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WORLD DEBT: A MOUNTING BURDEN

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About Us

Cutting Edge is an independent English weekly magazine being published from Lahore. Its founding editor, Dr Niloufer Mahdi, belonged to one of the top industrialist families of Pakistan —- Packages Group. She was the daughter of Syed Wajid Ali and granddaughter of Syed Maratib Ali. In a short span of time it has gained popularity and built loyal readership throughout the country. With the contributions by renowned journalists and literary figures and diversity of issues/topics touched by our magazine, we can confidently claim that it has set not only new trends in local journalism, but has emerged as the most read and credible magazine for men, women, students and opinion leaders from different spheres of life. It also circulated in all Foreign Embassies, Libraries, Hospitals, 5 star Hotels and Government/ Private Departments. Its website, weeklycuttingedge.com, is a premier online source for the analysis of current affairs, providing authoritative insight into, and opinion on, national and international news, business, finance, science and technology, as well as an overview of cultural trends. We have commenced its publication, with an aim to bring the best to our readers; similarly, we intend to offer the best in terms of advertising and promotional impact for our valuable advertisers. The 24-page Cutting Edge is divided among different sections, and we have proportionally divided the space in each section for carrying advertisers' message for the utmost impact.

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World debt: a mounting burden

Farhan Khan

According to the World Bank's International Debt Report 2026, external debt stock in developing countries climbed 5.5% to a record $9.4 trillion in 2025, as private creditors returned to emerging markets and bond issuance rebounded. The increase was the fastest since 2021 and roughly four times the 0.5% average annual growth recorded between 2022 and 2024. The Bank's summary of the findings was blunt: access to international finance has improved, but the price of finance has not.

The International Debt Report (IDR) is a longstanding annual publication of the World Bank featuring external debt statistics and analysis for the low- and middle-income countries that report to the World Bank Debtor Reporting System (DRS). For five decades the IDR has helped shape policies in development finance by sharing timely and comprehensive external debt data and analysis with the international community. The newly published IDR 2026 provides an analysis of external debt stocks and flows as of end-2025, an assessment of debt dynamics and their policy implications, and an update on the debt transparency agenda.

For much of the past three years, developing economies faced a hostile environment. Global interest rates were high, and many governments found themselves paying creditors more than they were receiving in new money. That has begun to change. Bond issuance by public entities rose nearly 35% to $251 billion, its highest level in five years, bringing more countries back to international markets.

The recovery shows up in the flow figures. Long-term debt flows moved from a net outflow of $118 billion in 2024 to a net inflow of $45 billion in 2025. Even so, the damage from the lean years has not been undone. Developing countries paid $436 billion more in debt service than they received in new financing over the four years from 2022 through 2025.

The sharpest growth came among the world's most vulnerable economies. External debt rose 8.1 per cent to $1.3 trillion in countries eligible for concessional financing from the World Bank Group's International Development Association (IDA), the arm that serves the poorest nations. These countries also face the highest prices. IDA-eligible countries paid an average of 8.2% on new commitments from private creditors in 2025, the highest level since 1989, and 9.4% on new bonds. Better-off developing nations borrowed far more cheaply: countries eligible only for non-concessional lending paid an average of 5.5% on new bonds, down from 5.8% a year earlier.

The gap between what poor countries pay official lenders and what they pay private creditors has also grown. It widened to 5.5 percentage points, compared with 3.4 percentage points in 2016. In practical terms, the more a poor country leans on commercial markets, the more expensive its debt becomes. Early data for 2026 suggest governments are not deterred by the cost. More than 10 countries had exceeded their entire 2025 issuance by mid-August, and several others returned to the market. Analysts will watch whether that momentum survives if global rates stay elevated, since each new issue at 8% or 9% adds to the repayment calendar of the next decade.



The result is a steady drain on public budgets. Low- and middle-income countries spent $1.4 trillion on principal and interest payments in 2025, a 1.9% increase that marked the fifth consecutive annual rise. Payments to bondholders alone reached $363 billion, partly because buybacks and early repayments were funded with fresh issuance. The Bank warns that heavy repayments threaten to crowd out essential investments in education, infrastructure and health, the spending that ultimately determines whether poor countries can grow out of debt.

The report's central message is that reopened markets are a relief but not a cure. Countries that can borrow at 5% or 6% are in a manageable position. Those paying 9% are borrowing against a future in which a growing share of tax revenue goes to creditors rather than citizens. For policymakers, the choices are uncomfortable. Cheaper concessional finance, better debt-management tools, and more transparent data on what is owed and to whom are all on the table. None offers a quick fix, and the Bank's numbers suggest the burden is growing fastest where governments can least afford it.

The report also puts national debt in perspective. The report pointed to rising external debt vulnerabilities across the broader Middle East, North Africa, Afghanistan and Pakistan region, a reminder that the pressure is not confined to any one continent. The Middle East, North Africa, Afghanistan and Pakistan (Menap) region recorded improvements in debt-service and interest ratios. However, its external debt-to-gross national income (GNI) ratio rose from 26.7pc to 29.4pc in 2025, the largest single-year increase of any region, indicating continued debt accumulation.

The report noted that Pakistan's external debt increased from $68.673bn in 2015 to $135.107bn in 2025. This included public and publicly guaranteed debt of $107.076bn, private non-guaranteed debt of $17.58bn and short-term debt of $10.45bn. Of the public and publicly guaranteed debt, $56.83bn was owed to multilateral creditors, $42.43bn to bilateral creditors and $7.8bn to private creditors. China was Pakistan's largest individual creditor, with $22.4bn outstanding, followed by the World Bank with $19.2bn and the Asian Development Bank (ADB) with $16.83bn.

The report put the average maturity of loans from official creditors at 16 years, with a four-year grace period and an average interest rate of 3.6 per cent. On the other hand, private credit carried an average interest rate of 8.6pc, with a three-year repayment period and a one-year grace period. In 2025, China extended the maturities on $2bn in loans to Pakistan, while the International Monetary Fund (IMF) provided $2.3bn in new disbursements under the Extended Fund Facility and Resilience and Sustainability Facility arrangements to support the country's long-term economic stability.

US midterms: a vote against trump's war policy

Nasim Ahmed

US voters have given a severe jolt to President Trump. Democrats swept both the House and the Senate in last week's midterm elections, shifting the balance of power in Congress for the final two years of Donald Trump's term.

The Iran war, which began in February, was central to the result. Nearly all voters, who backed Democrats in House races, called going to war the wrong decision, while roughly 8 in 10 Republican voters called it right. The White House acknowledged the truth. Trump said it was "probably true" that the war, and the gasoline prices that came with it, cost Republicans heavily. Vice President JD Vance was blunter, saying the party lost because of the war.

Democrats cannot act until they are sworn in. Analysts say Congress is unlikely to pass a war powers resolution before January, and Trump could veto one anyway. That leaves a lame-duck window of roughly two months in which the president has a free hand. He has not used it to retreat. The day after the election, Trump said "the Iran thing we had to do, and we will continue to do it." He also said he would decide soon whether to attack Iran again, and repeated that Tehran will never have a nuclear weapon. Before the vote, Netanyahu reportedly pressed Trump to strike immediately after the election. Trump told the Financial Times on election night that he had no immediate plans to order attacks.



Congress has leverage, but not a veto-proof majority. Democrats have three main tools. They can pass a war powers resolution, launch investigations, or insert language into the defence budget barring funds for hostilities against Iran. The funding route is the strongest, since a president cannot veto Congress's refusal to pass a bill. The war powers route is harder. A Senate war-powers vote failed by a single vote in September, while the House passed its own resolution 220–204. Overriding a veto would still need substantial Republican support.

Analysts disagree on the likely future course of action by Trump. The restraint case rests on the political damage Trump has suffered. Trump wants to protect his legacy and his party's finances, and oil prices fell sharply on hopes that the results would push him toward a deal. Brookings scholar Robert Kagan told CNBC that Trump will probably leave Iran alone.

The escalation case rests on his mercurial temperament and the calendar. One analyst called him an attention seeker without a consistent long-term strategy, who may be even more eager to pursue dangerous adventures. Another review noted that lame-duck presidents historically tend to do more abroad, not less. Iran is also not helping him de-escalate. Supreme Leader Mojtaba Khamenei said the American collapse has accelerated. Fresh tanker fires in the Strait of Hormuz have raised fears of renewed confrontation. The likeliest outcome is neither a clean retreat nor an all-out campaign, but a limited, short strike, or continued pressure with talks running in parallel. That is an assessment, not a prediction, and the president has contradicted himself on this before.

The Gulf monarchies never wanted this war. According to media reports, Gulf officials in their recent meeting in Bahrain were worried about renewed war, even as they regard Iran as their top security threat. In Saudi Arabia, events have been cancelled and offices closed after intensified Houthi strikes. The Wall Street Journal reported that Washington warned Gulf governments of a short but intense campaign after the vote. For the Gulf, a Democratic Congress offers hope of restraint. A lame-duck Trump offers the opposite. Qatar and Saudi Arabia, meanwhile, are pursuing diplomacy. The conflict has also pushed Gulf states to reassess their defence partnerships with the United States.

Mainstream media coverage in the US has framed the result as a verdict on the war. The Conversation called the war deeply unpopular and costly. Time reported that Democratic leader Hakeem Jeffries urged Trump to end the war before the new Congress convenes. Columnists have been sharper. The Philadelphia Inquirer called a post-election bombing plan "dangerous and foolish." Pro-Israel and conservative outlets stress the nuclear threat and argue that timing strikes after the election was a sound way to manage the risks. .

For Iran, the election results came as welcome news. Parliament Speaker Mohammad Bagher Ghalibaf, the chief negotiator, wrote that Americans said "NO TO WAR." He also warned that any betrayal of that message would bring Washington a "Nightmare." Russia reacted with cautious hope. Kremlin spokesman Dmitry Peskov said Moscow hoped the results would not affect Trump's "peacemaking efforts." A Russian commentator predicted that Trump's wrath would now fall on Europe. Chinese Foreign Ministry spokesperson Mao Ning called the elections a domestic affair and said Beijing would keep working toward a "constructive strategic relationship."

Europe has been largely quiet. There was no official reaction from leaders in Britain, France, Germany or Italy, though some officials in Brussels celebrated. European Parliament Vice President Christel Schaldemose said she was "cautiously optimistic." Several analysts argued that Europeans should largely ignore the midterms, since Washington would pull back regardless of who holds power. The election has come as a big rebuff to Trump, but it is not yet clear whether he will be constrained. Until January, the decision on Iran is largely his, and he has said he will make it soon. After January, Congress can use its budget powers to restrain him.

Out of balance: Inside Pakistan's widening trade gap

Muhammad Hassan

The deficit in Pakistan's merchandise trade grew by 19.7 pc to $3.877 billion in October 2026 due to the faster pace of growth in imports relative to exports. Although there was an improvement in export earnings, Pakistan seems to be quite reliant on imported products and its export industry is failing to generate sufficient growth to reduce the trade gap.

As per the Pakistan Bureau of Statistics (PBS), exports rose only by 2.8pc to reach $2.93 billion from $2.85 billion in the corresponding period in 2025. On the other hand, imports went up by 11.8pc to stand at $6.81 billion in comparison to $6.1 billion in the previous year. Therefore, the trade deficit rose to $3.877 billion from $3.24 billion in October 2025. This shows that the value of imports was more than double of that of exports.

The decline was also reflected in the numbers for the four months of the present fiscal year. In July-October FY2026-27, the merchandise trade deficit grew by 15.97pc to reach $14.63 billion, against $12.6 billion in the same period last year. Exports during the four months were up by 8.5pc to reach $11.34 billion, while the imports increased by 12.6pc to reach $25.96 billion. While it is true that exports growth was better than October alone, it was still inadequate to match the rate at which imports grew. This means that the Pakistani exports industry has yet to grow enough to be able to match the needs of its economy for imported items.

The latest statistics have come after a sharp decline in merchandise trade in FY2025-26, where the trade deficit increased by 21.6pc to $39.47 billion. Exports fell by 6pc to $30.13 billion, whereas imports increased by 7.9pc to $69.6 billion. The latest numbers reveal the vulnerabilities that continue to affect the country's performance in external trade. It is important for the country to have a strong base of exports so as to pay for imports, debts, and reliance on external loans. The services sector has also faced a tough situation, but at least it showed some positive trends in export performance. As per PBS data, Pakistan's services trade deficit jumped by 84.3pc to $282.7 million in September 2026 from $153.4 million in September 2025.

Services exports were up by 15.35pc to $930 million as compared to $806 million during the previous year. Yet services imports grew by a larger proportion of 26.4pc to $1.21 billion as against $959 million, leading to a large gap in the monthly services deficit. The growing services imports imply that merely higher export proceeds do not seem sufficient to improve the sectoral performance. The services trade deficit during the first quarter of FY2026-27 July to September registered a small decline of 0.33pc to $832 million as compared with $834.9 million during the same period in the previous year. Services exports witnessed a significant rise of 22.6pc to $2.7 billion, while services imports grew by 16.3pc to $3.55 billion.

The performance of services exports, especially those of information technology and other professional services, can provide a chance for Pakistan to diversify the channels of foreign exchange income. This is dependent, however, on consistency of policies, investment in ICT, enhanced internet connection, a skilled labor force and better international market access. A more developed service sector can be used to alleviate Pakistan's heavy dependence on conventional merchandise exports; however, the country is unable to make up for poor manufacturing capabilities through development of its service sector alone.



The constant surplus in Pakistan's merchandise trade is an indication of the lack of diversification of its export portfolio. Pakistan's exports of textile remain dominant and thus make the country prone to global changes in demand, competition and cost of production.

Industries like engineering goods, pharmaceuticals, processed foods, IT, and high-value agriculture have plenty of room to grow, yet they're still falling short of their potential. Everyday hurdles—from steep energy costs and expensive loans to tax headaches, shifting regulations, and weak infrastructure—continue to hold businesses back from competing effectively.

Export-oriented companies require cheap and stable sources of electricity and gas, modern equipment, and cheap credits and stable policies. Constant changes in the policies of the government and delays in tax payments also cause uncertainties and prevent investments. On the other hand, increasing costs of imports cannot be solved administratively. The bulk of imports comprises industrial raw materials, machinery, chemical materials, and intermediate goods used by domestic producers. It will be possible to cut down imports, but not without creating certain difficulties in production and exporting. The solution lies in developing competitive domestic industries able to satisfy more domestic needs.

More emphasis should be paid to agriculture as part of any policy intended to improve the trade balance. Pakistan has all possibilities to raise the exports of processed food products, fruits, vegetables, rice and other agricultural products. But weak warehousing and processing facilities, poor transportation system and lack of quality standards hinder the access to international markets. Modernization of agriculture and development of food processing, packaging and cold chain facilities will allow increasing the value of the exports of agricultural products.

In turn, the government should implement a broad export-oriented growth strategy instead of using temporary solutions to overcome the trade deficit. The strategy should provide value addition, diversification of export markets, increased productivity and investments in export-oriented industries. At the same time, more coordination is required between the federal and provincial governments, business community and financial organizations.

Pakistan's most recent trade statistics act as a reminder that no matter how much improvement may be shown in its foreign exchange reserves and foreign borrowings in the short term, all of this is no substitute for a robust economic performance. As long as the pace of exports does not increase, and the country acquires the ability to satisfy more of its imports from domestic manufacturing, the trade deficit will keep putting pressure on foreign exchange reserves and make Pakistan more dependent on foreign borrowings.

No cotton, no exports: A wake-up call for Pakistan

Muhammad Zain

The future does not look bright for the cotton production of Pakistan as it seems to be falling in the coming season and hence causing many worries about the economy of a country where the biggest merchandise export industry relies on cotton. The expected fall in cotton production is not only an issue of agriculture but also a serious challenge to the textile and clothing industry that is playing a vital part in generating foreign exchange.

According to the World Bank, the cotton production of Pakistan is expected to go down by 6 per cent in 2026-27, in comparison with the 3 per cent reduction in worldwide production of cotton. However, both India and Brazil will see their production increase by 1 per cent each. Even though these increments do not seem to be big, it is time to review the agricultural policy of the country and its inability to revive its own production of cotton.

Signs have been apparent for several years now, yet there has been very little indication of a concerted approach to addressing the issues that farmers growing cotton and the entire production process are facing. Rather than recognizing the significance of cotton and its connection to the export capability of the country, agriculture planning efforts have not focused on this crop.

Adding to the challenges in the international setting, the war in the Middle East has led to energy shortages and instabilities in international markets, while the Russia-Ukraine conflict continues to disrupt shipments through the Black Sea. An occurrence of an extremely harsh El Niño phenomenon would present a further risk to agricultural output in various regions around the world. According to the World Bank, the price level of commodities globally will see a 23 percent increase in 2026 due to an expected 32 percent price rise in energy commodities. The prices of food commodities are expected to go up by 10 percent. Even the decline in the general price level of commodities expected next year will not provide much relief as food prices will go up again by 7 percent. These are some key factors having a significant effect on the economics of agricultural farming.

In the case of Pakistan, the situation becomes worse since cotton producers are facing constraints such as increase in input prices, shortage of water, insect attacks, environmental risks, and uncertainties of market profit levels. In light of all the facts, the government, being fully aware of the issues, was supposed to prepare the cotton producers and the whole cotton value chain much earlier. The cotton crop is strategically important for the economy of Pakistan. It is the key ingredient for the textile and garments industry, which is the biggest export sector of goods and employs millions of people at all levels – from agriculture to manufacturing. The significance of this crop thus goes way beyond the agricultural sector, since it links incomes of rural populations with industrial production and exports.

The reduction in the production of cotton domestically has made the textile industry dependent on imports. This puts even more strain on foreign exchange reserves and makes manufacturers susceptible to world price fluctuations, delays in shipping and global supply conditions. The import of cotton itself is no evil when there is a lack of domestic production. But the increasing dependence on foreign supplies of something Pakistan produces in large amounts itself is an indication of poor economic planning. Pakistan previously had the benefit of natural and industrial strengths as a prominent producer of cotton. Its climate, arable land, farming knowledge, and textile industry made up the basics that enabled its successful exports through the use of its cotton-based products. The erosion of these benefits in addition to importing larger amounts of the fibre needed for use by manufacturers poses a query regarding the efficiency of agricultural research, governmental assistance, and planning policies.

The situation requires more than making declarations about high level of production goals or distribution of seeds, fertilizers and other inputs before sowing starts. In order to bring back cotton production in Pakistan, there is a need to formulate a long term plan. Furthermore, the farmers require an assured support system, payments on time and reasonable remuneration for their investments. The economic benefits provided by the government in favor of other crops should be analyzed in order to find out the reasons behind the unattractiveness of cotton production for many farmers. In case the farmers think that other crops are economically more beneficial and safe for them, then they would definitely shift from the cultivation of cotton irrespective of any targets set by the government.

Climate change has made it more important to make investments in research and modern technologies. Effective irrigation methods, proper utilization of water, crop monitoring, and forecasting can help the farmers to deal with the climatic risks. Instead of making policies only at the provincial level, the agricultural departments and institutes need to cooperate with the farmers.

A role needs to be played by the textile industry as well. It is necessary that manufacturers should be provided with a stable policy environment which will promote the use of local cotton without increasing costs and making local raw material less competitive than the imported one. There will be increased assurance regarding quality and availability when farmers, ginners, spinners and textile manufacturers have better connections.

The federal and provincial governments have to bring all the relevant departments together including research centers, cotton growers and textile manufacturers to formulate a comprehensive programme. This programme should involve specific objectives and targets to be achieved. The factors that led to repeated production failures should be identified. The people responsible for dealing with the issue should be made accountable.

Pakistan may not be able to control any external conflicts, disturbances in the transport links or even weather patterns. What Pakistan can do is ensure that it becomes better prepared to handle the after-effects by means of proper planning, investment and agricultural management. To allow Pakistan's cotton farming to go into decline when the competing nations are either maintaining or improving themselves will be a very bad decision.

The authorities have been dreaming about an economy that grows because of exports, but that will only happen if Pakistan ensures that it has the agricultural base to back such a dream along with cost efficiency in production and availability of raw materials. Pakistan must realize that it all starts on the cotton fields before it ends as textiles in the international markets.

Pakistan: trapped by debt, starved of growth

Shahid Hussain

Pakistan's external debt has almost doubled in the last ten years, increasing from $68.7 billion in 2015 to $135.1 billion in 2025. The total public and publicly guaranteed debt constitutes $107.1 billion of the figure, private external debt is $17.6 billion and the short term debt is $10.45 billion.

While the increase in Pakistan's external debt should not have been very surprising, what is more alarming about it is the rapid rate at which it has increased. Most of the borrowing has actually been made to fulfill financing gaps externally, build foreign exchange reserves and repay old debts. This money is not being utilized to invest in projects which would yield future income, exports and production capacities of the country.

There are structural problems inherent in Pakistan's economy behind the mounting problem of debt. We are not generating enough income to pay off our debts comfortably. Debt service is one of the major problems confronting the nation's budgetary allocation and has been a heavy drain on funds which should have been utilized for infrastructural development, education, health, science and technology. It has left little room for stimulating economic activity. There is an unhealthy cycle created by this phenomenon. Much of the budgetary allocation goes into repaying loans and interests. Projects that require development financing become difficult to implement. Weak economic growth means low tax and foreign exchange earnings, and in order to finance its expenditures, the government borrows more money.

The practice of successive governments has been to borrow money in order to address budget deficits, external payment requirements, and domestic consumption needs. The area of development spending is one of the first ones to be reduced in times of increased financial strain. This might offer some immediate help but does little to improve the capacity of the economy to earn money. The case of Pakistan, which has an average rate of growth of about 2.7 percent, shows how difficult it is to grow economically in such circumstances.

Borrowing in itself is not a problem. Countries in the process of developing require foreign investment in order to develop the necessary infrastructure, energy sector, industries, technology, etc., that would accelerate their economic growth. There is usually not enough money available domestically for such purposes. The problem of borrowing begins when loans do not help to raise the level of productivity or exports. Borrowing to create power installations, develop industries, enhance the transport system or increase the productive capacity of agriculture would be beneficial in the long run. However, borrowing for the purpose of meeting ongoing expenditures, covering up chronic budget deficits or repaying past debts, but without tackling their causes, only creates additional liabilities in the future. Unfortunately, our government has not been able to keep up the difference. The recurring balance of payments crises in Pakistan show how lack of a productive and exporting economy makes borrowing a perpetual feature of our economic planning. Instead of creating more foreign exchange capacity, we have to rely on our international creditors and friendly nations to cover our current obligations.

Narrowness in the economy, poor export performance, lack of investment and continuous budget deficits are some of the factors that continue to weaken the economic standing of the nation. Poor export performance is still inadequate enough to satisfy the increasing demand for imports, debt repayment, and other foreign payments. At the same time, domestic savings and investments are not enough to finance the growth of the economy.

Helping Pakistan escape from defaulting has been the remittances, aid money and loans rolled over by friendly nations. Also, programs with the International Monetary Fund have enabled the nation to get some financing and help gain back the trust of lenders abroad. But these measures will not compensate for economic reform in Pakistan. They can just ease up some pressure; but they won't automatically build industries, increase productivity, exports and jobs.

The government must not be limited to its capability to borrow money again or extend the repayment period. Instead, the more critical issue would be whether the country will have sufficient growth, revenues, and foreign exchange for meeting its commitments without affecting development and welfare expenditures. Failure to develop such a capability would leave the country open to outside influences and to changes in global finance.

It is imperative at this point to develop a viable policy of debt management that takes into consideration not only the financial issues of today but the economic objectives for the future as well. In the short run, the government has to improve the handling of its current debts, minimize unnecessary and costly borrowings, and make sure that when the country borrows, it can afford it in the economic sense. In the longer run, the investment should be made in the areas which have the potential of contributing to growth in the production capacity and also help enhance the external account balances. Agriculture, industries, information technology, energy, and exports should be emphasized. The public sector investments should be made in areas which result in higher production and reduced costs of production.

All of these have to be complemented by structural reforms in other areas as well. The tax base should be widened to avoid the risk of having only the salaried class and the registered businesses bear the burden of taxes. The public sector spending should become productive whereas there should be reduced inefficiencies in the state-owned organizations and misdirected subsidies. Cost cutting for businesses, regulatory reforms and availability of finance should all be considered at the same time.

In particular, exports require dependable sources of energy at relatively cheap rates, clear policies from the government, new technology and efficient transportation systems. If not, it will be hard for the country to stand the competition in international markets. Any investment in terms of foreign investments or cheaper loans cannot help the country out of economic troubles if the business sector faces such challenges as expensive energy sources. Such economic stagnation comes with a variety of adverse effects that go beyond the books of accounts and statistics of debt owed by the government. Such a low rate of growth leads to lack of jobs, poverty and underinvestment in health facilities and other key sectors such as education and basic amenities. Undernourishment during childhood days, lack of safe drinking water and poor public infrastructure are some of social costs associated with over-indebtedness.

The fact that Pakistan has been accumulating increasing amounts of foreign debt is more than just a fiscal challenge; it is a consequence of the country's inability to develop an economically viable and sustainable strategy. It is true that foreign debt can help finance development initiatives, but foreign debt cannot substitute productive capability, exports, investment, and economic planning. Unless the government alters its focus and harnesses the nation's potentials through available means, debt will keep limiting economic freedom and hindering development.

The unfinished merger

Raza Khan

The federal government imposed governor's rule in Khyber Pakhtunkhwa on October 11, at the same time it came up with a very extraordinary measure of imposing an emergency administrative structure for 12 districts including all eight former Federally Administered Tribal Areas (FATA) and four adjacent settled districts in south, including Dera Ismail Khan, Tank, Bannu and Lakki Marwat.

The emergency administrative structure has been named as the Area Representation and Development Council (ARDC), which has 48 nominated members composed of tribal elders and local representatives (four from each of the 12 districts). The council is chaired by former KP Governor Shaukatullah Khan with Malik Khan Marjan is vice chairman, formed via local consultations and jirga mechanisms. In order to govern the 12 districts an Area Development Secretariat (ADS) has also been established under bureaucrat Yahya Akhundzada as the additional chief secretary and administrator. The secretariat has been given extensive powers over law enforcement, administration, and development funds. To monitor the council a Federal Supervisory Committee, chaired by Deputy Prime Minister Ishaq Dar, has been formed.

It remains to be seen how the ARDC would perform and what difference it may make in satisfactorily governing the former FATA districts. However, for developing these areas the council needs to have a comprehensive development strategy. It must be recalled that since the 2018 merger of erstwhile Federally Administered Tribal Areas (FATA) in KP province there have been various claims by governmental authorities at the highest levels that peace has been fully restored in the long-restive now known as Merged Tribal Districts (MTDs) of Khyber Pakhtunkhwa province. There have been indications that the official contention has serious shortcomings. But the regrouping and resurging of terrorist and militant groups, like Tehreek-e-Taliban Pakistan (TTP), in the last couple of years in the tribal districts suggests otherwise.

One must keep the fact in view that the situation in the region comprising the MTDs has historically been so unpredictable that terms like 'peace' and 'development' etc. should be very cautiously used. Then the nature of the conflict in the tribal areas, straddling along Pakistan's western borders, has been so complex that one cannot say with certainty about peace and its sustainability. At the moment we can say that peace is far from having been restored there.

It must be understood that critically-needed development in the tribal region is dependent upon sustainable peace there and it is a guarantee of continuous peace there. Against this backdrop, the regrouping of militant and terrorists in MTDs is quite understandable but concerning. The tribal region has faced continuous violence and conflict during the last two decades. This has mainly been a political, legal administrative and governance vacuum in the tribal region which has given birth to a multidimensional conflict and crisis there. This



vacuum, in turn, was the upshot of the indeterminate status of FATA. For instance, the Constitution of Pakistan of 1973 recognised FATA as an integral part of the country but at the same time the law of the land was inapplicable to the region. Instead the British colonial period legal framework, Frontier Crimes Regulations (FCR), was adapted to continue to regulate the affairs of the tribal areas. Successive governments and regimes paid little attention to address this legal and administrative inconsistency. It was in the dying days of the Pakistan Muslim League 2013-2018 government that the 25th Constitutional Amendment was passed unanimously by the country's parliament on May 30, 2018 to make former FATA part of KP. Though this merger was made in a hurry but after the merger there has been satisfactory improvement in the law and order situation, while the process of development leaves a lot to be desired. This proves the fact that the merger was not the only solution and there has always been a need for a comprehensive strategy to develop the hitherto extremely underdeveloped tribal region.

While development funds may be in the pipeline and some may have been spent but one does not see any real progress taking place in the tribal region on the ground. This is because of the fact that there is no comprehensive strategy for the development process in the districts in place, claims by government officials, particularly civilian bureaucrats, notwithstanding. Former PTI KP CM Mahmud Khan and current caretaker CM Azam Khan, himself a former bureaucrat, have been totally indifferent to the development of MTDs and left the affairs to the bureaucracy which has its own agenda of not developing the region.

On paper, there have been several development strategies with government departments like the Federal Ministry of State and Frontier Regions (SAFFRON) and KP Planning & Development Department but these documents have been largely inconsequential. In order to come up with a comprehensive strategy for the development of the tribal region and restoring of sustainable peace there one must look into the history and key reasons of the crisis and conflict in the region. The policies of our successive governments and military regimes have been responsible for the mess there. Former Pakistani strategists' lack of farsightedness regarding the tribal areas could be gauged from the fact that they assumed that by leaving the region to itself to regulate its affairs and the issues arising out of the region would have no impact on the country. These strategists were fundamentally wrong and the events and incidents in the last two decades have proven it beyond an iota of doubt.

The militancy and terrorism emanating from former FATA has left the entire country insecure and resulted in a big death toll in the country's war against terror, the highest death count in all the wars Pakistan has fought. Consequently, the Pakistan military had to launch large-scale operations in the tribal areas. The British colonial rulers

wanted FATA to serve as a buffer region between mainland India and Afghanistan and beyond Czarist Russia and later Soviet Russia. Therefore, it did not institutionalize the region and tried to change the tribal character of the inhabitants of the people through civilized structures of governance. Unfortunately, successive Pakistani governments adopted the same policy and attitude towards the tribal areas. This attitude needs to be changed and the historical wrongs which our strategists and policy formulators committed with reference to the tribal areas needs to be rectified.

If we fail this time we cannot be prevented from a disaster of gargantuan proportions, which would make the entire country once again completely insecure. Our strategists must understand that the issues of MTDs are not isolated problems as they have large-scale negative consequences for the entire country. Where it has been terrorism, gun-running or smuggling of drugs or patronization of crimes and criminals and later militancy, the tribal regions have had an immensely negative impact on the security of entire Pakistan.

The only strategy which has been employed in the tribal region is to merge it with KP. While the merger was not desirable by any yardstick as it could not address the very issues, conflict and crisis in the tribal region it is now a fact. One does not have an iota of doubt that the merger was done in a haste just to transfer responsibility and to give an aura of change but the change has been cosmetic. Whether former FATA was merged or not with KP it was very much part of the province as the residents have always been dependent on the province. However, this dependence did not develop FATA, so how come it could develop it now?

Therefore, the government must understand the issues and although the NMDs are part of KP yet a totally different development strategy must be devised for the tribal region keeping in view the ground realities.

White coats for sale? From healers to high earners

Rasheed Ali

A young doctor examines a patient, listens to the symptoms, recommends investigations and writes a prescription. For the patient, it is a moment of vulnerability and hope. For the doctor, it is an opportunity to exercise professional knowledge and fulfil a responsibility to humanity. But an uncomfortable question increasingly surrounds Pakistan's medical profession: has the business of earning money begun to overshadow the business of healing?

The question is not intended to discredit thousands of dedicated doctors who work under difficult circumstances, often sacrificing their comfort and personal lives to save patients. It is about a growing commercial culture surrounding medical education and healthcare, where the enormous cost of obtaining a private medical degree can turn professional aspirations into a financial investment that graduates and their families expect to recover, preferably with substantial returns.



For many Pakistani families, sending a child to a private medical college is no longer simply an educational decision. It is a financial undertaking that can consume years of savings, require the sale of property or force parents into borrowing. Once millions have been spent, the expectation that the child will eventually become a high-earning doctor becomes difficult to separate from the original ambition of serving humanity.

The scale of the financial commitment becomes clear from the fee structure itself. The Pakistan Medical and Dental Council (PMDC), which regulates medical education, initially announced a tuition fee ceiling of Rs1.8 million annually in March 2025. Following scrutiny of audited financial statements and requests from institutions, however, it approved revised, institution-specific fee ceilings in March 2026, with some colleges allowed to charge more than Rs2.1 million annually. At these rates, tuition alone can exceed Rs10 million over five years at the more expensive institutions. Accommodation, books, transport and other expenses add considerably to the final bill.

The controversy is not confined to the official fee structure. In October 2025, the PMDC disclosed that it had issued show-cause notices to 14 medical and dental colleges over excessive fees. Subsequent reports in January 2026 alleged that some institutions were demanding Rs2.5 million to Rs3.5 million upfront despite the notified ceiling. The regulator also warned parents against paying unauthorised charges. These developments raise questions about the effectiveness of regulatory oversight and the ability of ordinary families to challenge powerful educational institutions.

Interestingly, the affordability crisis has begun to affect the colleges themselves. In January 2026, 426 MBBS seats reportedly remained vacant in private medical colleges in Punjab even after several admission rounds. Hundreds of candidates had either declined to join or withdrawn their admissions. In April, the PMDC allowed a one-time reduction in the minimum admission threshold for unfilled seats, lowering the MBBS requirement from 55 to 52 per cent. The development exposed a paradox: institutions had available seats, but many academically eligible candidates could not afford them.

However, the financial sacrifice does not necessarily translate into the promised prosperity. Pakistan's medical job market has become increasingly competitive, with thousands of graduates entering the profession while opportunities for employment and postgraduate specialisation remain limited.

In a significant admission of the problem, the PMDC acknowledged in March 2026 that Pakistan's expansion of undergraduate medical education had produced an adequate and, in some disciplines, surplus number of graduates without a corresponding increase in funded postgraduate training

positions. Consequently, qualified doctors compete for a limited number of residency placements, particularly in public-sector hospitals. The council urged provincial governments to expand postgraduate training capacity and upgrade district and tehsil headquarters hospitals into accredited training centres.

For a graduate whose family has invested millions, the prospect of spending additional years struggling for specialisation and career advancement can be deeply frustrating. The one-year house job required for a full medical licence is itself only the beginning of professional life, not a guarantee of financial security. Meanwhile, private-sector entry-level positions and house-job stipends often fall far short of family expectations.

This frustration is increasingly visible in online discussions. A public Reddit discussion in August 2026, for instance, featured a user recounting a conversation with a senior doctor who quoted a starting salary of around Rs35,000 for a newly qualified, non-specialist MBBS doctor. Other participants questioned how graduates who had spent more than Rs10 million on their education could survive on such earnings. Although this was an individual account rather than verified salary data, it illustrated the growing public anxiety surrounding the financial returns of medical education.

The consequences extend beyond individual careers. The mismatch between medical graduates and available training opportunities is also contributing to the migration of doctors. A February 2026 report citing a Gallup Pakistan analysis of Bureau of Emigration data estimated that approximately 3,800 to 4,000 doctors left the country in 2025. Better salaries, professional development and working conditions abroad continue to attract young medical professionals. Pakistan is therefore investing heavily in producing doctors, only to risk losing a substantial number of them to foreign healthcare systems.

But the more serious concern is the possible erosion of the humanitarian values that should underpin the profession. When education becomes an expensive investment, the temptation to recover the money through private practice, high consultation charges, unnecessary investigations, expensive prescriptions and commercially motivated referrals can become difficult to resist.

Research published in BMJ Open examining private general medical practices in a rural district of Pakistan has documented concerns about overpricing, unnecessary treatment, irrational drug use and malpractice in the wider private healthcare sector. These problems cannot be attributed exclusively to graduates of private medical colleges, but they demonstrate how commercial pressures can undermine patient welfare.

There is also evidence that professional ethics require greater attention during medical training. A study published in Cureus in July 2026, involving 265 doctors at the Pakistan Institute of Medical Sciences (PIMS), Islamabad, found that 64.5 per cent demonstrated adequate awareness of medical ethics. Awareness was significantly higher among senior doctors and those who had received previous ethics training. The researchers recommended structured, continuous and case-based ethics education, particularly for junior doctors.

The solution, therefore, cannot simply be to criticise young doctors for wanting to earn a decent living. They deserve fair salaries, secure employment, quality training and opportunities for professional advancement. Equally, parents must understand that an MBBS degree is neither a guaranteed passport to wealth nor an investment that entitles a graduate to recover its cost from vulnerable patients.

The government and regulatory authorities must enforce fee regulations, ensure transparency in college finances, scrutinise educational standards and expand affordable public-sector medical education. Private institutions, meanwhile, must be judged not merely by the number of admissions and revenue generated but by the quality of doctors they produce.

Medical colleges must also restore compassion, professional integrity and patient welfare to the centre of their curricula. After all, a doctor is not a trader, and a hospital is not merely a marketplace.

Pakistan needs doctors who can earn respectably without turning human suffering into a business opportunity. A medical degree may cost millions, but the value of a human life cannot be measured in rupees. The real success of medical education should be judged not by how quickly graduates recover their educational expenses, but by how many lives they save, how much suffering they alleviate and how faithfully they uphold the trust placed in them.

Stolen futures

Dr Fatima Khan

Bondage or bonded labour is undoubtedly one of the most inhuman practices that continue to prevail in the country. In spite of the constitutional provisions and legislations forbidding forced labour, along with repeated assurances by the government to protect the rights of the workers, this form of exploitation continues to exist in various parts of the country.

Workers in brick kilns, agriculture farms and other informal sectors continue to live without basic human dignity and the freedom to lead their lives according to their own will. For many families, bondage is not just an act of misery, but a hereditary problem. The recent expression of appreciation of the United Nations Committee on Economic, Social and Cultural Rights regarding the Pakistan government's decision to raise the marriageable age to 18 years is undoubtedly heartening. This appreciation was part of the committee's evaluation of the second periodic report of Pakistan on economic, social and cultural rights. But even while appreciating the move, this committee has expressed serious concerns about Pakistan's human rights situation.

While child marriage and bonded labour seem to be two entirely different social evils, both practices rob people of their freedom, options, and opportunities. While children who are married off at an early age lose their childhood and have to face all sorts of difficulties, both physically, socially and emotionally, similarly, children born to families practicing bonded labour have to spend their childhood working in brick kilns and on farms instead of going to school. In such a case, it is the conditions passed down by the family and the debts that dictate what their future would be like and not their talents and desires.

The brick kiln industry forms one of the best examples for the understanding of the practice of debt bondage in Pakistan. Poor families generally get loans from kiln owners to cover some immediate expenditure needs such as those for medical treatment, etc. The loans are converted into lifetime liabilities because of interest and other financial factors that increase the amount that has to be paid back. The workers get wages that are so meager that it becomes nearly impossible to repay the loan.

The matter only gets worse when the debt passes on to the next generation because

children take up the financial liabilities of their parents and enter the same exploitative system but without having any chance to contest it. Workers may work throughout their lives in brick-making but earn less than what is required to release them from their debts. It means that the system actually makes use of poverty to gain control over the workers' mobility, pay and lifestyle.

The requirement of bricks at low prices also brings the issue of accountability of the whole construction sector. Construction companies, contractors and organizations in the public sector that use bricks without verifying the working conditions under which these are made contribute to maintaining this exploitative system. There should be strict policy regulations in public procurement that prevent government-funded projects from getting benefit out of products produced through forced or bonded labour.



The extent of the issue is significant. Punjab has around 210,000 brick kiln laborers, while there were over 2,900 cases of bonded labor reported in the province in the previous year. This data shows that the problem of bonded labor is not a unique case where only some people are subjected to it. This is a systematic issue that needs constant attention of institutions, monitoring and an appropriate strategy for protecting the laborers.

There is another problem in the neighboring province, Sindh. According to The State of Peasant Rights in Sindh, 2025, there are up to 1,311 laborers who have been freed from brick kilns and the agricultural industry in the province. While freeing these people is a significant step, rescue operations cannot solve the problem as many of those released still remain economically fragile and can fall under similar conditions again.

The biggest flaw in the strategy employed by the government is the disparity between legislative action and its enforcement. According to Article 11 of the Constitution, slavery, forced labor, and human trafficking are all prohibited. Likewise, the Bonded Labor System (Abolition) Act, 1992 abolished bonded labor as well as made it an illegal activity. This gives the necessary legal framework to end the practice of debt bondage as well as ensure the protection of those involved. However, the ongoing practice of bonded labor after many years since the passing of the law shows how ineffective legislative action has proven to be in offering any protection to those at risk.

One of the main reasons for the failure is due to the lack of routine inspection. Government departments only get to work after some incident is brought into light via media or through courts. This is why the exploitative activities go unnoticed for many years. Exploitation is not restricted to underpayment and long working hours alone. Verbal harassment, physical assault, torture and, sometimes even murder, are common occurrences. Female employees in particular are more susceptible as they are subjected to economic deprivation and therefore lack proper social security, which makes them more vulnerable to various kinds of exploitation. The National Commission for Human Rights has expressed concern regarding sexual exploitation and forced marriage of female workers who are engaged in bonded labor.

There is also the role of powerful people like landlords and kiln owners who make the matters more difficult. Poor people do not feel comfortable approaching the police and labor authorities as they are apprehensive of facing violent consequences from them in return. It is possible that some people use their political connections to avoid punishment for their wrongdoings.

Measures to prevent bonded labor do not consist only of conducting rescue operations and making laws. The government should make sure that there is proper monitoring, punish the wrongdoers and provide legal assistance to the victims. People freed from bonded labor should be provided with financial support, better living conditions and the chance to start a new life. Their children need to go to schools and not work in the same exploited manner.

Also, it is crucial to address the issue of poverty as well, since this makes people prone to debt bondage. Fair wages, good health care services, education and emergency financial help can prevent people from borrowing money from their employers. The government also needs to find a way of verifying bricks and other building material used by the government for their projects, whether they were manufactured by forced labor or not.

It is impossible for Pakistan to claim to be promoting human rights when thousands of families have been forced into a life that amounts to living like slaves. What truly matters in terms of human rights promotion is how much the average individual is able to enjoy freedom and dignity, and how well the law protects all of its citizens equally. Pakistan will continue to face social and economic challenges because of bonded labor unless steps are taken to eradicate poverty and exploitation and to overcome the power of vested interest groups.

After the midterms, where does the Republican Party stand?

Tim Constantine

On Tuesday, the United States held midterm elections. Every one of the 435 seats in the US House of Representatives was up for election and 35 of the 100 US Senate seats were on the ballot.

The result of the elections was overwhelmingly in favour of the Democratic Party, or the blue team, as the US media has taken to referring to them. It was a blue wave. A blue tsunami. Democrats flipped at least 40 House seats and seven Senate seats. It was a clear message to Washington that much of the US is unhappy with the direction the country is headed.

Texas had not elected a Democrat in a statewide race for more than 30 years. Demo-

crats dominated in Texas. Kansas hadn't sent a Democrat to the Senate since 1932. Come the first week of January, there will be one representing it. Susan Collins, the powerful Republican chair of the Senate Committee on Appropriations and the most bipartisan voting Republican in the US Senate had been Maine's senator for 30 years. She was voted out. The depth and breadth of the Democratic victory stunned many.

The war with Iran clearly had an impact. It wasn't the conflict itself nearly as much as the economic impact it has had on the average American. Virtually every American uses an automobile and the price of petrol has skyrocketed during the war. The high fuel prices have impacted every other segment of the economy because nearly every product, especially food and grocery items, is delivered using the roadway system, which, of course, means petrol and diesel prices add to their cost.

The Democrats taking control of both the House and the Senate will dramatically change the next two years in Washington. They will restore the oversight functions of Congress and will investigate Trump and his team for countless violations, real or imagined. Congressional priorities will change. Impeachment will be a word that is commonly used again. If a vacancy occurs on the Supreme Court, the president will have a much more difficult time filling it. The impact of the elections is very real.

Is it historic though? In a word, no. Losing seats to the opposition party is actually quite common in the midterms. Dozens of House races are still being counted, so the final tally may yet grow, but since World War II there have been at least seven midterm elections with seat losses comparable to or larger than what the Republicans have experienced so far in 2026: 1946, 1958, 1966, 1974, 1994, 2010 and 2018 when President Donald Trump's party lost about 40 House seats in his first midterm.

The point is the American public has always demanded accountability from Washington. No one should be surprised that at a time when only 14 percent of Americans think Congress is doing a good job and the prices for basic necessities are increasing, Americans demand change. They have done it over and over, regardless of the party in power.

The next logical question is where do we go from here? Is Trump's reign as leader of the GOP over? Has he lost his influence? There will not be a great deal of time spent trying to decipher what went wrong. Both Trump and Vice President JD Vance have already acknowledged the war in Iran and its economic effects are the primary reasons for the loss. This acknowledgement will hasten the healing process within the party, as will the need to push through a number of agenda items together in the remaining weeks the Republicans have control of Congress.

Because the US Constitution limits a president to two terms, any time any president enters his final two years, he is known as a lame duck. His influence, while still enormous simply by the reality of the office, begins to wane. The closer it gets to the end of his final term the less influence he has, particularly on the domestic agenda. Many presidents spend the majority of their time near the end of their term on foreign policy.

As of January 3, Democrats will set the agenda on Capitol Hill. They will control every committee. They will control virtually every vote. Congress controls the purse strings, so their impact is large, but don't count Trump out yet. His personality and his outward embrace of even the most difficult conflicts are unique. Whether in business, in election wins and losses, in courtroom clashes or in international affairs, Trump doesn't back down. Admittedly this sometimes works to his detriment, but it is a trait that will likely serve him well as he battles with a Democratic-controlled Congress.

The president has veto authority over any legislation Congress passes. Rather than sign the legislation, he can reject it. If he rejects it, two-thirds of both the House and the Senate must vote to override his veto or else the legislation does not become law.

If Trump feels the Democrats are pushing an agenda too radical or too far left, he will wield the veto pen with great regularity. Ideally the two sides understand the power each holds, and they will work together, as did a Republican-dominated Congress and Democratic President Clinton. If they do work together, all Americans will benefit. If each side digs in and refuses to compromise, it will be a long, unproductive two years.

Speaking of two years, 2028 is the next presidential election, and the question of who will be the nominee for each party is already being kicked around – and, in particular, how these midterm elections will impact the potential Republican candidates like Vance or Secretary of State Marco Rubio.

The stark reality is that two years is an eternity in politics. Anything can happen, despite the Republican defeat on Tuesday. The biggest question is whether the American public will be feeling "Trump fatigue" during the 2028 presidential election season.

If the public has grown weary of team Trump, anyone affiliated with his administration may be tainted goods and face a bigger challenge getting the party's nomination. Vance, Rubio and others directly tied to him have the greatest name recognition right now, but that may prove to be baggage rather than an advantage.



Outsiders such as a state governor or a past political figure may generate public enthusiasm for a different direction. The list is long. Even Trump has said his party has a deep bench, and it's true. Trying to predict the 2028 nominee now, in such a volatile political time and with two years to go, while entertaining, is a fool's errand.

Some in the media have begun to write the Republican Party's obituary after Tuesday's losses. The final numbers are not yet in, and in the Senate, the seven seats already lost exceed the six Obama's party gave up in 2010. Still, history shows that parties and presidents have come back from setbacks of this scale before, as Obama and Clinton both did. Trump and the Republicans can do the same. ■

Underpaid teachers

The National Commission for Human Development (NCHD) was established in 2002 through a presidential ordinance to reduce poverty and to promote human development by improving access to education and healthcare in marginalised areas. However, thousands of community teachers recruited under this initiative have spent years waiting for official promises regarding the regularisation of their services to be fulfilled.

Teachers in Gilgit-Baltistan (GB) have reportedly been regularised. Meanwhile, teachers in Sindh receive Rs35,000 per month, while their counterparts in Khyber Pakhtunkhwa (KP) receive Rs37,000 per month. Unfortunately, the salaries of NCHD teachers in Balochistan have not been increased accordingly. Currently, these teachers receive only Rs12,000 per month.

Moreover, even these meagre salaries are often paid extremely late, with payments sometimes being made only once every six months or even once a year. How can they make ends meet on such a small amount in a high-inflation environment?

It is extremely difficult for teachers to meet their basic needs on such a limited income. The government in Balochistan should take immediate notice of this situation, ensure timely salary payment, increase salaries in line with the rising cost of living, and address the long-standing demand of NCHD teachers for service regularisation.

Azhar Ali Rahoojo
Larkana

AI self-police not enough

United States President Donald Trump recently held a meeting with the chief executives of leading technology companies to address public concerns about artificial intelligence (AI) agents going rogue and hacking confidential data of companies and governments. At the end of the meeting, it was agreed that AI companies would self-police to prevent potential dangers.

I am not surprised that the companies immediately agreed to devise a self-policing regulatory framework because they have invested around $1 trillion already and do not want government regulations. Trump, too, does not at all appear to be in favour of any government regulation because he thinks China would then win the crucial AI race. So, clearly, there is a basic conflict of interest in the matter.

In essence, self-regulation does have an inherent weakness. AI companies are competing for development to get more market share, and in this race they may ignore risk and caution. Recently, an OpenAI agent hacked healthcare records of Australia. The dangers posed by AI, if gone rogue, can cause a tremendous amount of disruption to global health, commerce, communication and banking systems.

For instance, if AI agents hack data of a country's banks, the entire banking mechanism in that country would be disrupted, resulting in massive losses. Similarly, if AI hacks data of a busy shipping port, it will disrupt movement of containers, resulting in shortage of goods in the country.

In view of such apprehensions, AI should be regulated by governments just like pharmaceutical and other industries are regulated for everyone's safety. AI must be faster, but it must be safer at the same time. Experience shows that regulations always help companies to grow better. After the financial crisis of 2008, the US tightened bank regulations and American banks are stronger and more prosperous today than they were before that time.

Ejaz Ahmad Magoon
Dubai, UAE

Roads or death traps?

Heavy traffic, narrow single-lane roads and lack of safety measures have turned the roads across Balochistan — particularly the vital highways connecting Turbat with Quetta and Karachi — into death traps. Hundreds of precious lives have been lost as victims generally succumb to their injuries before reaching major city hospitals. As someone who has personally survived a horrific crash that claimed the life of a loved one, the pain of such tragedies is unbearable. The government and the National Highway Authority (NHA) must repair the roads, enforce speed limits, and establish emer-gency trauma centres to save innocent lives.

Ahmed Khan
Turbat

Jobless nurses

There is a growing injustice that is faced by qualified nurses in Pakistan, especially in Sindh. Despite holding professional degrees and valid licences, many registered nurses remain unemployed, while vacancies are routinely announced for dispensers and critical-care technicians. Recruitment practices at various hospitals and institutions raise concerns about whether qualified nurses are receiving fair employment opportunities as per their qualifications. When Pakistan is facing a shortage of nurses, there is no justification for the unemployment being faced by qualified nursing graduates. They deserve trans-parent recruitment policies and fair employment opportunities. The government must recognise their qualifications and utilise their professional skills.

Abdul Waheed Chachar
Qadirpur

GCU fees

Studying at the Government College University Lahore, a prestigious and historic university, is considered a privilege. However, students there are required to pay their entire semester fee in one go, which can be financially difficult for many families. The administration should consider introducing a two-phase semester fee payment system: one instalment before the midterm examinations and the other before the final examinations. This would make it easier for families to manage fees on time.

Wajeeha Baqir
Lahore

Civil servants and vested interests

Recently, certain district and police officials were reassigned from Sujawal district to alternative locations. Individuals from various segments of society subsequently honoured these officials and presented gifts. This demonstration apparently suggests that the officials had performed exceptionally well for the district.

The reality is that these officials were civil servants obligated to perform their duties with professionalism. Even if they had fulfilled their responsibilities adequately, they would have simply discharged their mandated obligations rather than doing something extraordinary.

The concerning pattern is that influential political and economic figures tend to prioritise relationships with these officials for their own vested interests. We must liberate ourselves from the practice of venerating civil servants and regarding them as superior beings deserving of exceptional reverence. We must emancipate our minds from intellectual subjugation. We must recognise our inherent worth and significance as integral members of society.

As conscientious citizens, we bear the responsibility of holding government officials accountable for their performance and obligations. When duties are not properly discharged, we must stand up for our rights and security.

It is inevitable that government employees will be transferred, but we, as citizens, remain in our communities. Consequently, it is of paramount importance that we monitor the actions of officials and ensure that they contribute to national advancement.

Although we inhabit a nation where social injustice prevails and the disparity between impoverished and affluent segments of population continues to expand, civil servants must fulfil their responsibilities. They are not meant to be venerated.

Dr Ashraf Ali Jafrani
Sydney, Australia

Cryptic padlock from a 400-year- old shipwreck finally opened— but it leaves a mystery



Patrick Pester
An Elizabethan padlock has been opened for the first time in more than 400 years after researchers used X-ray imaging techniques to crack its four-letter combination.

The brass lock was part of the Ann Francis treasure hoard, named after the British merchant ship that wrecked during a storm off the coast of Wales in 1583. Researchers believe the lock once secured a chest aboard the ship, before becoming separated from whatever riches it was protecting. Some of the Ann Francis' cargo was recovered at the time of the wreck, while the rest was claimed by the sea. In recent decades, dredging and storms on Margam beach in South Wales have exposed some of the ship's lost treasure.

Between 1996 and 2017, metal detectorist Peter Hughes found the lock and much of the hoard, which included gold and silver coins. The lock was subsequently acquired by Amgueddfa Cymru — National Museum Wales, which worked with researchers at Cardiff University in Wales to decipher its combination.

To study the lock's internal mechanisms, the team used micro-CT scans, which make thousands of X-rays that can then be configured into a 3D digital image. By matching internal notches to external letters in the digital 3D image, the researchers were able to decipher the correct four-letter code — "ANCE" — and open the lock.

Your daily coffee habit may affect your brain and mood in unexpected ways



Deirdre Bardolf
Your daily cup of coffee may be doing more than helping you wake up in the morning, a new study has found.

A small study out of University College Cork in Ireland found that both caffeinated and decaffeinated coffee were linked to changes in gut microbes and some measures of mood. Both types also appeared to have different effects on cognition. “Coffee is more than just caffeine. It’s a complex dietary factor that interacts with our gut microbes, our metabolism and even our emotional wellbeing,” study corresponding author John Cryan said in a statement. Caffeinated and decaffeinated coffee may influence health "in distinct but complementary ways," Cryan added.

The researchers studied 62 healthy adults, 31 who were regular coffee drinkers and 31 who did not drink coffee. The coffee drinkers, who typically had three to five cups a day, stopped drinking it for two weeks; then they were assigned to resume caffeinated or decaf coffee for three weeks. Researchers then tracked their mood and cognitive test scores and analyzed stool and urine samples. After coffee was reintroduced, both groups reported lower stress, depression and impulsivity than at the start of the study. The caffeinated group also reported reduced anxiety and showed improvement on an attention test. Those who drank decaf showed improvement on a test of episodic memory, which measures the ability to recall information and experiences.

The researchers found that coffee drinkers also had differences in certain gut bacteria, and both groups had some microbial changes after starting both types of coffee, though the study could not prove gut microbes caused the reported mood or cognitive changes.

Energy drinks linked to heart attacks in young adults in new AHA study findings



Briona Arradondo
A new American Heart Association report links caffeinated energy drinks and pre-workout supplements to serious heart conditions in young adults, with federal health data connecting the products to cardiac arrests and heart attacks across the country.

A new American Heart Association analysis of Food and Drug Administration cardiovascular event reports from 2017 to 2025 found that 45 percent of incidents tied to energy drinks or pre-workout supplements involved cardiac arrest and heart attacks. These severe events occurred primarily in adults between the ages of 18 and 34.

Federal health guidance recommends that healthy adults cap daily caffeine consumption at 400 milligrams, an amount roughly equal to four or five 8-ounce cups of coffee. Many popular commercial energy drinks pack between 150 and 300 milligrams of caffeine into a single can. Excessive caffeine can increase blood pressure, force the heart to beat faster and trigger dehydration by acting as a diuretic. Adults 34 and younger are more likely to consume energy drinks and fitness supplements regularly, and doctors warn they may do so without realizing they have exceeded safe consumption boundaries. Because everyone’s body metabolizes caffeine differently, consuming a second can may introduce physical strain.

Mars may have been losing its water more than 4 billion years ago



Ivan Farkas
An unassuming, brownish stone may be one of the most precious objects on Earth. The rare rock, called Teghaza 001, is a piece of ancient Mars and gives geoscientists an invaluable opportunity to study the planet's oldest material.

Now, a slew of recent studies based on evidence from the space rock are helping scientists understand more about the Red Planet's history of habitability. Scientists believe that Earth and Mars coalesced around 4.5 billion years ago from the protoplanetary disk of gas and dust that surrounded our young sun. These two celestial siblings have since shared more than a few rocks in the intervening millions of millennia. Meteoroid impacts frequently gouge the Martian crust and have sent several hundred pieces of Mars hurtling to Earth — a free Mars return mission, paid for by the universe. Two especially famous specimens include the Allan Hills 84001 meteorite, which contains tantalizing 4 billion-year-old organic molecules; and NWA 7034, a meteorite with 4.4 billion-year components and specks of ancient water. But these Martian meteorites are lacking in a couple of respects. The former lacks mineral variety, and the latter appears to be a meteoritic mosaic that solidified from much older individual components, so neither faithfully represents some of Mars' oldest crust.

Teghaza 001, however, may help fill that knowledge gap. The Teghaza 001 meteorite comprises 28 ounces (800 grams) of Martian material, split into eight pieces recovered in 2022 near the Taghaza archaeological area in Mali. It's owned by the Maine Mineral and Gem Museum.


The Feel Good Choice
Body Razor
Feminis
/Treet.grooming
Pakistan Standards