

## DIGITAL PAYMENT ECOSYSTEM

In order to achieve best possible output from the available limited sources, the ruling dispensation has always advocated for adopting more and more technical advancements. It has always contemplated to introduce latest hi-tech initiatives in every sector; right from the education, defence to space technology. These initiatives of the Government have also yielded desired results, as one can observe improved performance in every field, which was not witnessed during last more than seven decades. Further, the outbreak of COVID pandemic gave a major boost to online transactions, attracting more and more people to these new ways of financial transactions. Government services have been slowly and steadily brought on board and today, last-mile delivery happens with the click of a mouse in seconds. Digital Payments transactions have been consistently increasing over the last few years, as a part of the Government of India's strategy to digitise the financial sector and economy. Further, concerted efforts have been made to promote financial inclusion as one of the important national objectives of the country. The key enabler at the centre of India's transformed digital payment landscape is the JAM Trinity - Jan Dhan, Aadhaar and Mobile. Pradhan Mantri Jan-Dhan Yojana (PMJDY) is one of the biggest financial inclusion initiatives in the world, launched in August 2014, to provide universal banking services for every unbanked household. Aadhaar, the Unique Identification Authority of India's flagship product, is a simple but effective method to verify individuals and beneficiaries based on their biometric information. Jan Dhan accounts, Aadhaar and Mobile connections, taken together, have helped lay the foundations of a Digital India where a vast array of Government services are made available directly to the citizen with enhanced ease of access without the presence of any intermediary (middle-men). One of the major objectives of Digital India is to achieve 'Faceless, Paperless, Cashless' status. The promotion of digital payments has been accorded the highest priority by the Government of India to bring each and every segment of our country under the formal fold of digital payment services. The vision is to provide the facility of seamless digital payment to all citizens of India in a convenient, easy, affordable, quick and secured manner.

During last three years, digital payment transactions have registered unprecedented growth in India. Easy and convenient modes of digital payment, such as Bharat Interface for Money-Unified Payments Interface (BHIM-UPI); Immediate Payment Service (IMPS); pre-paid payment instruments (PPIs) and National Electronic Toll Collection (NETC) system have registered substantial growth and have transformed digital payment ecosystem by increasing Person-to-Person (P2P) as well as Person-to-Merchant (P2M) payments. At the same time, pre-existing payment modes such as debit cards, credit cards, National Electronic Funds Transfer (NEFT) and Real-Time Gross Settlement (RTGS) have also grown at a fast pace. BHIM-UPI has emerged as the preferred payment mode of users. The Government of India also launched the digital payment solution e-RUPI, a cashless and contactless instrument for digital payment which is expected to play a huge role in making Direct Benefit Transfer (DBT) more effective in digital transactions in the country. All these facilities together have created a robust ecosystem for a digital finance economy.

UPI has been termed a revolutionary product in the payment ecosystem. Launched in 2016, it has emerged as one of the most popular tools in the country for carrying out digital transactions. UPI is an instant payment system developed by the National Payments Corporation of India (NPCI). It powers multiple bank accounts into a single mobile application, merging several banking features, seamless fund routing and merchant payments into one hood. To further strengthen and popularise the interface, Prime Minister Narendra Modi launched the BHIM-UPI App during the inauguration of the 'Digi Dhan Melā' on December 31, 2016. UPI has gone a long way in making digital payments a habit, and in firmly placing India on the track toward a cashless economy. In the month of August 2022 alone, 346 banks were live on the UPI interface, with 6.58 billion financial transactions being carried out for a total value of nearly Rs. 10.73 lakh crores. UPI currently constitutes well over 40% of all digital transactions taking place in India. It has given a boost to small businesses and street vendors as it enables fast and secure bank-to-bank transactions even for considerably small amounts. It also facilitates quick money transfers for migrant workers. The technology is convenient to use as it requires minimum physical intervention, making it possible to transfer money simply by scanning a QR code. UPI has also been a saviour during the Covid-19 pandemic, with its adoption expanding rapidly due to its ability to allow easy, contactless transactions.

At present, there is no doubt that the digital payment landscape in India has been transformed. Complementing the efforts of the Government, the people of India have also displayed a great affinity for embracing new technologies. While some of the developed countries are facing problems due to inadequate digital infrastructure for transferring money to the accounts of their citizens, India has emerged as a leader in the creation of digital assets, which can serve as an example to many other nations. Further, the Government of India is leaving no stone unturned to make India a global leader in the arena of digital payment systems and help it attain the status of one of the most efficient payments markets in the world. Going forward, the emerging Fin-Techs will play a key role in the further growth of digital transactions by enabling transparent, secure, swift and cost-effective mechanisms benefiting the entire digital payments ecosystem.

## OFF 'D' CUFF Negative thoughts

Habitually, instead of happiness, our mind focuses on fearful thoughts. Any habit takes time to form and gradually, we get attached to it. Thoughts of fear in our subconscious may be the result of past experiences and may be related to our past lives and, therefore, disturb us. Sometime, one is so obsessed with these thoughts that one welcomes negative emotions and look upon them as one's faithful companions, rather than looking upon them as a curse. Therefore, whenever something good happens, you translate it into negative and become a victim of unhappiness.

The solution lies in training your subconscious mind continuously with positive energy. Feed your mind with a dose of positivity as soon as negative thoughts try to enter. If your mind responds, you will start thinking positively; otherwise, you

will succumb to your negative thoughts. There are two simple methods to think of positive affirmations — one is empty your mind of all thoughts and take it to a state of shun-ya, zero, and the other is to focus your attention on your breath — on the process of inhalation and exhalation. A person is affirmative if his mind is stable and focused as he renounces all his desires and remains satisfied in the Self. On the other hand, a fickle-minded person is responsible for causing negativity and delusion in his own life. Fill your day with positivity, happiness and blissfulness. Smile as often as you can. Look for reasons to laugh out loud. Be humorous at home as well as at work. The practice of laughter has the power to heal and fills your mind with positivity. Expressing emotions like gratitude and appreciation induce positive emotions, primarily happiness.

-Surakshit Goswami

## Maharaja Hari Singh's Birthday; declaration of holiday & its ramifications

■ ADV RAMESHWAR SINGH JAMWAL

In September 1947, some 50,000 men were organized into a people's militia known as the 'Azad Army'. But a small percentage of Pakistani volunteers were with them, including 12 women. Besides, there was inter-religious violence in Jammu 'province', both in the eastern and western districts. The anti-Maharaja Azad Kashmir Movement on October 24, 1947, that is, two days after the Pakistani tribal invasion, was declared to be the Provisional Azad Government. Christopher Snedden's thesis that the India-Pakistan dispute over Kashmir originated from the Poonch uprising and not from Pakistani aggression, as is generally believed, is questionable and unsustainable, to say the least, and perhaps diabolical, given the timing and the circumstances of his writing. A situation becomes an international dispute not by the revolt of a discontented section of a country but by an act of aggression by another country. The western districts of Jammu had a Muslim majority population with a substantial number of ex-servicemen who were disgruntled with the Maharaja on political, religious and economic grounds, found the opportunity in 1947. The total population of Poonch Muslims was 3.8 lakh, out of the total J&K population of 40.2 lakh, that is, nearly 9 per cent. If 9 per cent of the population settled in areas adjacent to Pakistan with reports of infiltration from across the borders but sufficient local grievances against the Maharaja rises in revolt and declares a Provisional Azad Government on 24 October-two days after the tribal invasion from Pakistan-does that become sufficient reason to make it an international dispute? The revolt, of course, cannot be ignored as evidence that a small section of J&K Muslims would have liked the state to join Pakistan. But that is a different question (Satish Kumar on Snedden, C. 2014). Snedden was fed wrong facts as those responsible for partition on two nation theory cannot be expected to divulge the serene truths. According to Advocate D K Khajuria, there was deeper conspiracy behind this revolt in Poonch. The excuse of excessive taxes does not hold good because there were no extra taxes for the Muslims of Poonch, it applied to all other subjects of state. Poonch had tried to remain as an independent Principality, from the time the son of Raja Dhyani Singh, Jawahir Singh was given the Jagir of Poonch by Gulab Singh. Dhyani Singh was brother of Gulab Singh but Jawahir Singh and his younger brother Moti Singh were not satisfied with this arrangement. They wanted full share in state of J&K and the dispute landed in the court of British resident in Lahore who ruled that Gulab Singh was the suzerain of Poonch. Subsequently, dispute arose between the brothers Jawahir Singh and Moti Singh, there was partition of Jagir and Jawahir Singh was given Mirpur District. Jawahir Singh was suspected of conspiring against Ranbir Singh, son of Maharaja Gulab Singh and he had to leave Mirpur, which was then made part of Jammu and Kashmir. He had no son and then Baldev Singh, son of Moti Singh laid claim to Mirpur, which was rejected by the British. Baldev Singh's successors, Sukhdev Singh and Jagat Dev Singh continued to carry on this resentment of Poonch being considered as part of Jammu Kashmir state and this resentment had percolated down to the commoners of Poonch. Jagat Dev Singh's all complaints to the British were dismissed and after his demise in 1940, his minor son Shiv Ratandev Singh was made Raja but Hari Singh appointed a guardian to look after his properties. This was resented by the public of Poonch, who passed a resolution against Hari Singh. According to Khajuria, Maharaja Partap Singh, uncle of Hari Singh had no issue and his queen, Rani Charki, (of the same village to which the author belongs) was interested in anointing Raja of Poonch as the King of Jammu and Kashmir. The relations between Partap Singh and Amar Singh, father of Hari Singh had deteriorated and under the influence of Maharani Charki, he adopted Jagat Singh, second son of Raja of Poonch Baldev Singh. Maharaja Partap Singh even sought the permission of Lord Minto to appoint Jagat Singh as his successor during Lord Minto's visit to the state in 1907. But as per the estimation of British, Hari

Singh, having schooling from the best schools and having been tutored by the British teachers was more suitable to their interests and so under pressure of British and due to the sudden demise of Amar Singh, Partap Singh ultimately had to appoint Hari Singh as his successor (Suri, S P & Singh, Dr G 2016, P 102). Once Partap Singh took decision in favour of Hari Singh, he started grooming him for the throne but this decision also played a role in Poonch uprising against Hari Singh, though it may have taken years to be expressed. After taking over the control of J&K, Hari Singh took decisions to assimilate Poonch with his kingdom. Poonchis, had no social bonds with Dogras of Jammu and this step was not liked by them as they had lost primacy in the affairs of their kingdom, howsoever small it might be. They started conspiring against the Dogra regime. In World War II, around forty thousand Poonchis (Wikipedia) had participated and come back home, with weapons, and a large number of them belonged to Sudhan tribe, (Hindu and Sikh part of this tribe write Soodan or Sudan as their sub-caste), which by religious indoctrination had started to consider themselves as part of 'Sudho Zai Pathans' (Pakhtoons), which belief was strengthened as these Pathans were ready to help them in fight against the Maharaja.

Their show of strength during Maharaja Hari Singh's visit to the area, by assembling around forty thousand persons, lot of them being armed, was part of this strategy. Those veterans of World War-II, armed with weapons, had to be looked upon with suspicion, as things were getting hot in the sub continent, with English deciding to leave and since Maharaja had just eight thousand men to defend this huge state. He sent Baldev Singh Pathania as Administrator of Poonch, with instructions to deal with mischievous elements, who could have damaged the age old bonds of brotherhood between the Hindus and Muslims of Poonch. But Poonch was too far from Jammu and was much closer to Rawalpindi, Muzafferabad, Jhelum and Mirpur and lot of help from Pakistan regulars and other assets was coming to these forces opposed to Maharaja Hari Singh. Neither the Administrator; nor the commanding Officer of Battalion, was in a position to tackle them militarily. It was this religious frenzy that saw the killing of around twenty thousand of Mirpuri Hindus and Sikhs (Wikipedia). Saner voices had no role in this frenzy, engulfing large tracts of Pakistan and India. The groundwork for raking up religious and other issues, to discredit Hari Singh and to mobilize Muslim populace against him had already been started by Muslim Youngman's Association in Jammu Province which had started a "no rent" movement against him and this was finding echo in Mirpur also and the influential landlords of the area not only stopped paying rent to state but also started targeting the Hindu population in Mirpur. Maharaja Hari Singh sought the help of British to control the impending trouble but they imposed a condition, removal of the Prime Minister of state, Raja Hari Krishan Koul and appointment of their representative on the post. One of my close relations, late Bhikham Singh, working in the armored division of Indian Army in 1947, told me that his unit was ready to advance towards Mirpur and he himself, with a tank, was near GGM Science College in Jammu city. Mirpur had been taken over by Pakistani forces after massacring thousands but they were told to stay back. Just a couple of days were required by the Indian forces to reclaim the whole of area of the then existing state of Jammu and Kashmir but India went to the United Nations which resulted in cease fire and India losing not only thousands of square kilometers to Pakistan but also the access to central Asia and Afghanistan, which is proving costly at this time. If India had succeeded in retaining Gilgit and Baltistan, Pakistan would have never dreamt of strategic depth by attempting to control Afghanistan in its efforts to confront India. The Chinese too would have been checkmated and there

## Agro techniques for hilly areas development

■ DR BANARSI LAL

In development, technology choice has a critical impact on many aspects of hilly areas development, especially the way we choose it, the way we design it, the way we deliver it to the masses. Technology is carefully chosen to enable the local people to imbibe knowledge appropriate to their needs and environment. Technology should upgrade the skills and capabilities, reduce drudgery, minimize fatigue, capable of easy assimilation, generate added value to the existing methods of operation, generate employment, low in capital investment, low in cost of production, be capable of replication and adoption and should blend harmoniously with existing eco-systems leading to tangible improvements in the living conditions and development of the people of hilly areas. There is a need to introduce appropriate technologies in the hilly areas particularly in disadvantaged groups. There is a need of institutional linkages and active participation of voluntary organisations, Science and Technology based institutions, Research and Development institutions, financial agencies and most importantly people who are the primary stakeholders. Success of these technologies lies on participatory systems with a systematically approach for effective dissemination of technology. There should be proper mechanism in development and transfer of effective technologies in the hilly areas. The requirement of technology is assessed by the Science and

Technology based institutions and NGOs. These organisations then look for ideal technology option ensuring the availability of local resources and skills. Technology is developed according to the in-house capability of the local people with the assistance of technical institutions. The technology is developed in such a way so that it is accepted by the people of hilly areas and which is best suited in their local conditions for a long-term sustainability. The people are trained for 2-3 years to handle the new technology and they are also trained in its maintenance and repair. The Science and Technology institutions and NGOs also helps in backward and forward linkages both for production as well as marketing for long-term sustainability. Looking into constraints and priority needs of the people of hilly areas, various thrust areas need special attention ensuring involvement of local community through network of developmental field groups in technological empowerment. Agriculture in hilly areas is the most important activity as it is directly related with the village's sustenance. Agriculture in hilly areas is mostly rain-fed, poor crop productivity, poor cultivation practices etc. The interventions in hilly areas should be viewed as specific as follows:

► Organic farming: Organic farming has immense potential in hilly areas. The litter fall in hilly areas can be utilised for compost making. This can highlight unproductive hilly areas contour as organic farm. Organic products produced

in hilly areas can help the farmers to fetch better prices.

► Off season vegetable and seed production: In hilly areas off season vegetables can be grown which can fetch higher prices. Seed production and low cost nurseries units made in hilly areas can generate the income.

► Non-perishable cultivation: The perishable products do not fetch better prices due to various market intricacies. The hilly areas agro-climate offers better potential for non-perishable products such as spices, pulses, oilseeds etc.

► Horticulture: Horticulture has lot of scope in hilly areas. Different varieties of fruit crops can be produced in hilly areas. But the fate of all such produce has been poor due to certain reasons such as: transportation facilities, storage facilities and processing facilities. Horticulture in hilly areas is largely ignored but it has immense potential. Hilly areas farmers need proper training for horticultural crops. There should be storage, processing and packaging facilities of fruit crops for commercial purpose.

► Animal husbandry: In hilly areas scarcity of fodder crops for animals is observed specially in off seasons. There is a need to produce high breeds of animals in hilly areas. Buffalo rearing, poultry farming and goat rearing have lot of scope in hilly areas. The special varieties of fodder crops should be introduced in hilly areas.

► Cover Management: Green cover in hilly

areas is very important for the maintenance of environment. The green cover with appropriate bio-engineering plantation management is considered as need based.

► Water power: Water and energy are important resources for the hilly areas ecosystem. In hilly areas large numbers of dams are in process in but the traditional water mills, huller, carding devices should also be taken into consideration for the up gradation. Strenuous efforts are needed to develop sustainable technologies for harnessing and conserving renewable energy like water lifting devices, solar lantern etc.

► Tourism: Tourism forms the basis for the economy of many hilly places. There should be linkage between the people of hilly areas and hill tourism. Rural tourism should be promoted in hilly areas.

It is concluded that the bottom up approach for participatory technology development starting with the people and with the contribution of Science and Technology Institutions and close interface with voluntary organizations can provide sustainable models for technology development and transfer. Appropriate networking and linkages amongst people and institutions can change the lives of the people of hilly areas through technological empowerment and capacity building at the grass-root level.

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

## YOUR COLUMN Police Announcement

This is for the information of all the citizens that the Mobile SIM Card 5G service has been started, this is something you already know. Some miscreants of cyber crime will call your mobile and tell you to update your SIM card from 4G to 5G and you will get an OTP. Do not provide OTP, if asked.

If you tell them the OTP number sent by them within no time they will transfer all the money in your bank account to their account. So please don't share OTP with strangers. Kindly bring such call details to the notice of your nearest police station.

J&K Police.

## Technical Education can help tackling unemployment

Dear Editor,

Technical education can provide a wide range of opportunities in today's world. It can be said that today's technology depends on a country's most important resource - skilled workers. A technically sound population can contribute to a country's overall economy by being a part of manufacturing, designing, developing, and maintaining goods and services. But, it's important to understand what technical education means. Technical education covers engineering, architecture, management, planning, applied sciences, and other related fields. It helps to prepare students for a career where they can apply scientific and technical principles to create solutions. Technical education focuses on providing training and imparting knowledge for specific purposes that help to build or improve one's

career. The field helps in understanding the fundamentals of how things work and how they can be designed/ manufactured from ground up. In order to become a technically skilled worker; one would need to learn subjects such as mathematics, physics, chemistry, electronics, engineering, and other applied sciences. Today, the demand for people with technical skills has increased exponentially, due to the growth of technology and innovations. The demand is only set to grow vertically. Development, in terms of both industrial as well as technical, is bound to be an offshoot of great technical education. It has a wide array of fields to choose from based on one's interest. Due to its highly specialized nature of training, technical education focuses on providing a more hands-on approach than general education.

Data Scientist - A Data Scientist makes use of available data to form meaningful insights and to derive information that is valuable in one sense or another. They make use of multiple disciplines including mathematics, computing, algorithms, and others for the purpose of gleaning information.

Machine Learning Engineer - Machine Learning Engineers are responsible for designing and developing artificial intelligence-based approaches that can help to simplify tasks or to perform complex computations. Economist - Economists help to formulate economic models and policies using their knowledge of how an economy should work, based on their observations of markets or financial systems.

Programmer - Programmers write pieces of code (sometimes known as programs or source code) that become part of the software or any other electronically transmitted media that are used by people, across different platforms. Programs connect the underlying hardware of a device with the software that users interact with.

Social Media/Digital Media Marketing and Strategy Specialist -

Without actively promoting ideas and services on the Internet, it is virtually impossible to turn a venture into one that is successful. Social media marketing and strategy specialists understand their products and services and study their clientele so that they know how and when to promote their offerings.

Manufacturing - Manufacturing involves a whole lot of complex processes and requires those who can handle machinery, equipment, computers, and other systems. It also requires one to be technically sound and to have a sharp eye for detail.

Robotics Specialist - Robotics specialists design, maintain and manufacture robots that are industrial, commercial, or personal variants. They need to be experts in robotics, electronics, mathematics, computational models, artificial intelligence, and systems engineering.

Agriculture - Agriculturists engage in agricultural activities where they cultivate and harvest crops. To achieve better results, agriculturists need to have knowledge about scientific methods of farming and understand how the market works in order to sell crops at competitive prices.

Technical Writer - Technical writers need to be on top of their game to write about the latest technological trends. They also need to possess great communication skills to convey technical details in layman terms since most of the readers would be technology enthusiasts and not experts.

Computer Hardware Engineer - They partake in the research, design, and development of hardware components. Without hardware engineers, it is impossible to imagine the current technological growth that we enjoy. Think of the latest Apple MI Max processor! There are many institutions that offer technical education to those students who are looking to build a career out of it.

Vijay Garg.