

Source: The express tribune

Article title: Debt Quagmire دلدل

Pakistan's debt graph is **skyrocketing** آسمان کو چھو رہا ہے **Owing** قدر سے **to depreciation** کی وجہ سے **of the rupee** and **subsequent** بعد میں **upheavals** ہلچل on the geopolitical front, the country's fortunes are **eroding** ڈوب رہی ہیں and it sits on a **swelling** بڑھتا ہوا debt of Rs50.5 trillion. The payable public dues equal 3/4th of the nation's economy. In a **horrible** خوفناک **proportion** تناسب, it increased by Rs2.7 trillion only in the month of July, and is **roughly** تقریباً 42 per cent of the federal budget. This is an **untenable** غیر مستحکم proposition and **solicits** مانگنا, سماجت کرنا a quick-fix solution. The **stampede** گراوٹ of the rupee against the dollar,

which now **hovers** منڈلا رہی ہے at Rs239 in the open market, will continue to weaken the economy with every passing day. It is **evident** واضح from the **dismal** مایوس کن statistics that revaluation efforts by the central bank have plunged the **fiat** by 17 per cent in almost 30 days, obviously pushing the **current account deficit** high.

In the last few months, estimates reveal that external debt has continued to rise at an **alarming** خطرے والا **pace** رفتار of 16 per cent per month. This will almost double the debt by the end of year, making it a **horrendous** ہولناک task to frame the next fiscal budget. Pakistan's lifeline for long has been to borrow money, and that too from international donors, adding to the already **crippled** تباہ حال یا افابج side of the economy. The **gigantic** بہت بڑا task to raise \$40 billion this year to stay **afloat** رہنے تیرتے رہنے is testing the nerves, as **remittances** ترسیلات زر are slow to

come and **foreign direct investment** is almost **naught** ناپید. This summarises a more painful story for the **masses** عوام who are already **reeling** کی زد میں ہیں under 44 per cent inflation and high-end energy bills.

The nation has been loaded with 12 billion rupees debt in a year, and it is still counting. How can this trap be set aside, and what measures are **indispensable** ناگزیر? There is no simple answer to that but the conviction that until and unless there is mass growth, wealth generation and an increase in exports, nothing will change for good. The rupee needs to be rescued from the **clutches** چنگل of a **soaring** بڑھتی ہوئی **greenback**, and that is only likely if reserves are sufficient for at least six months of imports.

The devastation in the wake of monsoon floods will act as another factor in **surging** بڑھتی ہوئی the debt, as the losses are pitched at around

\$10 billion. The **exchequer** خزانہ is not in a position to fund developmental projects and the **PSDP** is already under Rs800 billion. Debt-servicing and expenditure on defence and civil service hardly leave any cash in hand for **buckling up** the economy. This is why international payables stare at around \$150 billion, and the economic growth is not in a position to scale it down by any means. Pakistan has avoided defaults **umpteenth** بے شمار times owing to the resilience of the nation. But this cannot be the case if the **debt genie** is uncontrollable. Time to opt for policies to get rid of it through **proactive** فعال diplomacy and development.

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Opinion title: Culpable مجرم, گرفت قابل of injustice

Writer: Zeba Sathar

PAKISTAN is widely branded as the seventh country most affected by climate change. We call attention to our **negligible** نہ ہونے کے برابر contribution to global warming compared to other parts of the world. Yet, on our 75th anniversary, nature's **wrath** قہر has exposed how **callous** بے حس we too have been as a nation in ignoring warning signals of the **looming** بڑھتے threats of climate change and **rampant** بے population growth – with **dire** سنگین consequences.

It is no **coincidence** اتفاق that the hundreds of **harrowing** دردناک stories emerging from this **calamity** مصیبت یا آفت focus on the

predicament مصیبت، حالت، بری of poor and pregnant women with more than five children. Already **severely** شدید **disadvantaged** پسمانده، the floods have only **exacerbated** مزید خراب کر دیا their situation and the media is **transmitting** نشر کر رہا ہے images of those who are most powerless and most affected by the devastation. These women must now deliver babies and **nurse** دیکھ بھال them in **precarious** نازک circumstances unfit even for animals.

A large part of this was avoidable. We have neglected the reproductive health of the millions of women and children already **lacking** محروم family planning, delivery and maternal care services. Much alarm has been expressed that close to a million women in the most **severely** شدید affected areas are currently pregnant. But it should come as no surprise that those regions most **adversely** زیادہ affected

by the floods are the ones with the highest fertility, maternal and child **mortality** شرح اموات rates. These areas are largely **deprived** محروم of family planning services and essential information, for instance, most rural women in Sindh and Balochistan still deliver in unsafe conditions **remote** دور from any health facilities. In **contrast** کے برعکس, most pregnant women in urban Pakistan deliver in institutions.

In a **catastrophe** تباہی of the kind, unseen anywhere in the world, we – the educated – are **culpable** مجرم for many injustices because this was a tragedy **foretold** پیشین گوئی کی گئی. We **lament** افسوس کا اظہار کرتے ہیں that national and international relief are only reaching a **fraction** حصے of the millions whose lives and **livelihoods** معیار زندگی were **swept** گئے بہ away last month. But these were the same populations who were living in **makeshift** عارضی housing and who **eked out** a living far from

major roadways and with no access to services. Living on the **edge** کنارے with their multiple **vulnerabilities** کمزوریوں، خطرات سے دوچار and now **displaced** گھر سے under open skies, they **desperately** شدت سے await our help. The saddest part is that most want to return to their **wretched** خراب conditions, resigned to their fate of **toiling** محنت in the fields and tending livestock under the **scorching** چلچلاتی sun. We prefer to look away from living conditions we ourselves would never **endure** برداشت.

We have neglected the health of millions of women and children.

For a study on impacts of Climate Change in **Vulnerable** کمزور، خطرے سے دوچار Communities in Sindh, Pakistan, in 2021, the Population Council conducted interviews in poor communities in two districts most **prone** شکار to climate risk – Umerkot and Thatta. We confirmed that climate change was already a known reality in these

communities. Unseasonable weather patterns leading to **droughts** خشک سالی followed by floods were already **posing** لاحق threats to health and livelihoods.

A man from Kambhar Badha, Umerkot, said: “If the family must **evacuate** خالی کرنا, then women suffer the most, they must face difficulties during and after the move. Men can live anywhere but women suffer [more] on account of insecurity and [lack of] privacy.”

Many focused on women’s suffering from multiple **hazards** خطرات: “Our villages are **submerged** ڈوب گئے ہیں in water. We have no safe place to live. We don’t even have a place to keep our livestock and there is no **fodder** چارہ available for them when heavy rains hit. During heavy rainfall, no one can reach our village and many pregnant women are likely to die,” said a woman from Izzat Khan Lashari, Thatta.

For a decade or more, thousands have been

forced to migrate annually from their homes **devastated** تباہ by droughts, forest fires and floods. Year after year, they must give up everything and start again. Despite their poverty and illiteracy, many living in the climate vulnerable zones know that their best chance for survival is to move to an urban area. Only a few **fortunate** خوش قسمت enough to own land or have an education make it to the urbanised districts which are more resilient to climate change. Yet even there, the **glaringly** واضح طور پر obvious **exponential** سے تیزی increase in urban populations that puts a **strain** دباؤ on existing resources goes unaddressed. Elsewhere, climate change strategies ignore the **mushrooming** افزائش of **fragile** نازک structures being built for shelter that **encroach** غیر تجاوز کرنا upon river and canal beds. The important point is that from Gilgit-Baltistan to Sindh, climate and population pressures

were **manifesting** ظاہر ہوتا even before the deadly floods. This has led to shortages in food because of the negative impact on our **ecology** ماحولیات and biodiversity as well as livelihoods, thereby **exacerbating** بڑھتی ہوئی regional **inequalities** عدم مساوات. Most **apparent** بظاہر are the contrasts between better-off regions like the irrigated plains of Punjab and wet mountains and plains of Khyber Pakhtunkhwa versus the sandy desert of southern Punjab, the southern irrigated plains of Sindh and the western dry plateau of Balochistan. According to the Council's research, the former areas with lower temperatures were able to build considerable resilience through migration, remittances, and investments in infrastructure. The latter, where temperature rises are most **pronounced** واضح ہوتا ہے, had no adaptation strategies. These areas **rely** انحصار کرتے ہیں mainly on agriculture and livestock, now destroyed by the floods.

The tragedy facing Pakistan is sounding a loud alarm for our collective **conscience** ضمیر.

Sustainable پائیدار solutions to climate change must take an honest look at the circumstances and explanations of this tragedy. We must focus on our own injustices, find our own solutions, rather than **clamouring** پکارنے for and depending on international **assistance** مدد.

Obvious recommendations are building resilience through adaptation in agriculture, dams for water storage and energy usage, and infrastructure development. However, the underlying deeper problems which face our nation in its 75th year of existence, need to be **tackled** حل with greater urgency.

Have we **consciously** طور پر neglected the **escalation** اضافے of inequalities and rising **swathes** سطح of poverty over the last two decades?

Could the scale of the tragedy have been

mitigated کم, had we been more vigilant
تباہ about rebuilding outdated crumbling
شده infrastructure, focused on the agricultural
sector and, above all, prioritised دینا health
services and education in agro-climatic زرعی آب و
ہوا والے regions prone to climate risk?

And finally, had we addressed rapid population
growth as a national priority, would we have
avoided the shocking numbers severely
affected by this catastrophe?

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Published

- **Fiat** money is a type of currency that is not backed by any commodity such as gold or silver. It is typically declared by a decree from the government to be legal tender. Throughout history, fiat money was sometimes issued by local banks and other institutions.
- **Current Account Deficit (CAD)** is the shortfall between the money received by selling products to other countries and the money spent to buy goods and services from other nations.
- A **foreign direct investment** is an investment in the form of a controlling ownership in a business in one country by an entity based in another country. It is thus distinguished from a foreign portfolio investment by a notion of direct control.
- **Greenbacks** were emergency paper

currency issued by the United States during the American Civil War that were printed in green on the back. They were in two forms: Demand Notes, issued in 1861–1862, and United States Notes, issued in 1862–1865.

- **PSDP**: PUBLIC SECTOR DEVELOPMENT PROGRAMME. The PSDP is an important public intervention to spur private investment by way of developing human capital and improving the infrastructure. The PSDP is aligned to the overall long-term development objectives of the government.
- **Genie** is a free-to-use service that helps you contribute extra cash toward your student loans, saving you time and money.
- **buckle up**: To anchor or fasten something or someone in place. In this usage, a noun or pronoun can be used between "buckle"

and "up."

- **eke something out** to use something slowly or carefully because you only have a small amount of it:

Today's words Synonyms

solicit(verb): request; crave; ask

stampede(noun): flight; panic; scattering.

wrath(noun): anger; rage; fury.

callous(adjective): heartless; unfeeling; uncaring.

Exchequer (noun): coffer, treasury.

vigilant(adjective): watchful; observant; attentive.

clamour(verb): scream; call; roar.

culpable(adjective): guilty; liable; accountable.

predicament(noun): mess; difficulty; quandary.

Today's Vocabulary and their Use

umpteenth بے شمار: she checked her watch for the umpteenth time.

proactive فعال: employers must take a proactive approach to equal pay.

rampant روز بروز بڑھتی ہوئی: political violence was rampant.

callous کٹھور یا بے حس: his callous comments about the murder made me shiver.

lament افسوس کرنا: he was lamenting the death of his infant daughter.