

VOTING IMPORTANCE

The Constitution of India was written on 26 January 1950, in which it was also written that from now on India is a democratic country. We all know that in a democratic country every citizen has the right to vote. But there are some citizens who do not consider their vote valuable and do not vote at the time of voting.

It is very important for such people to know how valuable even one vote can be. All citizens in India can tell the value of one vote if they wish. For example, France is a country where voting is done completely and every citizen considers it his responsibility to vote. That is why it is the biggest example of a democratic country.

The biggest example of not voting in our India was seen when Atal Bihari Vajpayee's government was formed. Then we had to go back to vote only after 13 days. Because at that time the general public did not vote properly, due to which the government also had to face problems.

If seen, voting has so much power that it can even determine one's mother tongue. Mother tongue is chosen on the basis of votes. The biggest example of this is America, that is why voting is not only for the government but is also very important for the common citizen.

Voting is held once in 5 years in our country. Many people consider it useless and due to this the government has to run voting awareness campaigns every time. Rallies are taken out at many places and voting is promoted.

REAL STORY OF POJK

ADV. AMRIK SINGH

The Kashmir is the land of god gifted, Acharya, Saints, Rishi, Mouni, Gurus belongs to all walk of caste creed and religions. For example Sh. Shanker Acharya Ji, Baba Amarnath Ji, Vaishno Devi Shrine, Buda Amarnath Ji, Baba Rishi Ji, Sh. Guru Nanak Dev ji and Sh. Hargobind Ji also visited in the valley and like vise many a intellectual scholars borne there.

That this was the main reason in 16th century Mughal Emperor and an Islamic fundamentalist Aurangzeb made up his mind to make mass conversion of hindus into Islam religion, which was strongly opposed and ultimately 9th Guru Teg Bhadur ji stood against the forcible conversion with the result he laid down his life for this noble cause and at last he was martyred at Chandni Chowk Delhi for the sake of hindu religion.

Since that time the radicalization of Islamic culture was gaining momentum and with the result in the year 1948 of 22nd October, Pak army in conanivance with kabailyees terrorist organization attack on entire J&K like Gurela war on Poonch, Muzafarbad, Mirpur, Kotli & Bhimber. That until and unless Indian Army called, the Pak army retaliated by our civilians including retired army Ex Serviceman, the most interest thing was that in Tehsil Bagh some brave soldier came out with Hollow iron pipes and used them in Place of big tops after filling with barood and pebbles stones which were converted into a big gun. That the fearless war was counter by our braves retired soldier.

In the mean while Indian Army comprises with Patiala regiment reached and retaliated furiously. That the Poonch Sector was taken over by Brigadier Pritam Singh who did a tremendous role while constructing a civil airport at Poonch Sector for smooth landing of aircrafts who carried out the army personnel along with ammunition, Brigadier Pritam Singh also gave training to the under aged Civilians youths who gave befitting reply to Pak army.

Similarly the Kashmir sector was taken over by Brig. Rajinder Singh along with Maqbool Sherwani who stood against Pak Army like a Chitan (Mountain) and in this war almost 45000 Civilians martyred in both the sector.

That touch wood in simple words due to the selfish motive of Pandit Jawaharlal Nehru & Sheikh Mohd. Abdullah we lost our POJK part of J&K otherwise today entire J&K would be the integral part of India.

Multi-Asset Funds, the most appropriate investment vehicle

ROHIN GUPTA



At a time when the stock market is at an all-time high, it is a genuine concern for many investors as to how to go about their investments. Thoughts which are at the top of the mind are whether they should keep investing or should they step aside. Interestingly, none of these

options is prudent for a successful and happy investment experience. So, how to go about it?

Since valuations are no longer cheap, it is advisable that one should focus more on getting the asset allocation right. It is here that Multi-Asset Funds emerge as the most appropriate investment vehicle which can suitably take care of asset allocation requirements while being invested in a diversified portfolio.

As the name suggests, a Multi-Asset Mutual Fund is an offering which invests in three or more asset classes with a minimum exposure of 10% to each asset class. Typically, this category of fund invests in asset classes like equity, debt and gold. Many such funds also invest in infrastructure-related instruments like REITs and InvITs.

Given the fact that different asset classes are unique with their distinct valuation dynamics, risk to reward ratios and different market cycles, investing in a Multi-Asset Fund fairly distributes the associated risk while the portfolio is truly diversified. Thus your portfolio is not prone to risks emanating from any one particular asset class.

In short, by investing in a Multi-Asset Fund, an investor benefits from optimal asset allocation, leading to reasonable risk-adjusted returns by benefiting from several asset classes within a single fund. Thus, investors need not worry about which asset class to invest into, the quantum of investment and rebalancing. The expert fund management team takes care of all the aspects of investment and rebalances the portfolio as and when required.

While there are several offerings in this category, one of the consistent performers here is the ICICI Prudential Multi-Asset Fund. Be it one, three, five and 10-year basis, the fund has been among the top performer and has beaten the category average returns in the range of 7-12% across these periods. Investors can consider this category offering for both lumpsum and SIP investment.

(The writer is Mutual Fund Distributor, J&K).

Reclaiming POJK: India's Pursuit of Historical Justice

DR. BHARTI GUPTA

Pakistan Occupied Jammu and Kashmir (POJK) has long been a point of contention between India and Pakistan, each nation claiming rightful sovereignty over the region. The region has remained a source of tension and conflict since the partition, leading to several wars and skirmishes between India and Pakistan. The first full-scale war over Kashmir was fought in 1947-1948, immediately after the tribal invasion. Subsequent conflicts occurred in 1965 and 1999, contributing to the ongoing dispute. India's goal in reclaiming POJK is part of its broader strategy to seek a resolution to this long-standing and contentious issue.

The issue of POJK is deeply rooted in historical, political, and territorial disputes. India's claim to the region is based on the legal accession of Jammu and Kashmir in 1947, its commitment to territorial integrity and sovereignty, and concerns over the human rights and welfare of the people living in the region. The ongoing conflict and tensions surrounding this dispute underscore the importance of finding a peaceful resolution that respects the rights and aspirations of all stakeholders, including the people of Jammu and Kashmir.

In order to examine in detail India's rationale behind the sustained efforts to reclaim POJK, it is important to flash back a few important historical facts. The history of POJK can be traced back to the partition of British India in 1947. As India and Pakistan emerged as independent nations, the fate of the princely states within their territories became a central issue. The princely state of Jammu and Kashmir was then ruled by Maharaja Hari Singh. The partition allowed the ruler of Jammu and Kashmir, sought the option to accede to either India or Pakistan. Maharaja Hari Singh initially sought to maintain the standstill agreement with either of the dominions. However, the tribal invasion in October 1947, supported by Pakistan became the

precursor for the future outcomes in the form of accession of the princely state of Jammu & Kashmir with India; and the creation of POJK.

The tribal invasion of the princely state of Jammu and Kashmir in 1947 serves as a crucial backdrop to the creation of POJK. This invasion was a significant event that contributed to the complex and contentious history of the region. On 22 October 1947, tribal militias from Pakistan, along with the support of elements from the Pakistani military and under the patronage of the British, launched Operation Gulmarg by attacking Jammu and Kashmir. This invasion was aimed at forcibly taking control of the region as the British had failed to convince the Maharaja through diplomatic tactics to become part of Pakistan.

On October 22, 1947, the tribal forces captured the town of Muzaffarabad, which served as the capital of the Poonch region in the state. On October 24, the tribesmen captured Baramulla, a town located to the northwest of Srinagar, the summer capital of the princely state. Baramulla was strategically significant as it lay on the road to Srinagar. On 26 October 1947, Maharaja Hari Singh, the ruler of Jammu and Kashmir, sought military assistance from India to repel the tribal invasion. He signed the Instrument of Accession, which allowed Indian troops to enter the state. On October 27, Indian troops were airlifted into Srinagar to help defend the city from the tribal invasion. This marked the beginning of India's formal involvement in the conflict.

India's pursuit of a resolution at the UN Security Council (UNSC) occurred on January 1, 1948. Following the establishment of the United Nations Commission for India and Pakistan (UNCIP), on April 21, 1948, the UNSC passed Resolution 47. This resolution mandated an immediate cease-fire and called upon the Government of Pakistan to ensure the withdrawal from the state of Jammu and Kashmir of tribal forces

and Pakistani nationals not typically residing there, who had entered with the intent to engage in conflict. It also requested the Government of India to reduce its forces to a minimal level, paving the way for the conditions necessary for conducting a plebiscite regarding the state's accession to either India or Pakistan. However, it wasn't until January 1, 1949, that the ceasefire could be implemented, with General Gracey representing Pakistan and General Roy Bucher representing India signing the agreement.

In July 1949, India and Pakistan reached the Karachi Agreement, which established a ceasefire line to be monitored by military observers. This ceasefire line would later evolve into the Line of Control (LoC), dividing the region into the state Jammu and Kashmir and Pakistan-Occupied Jammu and Kashmir. The conflict did not end with the ceasefire, and subsequent wars and disputes between India and Pakistan have continued to impact the region. The issue of Jammu and Kashmir remains a major point of contention between the two countries and has implications for regional stability and geopolitics.

Now let us explore India's rationale for reclaiming POJK, which may include the following points:

The Instrument of Accession, the Legal Foundation of India's Claim: On October 26, 1947, Maharaja Hari Singh signed the Instrument of Accession, formally integrating Jammu and Kashmir into India. This accession was legal and recognized under the British Indian Independence Act of 1947, which provided the basis for the transfer of princely states to the dominions of India and Pakistan. India's right to POJK rests on this legally executed accession.

Territorial Integrity and National Sovereignty: India's commitment to its territorial integrity and sovereignty is a driving force behind its claim to POJK. The nation believes that the areas now occupied by Pakistan were acquired through the use

of force and not in accordance with the will of the people or the legal provisions in place during the partition. India's assertion is grounded in its belief that the territorial boundaries established at the time of independence should be respected.

Human Rights and Welfare :India has expressed concern over the human rights situation in POJK. It argues that the people living in this region should have the same rights and benefits as those in other parts of Jammu and Kashmir that are under Indian administration. This includes the right to democratic governance, freedom of speech, and protection of minority rights, which India believes have been undermined. India often asserts that the people of Jammu and Kashmir, including those in POJK, should have the right to determine their own future through democratic processes. India's goal is to establish democratic governance and provide the people with the opportunity to participate in their own governance. It argues that the status quo in POJK does not adequately fulfill the aspirations of the Kashmiri people.

POJK's Strategic and Geopolitical Considerations: The geographical location of Jammu and Kashmir, which includes POJK, holds significant strategic importance. It is situated in the Himalayan region and shares borders with China. India's interest in regaining control over the entire territory is driven, in part, by strategic and geopolitical considerations.

It is crucial to note that the people of Jammu and Kashmir, including those in POJK, are central to any resolution of the dispute. Their voices, aspirations, and concerns must be considered in any future political arrangement. And therefore, the prerequisite for this needs POJK to be reclaimed to give overall justice to the people of Jammu and Kashmir.

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The ancient Aap Shambu temple

OMKAR DATTATRAY

The Aap Shambu temple located at Sathrian (Roop Nagar ) Jammu is an ancient temple which is much popular and the devotees visit this temple throughout the year .But there is rush of pilgrims in the temple on Maha Shivratri .The temple houses a natural Shiv Lingam which is seen half and the other half is under the earth .This natural Aap Shambu temple is of much attention to the people and attracts the pilgrims throughout the year. The Shiv Ling is not man-made but is natural and thus is frequented by a large number of devotees especially on Mondays, Amavasya and Purnimashi.

According to a legend ,in the times immemorial this entire place was an uninhabited jungle ,the milky cows and buffalos used to come to the Lingam after grazing and shed entire milk on the Shiv Lingam. There is heavy rush of devotees on the occasion of Maha Shivratri. As the name indicates ,there Lord Shiva appears as self manifested. The temple in the past comprised a remote ,obscure and a ordinary shrine ,but has been turned into a piece of good and pleasant architectural design. The Aap Shambu temple has an immense popularity among people and it turned into a shrine of great attraction being frequently visited by the people. The shrine is every year decorated with colorful bunting, pandals, Kanata before Shivratri and the temple gears for the thousands of people on this auspicious day for having a glimpse of the natural Shiv

Lingam .A large number of devotees pay visit to this shrine on Maha Shivratri and eve otherwise ,people pay obeisance to Lord Shiva on the normal days and seek blessings from Shiva who is called as Ashtoosh for his being pleased with a small Bhakti .On the Maha Shivratri ,there is great rush of the pilgrims and people are seen waiting in long ques for having a turn to have the Darshan of the Shiv Lingam .In good olden days ,the devotees used to carry water with them from long distances and they traversed distances and traveled through jungles and bushes to finally offer water ,flowers ,milk to the Shiv Linga and seek blessings .In those days ,the people from nearby Muthi ,Paloura and other places used to come to this shrine to pay obeisance to Shiva and seek blessings from the Lord Mahadev .In those old days it was an arduous journey to travel to this place and have the darshan of Lord Shiva .But today with the efforts of the management committee ,there is every facility at this shrine and people easily reach this place and have a glimpse of Shiv Lingam .The shrine has a picturesque location on the western side of Roop Nagar and the Channore locality is seen from this shrine. The main attraction of this shrine is the sacred spot where Pindi is manifested .There is a Svaaynbu Lingam and the popular belief is that it does not like to be covered and therefore the main shrine is open and there is no roof on it .It has on one side an old bush of Akk and on the other side Garana tree .There are other trees of various varieties

which add charm and beauty to the temple .The management committee performs an annual yagya on Maha Navami in honor of goddess Durga and also on Maha Shiv Ratri to propitiate Lord Shiva and Prasad is distributed among the people .Kashmiri Pandits in large numbers visit this shrine ,pay obeisance and seek blessings from Shiva .Some KP's are the regular comers to this temple .The additions of small temples had been made by the management committee and as such there are small temples of Ganesh ,Goddess Durga ,Hanuman and other Hindu deities .There is an idol of sitting Nandi facing the Pindi .There is also an Amar Jot which keeps burning all the time .The story goes that a Gujjar who was living nearby Sathrian ,noticed that there was no milk in the udder of his buffalo which along with other animals went for grazing in the nearby jungle .He became suspicious ,that someone was stealthily milking his buffalo ,he followed the buffalo and was shocked when he found that while other cows and buffalos were grazing ,his buffalo came to the particular stone ,stood still ,and started releasing milk on the pindi .The Gujjar became curious and angry and tried to break the stone with axe .The stone started bleeding and the Gujjar was terrified and turned blind .On returning home ,his house turned into ashes .According to the flock lore ,the Gujjar and his entire family suffered a lot and finally the Gujjar died and misfortune befall his family .On hearing this story ,Maharaja Partap Singh came here and was very happy to see Lord

Shiva in the form of Pindi .He wanted to shift the Shiv Lingam to some other place from the desolate place and he ordered that it be shifted ,but the Linga could not be excavated .To the surprise of everyone ,the area which was dug during the day got filled in the night .This went for some days and when the matter was reported to Maharaja ,he taking it as a wish of the Lord decided to make a temple at the same spot .But in the dream Lord Shiva told him that jungle is the natural abode of Lord ,the king decided not to build any structure and let the Pindi remain as it is .Since then the Aap Shambu Linga is being worshipped in its original form. Besides the regular comers ,the temple witnesses a congregation of devotees during Navratri when Haven is performed on Navami and people partake Prasad .On all Sundays ,all night puja is held to propitiate lord and seek blessings from the God .In short the Aap Shambu temple of Roop Nagar has become a people's shrine as it has been developed by the management committee without any help from the government and this shrine is a place of our great heritage and culture .Let Aap Shambu remove all obstacles and bestow blessings to the people .May this temple awaken our real self and illumine our bodies and soul .Again may we keep visiting the Aap Shambu temple in future to seek His blessings .May Lord Shiva bring peace ,tranquility and prosperity to Jammu and Kashmir and to the whole of India.

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Women Reservation: A Beginning

VIKAS

Empowering a women is a key to building a future we want' Amartya Sen

On 20 September 2023, Lok Sabha had passed the historic women reservation bill as 128th Constitutional amendment act with a huge margin of 454 votes in favour and two against. On the very next day, the bill got passed in Rajya Sabha and became an act after receiving the assent of the President who herself a women on 29 September. The bill provides 33% reservation for women in Lok Sabha and legislative assemblies of states and UTs only after the delimitation ( frozen till 2026) . The bill for women reservation was first introduced in 11th Lok Sabha under the coalition government headed by HD Deveogda and later in 1998 during Vajpayee's government but the bill failed to get the approval of the house both the time. Later in 2008 UPA government had introduced the women reservation bill, it passed in Rajya Sabha in 2010 but was never introduced in lok Sabha and hence got lapsed after the expiration of 14th Lok Sabha. But 17th Lok Sabha fulfilled the long pending demand of reservation for women.

But the question is why the need of this reservation arises? The answer to this question is inequality, we live in a society where despite being the half of the population women are struggling to get their pie. On the political front, the patriarchal political system of India had never allowed the women to come to the forefront and occupy

senior positions on party level as well as in cabinet ministries. We can cite here the example of 1960s when Indira Gandhi became the first female prime minister of India in 1996. The syndicates inside Congress party at that time used to call her "Gungi Gudia". But later that Gungi Gudia expelled them from the party and had won the upcoming election with a huge majority and taught them a lesson i.e. never undermine the Indian Women. Despite of equal struggle for freedom struggle, when constituent assembly was formed in 1946 there were only 15 women out of 389 members. In the first Lok Sabha (1952) there were only 22 female legislatures out 499 total strength. The percentage of female legislators in Lok Sabha had remained below 8% right from the first Lok Sabha to the 16th one, this shows how rational our political system is. Despite of having the sex ratio of 1020 females per thousand males ( National Family Health Survey 2023), present Lok Sabha have only 14% of women MP's and 10% in Rajya Sabha. Why Indian women are still under represented? The Problem lies in our patriarchal social structure, in which women were treated inferior right from the ancient times. The slangs and abuses in every nook and corner of our country are designated to females. We live in a country where Durga Puja is celebrated with utmost joy but the birth of a daughter is still a news of sorrow, where in every single hour; 49 women were either raped or tortured. There are problems it's the time to look for the solution. There's a need to

amend IPC 376 (rape ) by adding more strict and rigorous punishment rather than just 7 to 10 years.

By giving reservation, we have ensured their political right to get elected, but on the social front there's a lot more to do especially on women health. According to a survey conducted by Harvard University, women access to healthcare in India is the need of the hour as it requires some desperate changes to achieve well being and gender equality. Women's disproportionate poverty, low socio-economic status, gender discrimination and reproductive role expose them to various diseases. Malnutrition is a serious health concern that threatens the survival of Indian mothers and their children, many women and teenage females experience iron deficiency or anemia due to menstruation. At least 70% of all reproductive disease in women leads to 40,000 cervical cancer deaths every year. Girls tend to miss six days of school a month on an average due to inability to manage their periods at school . This eventually contributes to almost 23% girls dropping out of schools on reaching puberty, which critically undermines their potential as individuals and future leaders. The government should take effective measures such as by establishing "sakhi dispensaries" in every village to provide a cheaper and better healthcare to our daughters and mothers, sanitary napkins must be available in these dispensaries on a subsidized rate, so that every women can afford it. Remember the offspring will be healthy only if our mothers are healthier.

On the economic front, we are living in age where we have a women finance minister but still Indian women are reluctant to participate whole heartedly in the economic development of the country, Indian women are designated as Annapurna, they know how prepare nutritious food even in meagre financial resources, they are the homemakers, no one can better manage the household budget as they do but there's a need to make our Annapurnas economically independent. A reservation should be introduced in micro and small enterprises such as handiercraft, handloom, khadi industry. There should be a wage board which ensures equal remuneration to both men and women. On village level, awareness campaigns should be started with the help of NGOs to encourage rural women to be independent economically.

As former General secretary of United Nations, Ban ki Moon had said "Gender equality requires the engagement of women and men, girls and boys, it's everyone's responsibility". There's an immediate need to add gender studies in Indian school textbooks in order to prepare a better gender equal future for all of us where everyone have their say equally in governance as well in policy making irrespective of their gender. India is heading towards achieving the sustainable development goal of gender equality (2030) but along with political participation we should also focus on women health and education which is their right and we have to ensure that right.

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