

# A Big Leap Forward to Less-Cash Future

Bhim-Aadhaar payments are bound to succeed

Prime Minister Narendra Modi inaugurated on Friday a new way to make payments: put your thumb to a merchant's payment terminal and the specified amount would be deducted from your bank account. This portends the demise of debit card-based transactions and associated merchant discount rates. This is most welcome. The PM also announced incentives for consumers who bring other consumers to this Bhim-Aadhaar payment platform and for merchants who use it to receive payments. Broad adoption of such digital payments would bring an expanding share of the informal economy to the formal sector, with obvious gains for tax and data collection.

Two different activities take place when a thumbprint is used to authorise a payment: it queries the Aadhaar database to identify the owner of the print and his Aadhaar number, then a separate transaction deducts the amount to be paid from the bank account linked to that Aadhaar number and credits it to the account linked to the terminal capturing the thumbprint. Both these transactions make use of the National Payments Corporation of India's facilities, and, presumably, it would be reimbursed the cost of running these two 'bridges', from the government's Financial Inclusion Fund. The merchant and the consumer would be spared any charge for making the payment digitally.



Using cash is expensive for the system. The Reserve Bank of India has to print notes, lug them around in currency chests, replace them periodically with new notes, and destroy the replaced notes. Banks have to transport money to different branches, stuff ATMs, spend money on guards, note-counting machines, etc. Shops and establishments have to pay for security. The government loses revenue on opaque transactions. Digital payments avoid these costs. The saving should be deployed to pay for the cost of carrying out digital payments.

Thumbprint-enabled payments presuppose people have bank accounts and also money in those accounts. The new payment banks will help people have accounts they can access. For merchants' payment terminals to work, data connectivity must shed its current patchiness.

# Population Control: Not by Coercion

The Assam government's draft population policy is sound except for its penal measures to enforce a two-child norm. It states that those with more than two children would not be eligible for government jobs or public office. This is coercive and discriminatory, and runs counter to the national policy as well as the freedoms and rights guaranteed by the Constitution. This is all the more perverse, because the rest of the policy focuses on the right things: health, awareness, women's agency.

The draft policy aims to reduce the state's population growth rate. It seeks to improve health outcomes through better access, reduce maternal and infant mortality, and, thus, bring down the total fertility rate, currently at 2.3 to the target replacement level rate of 2.1. Assam's decadal growth rate has been declining and is at 17.7%, on par with the nation's. Despite identifying the problem areas, the draft policy goes off the rails. Instead of working to create the conditions that would make the target replacement rate possible, it begins by proposing penalties. While the national policy does not adopt a two-child-per-family norm, Assam's proposed policy does so unequivocally. In doing this, the policy undermines all the other measures to improve health outcomes that would affect fertility rates, thereby addressing the population growth rate. The draft does detail goals for reducing reproductive health-related morbidity, improving education options for girls, public awareness for reproductive health and population issues, ensuring gender equality, and improving care for elderly.

The Assam government should drop the two-child norm and, instead, concentrate on ensuring it meets the health and education outcomes it has set out. That would ensure it is on the path to meeting its population goal.

Free chai-coffee vends could be the alternative to "far-off" liquor outlets

# One for the Highway: So Near, Yet So Far

India will end up being the only country whose drivers will take inexplicably circuitous routes even when sober now that state governments appear to have accepted the "motorable distance" principle to gauge liquor outlets' proximity to highways. Indeed, the entrances to many of these hotels, restaurants and dives have become so complicated now that they may deter drinkers from "taking one for the road" lest they cannot find their way back to the highway again. It could be called a non-tariff barrier against drunk driving. That concrete-and-brick establishments can spirit themselves away beyond court-specified limits overnight rivals any magician's act. Of course successful sleight of hand depends as much on the skill and ingenuity of the illusionists as the credibility of their subjects. Though governments appear to be convinced that the distance between two points should not be measured in a straight line — if they relate to liquor outlets, so far — the Supreme Court may soon set them straight. Meanwhile, state governments should consider introducing free night-time highway vends for tea and coffee, as is regularly done by the authorities in New South Wales, Australia, during peak holiday traffic. Caffeine and sugar would be the easy alternative pick-me-up for drivers befuddled by so near-yet-so-far alcohol outlets.

The US isn't abandoning Afghanistan. It now needs a strategy to tackle the Pakistani deep state

# Mother of All Recalibrations



Bruce Riedel

Eight years ago, President Barack Obama asked me to chair an urgent inter-agency review of American policy toward Afghanistan and Pakistan. He had discovered on his first visit to the Pentagon that the war in Afghanistan was going much worse than his predecessor had admitted.

Pakistan was abetting the Afghan Taliban in the war with Nato forces, and the US military needed immediate and substantial reinforcements. Worse, al-Qaeda was running rampant inside Pakistan, posing an urgent threat to the US homeland. The president announced the results of the inter-agency study in a speech to the nation in March 2009, just before a Nato summit in France.

This year, President Donald Trump inherits a war that is still dangerous. The administration's decision to use the most lethal conventional bomb against the Islamic State (IS) and Afghan Taliban tunnels indicates the administration is not going to abandon the war or reduce the American military presence. Instead, Washington is likely to look for innovative ways to break the deadlock.

Using a Massive Ordnance Air Bomb (Moab) for the first time ever should be only an instrument in a larger strategy to deal with the longest war in American history. It is too early to tell what strategy the administration will choose. But there is one already on the table in Washington.

Last fall, I collaborated with a number of my fellow Afghanistan and Pakistan watchers in the think tank community in Washington on a review of US policy toward Pakistan and its crucial role in the Afghan war. Scholars from the Heritage Foundation, the Hudson Institute, Brookings and other institutions came together. We did so as scholars — not institutions — and engaged in a civil debate.

My compliments to the co-authors of this important piece, Lisa Curtis and Husain Haqqani. Curtis is now reported to be likely to join the National Security Council to deal with South Asia affairs. The report, 'A New Approach to Pakistan: Enforcing Aid Conditions without Cutting Ties' (Hudson Institute, [goo.gl/M2F4Dq](http://goo.gl/M2F4Dq)), concludes that Pakistani sanctuaries and safe havens for the Afghan Taliban remain the single-most-difficult challenge to the Nato effort to stabilise Afghanistan.

## With US, or Against US

Efforts to encourage the Pakistan Army to curtail assistance to the Haqqani network, the Quetta shura and the entire Taliban have failed, despite over \$25 billion in US assistance to Pakistan by two presidents over 15 years. The longest war in US history is, in fact, a proxy war with Pakistan.

A new approach is, therefore, critical. The report urges a more vigorous and tougher effort to encourage Pakistan to break ties with the Taliban and other terrorist groups based in Pakistan, like the Lashkar-e-Taiba group that attacked Mumbai in November 2008. These groups have enjoyed Pakistani backing for decades. The civilian government led by Prime Minister Nawaz Sharif has very little role in this patronage network. Rather, it's the so-called 'deep state' of the Inter-Services Intelligence (ISI) and the army high command

Efforts to encourage the Pakistan Army to curtail assistance to terrorists have failed, despite over \$25 billion in US assistance to Pakistan in 15 years

KULBHUSHAN JADHAV

# A Wrong Sentence in Pakistan

Jay M Sanklecha

Earlier this week, a Pakistani military court sentenced Indian national Kulbhushan Jadhav to death for his alleged involvement in espionage and sabotage activities. However, the trial and sentencing of Jadhav is questionable under international law.

First, Jadhav's prosecution before a military court, as opposed to a civilian court, raises concerns about a fair trial being given to him. Article 14 of the International Covenant on Civil and Political Rights, to which India and Pakistan are signatories, guarantees the right of fair trial before an independent and impartial tribunal. The trial of civilians before a military court is almost unanimously considered to be a violation of the right to a fair trial, as military courts are not regarded as independent and employ exceptional procedures.

Military courts have been traditionally constituted for the trial of transgressions committed during a war. Their constitution for trial of transgression committed outside the context of a war has been severely criticised by the international community. The International Commission of Jurists in its June report identified several lacunae with Pakistani military courts, including the absence of independent judges, no provision

for public hearings, unavailability of appeals to civilian courts, lax rules of evidence and the absence of detailed reasoned judgements.

Second, Pakistan's refusal to grant India consular access to Jadhav pending his trial appears to be inconsistent with its obligations under Article 36 of the Vienna Convention on Consular Relations (VCCR). India reportedly made as many as 13 requests to Pakistan, between March 25, 2016, and March 31, 2017, for consular access to Jadhav. Each time their request was denied.

Article 36(1) of the VCCR broadly encompasses two distinct obligations: of notification and access. The notification obligation, inter alia, requires the receiving state (in this case, Pakistan) to inform the consul for the sending state (in this case, India), without delay, about the arrest or detention of its national. More significantly, the access obligation recognises the right of the consul of the sending state to visit the detainee, to converse and correspond with him and arrange for his legal representation.

Under Article 36(2) of the VCCR, Pakistan was required to ensure that its domestic law gives full effect to this right. By denying access, Pakistan was acting contrary to the terms of the VCCR. The Pakistani government's apparent justification for denying consular access — that Jadhav



This isn't Agent Orange

that's in charge.

So, the report recommends curtailing assistance to the military as long as it assists groups that kill Americans, either GIs in Afghanistan or Americans in India. It recommends revoking Pakistan's status as a Major Non-Nato ally in six months if the army does not change.

A review of whether Pakistan should be considered a state sponsor of terrorism — a draconian measure — should not be ruled out if conditions don't improve. The report also lays out a roadmap for change for Pakistan to take. The US' quarrel is not with the Pakistani people or their elected leadership, but with the generals who back terrorists.

A crucial recommendation is to use unilateral action against the Taliban safe havens inside Pakistan. Last May, Obama authorised a drone strike that killed the head of the Afghan Taliban, Mullah Akhtar Mansour, inside Pakistan. The strike was the one and only such mission Obama ordered in the eight years against the Taliban leadership in their lairs in Pakistan. The Curtis-Haqqani report recommends conducting such strikes on a recurring basis to remove the safety from the safe havens. A sustained effort to disrupt the sanctuaries would make the Taliban's

war much harder to prosecute and make the deep state's patronage more difficult and expensive.

Using almost entirely such unilateral means, Obama succeeded in significantly diminishing the al-Qaeda threat in Pakistan over the last eight years. The SEAL team that delivered justice to Osama bin Laden in Abbottabad, the home of the Pakistani equivalent of West Point, was the dramatic high point of Obama's war. He specifically ordered that no one in Pakistan be informed of the commandos operation until they were homeward bound out of Pakistan's air space.

## Strategy That Doesn't Bomb

The US is safer now for his leadership. But we have a long way to go with Pakistan. It's critical to get this right: for Pakistan, as both a victim and patron of terrorism, for Afghanistan, for the region, for the US, and beyond.

The 'Mother of All Bombs' is a signal that Washington is not going to abandon its effort to stabilise Afghanistan. What is needed next is a coherent strategy to deal with the mother-ship of the Afghan Taliban, the deep state in Pakistan.

The writer is Director, Intelligence Project, Brookings Institution, Washington DC

ELECTRONIC VOTING MACHINES

# Vote Against Sore Losers



Subimal Bhattacharjee

No sooner were the UP assembly election results announced did the BSP and the SP spring on their feet alleging the tampering of the electronic voting machines (EVMs) that have been used for more than 20 years in India. The AAP and the Congress also joined in, with the Trinamool Congress adding to the cacophony. Suddenly, all these parties that had notched up many victories of their own with the same EVMs had started doubting their integrity and the overall ecosystem around them.

Now that the matter has been brought to the Supreme Court by the BSP and the SP with their briefs being done by two senior Congress leaders and former Union ministers, the issue has become more engaging. The apex court has asked the Election Commission (EC) to respond to the plea. The EC, on its part, has asked anyone to come forward and technically prove that the EVMs procured and used by them can be

tampered or hacked. A similar situation had occurred in August 2009 when the EC issued a similar challenge to all stakeholders. Nobody proved any guilt after the court had advised the petitioner to go to the EC. Much water has flown since then as the EC had introduced the voter-verifiable paper audit trail (VVPAT) after the court ordered its introduction in phases. But at no time were the EVMs shown that they could be tampered with at any stage. So, the question that arises is: why this loss of trust at the current round of defeat for these parties since all political parties are privy to the security and movement of EVMs at



How do I play Raag Harnawa on this?

every stage of elections?

From their presence at the first-level checking (FLC) stage for each EVM, where at least 1,000 votes are cast by their representatives on 5% of the EVMs randomly chosen by them, to the mock polls on the day of polling, and their sealing and transportation to strong rooms and storage of the polled EVMs, the process of transparency is followed to the satisfaction of the political parties. The scope for any sabotage at any stage is ruled out, certainly when compared to the days when ballot boxes used to be replaced and stuffed with bogus votes.

So, it is pertinent to understand how EVMs operate. EVMs in India are built by two PSUs, Bharat Electronics Ltd and Electronics Corporation of India Ltd, and under a strict controlled set-up. The software for the machines has been designed by these PSUs independent of each other, with the source code restricted to a very select team. This software is fused and coded into a one-time programmable chip that is procured from a reputed company in Japan. It is always stand-alone and not connected to any other network. EVM samples are regularly checked by independent quality assurance groups. The integrity between the ballot unit (BU) and the control unit (CU) is constantly maintain-

ed except those specifically reserved.

Unfortunately, in this case, it is unlikely that Pakistan will consent on an ad-hoc basis to refer this dispute to the ICJ. Additionally, while both India and Pakistan have accepted the compulsory jurisdiction of the ICJ, the Indian government has made a specific reservation with respect to referring any disputes with Pakistan (and other Commonwealth countries). It was for this reason that India was unable to refer the dispute with Pakistan in relation to the torture and killing of Captain Saurabh Kalia to the ICJ.

But India may be able to seek recourse to the ICJ, at least with regard to Pakistan's violations of the VCCR. India and Pakistan are signatories to the VCCR's Optional Protocol, under which both parties have, without reservation, consented to accept the jurisdiction of the ICJ in relation to disputes arising out of the interpretation and application of the VCCR.

It, therefore, remains open to India (like Paraguay, Germany and Mexico have done with the US) to unilaterally make an application before the ICJ insofar as Pakistan's violation of the VCCR is concerned, and try and seek provisional measures from the ICJ to stay Jadhav's execution.

The writer is a lawyer at the Bombay High Court



# Of Ramanuja and Sankara

DEVAKOTTAI SRINIVASAN

Ramanuja was a great Vaishnavite philosopher and social reformer. He was born in the year 1017. He is revered and held in very high esteem by the entire Vaishnavite community. He resurrected Vishisht Advaita and followed the path of great Vaishnavite leaders like Nammalwar, Nadamuni and Alawandar.

Adi Sankara, the founder of Advaita philosophy, revived Hinduism at a time when Buddhism was at the ascendancy. Sankara's philosophy is based on the following verses of the Vedas: Prananam Brahma from the Rig Veda, Aham Brahmasmi from the Yajurveda, Tat Tvam Asi (You Are That) from the Sama-veda, and Ayam Atma Brahma from the Atharva Veda.

Advaita believes that the individual self, or atman, is not different from the universal self, or Brahman. Man is not different from God. This is also based on the Mandukya Upanishad commentary by Sage Gaudapada. Advaita also explains the Vedic concepts of nirguna and niranjana to describe God as being attributeless. Ramanuja, however, did not accept these explanations. His argument was that if we were Brahman, why should we undergo suffering in this world?

Ramanuja said that due to the great quality of saushilya and vatsalya, God is so fond of and protective towards His devotees that He goes to any extent to please them. This quality of the Lord is exemplified in Rama making friends with the hunter Guha and monkeys like Sugriva. Due to this quality, Krishna gave wealth to poor Sudama and changed an ugly-looking girl into a beautiful one.

## Citings

# Data-Driven Computing

KARTIK HOSANAGAR

As machine-learning algorithms solve bigger and more complex problems, such as language translation and image understanding, training them can require massive amounts of pre-labelled data. Market-based access to data and algorithms will lower entry barriers and lead to an explosion in new applications of artificial intelligence (AI).

As recently as 2015, only large companies like Google, Amazon and Apple had access to the massive data and computing resources needed to train and launch sophisticated AI algorithms. Small startups and individuals simply didn't have access and were effectively blocked out of the market. That changes now. The democratisation of machine learning gives individuals and startups a chance to get their ideas off the ground and prove their concepts before raising the funds needed to scale...

There is also an effort underway to standardise and improve access across all layers of the machine learning stack, including specialised chipsets, scalable computing platforms and machine-learning algorithms. Complex machine-learning algorithms require an incredible amount of computing power.

Rather than the general-purpose processors that can handle all kinds of tasks, the focus has shifted towards building specialised hardware custom built for machine-learning tasks.

From "The Democratisation of Machine Learning: What It Means for Tech Innovation"

## Chat Room

# Banks Put Us at Risk of Fraud

Against the news report, 'PSBs Cast Doubt on Safety of UPI' (Apr 14), the UPI platform was called a new-age payments platform and a game changer. So, it is surprising and a matter of great concern that the banks are raising concerns about its safety. Yes, loopholes should have been found and closed and better safety mechanisms put in place prior to the launch but, at the same time, the banks are equally responsible for their lack of due diligence and not identifying the gaps during user-acceptance testing. Instead, they recklessly launched the platform in enthusiastic hurry, putting the customers at grave risk.

SUNDER G Navi Mumbai

The writer is a defence and cyber security analyst