

J&K BUDGET: GROWTH AHEAD

The forthcoming Jammu and Kashmir Budget Session on February 2 is being welcomed with strong optimism and positive expectations across the region. Seen as a crucial milestone in the ongoing journey of development and good governance, the session reflects a confident outlook for economic growth, social progress, and long-term stability.

Jammu and Kashmir has been steadily moving forward with visible improvements in infrastructure, administration, and public welfare. The upcoming budget is expected to further strengthen this progress by focusing on people-centric policies and sustainable development. With a clear vision and structured planning, the budget session is anticipated to outline priorities that directly benefit citizens across urban and rural areas alike.

A key highlight of the budget is likely to be its emphasis on infrastructure and connectivity. Continued investments in roads, power, water supply, and urban development projects will play a vital role in boosting economic activity and improving everyday life. Enhanced connectivity not only supports trade and tourism but also ensures better access to education, healthcare, and employment opportunities.

The budget session is also expected to reinforce the government's commitment to social sectors. Education, healthcare, and skill development are likely to receive focused attention, reflecting an inclusive approach to growth. By empowering youth through education and employment-oriented initiatives, the budget can harness the region's demographic strength and prepare it for future challenges.

Agriculture and horticulture, the backbone of Jammu and Kashmir's economy, remain a strong area of focus. Positive policy measures, modern farming techniques, and improved market access can further enhance productivity and farmer incomes. At the same time, tourism—an essential pillar of the local economy—is expected to benefit from sustained support, creating new avenues for livelihood and showcasing the region's natural and cultural richness.

Overall, the February 2 Budget Session represents confidence, continuity, and commitment. It underscores a forward-looking approach aimed at balanced development and shared prosperity. With a positive framework and clear intent, the J&K Budget Session is set to reinforce trust, inspire hope, and pave the way for a prosperous and progressive future for the region.

CANCER AWARENESS, PALLIATIVE CARE AND SOME RECENT MEDICAL RESEARCH UPDATES

PK MAM

Life is as fragile as a drop of water on a lotus leaf—uncertain and fleeting. None can foresee what tomorrow holds, or when, where, and to whom cancer may strike. This relentless disease has touched almost every family, leaving fear and suffering in its wake. Yet, even amid these trials, many remain anchored in faith, trusting that a higher wisdom prevails and that we are never truly abandoned. This belief sustains us.

JANUARY 2026 - A STARK REMINDER

The granddaughter of former US President John F. Kennedy died at the age of 35 from a rare form of leukemia. Announcing her passing, the family said, "Our beautiful Tatiana passed away this morning." She was a climate-change and environmental journalist, and the second child of Caroline Kennedy and Edwin Schlossberg. During her illness, she had also criticised her cousin, the US Health Secretary, for scepticism and cuts in cancer-research funding. THE stark reality remains that, despite all resources, destiny often plays a decisive role in the battle against cancer.

Cancer Day is also a moment to honour those who have bravely battled this relentless disease. We remember the loved ones we have lost and stand in solidarity with those still fighting. Their courage fuels our collective resolve to advance research, improve treatments, and ultimately defeat cancer.

This article brings together selected recent developments in cancer awareness, palliative care, and medical research, focusing on insights that are practical, compassionate, and hopeful. My engagement with this subject began nearly six decades ago while witnessing my father's battle with cancer. If these reflections offer even modest reassurance to those confronting cancer, the effort stands justified.

BROADER AREAS OF CONCERN

The Rising Concern of Cancer in Young Indians

The National Cancer Registry Programme (NCRP) has flagged cancers among adolescents and young adults (AYAs) aged 15-39 as a growing concern. Breast, thyroid, mouth, tongue, head and neck, and gastrointestinal cancers are the leading sites in the 30-39 age group. The age-adjusted incidence rate is higher in females than in males, with approximately 1.69 lakh new cancer cases reported annually in this age bracket.

Experts attribute this rise to lifestyle and environmental factors such as obesity, sedentary habits, chronic stress, delayed childbirth, processed diets, and pollution. While most cancers affecting AYAs fall outside routine screening, studies suggest that nearly 40% of cancer risk can be reduced through lifestyle changes—quitting smoking, limiting alcohol intake, maintaining healthy weight, and regular physical activity.

A NEW HOPE IN CANCER TREATMENT

Dr. Geetha Manjunath's Niramai has developed AI-powered Thermalytix screening, offering safe, painless, and affordable breast-cancer detection. Another promising development is Anktiva, an FDA-approved bladder-cancer drug by Immunity Bio, which has shown encouraging results in trials for other cancers and even long COVID.

THE AGONY OF CANCER PAIN

Pain is a harsh reality for many cancer patients. Prostate cancer, in particular, can be devastating, with patients often experiencing excruciating pain resistant even to the strongest painkillers. However, there is hope. Dr. Hinanna Berjis, a pain physician, advocates a broader approach to pain management, incorporating therapies that are safe, accessible, and empowering.

Redefining pain does not replace medicines; it complements them by integrating patient-centred therapies. The goal is not to fight pain endlessly, but to make it bearable,

improve sleep, and restore dignity. Even modest relief can renew hope, which itself becomes a vital component of compassionate cancer care.

THE POWER OF PALLIATIVE CARE

Palliative care is not limited to end-of-life support. It focuses on improving quality of life by addressing pain, emotional distress, and supportive needs at any stage of illness. Early integration of palliative care helps patients live better—and often longer—by restoring comfort, dignity, and holistic support.

FEW RECENT RESEARCH UPDATES (2025-26)

December 2025: UK researchers successfully used donor immune cells from healthy individuals to treat aggressive bone-marrow cancers, converting them into "living drugs."

November 2025: An ICMR study identified sleep deprivation, chronic stress, and obesity as emerging risk factors for breast cancer.

October 2025: Certain tumour-resident bacteria were found to enhance chemotherapy effectiveness.

October 2025: AI-enabled gut-bacteria cataloguing improved prospects for early colorectal-cancer detection.

October 2025: India unveiled its first indigenous CAR-T cell therapy.

September 2025: Light-based cancer therapy showed nearly 99% success in early trials.

September 2025: A parliamentary panel recommended increased oncology funding and price caps.

June 2025: Regular exercise significantly improved survival in colon-cancer patients.

June 2025: Advances in 3D imaging improved early oral-cancer detection.

June 2025: Tata Memorial Hospital introduced ultra-high radiation dosing for kidney cancer.

April 2025: AIIMS reaffirmed the benefits of early palliative-care integration

STAYING STRONG AGAINST CANCER

Cancer is fought not only with medicines, but also with resilience. A healthy lifestyle, balanced nutrition, physical activity, emotional support, and a positive outlook play a vital complementary role. No one faces this journey alone.

AFFORDABILITY: A GRAVE CHALLENGE

Affordability remains one of the gravest challenges in cancer care today. Advanced treatments—particularly immunotherapy and targeted therapies—though promising, are often prohibitively expensive, sometimes costing several lakhs of rupees per treatment cycle and requiring prolonged therapy. For the common man, such costs are simply beyond reach, forcing many families into debt or premature discontinuation of treatment.

Addressing this reality demands collective responsibility. Governments must strengthen public healthcare, regulate prices, and widen insurance coverage, while society, NGOs, and charitable institutions must actively participate in easing this burden. Compassionate consideration is not optional—it is essential to ensure that financial hardship does not decide who lives and who suffers.

WHILE some may seek philosophical solace in concepts such as karma, for patients and families the lived reality is an ongoing struggle with the unknown. It is not DEATH we fear, but the DEADLINESS of the disease and the suffering it brings. Still, life remains precious, and individuals respond according to the resilience they are able to summon.

May the Almighty guide our medical scientists to discover effective treatments for this dreadful disease sooner rather than later. Such a breakthrough would truly be a great service to humanity.

May all beings be free from suffering?

Jammu and Kashmir's Economy at a Crossroads: Expectations from the Upcoming UT Budget

PROF. VIRENDER KOUNDAL

Jammu and Kashmir, now officially the Union Territory of Jammu & Kashmir (JKUT) since the reorganisation of the former state in 2019, has a unique economic profile in India. Nestled in the Himalayan mountains, with valleys, hills, plains, and a diverse culture, the region has rich potential in tourism, horticulture, agriculture, hydropower, and handicrafts. However, the UT's economy has also faced longstanding structural challenges and fiscal pressures that need urgent policy attention.

In recent years, JKUT's economy has shown signs of stabilization and growth, despite enduring fiscal stress and external shocks such as security-related disruptions and the COVID-19 pandemic. The Gross State Domestic Product (GSDP) or UT's economic output is projected to grow significantly in the near future. For 2025-26, the GSDP is projected to reach around ₹2,88,422 crore, with growth estimated at about 9.5 percent compared to the previous year, reflecting renewed economic momentum. This growth projection is a positive sign of economic revival and resilience. Nevertheless, it is important to understand that a large part of this economy's performance depends not just on local economic activities but also on financial support from the Government of India and structural reforms aimed at improving revenue generation and reducing fiscal deficits.

Jammu and Kashmir's economy traditionally hinges on few major sectors, agriculture and horticulture, tourism, infrastructure projects, cottage and small scale industries. The UT is famous for basmati rice, rajma, apples, walnuts, saffron, and other high-value horticultural products. Religious places, scenic valleys, mountains, lakes, and cultural heritage sites have historically been magnets for tourists, contributing

to local incomes. Rail, road, tunnel, and connectivity projects including tunnels and rural road schemes have substantial long-term economic impact. Despite strengths in these areas, the UT's internal revenue streams remain narrow relative to its expenditure needs, which leads to heavy dependence on central transfers to sustain basic services and development programs.

While there are areas of strength, JKUT faces several deep-rooted economic challenges that have serious implications for growth, public services, and fiscal balance. Below are the key problem areas.

1. Overdependence on Central Grants - One of the most pressing issues for JKUT is its dependence on central assistance to fund its budget. According to recent budget data, a major portion of the UT's revenue comes from the Government of India. For instance, under the 2024-25 Union Budget, Jammu and Kashmir received total central transfers of about ₹42,277.74 crore, of which approximately ₹40,619.3 crore was central assistance to bridge the UT's resource gap. Similarly, in the 2025-26 Union Budget, the central government allocated around ₹41,000.07 crore in central assistance to JKUT to support fiscal needs.

This level of dependence often exceeding 50 percent of the UT's total receipts means that JKUT cannot fund even basic services and obligations with its own internal income. This reliance reduces local policy space and makes the UT vulnerable to changes in national fiscal priorities.

2. Limited Own Revenue Base - JKUT's own-source revenue which includes taxes such as GST, excise duties, motor spirit tax, and non-tax revenues like electricity charges and land rents remains relatively limited. For example, in a recent half-year data for 2025-26, the UT's internal

revenue generation from tax and non-tax receipts stood at around ₹10,984 crore (₹6,777 crore in tax and ₹4,207 crore in non-tax), which is small compared to overall expenditures. This low revenue base arises from narrow tax collection efficiency, low compliance and informal economy features, underdeveloped industrial and manufacturing tax base. Without enhancing its own revenue, JKUT remains financially fragile and perpetual recipients of central support.

3. High Revenue Expenditure on Salaries and Pensions - A large share of budget expenditure in Jammu and Kashmir goes toward salaries, pensions, and other committed costs. Recent data shows that in the first nine months of 2024-25 alone, salaries and pensions accounted for over 69 percent of revenue expenditure, leaving less space for development spending. While paying government employees and pensioners is necessary, this high committed expenditure crowd out spending on priorities such as healthcare, education, infrastructure, agriculture, and job creation.

4. Underinvestment in Capital Expenditure - Capital expenditure spending on long-term development projects such as roads, irrigation, and buildings is critical for future economic growth. While some progress has been made, capital spending remains modest relative to total outlays. For example, during early 2025-26, only around ₹2,574 crore was spent on capital expenditure, much lower compared to the ₹30,994 crore spent on revenue items. Low capital investment limits the UT's growth potential and delays essential infrastructure projects that can boost connectivity, trade, and quality of life.

5. Fiscal Stress and Debt Pressure - Jammu and Kashmir has historically faced fiscal stress due to the nature of its expenditures and financing patterns. According to economic surveys, public

debt remains a large component of its liabilities, with internal debt and provident fund liabilities forming significant proportions of total debt. High fiscal stress constrains the UT's ability to borrow for development without increasing donor dependence or risking budget deficits.

The structural and fiscal challenges outlined above are not just figures in a finance document, they have real and direct impacts on life and development in the region. Some of the key consequences include:

1. Slow Job Creation - Despite potential in sectors such as tourism and horticulture, limited funds for enterprise development and market expansion slow the pace of job generation, especially for youth entering the labor market.

2. Strain on Public Services - With a large portion of the budget tied up in salaries and pensions, sectors like health, education, social welfare, and basic infrastructure often receive less than what they need. This can lead to inadequate public services and infrastructure deficits in remote areas.

3. Reduced Fiscal Autonomy - Heavy reliance on central transfers reduces local government autonomy. It limits JKUT's flexibility in designing region-specific fiscal measures, reforms, or social programs tailored to local needs.

4. Interruptions and Uncertain Growth - Security-related disruptions in parts of the UT affect tourism, local industries, and investor confidence. Coupled with weak internal revenues, these external risks can interrupt economic activities periodically.

Given these challenges, the upcoming JKUT Budget needs to balance immediate fiscal sustainability with long-term growth strategies. Here are practical policy recommendations that should be addressed:

1. Expand Own Revenue Base - The UT government should take proactive

steps to strengthen tax and non-tax revenue by improving GST compliance and enforcement through digitization, better data analytics, and taxpayer services. Modernizing property tax systems in urban areas. Enhancing non-tax revenue by efficient charging for services (like electricity usage, water fees, and tourism-related fees). This reduces dependency on central transfers and builds long-term fiscal sustainability.

2. Rebalance Expenditure Toward Growth - While committed expenditures (salaries and pensions) are necessary, the budget should earmark a higher share of spending for capital investments that drive growth like rural roads and connectivity, irrigation infrastructure for horticulture and farming, digital infrastructure for education and governance. This shift will create jobs and open new economic opportunities.

3. Strengthen Fiscal Discipline and Accountability - To manage limited resources effectively, the government should enforce strict budgetary discipline to avoid unproductive spending, use transparent financial management systems such as BEAMS and PFMS for better accountability, continually review and audit major programs to ensure effectiveness etc.

4. Prioritize Entrepreneurship and MSME Development - Small businesses and startups are engines of job creation. The budget could include seed funding and credit support for Micro, Small and Medium Enterprises (MSMEs), special incentives for sectors like IT services, handicrafts, food processing, and ecotourism, market access support through trade fairs and export facilitation etc.

5. Focus on Human Capital - Investments in health and education are essential for long-term prosperity like expand healthcare infrastructure in rural and hilly areas, improve school infrastructure and teacher

training programs, promote skill development programs tied to local industry needs particularly tourism, agriculture, and renewable energy.

6. Targeted Welfare with Growth Orientation - Welfare schemes should be carefully targeted to the most vulnerable sections of society, ensuring benefits reach those who need them most, schemes encourage economic participation and avoid dependency cycles, programs such as conditional cash transfers are tied to education or health outcomes.

7. Strengthen Public-Private Partnerships (PPP) - Encouraging private investment through PPP can mobilize additional capital for infrastructure projects like hospitality and tourism infrastructure, renewable energy projects, logistics and warehousing facilities in border areas. This approach leverages private sector efficiency and reduces public burden.

The economy of Jammu and Kashmir stands at a crossroads. With strong natural resources, cultural heritage, and strategic investments in infrastructure, the UT has the potential to transform its economic landscape. However, persistent revenue weaknesses, high dependence on central grants, and structural fiscal stress pose significant hurdles. The upcoming JKUT Budget offers a critical opportunity to address these issues. By expanding its own revenue base, prioritizing capital investment, promoting entrepreneurship, and strengthening fiscal discipline, the region can achieve sustainable and inclusive growth. The road ahead requires careful planning, innovative policies, and collaboration among central and local stakeholders but with commitment and strategic focus, Jammu and Kashmir can chart a new era of economic prosperity for its people.

How to Avoid Stress and Anxiety During Board Exams

DR VIJAY GARG

Board exams are an important phase in a student's academic life. They often bring pressure, expectations, and fear of the unknown. While a certain level of stress can motivate students to study, too much stress and anxiety can harm concentration, memory, and overall well-being. Learning how to manage this pressure is just as important as preparing for the exams themselves.

One of the most effective ways to reduce stress is proper planning. Creating a realistic study timetable helps break the vast syllabus into smaller, manageable parts. When students know what to study and when, the feeling of being overwhelmed decreases. It also builds a sense of control, which naturally lowers anxiety.

Regular breaks and balanced routine are equally important. Studying continuously for long hours can exhaust the mind. Short breaks, light stretching, or a quick walk can refresh the brain and improve focus. Along with this, getting enough sleep is essential. Sleep helps in memory consolidation and keeps emotions stable. Late-night cramming may increase anxiety and reduce performance.

Healthy eating and hydration also play a role in stress management. Nutritious food, fruits, and plenty of water keep energy levels steady. Excessive caffeine or junk food can increase restlessness and disturb sleep, adding to anxiety.

Another powerful tool is positive thinking and self-talk. Many students create unnecessary fear by constantly thinking, "What if I fail?" or "I can't do this." Replacing such thoughts with positive ones like, "I am prepared," or "I will



do my best," builds confidence. Practicing deep breathing, meditation, or simple relaxation exercises can calm the mind during moments of panic.

Avoid comparisons with friends or classmates. Every stu-

dent has a different pace, learning style, and strength. Comparing marks, hours of study, or mock test scores only increases pressure and lowers self-esteem. Focus on your own progress instead of competing with others.

Support from parents, teachers, and friends Conquer the "Unknown" with Planning

Anxiety often stems from a feeling of being out of control. Structure is the best antidote to this.

The Power of Small Chunks: Instead of looking at a 200-page textbook, break it into "micro-goals." Finishing one specific chapter feels like a win, which releases dopamine and reduces stress.

Realistic Timetables: Avoid "aspirational" schedules that offer no time for breathing. A good plan includes 50 minutes of study followed by a 10-minute break (the Pomodoro Technique).

Prioritize Weak Areas: Tackle the subjects you fear most during your peak energy hours (usually in the morning) so they don't loom over you all day.

2. Treat Your Body Like an Athlete
 You wouldn't expect a car to run a race on empty or poor-quality fuel. Your brain is no different.

The 7-Hour Rule: Sleep is when your brain moves information from short-term to long-term memory. Cutting sleep to "cram" actually makes you more likely to forget what you've already learned.

Brain Food: Swap sugary snacks and excessive caffeine for nuts, fruits, and plenty of water. Sugar crashes can mimic the physical symptoms of a panic attack (racing heart, jit-

ters).

Move to De-stress: A 15-minute walk outdoors lowers cortisol (the stress hormone) and clears mental "fog."

3. Master Your Mindset
How you talk to yourself matters more than you think.
 Stop the Comparison Game: Everyone's preparation journey is different. Avoid "exam post-mortems" or discussing how many chapters others have finished; it only fuels unnecessary panic.

Positive Reframing: Instead of saying "I'm going to fail," try "I'm going to do my best with what I've prepared."

Mindfulness: If you feel a wave of panic, try Box Breathing: Inhale for 4 seconds, hold for 4, exhale for 4, and hold for 4. This tells your nervous system that you are safe.

4. On the Day of the Exam
The morning of the exam is about maintaining "zen."

No New Topics: Avoid looking at new material an hour before the exam. It creates confusion and lowers confidence in what you already know.

Arrive Early: Rushing to the center adds unnecessary "survival stress." Arrive early, find your seat, and settle in.

Triage the Paper: Spend the first 5-10 minutes reading the entire paper. Start with the questions you are most confident about to build momentum and "thaw" any initial brain freeze.

A Quick Reminder: A Board Exam is a test of your knowledge on a specific subject at a specific time. It is not a reflection of your worth or your entire future.
 (The author is Retired Principal)