

HUGE AADHAR UPDATES

Aadhar adoption and usage by residents continues to progress well, indicative of how it is aiding ease of living. In September alone, 25.25 crore e-KYC transactions were executed via Aadhar, almost 7.7 per cent jump in such transactions when compared with August. An e-KYC transaction is done, only with the explicit consent of the Aadhar holder, and eliminates physical paperwork, and in-person verification requirement for KYC. Aadhar e-KYC service is increasingly playing a crucial role for banking and non-banking financial services by providing better and transparent customer experience, and ease of doing business.

The cumulative number of e-KYC transactions via Aadhar so far has increased to 1297.93 crore by the end of September 2022. Similarly, Aadhar Enabled Payment System (AEPS) has been an enabler of financial inclusion at the bottom of the income pyramid. Cumulatively, 1549.84 crores of last mile banking transactions have been made possible through the use of AEPS and the network of micro ATMs so far by the end of Sept 2022. In September alone, 21.03 crore number of AEPS transactions were carried out across India.

In September, 175.41 crore authentication transactions were carried out via Aadhar. A majority of these monthly transactions were done by using fingerprint biometric authentication, followed by demographic and OTP authentication. So far, cumulatively 8250.36 crore authentication transactions have been completed by the end of Sept, indicative of how Aadhar is sincere with its stated vision. Aadhar saturation is now near universal among the adult population of India. Among all age groups, Aadhar saturation was 93.92 per cent by end of September.

During the month of September, residents successfully updated more than 1.62 crore Aadhar as against 1.46 crore such updates carried out in August. Cumulatively, till date (end of September) little above 66.63 crore Aadhar numbers have been successfully updated following requests from the residents. These update requests are related to demographic as well as biometric updates done at both physical Aadhar centres, and by using the online Aadhar platform. Whether it is AEPS for last mile banking, e-KYC, Aadhar enabled DBT or authentication, Aadhar has been playing a stellar role in supporting the Prime Minister, Narendra Modi's vision of Digital India.

Aadhar, a digital infrastructure of good governance, is a facilitator of both ease of living and ease of doing business. The digital ID is helping various ministries and departments in the centre and at states in improving efficiency, transparency and delivery of welfare services to the targeted beneficiaries. So far, around 1000 welfare schemes in the country run by both centre and states have been notified to use Aadhar.



OFF 'D' CUFF

The Guru's Benefaction

Fulfillment of life lies in the attainment of Self-realisation. But, how can we love the Self that is unknown, unseen, unexperienced and unfamiliar? We are not familiar with either the Self or liberation. We are completely unaware of something separate from and independent of the body called the Self. Looking at our present state, it does not appear that anytime soon the Self will be realised or liberation will be attained. Then how can the pursuit begin?

Faith in the Enlightened One

Here the Awakened Ones come to our aid. They say that even in the present circumstance and state one thing can still be done - meeting an Enlightened Master whose presence gives understanding of the unknown, a glimpse of the unseen and unexperienced Being. We can come in contact with such a Great One who has realised the Self, who is liberated while living and whose consciousness has transcended the body. In that Great One, we can get a glimpse and understanding of that unknown, unseen and unexperienced Self and in this way we start believing in the Self and liberation. Even though this belief is indirect because it is through a person, in the primary stage, there is no other way. The spiritual journey can commence by being in the proximity of such a Great One.

The experience of trust in such a Great One is called faith. It is the courage to enter the unknown realm with someone. Looking at the Enlightened One's state of Self-abidance, contentment, freedom, non-attachment, unaffectedness, and selfless compassion conviction about the Self and liberation arises. He revels in such a state of immeasurable bliss where not even a ripple of misery can originate.

Uninfluenced by the Unfavourable

Looking at the lives of Great Ones, we find that there was no dearth of adversity; yet not even a wave of misery arose within. Many people tried to bring sorrow to them, but in vain.

Those who can never be made sorrowful are the Enlightened Ones. They have found something with-

in that keeps them peaceful even when faced with difficulties and unfavourable circumstances. They are so well-established in the centre that even fatal trials or tribulations cannot move them from there. While we get disturbed by small things, they remain unmoved by the ordeals.

Untouched by the Favourable

In heavy rains, if a person is completely dry, it is easy to comprehend that he is in the house. In the same way, the tendency of the Enlightened One has reached its home, the Self. Adversity has no entry there and so He remains unaffected. Similarly, He also remains untouched by all that is favourable. The Enlightened One, as a result of His past meritorious deeds, may get favourable circumstances; yet, He does not pay heed to them because He has found a profound peace centre within.

Though we cannot perceive that centre, we can see the Enlightened One. Seeing Him and His state, we can infer that centre. That inference becomes our faith, and from faith arises the courage to take steps on that path. Thus, through faith in the Enlightened One comes faith in the path, the means, the goal, the Self and liberation. Hence it is said that faith in the Enlightened One is essential.

Gravitation and Levitation

Without faith in the Guru and without His grace, the Self cannot be realised. Two fundamental concepts of science help us to understand the importance of grace. Over three hundred years ago, when Newton observed an apple fall from the tree he wondered why the apple fell and did not go up. After a lot of reflection, he discovered the law of gravitation. Due to this discovery science progressed further. But this law is incomplete. Ruskin, a poet, thinker, and saint of Newton's times, raised a question against this law. No doubt the apple falls when it separates from the tree, but how did it go up in the first place? In Lebanon, cedar trees grow to a height of more than 100 feet. The leaves at the top of the tree get water from the roots.

-Pujya Gurudevshri Rakeshji

Origin & significance of Chhath Mahaparv

■ ER PRABHAT KISHORE

The oldest tradition of sun worship has existed in India. When spirituality and science are seen in unity, then the desire to keep the body healthy with solar energy is visible in the background of Sun worship. Over a period of time, worshipping Surya after incorporating many concepts in his womb became famous as Surya Shashti Vrat or Chhath Puja. According to Western writers and other scriptures, the system of Suryopasana (Chhath Puja), developed by the 'Magis' (Sakyadweep priests) for the first time, ended Ghatak Pratha (Purohitya system) and secured a place for women and weaker sections of the society. By introducing a new method of Surya Puja, the Magis not only took it to different parts of the country but also brought it immense popularity.

In the book 'Konark', written by Debala Mitra and published by the Archaeological Survey of India, it has been certified that 'Shakdweep priests were brought from Shakdweep located in Aryan (present day Iran) by the King Shamb for worship of Sun; because the local Brahmins had refused to worship Surya's image. It is noteworthy that the book 'Konark' is considered to be the most authentic in relation to 'Konark Sun Temple', which has been declared as 'World Heritage' by 'UNESCO'. The book also discusses that the Sun Temples, which were set up by King Shamb on the banks of Chandrabhaga river as honour for Shakdweep priests, had influenced King Purandar Keshari of Ganga dynasty and King Narsingh Dev to establish the famous Surya-Mandir of 'Konark' built a short distance away, which is a precious heritage of 13th century.

The western author Clement Huarte has written in his book 'Asiatic Persia and Iranian Civilization' that the Magi brought great fame to the ancient tradition of Sun worship in Iran. The relation of Shakdweep with Kshirsagar is also shown in Bhishmaparva and Vayupuran of Mahabharat. Shakthan, Saisthan or Sistan is similar to Shakdweep. With the advent of Magis, co-ordination between medicine, astrology and solar science was established in Bharat. The Vedic name Mitra of the Sun in Sanskrit, who was in the form of Mishra in the Avesta, came to India with 'Magis' by adopting his new form 'Mihir'. That is why DK Vishwas in 'The Maga ancestry of Varahmihir' has proved the eminent astronomer Varahmihir (500 AD) as Maga (Shakdweep) priests.

■ DR BANARSI LAL

The term rural transformation has multi-dimensional connotations and it has been interpreted from the different aspects. Agriculture and rural development covers various issues related to agricultural and rural development. Agriculture is the largest sector of the Indian economy. Presently this sector contributes about 19.9 per cent to the overall Gross Domestic Product (GDP). This sector is very important for the social security in terms of food, nutrition and employment. This sector employs the largest workforce although there is less income as compared to the services and industries. The farm sector is often confronted with the crops productivity shocks. The climate change has adverse impact on the farm sector and the farmers do not get adequate support. Extreme climatic events are on rise and there is need of strenuous efforts for the well-being of the farmers. Several reforms are needed for the technology generation and technology dissemination so that the income of the farmers can be increased. The rising demand of food grain production and other commodities should also be kept in mind. Food grains production in 2021-22 was 315.72 million tones. With the present status of food grain production, the demand of food grains is likely to be met except some deficiency in pulses, but a major deficiency is expected in edible oils and vegetables. In order to increase the crops productivity development efforts are needed. Agricultural efficiency and occupational diversification should be promoted. Special efforts are needed to build institutions and delivery system to develop different states as the food grain bowls. The farmers should be supported to mitigate the agricultural risks by diversifying the agriculture. The government of India has started innovative solutions to mitigate the problems of farmers. Government has included better production avenues with more area under irrigation and availability of quality agro-inputs. The focus has been given on farmers' empowerment against risks of crops failure and price fluctuation with more incentives for crops insurance and national agriculture market. The diversification of agriculture with high value organic farming and natural farming, livestock, fishing and poultry farming is also on top priority of the government. Kissan TV Channel has been launched by the government of India to update the farmers with the latest agricultural technologies. During the last two years' various new schemes have been launched by the government of India for the betterment of the millions of the farmers of the country. The Government of India launched

King Shamb established a total of twelve 'Ark' (meaning Sun) places, for the worship of the 12 'Rashi' of the Surya, which belong to Dwapar Yug. These 'Ark' sites are - Chanark, Konark (both Odisha), Lolark (Kashi), Dashavark (Ayodhya), Katalark (Uttarakhand), Aadiyark (Punjab), Ongark, Balark, Olark, Devark, Punyark and Markandeyark (all Bihar). King Shamb's leprosy was cured by the constant worship of the Sun. After detailed research of Govindpur inscription (1137 AD) of Gaya district, archaeologists have proved that 'Magis' were brought to Bharat from Shakdweep by King Shamb to worship the Sun. The second astronomer after Varahmihir, Vanabhatt also belonged to this class, has mentioned it in 'Harsh Charit'. So, the Suryashti Vrat or Chhath festival developed in the form of Suryopasana. In India today, sidelining the feeling of high & low as well as gender discrimination, Chhath festival is celebrated with great holiness and its beauty is that there is no need of a priest to perform it.

According to 'Shamb Puraan' and 'Bhavishya Puraan', Shamb, the son of Jambavati and Lord Krishna was arrogant for his charming face. He used to tease Narad, insult Gargacharya, and even enchant the queens of Sri Krishna. Enraged by his behavior; they cursed him with deformity and Shamb became afflicted with leprosy. Later on being asked by Shri Krishna to get rid of the curse, Narad told that if Shamb worships Lord Surya, then he can be cured of leprosy. Narad advised Shamb 'Hitva Tu Kamajam Veer Nardo Vakyamvrahit. Stutyo Vandyasch Pujya Sheh Tamasyaindya Evacha. Bhaskaro Yadu Shardul Brahmaandam Sadanagh'. (i.e., worship Lord Sun, who is revered by Yadushardul Brahma and who removes the darkness. Your desire will be fulfilled, and all other measures are futile).

King Shamb questioned 'Kva Vsanti Mahatmanah Ave Bhaskarakaputrakaah. Bhojaka Dvija Shardul Yeshamanayamhamah'. (means, O great man. Where is Sun's favorite Mag Purohit, whom I should bring). Narad replied 'Mama Pujakaram Gatva Shakdweepadihanaya. Lavano Datpare Pare Kshroden Samavrit; Jambudvipatvaro Yasmakshakadvipalitismitah Aaruluha Garuda Shamb Shighra Gatva Vicharayana'. (i.e, O Shamb, go from Jambu Dweep to Shakdweep and bring here Shakdweep priests who worship Lord Bhaskar. Bring them across it on Garuda from Shakdweep, which is surrounded by the

alkaline ocean). King Shamb went to Shakdweep and brought eighteen family members of Shakdweep priests. On the banks of river Chandrabhaga in Odisha, these priests assisted Shamb in the Suryopasana fast, which cured his leprosy and cleansed his body. Even today, on the banks of river Chandrabhaga, there are remains of the Sun temple built by Shamb.

According to another legend, Lord Krishna's wife Rukmini was sitting in a decorated palace in Dwarka. At the same time, Shamb, the son of Lord Krishna's second wife Jambavati, reached there. When he saw the grooming of Rukmini, he thought that if Rukmini was his wife, how lucky would he be? While Shamb was still thinking that Rukmini's eyes fell on him and she recognized his feelings. She got angry and said that you have such feelings for me? I am your mother. At the same time Shri Krishna came there and Rukmini told him all the things. An enraged Shri Krishna cursed Shamb to have leprosy and soon his whole body was filled with it. Depressed, Shamb went to the Gau Ghat of Mathura and started worshipping God. After some time, Devarishi Narad, while traveling, reached Gau Ghat and Shamb described the whole thing. Narad advised him to do Surya Shashti of Chaitra and Kartik month. Narad called the priests of Shakdweep to assist Shamb in observing the Surya Shashti fast. After some time all the ailments of Shamb's body were removed. When Shri Krishna came to know about this, he reached Mathura and was astonished to see his son. Shamb apologized to Shri Krishna and returned to Dwarka with him.

According to a legend narrated in the Van Parva, a thousand years had passed after Chyawan Rishi did penance in the same posture, due to which his immovable body was covered with earthen lumps made by termites. One day Sukanya, daughter of King Sharyarti, came there with her family members during a forest tour. The eyes of the princess fell on two shiny objects and she poked the objects with a stick. Both these objects, which were the eyes of the sage, were torn apart by the stick and the sage became blind. Later, Sukanya married the blind Chyawan Rishi to serve as his eye. One day when Sukanya went to take a bath on the banks of Pushkarni, the Nag Kanya (snake girl) there advised her to worship the Sun by keeping a fast on the Shashti of Kartik Shukla Paksha. Sukanya along with her husband worshiped the Sun by observing a fast of

Shashti. Due to this, both eyes of Chyawan Rishi were revived. It is said that the tradition of fasting and worshipping the sun started from this day.

Worshipping the Sun not only gives relief from various diseases, but also gives desired results. Vedas and Upanishads describe the way of worshipping the Sun. According to the story described in the Vanparva of Mahabharat, Maharaj Yudhishtir lost everything in the game of gambling. After this he had to take shelter in the forest along with his family. It was a time of crisis and they were tempted to eat. On the advice of family priest, Yudhishtir, along with Draupadi, started worshipping Sun with 108 names. Pleased with Yudhishtir's fast, Lord Sun gave him a wonderful copper pot, in which delicious food was always available. Apart from the family priest, Maharishi Dhaumya also advised Draupadi and the Pandavs to perform the ritual of Chhath Puja, which later helped them achieve royalty, wealth and fame. It is said that due to the desired benefits that Yudhishtir got after worshipping the Sun, People also started performing Chhath Puja. This tradition is going on since the Mahabharat period even today. Most of the fasts of Hindu religion are observed by women, but Chhath is the only fast that is observed by men as well as women.

According to a legend, King Priyavrat, the son of Svayambhuv Muni, got married, but after a long time had no child. Then Maharishi Kashyap performed the Putreshti Yagya and gave Kheer made for the Yagyahuti to Priyavrat's wife Malini. Due to this effect, Malini conceived but she got a dead son. Depressed Priyavrat went to the crematorium with his son and started sacrificing his life due to separation of the son. Then Devi Devasena, the psyche-daughter of Brahma, appeared and said- 'Rajan, my father had married me to Swami Kartikeya. I am Skandapatni and among the Saptamatikas I am known as the sixth Matrika. Being born from the sixth part of the original nature of the universe, I am called Shashti. I bless child to the childless, wealth to the poor, health to the sick, and the fruits of noble deeds to the virtuous. Rajan, you worship me and inspire others too.' King Priyavrat worshiped Goddess Shashti and got a son. Since this puja was performed on the Shashti Tithi of Shukla Paksha, people started fasting for the Goddess Chhathi.

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Agriculture & rural transformation

Pardhan Mantri Pasa Bima Yojana in Kharif 2016 by replacing the National Agricultural Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme (MNAIS). In this scheme 2 per cent premium has been fixed for Kharif food grains, pulses and oilseed crops, 1.5 per cent has been fixed for the Rabi food grain crops, pulses and oilseed crops and 5 per cent for the horticultural and commercial crops. All the states have been instructed to implement these schemes for the insurance of different crops so that the farmers can be benefitted. This scheme is bringing relief to the farmers whose crops are damaged due to the natural calamities. In India 55 per cent of the area is under rain-fed conditions. The farmers' well-being can be achieved by more Crop per Drop and Har Khet Ko Pani. Recently government has launched a scheme known as Pardhan Mantri Krishi Sinchai Yojana (PMKSY). It is estimated that around 28.5 lakh area of the country will be covered by this scheme. The priorities have been set up for the PMKSY. Implementations of 89 irrigation projects which have been languishing are to be fast tracked to irrigate 80.6 lakh hectares of agricultural land across the nation. Many states have started innovative practices for water conservation and harvesting. Maharashtra government has started Jagrukta Shivar Scheme which channelizes the funds of Corporate Social Responsibility for the creation and restoration of water bodies. Karnataka government has increased the subsidy on micro-irrigation by topping up the central subsidy to make it 100 per cent for the drip and sprinkler systems. Gujarat government has also institutionalized a unique system of hand holding with the farmers for micro-irrigation. Various other states have also implemented many innovative practices for water conservation, water harvesting and efficient use of water. After Green Revolution the farmers across the nation indiscriminately used the chemical fertilizers. In the early 70s, the average proportion of N, P and K was 6:1.9:1 and in 1996 it was 10:2.9:1. With the excessive use of fertilizers the soil health has been deteriorated. Soil health card helps to inform the farmers about nutrient level of his/her farm so that he/she can make the judicious use of the fertilizers. In order to increase the yield in rain-fed areas now government is promoting organic farming and natural farming. For this purpose, government has launched two important schemes. First is Paramparagat Krishi Vikas Yojana which will bring 5 lakh acres area under organic farming in three years and second is Organic Value Chain Development. Special thrust is given to natural farming to pro-

duce the quality food with minimum costs. The agricultural marketing system suffers because of various distortions in the market. These markets are not transparent and uniform across the nation. There remain some serious restrictions on the movement of agricultural commodities. Karnataka government has developed a model which integrates a number of markets into a single licensing system with a joint venture of state government agency and NCDEX spot exchange which offers automated auction and post auction facilities. Considering this model as a base, the government has launched a scheme known as National Agricultural Market (NAM) scheme through Agri-Tech Infrastructure Fund. This scheme provides the scope for a Pan-India Electronic Trading Portal which will network selected Agricultural Produce Marketing Committees market yards to create Unified National Market for Agricultural Commodities. The e-platform will be implemented in selected 585 regulated whole sale markets across the nation. Agricultural prices are not stabilized. Price Stabilization Fund (PSF) scheme has been launched for the procurement and distribution of perishable agriculture and horticultural commodities. Livestock contributes 25 per cent of Gross Value Added in agriculture sector and provides employment to about 21 millions of people. It is one of the fastest growing sector of agriculture. Rashtriya Gokul Mission was launched by the government in 2014-15 for the conservation of indigenous breeds. The mission envisages establishment of Integrated Cattle Development centres to develop indigenous breeds. National Kamdhenu Breeding Centres for development, conservation and preservation of indigenous breeds are being set up in India to develop and conserve indigenous breeds in holistic manner. A nucleus herd of all the indigenous bovine breeds, Mithun and Yak will be conserved and developed with the objective of enhancing their productivity and upgrading genetic merit. The centre being a repository of indigenous germ-plasm will also be source of certified germ-plasm. Elite certified germplasm for artificial insemination and natural service, heifers, male and female calves, semen doses and embryos will be made available to farmers and breeding organizations. Keeping the scope of fisheries in view the scheme on Integrated Development of Fisheries has been launched under blue revolution. It is hoped that all these schemes will help in rural transformation and bring prosperity among the farmers.

(The author is Head, KVK Reasi, SKUAST-J).

BEROZGAR SE SWAROZGAR Govt launches various schemes, policies to meet aspirations of youth Mumkin, Tejaswini schemes fulfilling dreams of aspiring entrepreneurs

J&K Government has taken many steps to create infrastructure, schemes and policies to speed up economic development, and to meet the aspirations of youth so that they can contribute to society and achieve self-growth. Under the Aegis of Mission Youth, Mumkin scheme has been launched by Lieutenant Governor, Manoj Sinha, a customized livelihood generation scheme for the youth of Jammu and Kashmir.

Under the scheme, unemployed youth are facilitated to procure small commercial vehicles on subsidized basis to establish a sustainable livelihood in transport sector. The 'Mumkin' is a livelihood programme designed primarily for unemployed young people in the age group of 18 to 35. Through 'Mumkin' scheme, small commercial vehicles are being provided to the youth with the banking partner extending the loan facility to the extent of 100 percent for on-road price of the vehicle to be purchased. Apart from this, Mission Youth,

J&K provides an amount of Rs 80,000 or 10 percent for on-road price of the vehicle (whichever is lesser) as upfront subsidy and the vehicle manufacturers (scheme partner of government) provides an upfront special discount, not less than the amount of subsidy. To make the scheme implementation completely transparent and fast, a module has been developed on J&K-e-Services portal for operating the scheme digitally. Similarly, for young ambitious women, 'Tejaswani' scheme has been launched by Government which provides financial assistance for setting up gainful self-employment ventures, suited to their skills, training, aptitude and local conditions. The UT administration is also facilitating soft finance for setting up new enterprises or for expansion and modernization of existing ventures for income generation. Tejaswini scheme provides financial assistance to the young women of 18 to 35 years of age.

Under the scheme, female entrepreneurs are

facilitated to avail financial assistance under Mudra from J&K Bank to the extent of Rs 5 lakh. Mission Youth J&K is also providing an amount of Rs 50,000 or 10 per cent of project cost as upfront subsidy. Besides, an interest subvention up to 60 thousand rupees is also being sponsored by the government as special incentive thus making repayment of loan technically interest free for the young female entrepreneurs who apply for assistance under the scheme. The scheme intends to provide assistance to all eligible young women who are domiciles of J&K and have a qualification of matriculation and above. It also caters to enterprises where women entrepreneurs hold not less than 50 per cent of financial holding, besides providing assistance to set up women centric businesses and micro start-ups.

Also, the 'Spurring Entrepreneurship Initiative' programme is built on the idea of the Youth Enterprise with Innovation (YouWiN) and Champion for Innovation ini-

tiative, which aims to inspire young people, especially young women, to start and grow innovative businesses. Dentists are receiving tailored financial help for opening dental clinics under sector-specific programme for dental professionals. Under this programme, around eight lakh rupees is given as financial support for starting their business. Under the Mission Youth scheme, the administration has announced to provide financial assistance of Rs 8 lakh to the unemployed dental surgeons to set up their clinics. An amount of Rs 8 lakh shall be provided as financial assistance out of which Rs 2 lakh shall be provided as Grant-in-aid and rest of the amount Rs 6 lakh shall be financed by the bank as a start-up loan. While as no margin money will be required, financial assistance can be availed individually as well as on group basis. The scheme is being launched to provide a source of employment to the hundreds of dental surgeons and dental technicians.