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Russian troops forced out of Ukraine town

FALL OF LYMAN A MAJOR SETBACK FOR MOSCOW

KYIV

After being encircled by Ukrainian forces, Russia pulled troops out yesterday from an eastern Ukrainian city that it had been using as a front-line hub. It was the latest victory for the Ukrainian counteroffensive that has humiliated and angered the Kremlin.

Russia's withdrawal from Lyman complicates its declaration just a day earlier that it had annexed four regions of Ukraine — an area that includes Lyman. Taking the city paves the way for Ukrainian troops to potentially push further into land that Moscow now claims as its own.

The fighting comes at a pivotal moment in Russian President Vladimir Putin's war. Facing Ukrainian gains on the battlefield — which he frames as a US-orchestrated effort to destroy Russia — Putin this week heightened threats of nuclear force and used his most aggressive, anti-Western rhetoric to date.

Outnumbered

Russia's Defence Ministry claimed to have inflicted damage on Ukrainian forces in battling to hold Lyman, but said outnumbered Russian troops were withdrawn



A Russian reservist bids farewell to relatives before his departure for a base in the course of partial mobilisation of troops, in the town of Gatchina, Russia, yesterday.

Lyman, which is in the Donetsk region near the border with Luhansk, had been an important link in the Russian front line for both ground communications and logistics.

to more favourable positions. Kyiv's air force said it moved into Lyman, and the Ukrainian president's chief of staff posted photos of a Ukrainian flag being hoisted on the town's outskirts.

Lyman had been an important link in the Russian front line for both ground communications and logistics. Located 160 kilometres south-east of Kharkiv, Ukraine's second-largest city, it is in the Donetsk region near the border with Luhansk region, both of which Russia annexed on Friday after a local "referendum" was held at gunpoint.

Ukrainian forces have retaken vast swaths of territory in a counteroffensive that started in September. They have pushed Russian forces out of the Kharkiv area and moved east across the Oskil River. —AP

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Islamabad has officially earned the 'dog-friendly city' title | P14



SPORT

City will have too much for rivals United in Manchester derby today | P15

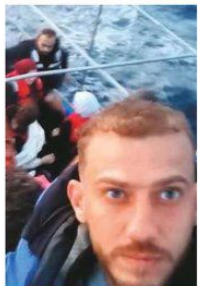


EXPO CITY DUBAI WOWS VISITORS

Stunning visuals from the show 'Awakening of Al Wasl' marked the opening of Expo City Dubai yesterday. Entry is free to the breathtaking display, which runs from Wednesday to Sunday. | P4



Ahmed Ramzan/Gulf News



MIDDLE EAST
Survivor recounts Lebanon migrant boat tragedy

Palestinian says he is still haunted by voices of kids screaming | P11



SPECIAL REPORT

Did you know you can train your brain to be happy?

We hold the power to train our minds to lead happier lives. And the best part? All you have to do is change your environment to get the ball rolling. As obvious as this sounds, it is a psychological phenomenon that can actually help you reboot your life. Here's a look at how the brain is linked to our happiness. | P9



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Worldly Wise

BY JEFFREY HENSELER
Special to Gulf News

Measuring the true power of passports

In 2022, the UAE ranked first on the Passport Index's 'Global Passport Power Rank' and 'Individual Passport Power Rank'. But how?

With hundreds of passports in the world, and several ranking systems in place, understanding what determines the actual value of a passport is intricate. Here are some key considerations to assess when analysing a passport's strength:

Passport power rank

'Mobility Score' is a standard metric of measurement, and typically the first factor to be considered, among all indexes. MS considers the number of countries that any given passport can easily access. It is determined by a total of factors including electronic travel authorisation (eTA), visa-free (VF), and visa-on-arrival (VOA) capability. If you travel frequently, then a high MS is essential for facilitating a seamless entry and exit experience between countries. For example, the UAE passport grants VF travel to 114 countries, VOA to 55, and eTA to seven, equating to its total MS of 174 on the Passport Index.

Comparatively, Canada's passport accommodates VF travel to 107 countries, VOA to 54, and eTA to six, contributing to its slightly lower fifth-place global position in this year's rankings. In essence, a passport's global ranking is primarily predicated on MS; the higher this value is, the more powerful a passport is perceived to be. If two passports share the same MS value, they are ranked as the same. For instance, while the UAE stands atop of the leader board, 12 countries trail them with the same MS of 170: Germany, Sweden, Finland, Luxembourg, Spain, Italy, Holland, Austria, Switzerland, Japan, and South Korea are all tied at a second-place.

Individual passport power rank

Germany and Sweden are two of 10 countries that have an MS of 170, and thus both rank equally at second place on the Global Passport Rank. For the Individual Passport Rank, Germany retains second place but Sweden sits at 16th — why? Germany facilitates VF travel to 116 countries to edge Sweden's 115, Sweden enables VOA to 47 to edge Germany's 46, and both countries provide eTA to eight. Passport Index's methodology does not consider eTA, but it does place weight on VF and VOA. Given that VF is viewed as more advantageous than VOA, it accordingly holds more weight to help Germany surpass Sweden. However, this is not the sole reason for a 14-spot discrepancy between the two countries. Developed by the UN, the Human Development Index is a metric that measures a country's global perception. It is used as a tiebreaker by quantifying a country's performance in three dimensions: a long and healthy life, knowledge, and a decent standard of living. The first dimension considers life expectancy at birth, while the second considers both the expected years of schooling and the average years of schooling, and the third and final dimension considers GNI (Gross National Income) per capita. Based on these considerations in 2022, Germany holds a total HDI score of 0.936, while Sweden's score is 0.933. Though the difference appears minuscule, the impact is major.

Overall potential

The MS, VF, VOA, and the HDI are all tangible metrics, but other indefinable characteristics play a part when trying to determine what passport is right for you — especially in the case of Citizen-by-Investment (CBI) and Residency-by-Investment (RBI). With the world continually advancing in technology, the metaverse could eventually be something to keep in mind. Millions of people are born with passports that restrict their mobility and hinder access to opportunities. If the metaverse's potential is realised, the circumstances they were born into could remove these limitations.

■ The writer is founder of Passport Legacy and Managing Partner of Passport Legacy, UAE HQ.

IS IT TIME FOR AN INTERNET DETOX?

If the internet is truly reshaping your thinking and living, it is time for a wake-up call



BY BAHA HAMADI
Special to Gulf News

The Internet of Things has undoubtedly brought many pleasant things to our lives. While it will likely continue to do so, there are subtle ways in which technology is making humanity worse. Let's examine some of the serious drawbacks to the progress devices and connectivity have achieved so far.

We've become too exposed to discrimination. Research shows that AI can be biased. Algorithmic bias manifests when we often leave traces of human bias while creating AI. This exposes many users to discrimination online. Technology also somehow mainstreamed hate speech, racism and cyberbullying.

Unfortunately, all this often turns into real-life violence and Big Tech alone can't crack down on such issues. Therefore, this remains a major concern impacting many internet users. There is a lot of work to be done to tackle issues of social injustice online, and address internet-enabled oppression, which we see more of in times of war and civil unrest.

We've become less authentic

The idealistic portrayal of ourselves online and through technology is widespread. We've become focused on aesthetics more than on our intellect somehow, especially in the influencer community. Our cultural ideals have shifted.

We've become more concerned about what others think of us rather than on being happy. Not being true to your authentic self can lead to anxiety, depression, frustration, addiction, and a lack of meaning and fulfilment in life. In business, consumers are becoming smarter in identifying inauthentic content. That's where brands have a role to play in ensuring their influencer marketing content isn't perceived as impersonal, generic or commercial.

We've become impersonal

Technology has brought the world closer together but widened the distance between people. As a result, we've become connected but alone. Technology has somehow erected a barrier between people. In the presence of this 'digital wall', we've lost some of the human touch in interaction. Many people today prefer texting or emailing instead of calling or meeting. Many sit together in the same room with their heads bowed to their devices.

Technology has modified human behaviour by creating a gap between people and reducing intimacy. The impact of this shift on parenting and child development in particular is alarming. With robots and AI increasingly replacing human resources, human-machine interaction is set to expand.

We've become slaves to our own devices

Our devices and the apps on them are so



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Body language and tone of voice are some of the most important building blocks of effective interaction, but can be 'lost in translation' in virtual communications.

essential that in-person conversations are becoming rare. In-person conversations tend to be richer, more persuasive and genuine. In-person also creates more harmony and builds rapport. Body language and tone of voice are some of the most important building blocks of effective interaction, but can be 'lost in translation' in virtual communications. Social media and device addiction is a reality. Unplugging has become nearly impossible and it will get tougher in the years to come.

We've become overloaded with information. Brands, marketers and influencers are feeling the growing pressure to create more and more content, in order to compete and succeed. Massive volumes of content are making their way online, from academic papers to news and insights.

This doesn't only lead to information overload, it also leads to quantity over quality. But the good thing about clutter is that it inspires creativity. The more creators, and content out there, the more competitive it is to attain a share of voice, and so this creates an urge to become more creative with your content. AI writers, wearables and other content creation tech is enhancing creativity.

We've become more vulnerable to cyber attacks. A recent survey by a US and UK-based security firm, revealed that nearly 40 per cent of employees working from home adopt weak cybersecurity practices, compared to those working from the office. The omnipresence of technology made us susceptible to hackers, as individuals and businesses. And even governments. Last year, governments saw nearly 2,000 per cent increase in ransomware at-

tacks globally. The health care sector suffered from almost 800 per cent increase in such attacks last year.

We've become unscrupulous data-reapers

Public and private data is in danger of descending into a hopeless muddle thanks to technology that is failing to properly protect personal data. US companies paid 400 per cent more in ransom payouts last year compared to the previous year.

Many of us do not realise how much data we are willingly sharing, and how much this data is worth. The tracking technology of cookies is coming to an end in 2023. With Web3, websites will interact directly with one another and with users, diminishing the power of middlemen like Google and Facebook. This creates a decentralised online space where users maintain control over their data and interact directly with one another.

We've become highly commercial

A big shift from influencer marketing to 'influencer sales' has been taking place across the board over the past few years. Brands, influencers and social media platforms have been increasingly and aggressively monetising content — which makes business sense.

Take the shopping tech integration into platforms like Instagram back in 2019 for example. I expect to see more social commerce powered by tech tools aimed at monetising content.

We've become prone to health issues

Reduced physical activity, poor posture and eyestrain are causing chronic health issues and sleep disorders.

We've become less empathetic

We're meaner online! It's easier to be mean hiding behind a messenger. We've also become more accustomed to online violence.

■ The writer is Board Member, Public Relations & Communications Association.

Question is how soon to give children financial literacy lessons

Children could easily pick up rudiments of financial life lessons

DUBAI

While the world has been busy compensating for the time lost due to the pandemic, many industries were rapidly adapting to new realities. Tech disruption has been a common thread across existing and emerging businesses, from e-commerce and logistics to sustainable finance and virtual assets. Blockchain has been a major tech disrupter, giving people and businesses much-needed monetary infrastructure that paved the way for them to keep up with mass digitalisation. As far as budding entrepreneurs and aspiring

investors from the Millennial and Gen Z generations are concerned, the proliferation of cryptocurrencies has been breaking down barriers to entry and contributing to the overall advancement of the financial inclusion agenda.

However, we cannot rest our case there. The era of pandemics and the 4th Industrial Revolution have awakened us to the need for taking personal finance into our own hands and adopting an active approach to investment. Financial education helps prevent fraud and leads to better decision-making, enabling people to evade financial risk, loss, exploitation and excessive debt.

Empowering youth on future of finance

While financial catalysts such as technology, innovation and



BY JEETU KATARIA
Special to Gulf News

digital solutions continue to gain momentum, personal finance education is falling behind. Financial literacy seems to be playing catch up with the fast-paced developments in the financial industry. We can no longer afford this reality, especially as we embark on a journey to prepare our youth for the financial markets of tomorrow.

According to the OECD, surveys show that young adults have some of the lowest levels of financial literacy. This is reflected in their inability to choose the

right financial products and their lack of interest in undertaking sound financial planning. In the UAE, the Digital Lifestyle Report by the Telecommunications and Digital Government Regulatory Authority (TDRA) shows that over 11 per cent of the population is actively invested in digital assets, making educational resources on these concepts a much-needed requirement.

Children must develop the necessary skills that help them choose wisely from different career and education options, and

enable them to manage any discretionary funds they may have — whether from allowances or part-time jobs. These skills will come in handy at a later stage in life, helping people manage their finances, utilise their savings and generate differentiated returns.

Role of the private sector

Although they are few and far between, some companies realised the importance of financial literacy long ago. Large enterprises and SMEs have a collective role to play in eradicating financial illiteracy. We are gearing up for the launch of the DIFX Academy, an online resource centre aimed at educating the masses on trading, financial strategies, digital assets, wealth management and portfolio diversification.

Digital — financial — divide

According to a study conducted by Google, Temasek and Bain & Company, over 60 per cent of adults in Southeast Asia are underbanked or unbanked. These challenges highlight the importance of initiatives such as Global Money Week, where children aged 13 to 15 and financial professionals convene to raise financial awareness. Low levels of financial competence have far-reaching consequences, both at micro and macro levels. People who are financially savvy tend to exert better control over their finances and make responsible choices when faced with everyday 'spend, save or invest' situations.

■ The writer is co-founder and CEO, DIFX Technology.