

## PENSION PAYMENT

Earlier, the mode of salary and pension payment was by cash. This system has been dispensed with and now the salary and pension amounts are being directly credited to the Bank of account of the respective in-service employees and retired employees. The beneficiaries have no problem if the amount is credited to the Bank account.

It has been made mandatory that those drawing pension and family pension have to prove once in a year that they are alive. For which they are obligated to produce life certificate through the Banks to the pension disbursing authorities or the pensioners have to go to the office to sign in a register. The moot point is, what if a pensioner or family pensioner dies on the very first day (or on any day after that) of producing life certificate or signing in the register and what if the heirs of the pensioners do not report that the pensioner or family pensioner is dead.

The pension disbursing officer will go on crediting the amount to the Bank account of the pensioner/family pensioner in the 11 or 12 months. If a pensioner dies and the matter is not informed to the pension disbursing authorities, pension payment made after the death of the pensioner can be recovered from the family pension payable to the spouse of the deceased pensioner. Even that may not be possible if the spouse of the pensioner is pre-deceased.

Excess payment made to the family pensioner cannot be recovered at all unless the heirs of the deceased family pensioner report the matter to the pension disbursing authorities promptly and immediately to stop the family pension.

If the heirs of the pensioners/ family pensioners have obtained post-dated cheques from the pensioner, such persons can go on drawing the amount by producing the cheque every month until next time the pensioner/family pensioner is supposed to prove that he is alive. No effort seems to have been made to ascertain if there are cases of amount credited to the Bank account after the death of pensioner or family pensioner. It may not be desirable to go back to the system of cash payment. At least it can be made obligatory for the pensioner or family pensioner to go to the Banks and draw full or part of their pension amount every month to prove that the pensioner/family pensioner is alive. If the pensioner/family pensioner does not draw the amount until the last day of the calendar month following the month of amount credited, the Bank authorities must report to the authorities concerned to withhold the pension of the subsequent month until the pensioner/family pensioner draws the amount. In the case of bed-ridden pensioners/family pensioners, it must be made mandatory every month to produce the life certificate issued by any officer of the Gazetted rank as precautionary measure to avoid pension payment after the death of the pensioner.



OFF 'D' CUFF

‘When everything springs to life’

When winter comes, can spring be far behind? asked Shakespeare. Post-Makara Sankranti, when the earth begins to get closer to the sun, the cold winter begins to yield to delightful spring. Basant Panchami marks the beginning of Basant or spring, when it is time for every bush and bower to spring to life with blooms and bursts of colour and fragrance, vibrant as sparklers in festive display. The flower is a beautiful symbol of life and regeneration for it leads to seed and then another plant, bush or tree. Hence, Basant is propitiated as Kusumakar or Rituraj, the king of seasons.

On another plane, it is said that the finest flower of human life is jnana, which is not just information gathering but understanding of the fundamentals of existence — our own and that of the entire universe — which is essential for achieving the goal of human life, that is, achieving perfection and liberation. Scriptures call this tattva jnana. Krishna says in the Bhagwad Gita that in seasons He is Basant, ‘Ritunam Kusumakarah’.

The festival of Basant is celebrated on the fifth day of the Shukla Paksha and so is called Basant Panchami, but the concept behind it goes deeper than mere calculation of the days of the moon. To understand the significance of the festival it would be instructive to understand the essence of Goddess Saraswati, the presiding deity of learning, aesthetics and creativity. Offering prayers to her is customary on Basant Panchami.

For most people, Saraswati is a memory of their past, like an old teacher, respectable but irrelevant today. According to a legend, she was one of the five children of Brahma, who represents the primeval creative power of the Supreme Being; creation of the world is

ascribed to him. The remaining four children of Brahma are the Vedas, representing that corpus of timeless knowledge, principles and systems that regulate the functioning of the universe. As Brahma’s daughter, Saraswati is represented as the goddess of vidya or applied knowledge; she represents the spread of fundamental knowledge, its principles and systems through the process of application, in short, technology.

The essence of the concept of Saraswati is in the power that provides the insight for facilitating the application of fundamental knowledge, to make it useful for all. From this perspective, Saraswati represents technology as well as creativity and, therefore, she is regarded as the presiding deity of the five arts. The significance of panch or five affirms this understanding of the nature of Saraswati. The root word panch, in Sanskrit, implies ‘elaboration, extension or manifestation’. Appropriately, therefore, Basant is celebrated on the Panchami of the Shukla Paksha, the day that signifies spread of knowledge through application in practice, innovation and creative adaptation.

The receding severity of the winter at this time of the year made it conducive for holding the upanayan sanskar, which was, in turn, sanctified as the commencement of the process of developing authentic insight into the nature of existence.

What Saraswati represents remains and shall remain relevant for mankind as long as there is need for acquiring knowledge and extending it in practice through creativity. In veneration of this spirit of learning — to achieve nothing less than the aim of life itself — Basant is an appropriate time to revive our bonding with the tattva, the element symbolised by Saraswati.

-Shashi Misra

■ OMKAR DATTATRAY

Saving and protecting earth and soil is not only important but it is indispensable as well. Human beings and all living beings depend on earth for their sustenance and growth and development and therefore it is all the more important to save earth and soil. Earth should be saved from degradation and soil should be saved from nature's fury of floods and soil erosion .It is mother earth which gives man everything which is essential for living of the humankind and for all other living beings and therefore it is the bounden duty and social and moral responsibility of the people to take earnest steps to save earth and soil from the vagaries of nature and man-made exploitation. It should be noted that human beings have no or little control on the vagaries and fury of nature but man can save earth from the useless exploitation of cunning and greedy humanity .Basically and essentially soil and earth is the primary entity on which all terrestrial life depends. It is important to note that 95% of all food that is consumed by the humans comes from soil form of the earth .Not only the food but 95% of the antibiotics taken by humans and animals also comes from soil and this shows that soil ,earth and life have evolved together: There is no life without earth and soil.

Undoubtedly, soil and earth being more or less same entity is one of the vital living ecosystems and natural resources for sustaining all creatures of God, human, animal, vegetation and mineral kingdom. It is not possible for the ever increasing world habitats and population to procure food, cloth or shelter without soil and earth. Calamite change, food security, nutritional security, water quality, water renewability, biodiversity, land grab, political stability, human health, well being, peace and prosperity-soil and earth is the basic of all that.

Each living being on earth knows the impor-

taance of earth in our lives. Without earth, we cannot even imagine living. If there is no earth, there will be water to drink, there will not be animals living there, and of course, no cultivation, so no food to eat. Again it there is no earth how can we walk. The life of humans, as well as other living beings cannot be imagined without earth. Life is possible on the planet earth and its related resources. We cannot imagine life on earth if the resources are not available here. The resources like air, sunlight, water, creatures, minerals and vegetation are integral parts of the earth. So it is necessary to save earth for ourselves as well as for the future generations. Thus we should take sincere efforts and steps to save planer earth.

With increasing level of pollution, there resources are getting affected and either humans are destroying or depleting recklessly. If we will not take calculative steps to save earth, it is going to be difficult to establish a sustainable future on earth.

In order to save earth, we must understand that resources that are provided by earth are limited.

However majority of us are unaware of this fact and we are not judiciously utilizing the resources.

In order to safeguard the existence of humans, we need to protect earth and take care of it.

All living beings are dependent on earth for their survival and so we should use the gist of nature in a thoughtful way.

The increase in pollution and damage caused by the humans are affecting the earth so rapidly that it is threatening our survival.

Saving earth is not merely the need of the hour but much more.

The extant of degradation caused by men is becoming irreparable. This is one of the reasons why all the resources are getting highly polluted. The change in climate is one of the

examples that are caused due to severe pollution.

Moreover animals, birds are getting extinct and the worlds around are slowly approaching the end. Nothing could be scarier than this. Thus saving the earth is the primary need and we should make conscious decisions to make the earth a better and sustainable place to live in. It is our responsibility to protect the planet that we live in but rather we become selfish and do such things that create pollution in our environment. As the most evolved species of the environment, we should understand that our planet is only planet that supports life. So when earth will be in peril, we will not have the option to move to another planet for our safety. Hence, it is important to make the most use of what we have right now in a sustainable manner. Our approach will not only save the earth but our lives as well. Besides our future generation will be bestowed with a healthy environment to live in. We should save earth by the following ways-1-Live by mantra-Reduce, Reuse and recycle. 2-Keep our surrounds clean. 3-Plant more trees. 4-conserve water and water bodies. 5-Educate people about the significance of conserving nature. 6-Shop wisely. 7-Cycle more and drive fewer cars on the road. 8-Use LED lights. 9-Don't discharge industrial effluents in the river or other water bodies. 10-Choose sustainability in every step of life.

Therefore, by making small changes in our lifestyle we can make a huge difference. By resorting to ecological balance, we can save our earth from getting dreadfully polluted and uninhabitable.

Saving our earth and its environment is highly important as it provides us food and water to sustain life .Our well being is solely depends on this planet as it gives food, water and other important resources to all living things and it is our responsibility to take care of it. Sunlight, air, water and plants all con-

tribute to the survival of life on earth. If life in the world is to be preserved, the earth must be protected. By preventing pollution of the earth and the natural resources such as air and water, we can save the planet. Our woodlands must be saved to save the earth. We do not have to accept doom and gloom for the earth. Together we can slow the duel crises of climate and biodiversity loss. This is a hopeful wake -up call, but only if we act with great urgency. Our planet faces the interconnected crises of rapid climate change and biodiversity loss. We have years ,and not decades, to address these existential threats. Science points us to a better path for building a more sustainable, more hopeful future for the earth. A future in which catastrophic climate change is kept at bay while we still power our developing world. A future in which we can feed 10 billion people worldwide and provide cleaner, more abundant drinking water while also protecting life giving lands, lakes and rivers. A future in which natures wild heart still beats strong through healthy wildlife and magnificent landscapes while our cities are strengthened by harmony with nature. New science shows a clear path we must take to prevent irreversible damage to the lands and waters that sustain us all. It is not too late to choose a more sustainable future where nature and people thrive together. To reach it we must transform the way we get our food, fish, and energy right now.

To conclude it can be said that mother earth is indispensable for the all human beings and also for other living creatures and we should try our best to preserve and save earth for ourselves and for future generations and it is our responsibility to save the earth for our sustainability and the sustenance of other creatures .Save earth to save life should be our motto.

(The author is a columnist, social and KP activist).

## Good Governance J&K

# J&K takes lead in achieving Amrit Sarovar Mission targets

## 1953 Amrit Sarovars completed across J&K, ranks 2nd in country in implementation of Mission

J&K has not only achieved the milestone of being first to establish at least 75 Amrit Sarovars in each of its districts as per the aspirations of the Prime Minister, Narendra Modi but also achieved more than the target set for two years.

As per the mission guidelines, J&K had to complete 300 Amrit Sarovars before 15th August, 2022 and 1500 Amrit Sarovars by 15th August, 2023. However, the UT completed 1490 Amrit Sarovars by 15th of August this year and hoisted National Flags over them on the occasion of Independence Day.

According to official details, the UT has completed the work on 1953 Amrit Sarovars and figures at 2nd rank in terms of completion of Amrit Sarovars featuring just after the much bigger state of Uttar Pradesh.

The UT of J&K had started implementing

the scheme in a mission mode and a UT level committee under the chairmanship of Chief Secretary with the participation of departments like Forest, Culture, Revenue, Jal Shakti was constituted for apex level monitoring and implementation of the scheme.

The UT is endeavouring to create and beautify more Amrit Sarovars and the Finance Department has released Rs 50 crore for the rejuvenation /creation of these Amrit Sarovars.

Notably, the Mission Amrit Sarovar was launched by Prime Minister on National Panchayati Raj Day on 24th of April this year in Palli Gram Panchayat in District Samba of J&K and at the national level, Palli Panchayat had taken a lead by rejuvenating the existing pond (Sarovar) in the village to coincide with the visit of the Prime Minister on April 24, 2022.

Each of these Amrit Sarovar have an area of one acre with a water holding capacity of 10,000 cubic meter.

As per official details, Amrit Sarovar Mission across the country has been launched with a whole of government approach in which 6 ministries or Departments like Department of Rural Development, Department of Land resources, Department of Drinking Water and Sanitation, Department of Water resources, Ministry of Panchayati Raj, Ministry of Forest, Environment and Climate changes will be the partners. Apart from these departments, Bhaskaracharya National Institute for Space Application and Geo-informatics (BISAG-N) has been engaged as a Technical partner for the Mission. The mission works through the States or UTs and districts, refocusing on

various schemes such as Mahatma Gandhi NREGS, XV Finance Commission Grants, PMKSY sub-schemes such as Watershed Development Component, Har Khet Ko Pani besides States or UTs' own schemes. The Mission also encourages mobilisation of citizen and non-govt resources for supplementing these efforts. People's participation in the Mission is the focal point.Local freedom fighters, their family members, martyr's family members, Padma awardees and citizens of the local area wherein an Amrit Sarovar is to be constructed were engaged at all stages.

All the Amrit Sarovars were completed in a planned manner with the use of technology at every stage of the execution. Water structure Users' Associations were also formed and imparted required training for better development of the Amrit Sarovars.

# Poverty is still heavy in India, due to overpopulation and unemployment

■ DR. SATYAVAN SAURABH

Most of the rural poor are agricultural laborers (who are generally landless) and self-employed small farmers with less than 2 acres of land. They do not even get employment throughout the year. As a result, they remain unemployed and under-employed for a large number of days a year. Inflation, especially rising food prices, raises the cost of the minimum consumption expenditure required to meet basic needs. Thus, inflation pushes many families below the poverty line. Because of the unequal distribution of land and other assets, the benefits of direct poverty alleviation programs have been appropriated by the non-poor. The amount of resources allocated for these programs is not substantial compared to the magnitude of poverty. The programs depend mainly on the government and bank officials for their implementation. Since such officers are unfairly motivated, inadequately trained, prone to corruption, and vulnerable to pressure from various types of the local elite, resources are used inefficiently and wasted. Is.

India's population in 1991 was 84.63 million and the current population of India as of Saturday, October 15, 2022, is 1,641,067,722,554, based on the world meter expansion of the latest United Nations data. Rapid population growth causes excessive subdivision and fragmentation of holdings. As a result, there has been a sharp decline in the availability of land per capita and households do not have access to sufficient land to generate sufficient production and income. The rapid increase in population, there is chronic unemployment and under-employment in India. There is educated unemployment and disguised unemployment, and poverty is just a reflection of this aspect. The first important reason for widespread poverty in India is the lack of adequate economic development in India. Despite the increase in national income and savings rate since independence, poverty in India has not been reduced sufficiently. Industrial development did not

create many employment opportunities. Growth strategy primarily benefited the rich rather than aiding the poor. Capital-intensive and labor-displacing technology was adopted in growing industries. As a result, unemployment and under-employment increased.

Moreover, due to the increase in income inequalities during this period, the increase in the average per capita income could not bring about a significant increase in the per capita income of the weaker sections of society. Furthermore, the trickle-down effect of overall economic growth was only somewhat lasting. The experience of Punjab and Haryana shows that, through the use of new high-yielding technology (during the Green Revolution), the poverty ratio in agricultural development can be significantly reduced. However, in various states of the country like Orissa, Bihar, Madhya Pradesh, Assam, and Eastern Uttar Pradesh, where the poverty ratio is still very high; The new high-yielding technology has not been adopted on a significant scale and as a result, the agricultural performance has not been good. As a result, poverty is widespread among them. Moreover, Indian policymakers have neglected public sector investment in agriculture, especially irrigation. As a result, irrigation facilities whose availability ensures the adoption of new high-yielding technology and leads to higher productivity, income, and employment, are not available in more than 33 percent of cultivable land. As a result, many parts of the country remain semi-arid and rained, where agricultural productivity, income, and employment are not sufficient to ensure a significant poverty reduction. Equal access to land is an important way to reduce poverty. Full employment of the members of an agricultural family requires access to sufficient land, a productive asset.

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There is also non-participation of local-level institutions in program implementation. The overlapping of similar government schemes is a major reason for being ineffective as it creates confusion among poor people and officials and the benefits of the scheme do not reach the poor. The poverty alleviation program may not correctly identify and target the exact number of poor households in rural areas. As a result, some households that are not registered under these programs benefit from facilities instead of eligible ones. Capital and efficient entrepreneurship play an important role in driving growth. But these are in short supply, making it difficult to significantly increase production compared to other developing countries. Successful implementation of any program is not possible without the active participation of the poor. Poverty can be effectively eradicated only when the poor start contributing to development through their active participation in the development process. This is possible through the process of social mobilization, encouraging poor people to participate to empower them and efforts should be made to accelerate economic growth, avoiding the use of capital-intensive technologies imported from Western countries. Instead, we should follow the labor-intensive path of economic development. Monetary and fiscal policies should be adopted that provide incentives for using labor-intensive techniques.

Higher agricultural growth leads to a lower poverty ratio. The experience of Punjab and Haryana has confirmed this inverse relationship between agricultural

development and poverty. It is also true that the all-India level of employment generated by the new Green Revolution technology has been canceled by increasing the mechanization of agricultural operations in different parts of the country. Thus, in light of the discovery of zero employment elasticity of agricultural production, the positive impact of agricultural development on the income of small farmers and in particular on the wage income of agricultural laborers cannot be denied. Therefore, there is a need to balance the two aspects, simultaneously increasing public investment in infrastructure and ensuring adequate access to credit for small farmers. The focus on education, health, and skill development not only creates good employment opportunities but also increases the productivity and income of the poor. Therefore, there is a need for efficient implementation of schemes like Pradhan Mantri Kaushal Vikas Yojana, Sarva Shiksha Abhiyan (SSA), etc. The growth of non-farm employment in rural areas is of particular importance for reducing poverty. Non-farm jobs can be created in marketing (ie, small business), transportation, handicrafts, dairy and forestry, processing of food and other agricultural products, repair workshops, etc. The rapid growth of population after independence has led to greater sub-division and fragmentation of agricultural holdings, and consequently a lack of employment opportunities for agricultural laborers.

The redistribution of land through effective measures, such as the implementation of tenancy reforms to ensure tenure security and the fixation of reasonable rents, can be an important measure of alleviating rural poverty. Poverty alleviation has always been acknowledged by policymakers as one of India's main challenges. Per capita income and the average standard of living have improved; Even though some progress has been made towards meeting basic needs; compared to the progress made by many other countries, our performance has not been impressive. Therefore, there is a need for actions to take the fruits of development to all sections of the population.

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