forcing a continuous parliamentary debate on resource ownership, regional autonomy, and local representation.

Regardless of which analytical trajectory unfolds, the underlying systemic grievances are now permanently embedded within the region's political consciousness. The slogans of the 2026 agitation have effectively rewritten the domestic public discourse; questions of governance, hydropolitical rights, and democratic legitimacy can no longer be suppressed by force or ignored by top-down decrees, serving as the permanent benchmark against which all future governance will be measured.

Conclusion: Paradigms of Performance and the New Frontier of Regional Legitimacy

The contemporary unrest in Pakistan-Occupied Jammu and Kashmir represents far more than an isolated, transient political episode. It stands as the definitive structural culmination of decades of systemic, accumulated grievances concerning top-down governance, distorted political representation, hydropolitical exploitation, and the denial of local resource ownership.

The meteoric rise of the Jammu Kashmir Joint Awami Action Committee (JKJAAC), the intense legal friction over non-territorial refugee seats, the grassroots environmental resistance to extractive multi-billion-dollar hydropower installations, and the fatal state crackdowns of 2026 are not disparate events; they are deeply interconnected manifestations of a profound crisis of political authority.

Unlike historical agitations that were easily contained within specific geographic or interest-based siloes, the contemporary movement has engineered a horizontal, multi-class alliance. Fueled by a politically conscious, digitally connected youth demographic, the populace has decisively discarded antiquated patronage networks in favor of an uncompromising demand for systemic transparency, tangible economic opportunity, and genuine democratic participation.

The geopolitical and macroeconomic fallout of this societal transition extends far beyond the administrative boundaries of the territory. The crisis fundamentally exposes the institutional vulnerabilities plaguing the Pakistani federal architecture and directly compromises the long-term operational security and social legitimacy of capital-intensive corridors like the China-Pakistan Economic Corridor (CPEC).

Ultimately, the central message of the 2026 upsurge is that the historical state mechanism of managing frontier dissent through ad-hoc economic packages, emergency subsidies, administrative decrees, or coercive police actions has hit an absolute point of obsolescence. A sustainable, durable peace within the region cannot be purchased or enforced; it requires a foundational structural pivot toward rights-based governance, equitable natural resource management, ecological responsibility, and domestic institutions that derive their authority from public trust rather than administrative coercion. The structural choices made in the immediate aftermath of this crisis will not only determine the internal democratic future of the territory but will fundamentally reshape the broader political and strategic landscape of South Asia.

Making Invisible Risk Reduction Visible: Decentralisation, Capacity Building and Incentivisation as the Future of Disaster Governance in India

Prof Santosh Kumar*

Introduction

India today faces one of the most complex disaster risk landscapes in the world. Climate change, rapid urbanisation, environmental degradation, technological dependency, industrial expansion and fragile infrastructure systems are producing increasingly interconnected and cascading risks. Floods no longer remain merely water-related disasters; they disrupt transportation, communication, power systems, health services, education, livelihoods and supply chains simultaneously. Similarly, heatwaves, fires, industrial accidents and urban infrastructure failures are increasingly exposing governance limitations in rapidly growing urban and semi-urban regions. In such a changing environment, disaster management can no longer remain confined to relief and response mechanisms alone.

One of the major paradoxes in disaster governance is that response and relief always receive greater visibility than mitigation and prevention. When disasters occur, emergency operations, relief camps, rescue systems and compensation distribution become highly visible governance actions. However, successful mitigation often remains invisible because its success is measured through disasters that do not happen, losses that are avoided and vulnerabilities that are reduced before crises emerge. This invisibility weakens political attention, public investment and social ownership towards disaster risk reduction (DRR).

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The future challenge before India therefore is not only to improve response systems but to make invisible resilience visible. Disaster governance must move from "post-disaster reaction" towards "pre-disaster resilience creation." This paper argues that decentralisation of disaster governance, strengthening of local capacity and incentivisation of risk reduction can together create a new resilience framework for India.

Evolution of Disaster Governance in India

India's disaster governance architecture underwent a major transformation after the enactment of the Disaster Management Act, 2005. The Act institutionalised the creation of the National Disaster Management Authority (NDMA), State Disaster Management Authorities (SDMAs), District Disaster Management Authorities (DDMAs) and a broader multi-tier governance framework. The policy discourse gradually shifted from a relief-centric administrative approach towards a broader understanding of disaster risk management, preparedness, mitigation and recovery.

Subsequently, successive Finance Commissions further expanded the institutional financing architecture for disaster management. The Fifteenth Finance Commission introduced dedicated allocations not only for response and relief but also for mitigation and preparedness through the State Disaster Mitigation Fund (SDMF) and National Disaster Mitigation Fund (NDMF). This represented an important conceptual shift because, for the first time, disaster financing explicitly acknowledged the need for ex-ante risk reduction investments. The Finance Commission recognised that prevention and mitigation are economically more viable than repeated expenditure on post-disaster recovery.

However, despite this policy transition, utilisation of mitigation funding remained weak in several states. The challenge was not a lack of risk or absence of funding windows. The challenge was institutional capacity. Many states and urban local bodies lacked technical expertise to prepare detailed project reports, undertake risk assessments, formulate mitigation projects and operationalise large-scale resilience programmes. This revealed that financing alone cannot build resilience unless local institutional systems possess adequate planning and implementation capability.

Literature Review

Global literature increasingly recognises disaster risk reduction as a long-term developmental investment rather than merely a humanitarian expenditure. The Sendai Framework for Disaster Risk Reduction 2015–2030 strongly emphasises understanding risk, investing in resilience and strengthening local governance systems (UNDRR, 2015). International literature also highlights that local communities often become the first responders during disasters and therefore resilience systems must be decentralised and socially embedded.

Benefit-cost studies undertaken by FEMA and the National Institute of Building Sciences in the United States demonstrate that every dollar invested in hazard mitigation generates multiple times greater economic savings through avoided losses, reduced displacement and lower recovery expenditure. Such evidence strengthens the argument that mitigation should be viewed as an investment with measurable economic returns rather than as a welfare expenditure.

Literature on behavioural economics and governance also highlights that institutions and communities respond more effectively when incentives align with desired behaviour. Incentive systems such as tax rebates, concessional loans, insurance benefits and performance-linked financing have increasingly been recognised as important mechanisms for promoting resilient construction, safer infrastructure and community preparedness. However, in India, literature connecting disaster governance with behavioural and financial incentivisation still remains limited, creating an important gap which this paper seeks to address.

The Invisibility Problem in Disaster Risk Reduction

One of the core governance challenges in disaster management is the invisibility of successful risk reduction. Political systems, media narratives and administrative structures often prioritise visible response actions because they generate immediate recognition and measurable activity. In contrast, mitigation and preparedness create outcomes that are difficult to visually demonstrate because they are measured through the non-occurrence of disasters or reduction in losses.

This creates a structural imbalance in governance priorities. Investments in relief camps, compensation distribution and emergency operations often receive greater institutional support than investments in retrofitting schools, strengthening drainage systems, enforcing building codes or conducting preparedness drills. Consequently, disaster governance tends to become reactive rather than preventive.

Making invisible resilience visible therefore requires measurable resilience indicators, public recognition systems, resilience rankings, preparedness audits and incentive-linked governance frameworks. Once resilience becomes measurable and politically visible, governments and communities are more likely to prioritise preventive investments.

Capacity Gap in India's Disaster Governance

Despite institutional progress, substantial capacity gaps continue to exist across multiple levels of disaster governance in India. Many SDMAs and DDMAs remain under-resourced and insufficiently integrated into mainstream developmental planning. Urban local bodies, which are increasingly at the frontline of climate and urban risks, often lack technical personnel, hazard mapping systems and risk-informed planning capacity.

A major gap also exists in project preparation and implementation capability. Many states and districts are unable to fully utilise mitigation funding because they lack technical expertise for preparing DPRs, risk assessments, engineering evaluations and financial proposals. This results in a paradoxical situation where risk exposure remains high despite the availability of mitigation financing windows.

At the societal level, preparedness culture also remains weak. Citizens often perceive disaster management as solely a government responsibility. Household preparedness, behavioural safety and local volunteer systems remain underdeveloped in many regions. Therefore, resilience cannot be achieved merely through institutional expansion; it requires simultaneous strengthening of system capacity, societal capacity and individual preparedness.

Gujarat Earthquake Reconstruction: Community-led Recovery as Governance Innovation

The Gujarat earthquake of 2001 posed one of the most severe recovery and reconstruction challenges in India's disaster governance history. The scale of destruction initially appeared overwhelming, and rebuilding affected settlements within a limited timeframe through conventional government-led reconstruction mechanisms seemed nearly impossible.

The Government of Gujarat therefore adopted an innovative owner-driven reconstruction model. Under this approach, the government provided technical standards, safer construction designs, financial assistance, construction inputs and institutional facilitation, while communities themselves took ownership of rebuilding their homes and settlements. This transformed affected populations from passive beneficiaries into active stakeholders in recovery.

The programme demonstrated remarkable improvements in speed, ownership, quality and accountability. Local participation also helped in adapting reconstruction to social and cultural realities of communities. The reconstruction programme later received international recognition, including the UN Sasakawa Award, and emerged as one of the globally recognised examples of post-disaster recovery innovation. The broader lesson was clear: resilience becomes scalable and sustainable when communities are empowered with technical support, financial assistance and institutional trust.

International Experiences

Japan remains one of the strongest examples of decentralised resilience culture in the world. Disaster preparedness in Japan is deeply integrated into schools, communities, urban planning systems, household behaviour and local governance. Regular drills, strict building regulations, public education and civic discipline have transformed preparedness into a societal culture rather than merely a government function.

Indonesia provides another important example through its community-based disaster risk reduction and Fire-Free Village programmes. Communities were incentivised through financial rewards, local support systems, volunteer mobilisation and recognition mechanisms for maintaining fire-free environments and participating in preparedness activities. This demonstrated that behavioural incentives and community ownership can significantly improve local resilience.

In the United States, FEMA's Hazard Mitigation Grant Program supports pre-disaster mitigation investments through structured financing systems. Similarly, Bangladesh's cyclone preparedness programme has successfully mobilised community volunteers, local evacuation systems and awareness networks, leading to a significant reduction in cyclone mortality over time.

These examples demonstrate that successful disaster governance depends not merely on central institutions but on socially embedded resilience systems.

Incentivising Disaster Risk Reduction

One of the most important reforms required in India is incentivisation of disaster risk reduction. At present, resilience often appears economically burdensome to citizens and institutions. Safer construction, retrofitting and preparedness investments are frequently perceived as additional costs rather than protective investments.

Governments can therefore create financial and behavioural incentives to encourage resilience-building behaviour. Income tax rebates, property tax reductions and concessional loans may be provided for resilient housing, retrofitting and safer infrastructure. Insurance systems may offer reduced premiums for compliant buildings and institutions adopting disaster safety measures.

At the governance level, resilient district rankings, performance-linked grants and resilience-linked urban financing can incentivise local governments to invest in preparedness and mitigation. Communities implementing preparedness systems, volunteer networks and local resilience initiatives can be recognised through awards, grants and development incentives.

Such measures help convert disaster risk reduction from a compliance-based activity into a socially valued and economically rewarding process.

Towards a New Governance Framework

The future of disaster governance in India requires a transition from centrally driven response systems towards decentralised resilience ecosystems. Such a framework must rest upon three interconnected pillars: decentralisation, capacity building and incentivisation.

Decentralisation requires empowering districts, urban local bodies and panchayats with authority, financing and technical capability. Capacity building must focus simultaneously upon institutions, communities and citizens. Incentivisation must create economic, behavioural and governance-level motivations for investing in resilience.

Disaster governance should therefore evolve from “government ownership of risk” towards “shared ownership of resilience.” Risk reduction must become integrated into development planning, urban governance, infrastructure investments, school systems, industries and household behaviour.

Conclusion

India has made substantial progress in disaster response systems and institutional disaster governance over the last two decades. However, the future challenge lies in reducing risks before disasters occur. Climate change, urbanisation and interconnected vulnerabilities demand a new governance imagination based on decentralisation, participation and prevention.

Disaster risk reduction cannot remain confined to specialised departments alone. It must become a societal movement supported through local capacity, financial innovation, behavioural incentives and institutional accountability.

The future of resilience in India will depend not only on how effectively disasters are managed after occurrence, but on how deeply safety, preparedness and prevention become embedded into governance systems, communities and everyday behaviour. Incentivisation of risk reduction will be a road to making invisible risk reduction visible.

Risk reduction is not expenditure. It's purely an investment leading to a development dividend whose dividends are measured in protected lives, reduced displacement, enhanced poverty reduction, resilient infrastructure, economic continuity and sustainable development and reduced relief expenditure.

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Vikshit Bharat: The Goal and the Path to it

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Introduction:

Vikshit Bharat is the collective vision articulated by Prime Minister Narendra Modi for India to emerge as a fully developed country by 2047, the centenary year of the country's independence from colonial rule. The vision was proclaimed in 2021, the 75th year of India's independence.

To understand the full meaning of the vision, it is necessary, first of all, to dwell upon the idea of a fully developed country. Today, when we talk of developed countries, we normally have in our mind the USA and Canada in North America, most of the countries of Europe and, in the east, Japan, South Korea, Singapore, Australia and New Zealand. What is common among these countries is that they all have high levels of per capita income (Metreau et al 2024). Beyond this common feature, there are considerable differences among these countries in terms of equality of distribution of wealth and income, and access to basic facilities of health care and education. For instance, the USA, despite its high level of per capita income, is known to be an unequal society, especially with its black population, which is about 14 % of the total population, finding itself in disadvantages in both income and access to education and health. On the other extreme, the Scandinavian countries of Sweden and Norway have remarkably high per capita income with comparatively greater equality in distribution, rank at the top in other human development indicators of health and educational attainment and maintain a high environmental quality. Countries such as Japan, South Korea, Australia, New Zealand and

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the United Kingdom fall into the two categories. Some of the oil-rich countries of the Middle East such as Saudi Arabia, Kuwait, Oman, Qatar and the United Arab Emirates (UAE) also enjoy similar levels of per capita income as the developed countries mentioned above. Yet, these countries are ranked somewhat lower down the list of developed countries because of their lesser achievements on some other dimensions of development, including gender parity. If we have the standard of the Scandinavian countries in mind, attaining Vikshit Bharat by 2047 will be a much more challenging target than just making it into the grade of developed countries in terms of per capita income.

Here we dwell upon the attainable in four broad dimensions of growth, distribution and participation, access to basic services and social equity for realization of the vision of Vikshit Bharat. Let us begin with the growth imperatives.

The Growth Imperatives:

Given that the high level of per capita income (PCI) constitutes a necessary condition for achieving the vision of Vikshit Bharat, for the time being, let us focus on the requirements for achieving the target level of PCI. As per calculations made available by NITI Frontier Tech Hub (2026), India's GDP must expand from the present level of about $ 4 trillion to $ 30 trillion by 2047 for it to enter the club of developed countries. This, according to the report, will lift the PCI in India from the present level of $ 3,000 per annum to $ 18,000 per annum. This implies an underlying assumption that the Indian population will be around 1.7 billion by 2047.

The figure given in $ terms requires further elaboration. Apparently, the $ here refers to the US $ at current prices but not anything else such as the international $ or the purchasing power parity dollar (PPP$). Given the prevailing exchange rate and not considering inflationary effects in the coming years, one US $ has, in recent times, been equivalent to something between Rupees 95 and 100. If we continue with this exchange rate, the PCI in India by 2047 will have to be Rs 18 lakhs per annum or Rs 1.5 lakhs per month at today's prices. This implies that for an average family of five members, the income per month needs to be Rs. 7.5 lakhs compared to only Rs. 1.2 lakhs at present.

For the present $ 4 trillion economy of India to expand to $ 30 trillion in 21 years (from 2026 to 2047), GDP at constant prices will have to grow at a rate of 8 %. This will allow PCI to grow at a rate of 6.2 % per annum initially. But the PCI growth rate will gradually converge to the GDP growth rate as the population growth rate is slated to decline towards zero during the intervening period. The question here is whether such a growth scenario is realizable. The short answer to the question is 'it is realisable, but it is not going to be an easy task by any means.'

As one of the fastest-growing major economies of the world, India is currently growing at a rate of 6-7%. It is a mathematical reality that sustaining a high growth rate becomes difficult as the economy expands. For illustration, an increase of Rs. 10 from a base of Rs. 100 constitutes 10% growth. But from a base of Rs. 1000, 10 % growth will require an expansion of Rs. 100. Secondly, it is necessary to keep in mind that India's growth rate does not depend solely on what goes on inside the country but also on the global political, economic and physical environment. Disruptions like the ongoing war between the USA and Israel with Iran or major catastrophes like the COVID pandemic of 2019-21 or a financial crisis of the scale the one of 2007-08 cannot be ruled out in the coming two decades. To the extent such disruptions occur, sustaining the required high growth rate of the Indian economy will be more challenging.

Next, let us explore from which sector how much of the growth will have to come for Vikshit Bharat growth rate to be realized. Given the present structure of the Indian economy – comprised roughly of 15% share of agriculture, 25% of Industry including construction and 60% of services, we can roughly calculate that agriculture will have to grow at a rate of 4 to 5% per annum, industry at a rate of 8 to 9% and services at a rate of 10 to 11%. Sustaining the required agricultural growth will require technological advancement and institutional reforms for more efficient use of the basic natural resources of land and water, along with appropriate policies aimed at mitigation and adaptation against the adverse effects of climate change that are expected to get exacerbated in the years to come. Industrial growth cannot simply depend on inflow of foreign capital and technology. Knowledge creation and its practical applications will have to receive higher priority. As of now, India's effort in research and development compares quite unfavorably with those of China and other developed countries. According to Nageswaran (2026), the relatively low emphasis on R&D investment in India has systemic as well as cultural roots. Addressing this deficiency, hence, requires not just some incentive here and there but a longer-term policy perspective. Service sector growth will also have to depend on innovations, investment and competitiveness. The days of service sector growth driven by outsourced assignments from developed countries are numbered following the emergence of competing countries and artificial intelligence (AI), which have rendered many services India used to export redundant. As for AI, India has done well to utilize opportunities made available by the advent of this technology. But the time has come for India to graduate from adapter and user of the technology to creator of its newer and more advanced versions. If India can come up with at least a few globally competitive own tech brands, it will enhance India's credentials not only as a producer of path-breaking technology but also as a notable exporter of services. As Chandrasekaran (2026) sums up, 'India's innovation story will be written by a generation that chose mastery over mere participation, depth over dispersion, and purpose over convenience'.

Sharing of the Fruits of High Growth:

The growth scenario discussed above is essential for attaining the goal of Vikshit Bharat. But a sufficient condition for India to emerge as a fully developed country is the sharing of fruits of growth by all sections of the population. Hence, instead of focusing on the overall GDP and PCI growth, it will be necessary to monitor whether income levels are growing for households at the lower end of the income distribution also. Hence, we may stipulate a complementary target of 6% growth of PCI of the bottom 40% of the population as per income distribution.

To ensure equitable distribution of fruits of enhanced growth, it will be necessary to ensure wider popular participation in productive economic activities. For ensuring wide spread participation, the government is pinning its strategy on strengthening the Micro, Small and Medium Enterprises (MSME) sector and the farmers' hands. Further, greater participation of women and youth has been aspired for (NITI Frontier Tech Hub 2026). Farmers had barely come out of the severe distress of the 1990s when the COVID pandemic induced a reversal of workers back to agriculture. Raising productivity in agriculture and farmers' income in a sustained manner is not only a question of technology but also one of supporting services of value chain management, market access and insurance (Dutta 2026). With 44% of Indian workers still engaged in agriculture (Government of India 2026), such a policy package is not only important for meeting the growth target but also for enhancing quality of life for a large section of rural population. Agriculture and MSME together employs 80 to 85% of Indian workforce. These two sectors must become more productive and remunerative source of income for all who are engaged there, if the notion of Vikshit Bharat must imply growth for all. Hence, the expected enhanced performance of the MSME sector will critically decide the success of attaining a Vikshit Bharat for all.

While the unemployment rate among youth may not be technically very high, misemployment of many of them in activities not commensurate with their educational attainment is a concern. Another concern in this context is the non-increasing trend in the employment rate (Misra, Udit 2026), which captures the extent of overall utilization of our labour resource. Engaging the youth in more productive and paying activities will be a critical pillar of Vikshit Bharat. The present low workforce participation of women implies not only their deprivation from economic empowerment but also a loss for the economy of contributions of a significant section of the working-age population. Greater participation of women in the economy can thus be a source of growth for attaining Vikshit Bharat.

Access to Basic Services:

Apart from higher income levels what is critical for a country to be regarded as a fully developed one is access to such basic services as health care, education, civic amenities and environmental quality of acceptable standard.

Education these days carries not only its instrumental value of enhancing skill and productivity of the workforce, but also the intrinsic value enabling enjoyment of a better and easier life in the modernized world shaped by technology and procedures. The government has come out with the National Education Policy 2020 (Government of India, 2020) to enhance access, quality and relevance of both school and higher education. Whether this policy, now being implemented, will be able to fulfil the requirements of access, equity and efficiency of the educational system of the country, only time will tell.

For health care, the government has initiated several measures. Yet, health care infrastructure and administration, especially for the common people, remain woefully deficient in many parts of the country. National Family Health Survey 6 (NFHS-6) report shows India is becoming healthier, but its health challenges are becoming more complex. As progress has been made in the fight against infectious diseases, malnutrition and maternal mortality, chronic illness, mental health, ageing, etc. are raising their heads as formidable health issues (Misra, S N 2026).

The civic amenities of roads, drainage, power supply and water supply continue to improve in towns and villages of India. But the quantity and quality of these amenities will have to expand to a greater extent to attain their standards in a fully developed country. The other area that will require substantial expansion of effort and investment is in improvement of the environment quality (Koons 2024).

Social Outlook and Equity:

Notwithstanding the myriad government initiatives, some of the hurdles for attaining the vision of Vikshit Bharat will require more than government policy, as these are rooted in our societal norms and practices.

Ancient Indian texts are a storehouse of vast philosophical and scientific knowledge. Revisiting the past glory and re-establishing the rich inherited knowledge system is necessary for inspiring pride among Indians in the country's glorious past. Yet, going forward to make the grade of a fully developed country, we also require quantum leaps in modern scientific knowledge and technology, and the spread of scientific temperament among the masses to free society and the common people from the clutches of superstitions. Social inequality in India persists along the fault lines of castes, tribes and religion. Inter-community prejudices are often deep-seated, and they create a trust deficit and barriers that are conducive neither to growth nor to equity.

Despite being inheritors of a four-thousand-year-old civilisation, Indians display critical deficits in some parts of their cultural make-up. The habit of littering public places with trash may not sound so important. Yet, the insensitivity of the average Indian in this regard shows our country as a filthy one. Despite the high-profile Swachh Bharat campaign launched in 2014, our towns and cities are often found littered with trash. In a fully developed country, such littering is unseen and unheard of. The habit of keeping our private and public places clean has to be imbibed among both youngsters and adults of the country. Community involvement is more effective than any government intervention in such matters. The tiny states of Mizoram and Meghalaya in Northeast India hold out examples in this regard for the rest of the country to emulate.

The social hurdles in the path of realization the vision of Vikshit Bharat cannot be addressed solely by government policies and laws. The changes in this area require pervasive social orientation and community involvement.

Conclusion:

In conclusion, we need to remind ourselves that the rather short history of Independent India contains several instances of successfully responding to difficult challenges. When India was stricken by widespread hunger in the 1960s, we did the Green Revolution to turn ourselves into a food-grain surplus within a decade. When stagnation and a balance of payments crisis forced us to pledge our gold reserves in 1991, the radical reforms laid out soon after brought our economy back on track and indeed placed it on a higher growth trajectory. Given such experiences of turning adversities into opportunities, there is no reason to doubt that Indian cannot achieve the goal of emerging as a fully developed economy by 2047. But the road ahead will be full of challenges. The government and the society will have to move ahead purposefully in partnership for overcoming the obstacles on the road.

Footnotes

1. Refer UNDP (2025) Human Development Report2025, Table 3 on Inequality Adjusted Human Development Index pp 283-287
2. Refer UNDP (2025) Human Development Report2025, Table 1 on Human Development Index and its Components, pp 274-278, Table 3 on Inequality Adjusted Human Development Index pp 283-287, Table 7 on Planetary Pressure Adjusted Human Development Index, pp 301-305
3. Refer UNDP (2025) Human Development Report 2025, Table 5 on Gender Inequality Index pp 293-297
4. Mid-market exchange rate on 11 June 2026 was $1 USD = ₹ 95.68 INR. https://wise.com/in/currency-converter/usd-to-inr-rate/history
5. "China's R&D investment has reached 2.68% of GDP as of 2024, with plans to continue increasing this proportion. In contrast, India's R&D spending has historically hovered around 0.7% of GDP, creating a substantial funding gap that impacts the ability to drive breakthrough innovations at scale. The absolute difference is even more striking: China's annual R&D expenditure of approximately $496 billion dwarfs India's investment, which is estimated to be less than $100 billion" Ghosh and Sharma (2025)

6. Misemployment is the state of working in a role that does not align with your true potential and skills. Unlike unemployment or underemployment, misemployment involves being fully employed but in a way that is unfulfilling.
7. The employment rate is the percentage of the working-age population that is currently employed, reflecting the utilization of labour resources in an economy.
8. Mawlynnong village in the East Khasi Hills of Meghalaya has earned global fame for its cleanliness, which is deeply embedded in the cultural ethos of the local Khasi tribes. Residents collectively take responsibility for sweeping, waste segregation, and maintaining public spaces. In Aizawl, the capital city of Mizoram, road traffic is remarkably orderly and devoid of unnecessary honking of horns. The traffic rule abiding culture of Mizoram is defined by exemplary civic sense, deep-rooted community values, and mutual respect.

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The Status of Financial Asset Holdings in North Eastern Region of India: A Sustainable Development Perspective

Masuma Ahmed*, Dr. Lakhimi Nath and Dr. Bipul Kumar Das*****

Abstract

This study examines household financial asset ownership in India's North Eastern (NE) region, comparing patterns with the national average and interpreting results in light of the Sustainable Development Goals (SDGs). Using data from the 77th All-India Debt and Investment Survey, we document that NE households follow the national trend of favouring liquid assets (cash, savings) but with slightly lower formal savings and higher cash dependence. Insurance coverage and long-term savings (pension funds) are notably low. We link these patterns to broader socio-economic challenges: limited asset accumulation can perpetuate poverty (SDG 1) and restrict inclusive growth (SDG 8), while concentrated asset ownership contributes to inequality (SDG 10). Our analysis highlights how NE's asset distribution reflects both progress and gaps in financial inclusion (SDG 9) and social equity.

Keywords: *Financial assets, financial inclusion, portfolio diversification, asset allocation, Sustainable Development Goals.*

1. Introduction

Northeast India has unique socio-economic features and development challenges. Despite improvements, the region remains relatively lagging in industrialization and income levels. Wealth distribution is extremely skewed in India: for example, the top 10% of Indians own roughly 77% of total national wealth (Oxfam International, n.d.), underscoring

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pervasive inequality. Reducing such disparities (SDG 10) and ending poverty (SDG 1) require building inclusive asset bases for the poor and vulnerable. In this context, households' financial assets – such as savings, insurance, and investments – are crucial. Assets provide a cushion against shocks, enable investment in education or business, and support long-term security (UNCDF, n.d.; World bank, 2022).

The SDG framework is particularly relevant for the North Eastern Region (NER). The region must "foster development that enhances living standards while preserving traditional knowledge systems, cultural practices, and indigenous lifestyles" (DoNERl, NITI Aayog and UNDP, 2025). SDGs 1, 8, 9, and 10 are closely intertwined with financial assets: SDG 1 (No Poverty) targets financial inclusion and asset-building, SDG 8 (Decent Work & Growth) stresses access to capital and productive employment, SDG 9 (Industry, Innovation & Infrastructure) includes financial infrastructure, and SDG 10 (Reduced Inequalities) demands equitable wealth distribution (UNCDF, n.d.; World Bank, 2022). In particular, financial inclusion is recognized as a critical enabler of these goals – "a key enabler to reducing poverty and boosting prosperity" (World bank, n.d.) – and is explicitly cited as a target in SDGs 1, 8, 9, and 10 (UNCDF, n.d.). Therefore, understanding NE households' asset portfolios sheds light on the region's progress toward sustainable development.

This paper analyses the status of financial asset holdings among NE households, comparing them with national patterns. We first refine the theoretical framing by linking asset accumulation to sustainable development outcomes. Then we present empirical findings from survey data on cash holdings, deposits, retirement funds, insurance, and valuables. We interpret these patterns in socio-economic context, highlighting implications for poverty alleviation, inclusion, and inequality. Finally, we offer policy recommendations to promote inclusive financial systems and equitable wealth building in the North Eastern Region.

2. Literature Review: Assets, Inclusion, and Sustainable Development

Financial assets are more than indicators of wealth; they are instruments for economic empowerment. The asset-building literature shows that households with savings and investments exhibit greater financial resilience, higher educational attainment, and better health outcomes (Lerman & McKernan, 2008). For example, having a savings account or property stake can increase a family's ability to cope with shocks and invest in business or education (UNCDF, n.d.; World Bank, 2022). In development economics, asset accumulation is linked to reduced vulnerability and greater opportunity: low-income families that build financial assets tend to move out of poverty faster. This underpins SDG 1's emphasis on access to economic resources (Target 1.4) and SDG 8's call for "productive employment and decent work" through access to finance.

Financial inclusion – defined as affordable access to formal financial services – is a cross-cutting enabler of multiple SDGs (UNCDF, n.d.; World Bank, 2022). Inclusive finance mobilizes savings (SDG 9/ Target 9.3), provides credit for microenterprises (SDG 8), and offers insurance to protect against health or climate shocks (SDG 1, SDG 13). As the World Bank notes, inclusive financial services allow people to "manage risks, build wealth and invest in businesses" (World Bank, n.d.). UNCDF documents that inclusion is explicitly positioned in eight of the seventeen SDGs, including poverty eradication (SDG 1), gender equality (SDG 5), economic growth (SDG 8), industry and infrastructure (SDG 9), and inequality reduction (SDG 10) (UNCDF, n.d.). Empirical evidence – like the impact of Kenya's mobile money service on poverty – confirms that access to financial tools can lift households above subsistence and accelerate inclusive growth.

In the context of India, wealth and income inequality have widened significantly, making financial inclusion a priority. While rapid growth has generated new wealth, the poor often lack bank accounts or credit and resort to informal borrowing, perpetuating inequality (Oxfam International, n.d.). Academics argue that targeted asset-building and social protection is needed to ensure that growth benefits all strata. In NE India, with its diverse geography and historically limited banking infrastructure, the theoretical expectation is that asset accumulation will be uneven: formal assets may be scarce, and households rely more on cash or community-based savings. Investigating these patterns helps assess how far the region has progressed on SDGs related to economic inclusion and equity.

3. Data and Methodology:

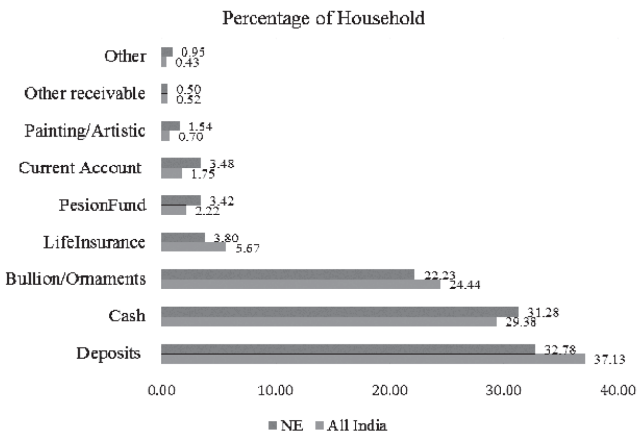
We use data from the 77th round of the All-India Debt and Investment Survey (AIDIS), a nationally representative household survey. The analysis covers both rural and urban households, focusing on the eight North Eastern states (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura) and comparing them to all-India aggregates. Financial assets are classified into six categories: cash, bank and post-office deposits, pension/retirement funds, insurance policies, other financial instruments (shares, mutual funds, etc.), and valuables (bullion, jewelry). We compute the proportion of households reporting each asset and examine Gini coefficients of asset distribution by state (as given by the survey). This approach allows us to profile asset ownership patterns and assess inter-state disparities. Details on sampling and indicator construction follow standard NSSO methodology.

4. Analysis and Discussion:

4.1. Pattern of Financial Asset Holding: Nationwide vs. North East

Pattern of financial holdings is considered as one of the indicators of the status of financial condition of a household. Figure 1 presents a comparative picture of the types of assets held by households across all India and the North eastern region, based on the percentage of households reporting ownership in each category and provides insight into household asset preferences
and patterns of financial behaviour in the region along
with highlighting key contrasts in the composition of asset holdings.

Figure 1: Types of assets held by households across all India and the NE Region



Source: 77th round of AIDIS

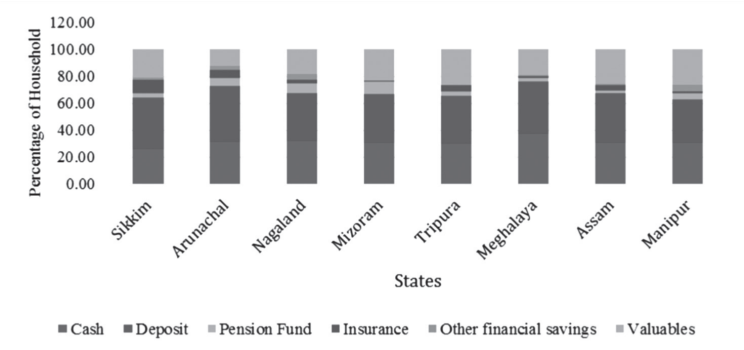
Figure 1 shows a significant difference in the proportion of households holding deposits, which are the most common form of asset both at the national level and the North Eastern region. However, while 37.13% of households at the national level hold deposits, the figure is 32.78% in the North-eastern region, indicating slightly lower preference for deposit-based savings among households in NE. In contrast, cash holdings are relatively higher in the NE, with 31.28% of households reporting cash as an asset compared to 29.38% at the national level. The ownership of bullion and ornaments is relatively lower in the region (22.23%) than in All India (24.44%). Similarly, life insurance coverage is also lower in the NE (3.80%) compared to the national average of 5.67%, highlighting a potential gap in the penetration of formal risk protection mechanisms.

The data shows that pension fund participation is slightly higher in the North-eastern region, where 3.42% of households report holding pension assets, as opposed to just 2.22% at the national level. This is accompanied by a 3.48 percent of the households reporting holding a current account as opposed to 1.75 percent at the national level. A relatively higher presence of painting and artistic assets in NE households (1.54 percent) is observed compared to the national average (0.70 percent). This could reflect cultural inclinations, the preservation of traditional art forms, or investment in non-conventional assets that hold value in local contexts.

4.2. State-Wise Pattern of Ownership of Financial Assets by Household

Following figure shows the state wise pattern of ownership of financial asset by household. The analysis of household ownership of financial assets in the Northeastern states of India reveals insightful patterns about financial inclusion and asset preferences. The data represent the percentage of sample households reporting ownership of various financial assets, including cash, deposits, pension funds, insurance, other financial instruments, and valuables.

Figure 2: State-wise Financial Asset holding (Percentage of household)



Source: 77th round of AIDIS

Across all states, cash and bank deposits are the most commonly held financial assets, indicating a strong preference for liquidity and safety. In states like Arunachal Pradesh, Nagaland, and Mizoram, a significant number of households report owning deposits, suggesting better access to formal banking infrastructure and possibly stronger financial literacy in these regions. Ownership of pension funds, however, remains limited, with only a small percentage of households reporting investments in retirement planning. This is especially true in states like Assam and Meghalaya, where pension ownership is notably low, reflecting either limited awareness or exclusion from formal employment sectors offering pension schemes.

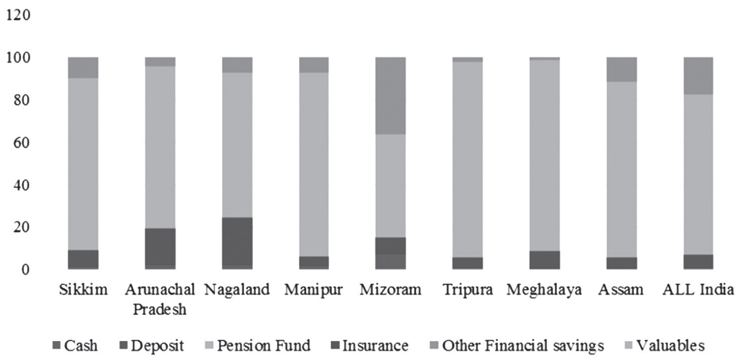
Insurance coverage shows considerable variation across the region. While Sikkim and Assam report relatively higher household ownership of insurance products, many other states like Mizoram and Meghalaya show minimal uptake, pointing toward gaps in financial penetration and outreach of insurance providers. Besides, investments in other financial assets such as mutual funds, shares, or debentures are reported by a very small number of households, indicating that market-linked instruments have yet to gain traction in most Northeastern states. This may be due to lack of awareness, mistrust in markets, or limited availability of financial intermediaries. Interestingly, a substantial number of households across states such as Tripura, Manipur, and Assam report ownership of valuables like gold and ornaments. These assets are culturally significant and are often considered both a store of value and a safeguard against financial shocks, especially in areas with limited access to formal financial services.

The ownership structure of financial assets is highly skewed towards liquid and low-risk options, with relatively poor diversification across long-term or market-oriented financial products. These trends emphasize the need for policy initiatives focused on financial literacy, institutional accessibility, and tailored financial products to enhance household participation in diversified financial asset portfolios across the North eastern region.

4.3. Distribution of Household Financial Assets across North-Eastern States:

The percentage share of investments across different financial asset categories reveals significant inter-state variation in household investment behaviour in the north-eastern region of India. Figure 3 shows the state-wise percentage share of financial assets in the north eastern region as well as at the all India level. The data indicate that pension funds constitute the dominant form of financial asset in all the states, accounting for more than 75% of total financial investments in most cases. For instance, pension fund investments form 92.2% in Tripura, 90.2% in Meghalaya, and 86.8% in Manipur, highlighting a strong reliance on post-retirement financial security.

Figure 3: Percentage Share of Financial Assets (State-wise and All India)



Source: 77th round of AIDIS

Deposits (including bank and post office savings) are the second most preferred asset class, particularly in Nagaland (22.3%) and Arunachal Pradesh (16.8%), both exceeding the national average of 6.4%. This suggests relatively higher financial inclusion or trust in formal banking systems in these states. In contrast, cash holdings account for a smaller share across all states, with Mizoram (7.2%) being a notable exception where households maintain relatively higher liquidity. Most other states report cash holdings below 2%, with Assam and Meghalaya at the lowest end (approximately 0.5–0.6%), which is also below the all-India average of 0.7%.

Investment in other financial assets such as shares, mutual funds, or bonds is relatively limited across most states but is notably higher in Mizoram (36.6%), Assam (11.7%), and Sikkim (10%). These states show greater diversification in financial portfolios compared to others in the region. Interestingly, no investments were reported under insurance or valuables in any of the states, which may either reflect actual absence of such investments or limitations in data collection or categorization. This pattern diverges from broader national trends where insurance plays a more visible role in household financial planning.

The data underscore a conservative investment pattern among northeastern households, characterized by a strong preference for pension funds and moderate engagement with formal deposit institutions, while high-return or high-risk instruments (like equity) and insurance remain underutilized.

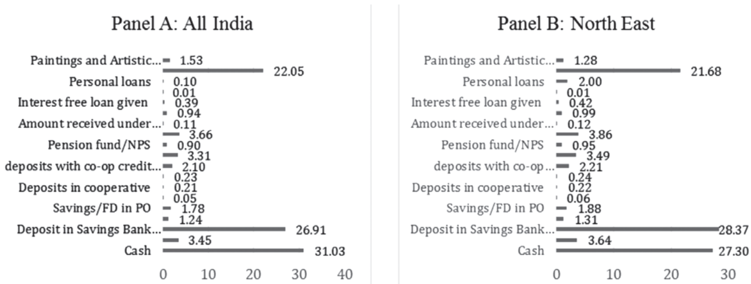
4.4. Ownership of Financial Assets among Households

The first panel of Figure 4 illustrates the distribution of financial asset ownership among households at the all-India level. The data reveal a continued preference for traditional and highly liquid financial instruments, reflecting varying levels of engagement with both formal and informal financial systems. Cash remains the most widely held asset, reported by 31.03% of households, underscoring the persistent reliance on liquid assets in India. Among formal banking instruments, 26.91% of households report savings bank deposits, whereas ownership of fixed deposits is considerably lower. Engagement with post office savings and fixed-deposit schemes is similarly limited.

Transactional banking services also appear to have restricted reach, with only 3.45% of households reporting current bank accounts, accounts typically associated with business or frequent transactions. Participation in cooperative banks, non-banking financial companies (NBFCs), and microfinance institutions/self-help groups (SHGs) is also modest, with 2.10% of households reporting deposits in cooperative societies/SHGs and only 0.23% holding NBFC deposits. Long-term savings and retirement-oriented financial products remain underutilized: only 3.31% of households report ownership of GPF/PPF/EPF accounts, while just 0.90% hold Pension Fund or National Pension Scheme (NPS) accounts. This pattern suggests limited awareness, accessibility challenges, or both, in retirement planning.

Insurance penetration is similarly low. Only 3.66% of households report any sum assured under life insurance policies, and a mere 0.11% report payouts from money-back policies, indicating low maturity or claim realisation. Informal or community-based financial systems continue to play a role, as evidenced by 0.94% of households reporting participation in chit funds, enterprises, or loans from individuals, while interest-free loans constitute 0.39%. Tangible forms of wealth, especially bullion and ornaments, are held by 22.05% of households, making them the second-most common asset after cash and savings deposits and reflecting long-standing cultural preferences for gold as a store of value. Meanwhile, formal credit participation is extremely limited, with business loans (0.009%) and personal loans (0.096%) reported by only a negligible share of households.

Figure 4: Distribution of Financial Asset Ownership Among Households



Source: 77th round of AIDIS

The second panel of Figure 4 depicts a broadly similar pattern of financial asset ownership in the North-East (NE) region, with some notable differences. Savings bank deposits constitute the most commonly reported financial asset in the NE, held by 28.37% of households, slightly higher than the all-India average. Cash remains the second-most prevalent asset, reported by 27.30% of households, reaffirming the region's preference for liquidity. Ownership of Fixed/Term Deposits (1.31%) and Post Office savings or FD schemes (1.24%) remains low, mirroring national patterns.

Engagement with long-term and social security–oriented instruments is marginally higher in the NE: 3.49% of households report GPF/PPF/EPF accounts and 0.95% report participation in Pension Fund/NPS schemes. Life insurance coverage is also slightly higher at 3.86%, though money-back policy payouts remain minimal at 0.12%. Participation in cooperative and informal financial sources is reported by 2.21% of households, while involvement with NBFCs or chit-fund-based systems remains low. Ownership of bullion and ornaments is reported by 21.68% of NE households, consistent with the national reliance on precious metals as an informal savings mechanism. While business loans are extremely low at 0.007%, personal loans are notably higher in the NE (2.00%) compared to the national average (0.10%), pointing to region-specific dynamics in credit access or borrowing patterns.

4.5. Inequality of Asset Ownership:

Table 1, as extracted from the 77th round of AIDIS, depicts the value of Gini's coefficient and State-level asset distribution and rank of North-Eastern states for both rural and urban areas by average value of asset.

Table 1: Gini's Coefficient of State-level asset distribution and rank of State by average value of Asset

State	Rural		Urban	
	Gini's coefficient	Rank by value average asset	Gini's coefficient	Rank by average asset value
Arunachal Pradesh	0.575	22	0.581	29
Assam	0.499	25	0.632	17
Manipur	0.494	27	0.491	18
Meghalaya	0.707	8	0.623	22
Mizoram	0.524	24	0.576	7

Nagaland	0.528	20	0.585	16
Sikkim	0.403	19	0.745	35
Tripura	0.582	35	0.531	33
All-India	0.615	-	0.678	-

Source: 77th round of AIDIS

The distribution of assets is also uneven within the region. State-wise Gini coefficients reveal that Meghalaya has the highest rural inequality in the region, which is much higher than the all-India average, indicating sharp disparities in rural asset ownership in the state. Whereas, Sikkim has the lowest rural inequality, and the Gini coefficient value is much lower than the national average. Tripura, with a Gini coefficient value of 0.582 and ranking of 35, suggests inequality exists among the poorer states as well.

On the other hand, Sikkim's urban Gini coefficient value is the highest among the northeastern states and is much higher than the national average, suggesting extreme urban inequality despite Sikkim having a relatively smaller population. Mizoram stands out with a low Gini value in the urban areas with a very high asset rank, which suggests high wealth ownership and relatively equal distribution. Tripura again shows high inequality and low asset ranking in urban areas as well.

5. Conclusion

The analysis of financial asset ownership patterns across India and the North Eastern (NE) region reveals a persistent reliance on liquid and traditional forms of savings, particularly cash and basic bank deposits. While these patterns mirror national trends, the NE displays slightly lower penetration of diversified and long-term financial instruments. The predominance of cash holdings, limited uptake of insurance, and marginal participation in pension and provident fund schemes collectively indicate that a large share of households lacks adequate financial buffers and long-term security. These vulnerabilities have direct implications for sustainable development.

From an SDG perspective, the current asset structure constrains progress on SDG 1 (No Poverty), as households with minimal formal savings or insurance remain highly exposed to health shocks, income fluctuations, and climatic events. The low engagement in pension funds and retirement schemes also limits advancement toward SDG

8 (Decent Work and Economic Growth), particularly its emphasis on equal access to financial services (Target 8.10). Furthermore, the limited reach of formal financial infrastructure in parts of the NE underscores challenges related to SDG 9 (Industry, Innovation and Infrastructure), which highlights the need for resilient financial systems. Finally, disparities in asset ownership, especially between households with access to cooperative or formal banking and those relying solely on cash or informal mechanisms, signal ongoing inequalities aligned with SDG 10 (Reduced Inequalities).

Despite these challenges, the NE's modestly higher participation in savings accounts and provident funds points to existing pathways for inclusion that can be strengthened. Where financial infrastructure is present, households demonstrate a willingness to save formally, suggesting that strengthening branch networks, digital connectivity, and culturally adapted financial products can substantially expand inclusion. Community-based financial institutions, such as cooperatives and self-help groups, already play a meaningful role and represent viable channels for scaling asset-building among rural and marginalised groups.

Overall, the evidence underscores that achieving sustainable development in the NE hinges on deepening and diversifying financial inclusion. Expanding banking access, enhancing financial literacy, and tailoring products to local economic realities can enable households to transition from subsistence-level financial behaviour to more secure, future-oriented asset accumulation. Such progress would not only enhance household resilience but also contribute significantly to India's broader commitments to equitable and sustainable growth aligned with SDGs 1, 8, 9, and 10.

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The Promise and Paradox of Satellite Urbanism: A SWOT Analysis of Guwahati's Satellite City Mission, Sustainability, and the Right to the City

Juhimon Das*

Abstract

Guwahati, the gateway city of Northeast India, has experienced rapid demographic expansion, infrastructural pressure, and ecological challenges, leading to the proposed development of satellite townships under the Guwahati Satellite City Township projects by the Guwahati Metropolitan Development Authority. While the project aims to decentralize urban growth, promote economic development, and improve regional connectivity, it has also generated concerns regarding indigenous land rights, displacement, ecological sustainability, and community participation in the urban planning process. This paper critically examines Guwahati's Satellite City Development Mission through a SWOT (Strengths, Weaknesses, Opportunities, and Threats) framework to evaluate its potential contributions and challenges. The study adopts a qualitative descriptive approach using secondary sources including government documents, newspaper reports, and digital media discussions. The analysis highlights that while satellite city development offers opportunities for reducing pressure on existing urban infrastructure, promoting regional development, and encouraging planned expansion, it also reveals challenges associated with top-down

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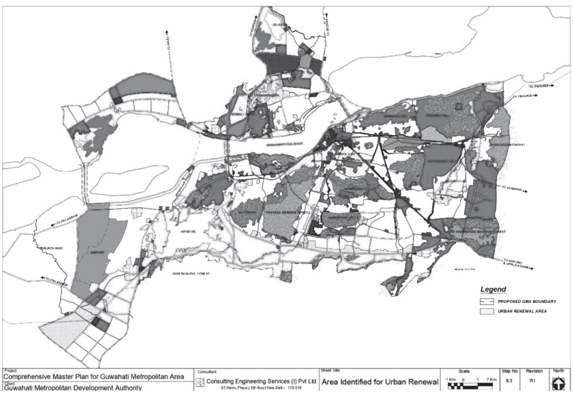
planning approaches, ecological vulnerability, and the marginalization of indigenous voices.

Introduction

Situated on the south bank of the river Brahmaputra, the etymology of the city of Guwahati comes from the words 'Gua,' meaning betelnut grooves, and 'Haat,' meaning market, a place renowned for trading large quantities of gua. Although different theories attribute the name to guha (caves) and how the hills of the city are abundant with caves, the name Gauhati came to be standardized by statistician W.W. Hunter in 1879 (Gupta Kashyap C Karmakar, 2014). The city has been the scene of the historic naval battle where the Ahoms defeated the Mughal invasion in 1671. It took the shape of a town with the setting up of the office of the Viceroy of the Ahom king, the Borphukan (Barua, 2020). After the 1826 Treaty of Yandaboo, Captain Adam White, appointed as the Assistant Commissioner of the Western Division of Assam, set up his headquarters in Guwahati. The British officers described the city as an 'overgrown village'; however, despite its 'unhealthiness,' the place was found to be ideal for governing the entire province (Gupta Kashyap C Karmakar, 2014). Although the initial capital of Assam was Shillong, with the creation of the state of Meghalaya, the capital of Assam was shifted to Guwahati in 1972. Guwahati, eponymously known as the 'Gateway to Northeast India', has a population of 968,549 (Census 2011). Its increasing population, owing to immigration from different districts of Assam and nearby states, makes it an attractive destination for its service and educational infrastructure. Changing land use and land cover in the city shows how increasing demography is taking a toll on the economic, ecological, and welfare structures of the city.

Uncontrolled planning, unscientific drainage systems, and high density have consequently resulted in frequent flash floods, depletion of underwater resources, and high rates of crime. The government's vision to elevate Guwahati into a Smart City with the Smart City Mission Program focused heavily on the city's beautification and aesthetic aspects without much addressing underlying core urban problems requiring actual utility and impact (Chanda, 2025) (Phukan, 2025). The Guwahati Ring Road Project, which cuts through the Amchang Wildlife Sanctuary, regarded as the 'lungs of the city,' involves the felling of trees and damaging elephant corridors and wetlands, raising questions about infrastructure development versus ecological sustainability and conservation (Rai et al., 2025). In view of increasing population and being unable to hold the city’s base, the Guwahati Metropolitan Development Authority has now proposed development of Satellite City. The Satellite City township project proposes the Barduar Satellite Township, located in the Palasbari area of South Kamrup, falling under the Rabha Hasong Autonomous Council and the proposed Jagiroad Integrated Satellite Township, located about 55 km east of Guwahati in Morigaon district. Anchored by the Tata Semiconductor Assembly and Test Facility (TSAT) and is designed to house a population of 200,000 (Sarmah, 2026). However, the project has met with widespread protests from the indigenous communities, raising questions of displacement and ecological sustainability (Bhattacharjee, 2026). Urban expansion projects flag concerns of customary land ownership practices and traditional rights of indigenous communities.

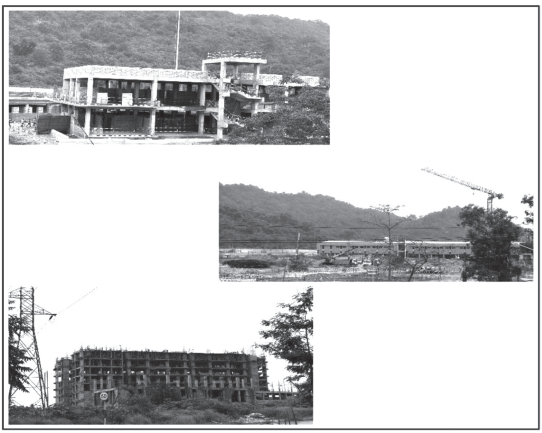
The concept of Satellite City is becoming increasingly hip in the Global South, popularized by cities like Dubai, Singapore, and Shanghai. With the cities of the Global South deliberately attempting to map their presence in the global city framework, Guwahati, too, with the introduction of mapping Jagiroad as a global city, is focused on the ‘art of being global’ (Roy C Ong, 2011) (Van Leynseele C Bontje, 2019). These aspirations also come with questions of gentrification, displacement, sustainability, ecological sensibility, and the right to the city. The research is an attempt to investigate Guwahati’s New Satellite City mission through SWOT analysis.



Proposed area for Urban renewal project as a part of Guwahati Master Plan 2025. Source: GMDA

Guwahati's Satellite Urbanism and the Right to the City

Land is closely associated with tribal identity; it is considered the soul of tribal communities, and their legal ownership and ability to secure it define their livelihoods. Land alienation among tribal communities due to major state-led development projects has become a common issue. (Borkataki C Sharma, 2023). The tribal communities of Assam have historically been associated with the term 'Mleccha' and are regarded as the original inhabitants of Assam with deep-rooted connections to the land. (Mooshahary, 2024). The autochthonous communities' identity erodes with urbanism, which are often associated with weaker social bonds and individualism (Wirth, 1938). The satellite township projects have marginalised the voices of local communities in the city-making process, thereby undermining their right to the city. The concept of the 'right to the city', introduced by Henri Lefebvre in 1968, advocates urban dwellers' right to participate in urban processes and emphasizes that their voices should be considered in deciding how urban spaces are designed, managed, and governed. Lefebvre further highlighted that cities should be understood beyond mere economic property and viewed as a collective 'work of art' (Lefebvre, 1968). Amidst the discourse surrounding Guwahati's satellite township projects and the protests by tribal communities expressing concerns over displacement and the degradation of ecological resources, the idea of the right to the city remains contested.



Construction of Tata Semiconductor Assembly and Test Facility at Jagiroad and its associated township.

Literature Review

Cities are not limited to physical structures such as buildings and roads; they possess a "collective soul" shaped by their people, history, culture, and social relationships (Geddes, 1915). Holistic urban planning requires an understanding of a city's historical development, present conditions, and future potential while recognizing the cultural values, needs, and aspirations of its inhabitants. According to Scottish geographer Patrick Geddes, effective city planning should harmonize human aspirations with practical realities. Cities must be reimagined around human needs, social interactions, community well-being, and ecological balance, with planning approaches that safeguard these principles (ibid). Furthermore, decentrist planners like Lewis Mumford elaborated on how regional planning should ensure the scientific and sustainable management of land and resources for the broader public interest. Failure to adopt such responsible planning approaches may lead to environmental degradation and crises, as illustrated by the Dust Bowl of America, where unsustainable land-use practices resulted in severe ecological consequences (Mumford, 1970).

Ebenezer Howard's Garden City concept influenced city planning in the 20th century. In response to the industrial urbanisation of 19th-century London, Howard proposed self-contained settlements that combined urban employment opportunities with rural qualities, through planned residential areas, industrial zones, green belts and controlled population growth (Howard, 1902). His idea paved the way for regional planning, decentralised urban models, suburban neighbourhoods, zoning and planned communities. His idea further shaped the concept of the satellite city (Jacobs, 1989).

Percival and Waley explain how the concept of the satellite city in Southeast Asian countries like Hanoi, Jakarta, and Kolkata arises not merely as emulating Western suburban models but is driven by East Asian investment networks, regional expertise, and local political-economic conditions, reflecting the movement of capital, technology, planning ideas, and development models within East Asia. However, they also raise questions about inequality, displacement, and the role of private developers in shaping future cities (Percival C Waley, 2012). Van Leynseele and Bontje further dissect satellite cities as a 'city double', where new urban spaces attempt to overcome the problems of existing cities by creating planned alternatives. They highlight the tension between planned urban visions and lived urban realities. While satellite cities are promoted as symbols of smart, sustainable, and world-class urban development, they often produce social exclusion by prioritizing middle-class lifestyles, foreign investment, and elite consumption (Van Leynseele C Bontje, 2019).

In the context of Guwahati, the Satellite City Development Mission represents an attempt to manage urban growth and reduce pressure on the existing city; however, concerns and protests from indigenous communities indicate a gap between developmental objectives and local perceptions of land, identity, and belonging, exemplifying how the satellite city mission of Guwahati is indeed anchored by private players. Therefore, this research attempts to analyse Guwahati's satellite city development mission through a SWOT analysis, identifying the strengths, Weaknesses, opportunities, and Threats to examine its potential strengths and opportunities, while critically assessing weaknesses and threats related to social inclusion, environmental sustainability, and community participation.

Research Methodology

This study adopts a qualitative descriptive research approach, relying on secondary data sources including newspaper articles, government documents, and audiovisual and digital materials such as social media content. The collected data is systematically coded, categorized into themes, and analysed through a SWOT framework, which examines the strengths, weaknesses, opportunities, and threats associated with a project. Since the satellite city development authority was recently introduced by the Assam Government and has already generated opposition from indigenous tribal communities during its initial phase, SWOT analysis was considered an appropriate method to evaluate the internal and external factors that may influence the project's future development and sustainability. It will help evaluate the Guwahati Satellite City Mission by analysing its internal capacities and limitations along with external opportunities and risks.

Data Analysis

SWOT Analysis of Guwahati's Satellite City project

STRENGTHS	WEAKNESSES
1. **Decongestion of Guwahati-** The satellite city can reduce pressure on Guwahati's existing urban infrastructure, heavy traffic, housing demands and public services. 2. **Mitigating urban sprawl-** It provides an opportunity for developing a planned, organised infrastructure rather than unplanned urban sprawl. 3. **Regional economic growth-** The project attracts investments, institutions and employment opportunities. 4. **Improved connectivity-** Expansion with better roads and transport networks can strengthen regional integration.	1. **Land acquisition challenges-** Large-scale urban expansion requires land acquisition, creating conflict over resource ownership, displacement, gentrification and land rights. 2. **Dependent on Guwahati for basic resources-**Development of basic infrastructure such as transport, water supply, and waste management must happen simultaneously; if not, then the satellite city will depend on Guwahati, thus increasing pressure on the city. 3. **Paternalistic planning approach-** The top-down planning approach doesn't address the needs of the local communities, especially indigenous groups. 4. **Ecological vulnerability-** Wetlands, forests and biodiversity of Assam will be affected by such urban expansion.
OPPORTUNITIES	**THREATS**
1. **Integration and green infrastructure-**The project has the potentiality of integrating urban infrastructure and expansion with green infrastructure and scientific planning.	1. **Displacement and loss of indigenous land rights-** Satellite township development may create conflicts over land acquisition and customary land ownership. Urban expansion without meaningful participation may lead to displacement and weaken traditional relationships with land.

2. Balanced regional development- It can reduce the population density and concentration in Guwahati and enhance balanced regional growth. **3. Preservation of Guwahati's core-**The satellite city can help mitigate and prevent the overcrowding in Guwahati, thus preserving the core's resources. **4. Better governance model-** It can become a model for planned urbanisation in Northeast India.	2. Erosion of the 'Right to the City'- The exclusion of tribal communities from the decision-making processes, prioritising investment, infrastructure and economic growth while neglecting voices, needs and aspirations of existing communities can cause uneven development. **3. Ecological degradation and loss of biodiversity-** Expansion into rural, forest, wetland, and agricultural landscapes may increase pressure on Assam's fragile ecosystems. Increasing flood risks and contradicting sustainable planning principles. **4. Loss of agricultural land-** Farming communities are affected by conversion of agricultural areas into urban townships, where rural landscapes are transformed into urban spaces without equitable benefits for residents.

Conclusion

Jane Jacobs' polemic critique of urban planning highlights how modern, orthodox city-rebuilding principles often erode existing communities. She argues that a city is a complex social and economic system, and understanding the role of streets and how the city functions as a whole is essential before attempting to solve issues such as urban traffic congestion. As Jacobs states, *"a growing number of planners and designers have come to believe that if they can only solve the problems of traffic, they will thereby have solved the major problem of cities. Cities have much more intricate economic and social concerns than automobile traffic. How can you know what to try with traffic until you know how the city itself works, and what else it needs to do with its streets? You can't"* (Jacobs, 1989)

Guwahati's urban development projects align with the planning philosophies of thinkers such as Ebenezer Howard and Le Corbusier (known for the planning of Chandigarh), whose ideas were rooted in modernist approaches to city-building. While these approaches aimed to create efficient and organized urban spaces, they have been criticized for overlooking human values, local histories, and community participation. A top-down planning approach often creates impersonal urban environments by prioritizing technical solutions over the lived experiences of communities.

The satellite township approach adopted for Guwahati is ambitious and addresses the urgent need to manage urban congestion, population growth, and spatial expansion. However, its technocratic and potentially unsustainable approach raises concerns regarding inclusivity and ecological sensitivity. The SWOT analysis framework identifies that, despite its strengths in reducing congestion, controlling urban sprawl, promoting economic growth, and improving infrastructure, the project must address challenges related to paternalistic planning practices, limited decentralised decision-making, exclusion of indigenous communities, and potential environmental impacts. As of the writing of this paper, the Assam Government has reconsidered the proposed industrial township at Jagiroad by revising the Jagiroad Integrated Satellite Township plan and excluding villages within the Kiling Forest area following protests from the Bodo and Tiwa communities (Desk, n.d.).

The success of Guwahati's satellite city development depends not only on technical efficiency and economic aspirations but also on adopting participatory, inclusive, and ecologically conscious planning approaches that recognise the social realities of the region**.**

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