

MULTIFACETED ARMY

At a young age and in schools, children are taught that Indian Army plays a pivotal role in protecting borders and giving a befitting reply to the enemies of the country that show aggression towards India. The enemy number one was Pakistan for several decades but lately China has also become a potent contender as Dragon nation has also shown ugly aggression especially in the Eastern Ladakh sector along LAC. With situation deteriorating along borders the army's role gets widened but what is more significant as far as Army is concerned is the fact that men in green not only secure country's borders but engage themselves in doing scores of other jobs to provide succor to the people especially those living along borders or in far off hamlets. Starting from providing school education to arranging educational trips and giving the youth the training to become dexterous in earning their livelihood, the army believes in a multi pronged strategy which ensures the young lot to become self-reliant as far earning a handsome income is concerned. Though time and again army used to support the people in whatever way it can to make them self-sufficient but enabling youth to become job providers instead of job seekers is the biggest contribution of the army towards people of UT of J&K. Beyond any doubt the army has consistently providing training to youth, women and children for becoming self-reliant and earning a handsome amount to live a life full of dignity and pride. In this very context, the army started mobile repair training centres at Gosti and Gohia villages of Doda district under Operation Sadbhawna. The four-week training will include theoretical and practical aspects of skills thus making the participants skilled in the field so that they can start a life with dignity and show progress in life through entrepreneurship at local level. These initiatives of army have helped hundreds of youth in the region since the start of Operation Sadbhawna and the people are more than satisfied looking into the progress which their offspring have made after being honed by the army. There is no comparison to the work done by the army in J&K's far-off hamlets because many people have become self-reliant after getting training from the men in greens.

REGULAR REVIEW

For getting fruitful results from an initiative, along with successful implementation on ground level, the timely review and imposition of necessary corrective measures to fill the loopholes, if found any, is a must. This criterion applies to every situation right from a classroom to the Governance and one who follows the same, is destined to get fruitful results. The present dispensation has also been following the same right from the day one of taking over the charge of the office and is one of the major hallmarks, responsible for par-excellence performance. Unlike its predecessors, the present Government not only leaves the job after taking necessary decisions or formulating a policy but besides ensuring its implementation on ground level, also keeps a constant check on the same at regular intervals so that the motive, for which a particular decision has been taken, is met without any failure. As it is a known fact that after the formation of the Union Territory, in order to ensure overall development of the people besides enhancing the economy, the present dispensation, in its efforts to establish peace on permanent basis in J&K, has launched a decisive battle against terrorism, which is providing expected results to some extent. In a recently held security review meeting in respect of Union Territory, the Union Home Minister Amit Shah, while expressing satisfaction on the performance of security forces against anti-national elements across J&K, has laid special stress for further strengthening the security grid so that no infiltration can be made from across the border. After taking detailed note of the present security scenario in J&K, the Home Minister said that as the number of active terrorists has been reduced significantly in J&K, there are chances of infiltration from across border as such the security network need to be strengthened to maximum possible limit to foil any such nefarious attempt. Lauding the untiring efforts of brave security personnel in carrying out anti-insurgency operations, he said it is only due to the efforts and sacrifices of our security personnel that the situation across J&K is improving with every passing day. The Minister was very much right in making such assertions as even a common man can observe the ground level change in J&K, which will soon be terrorism-free.

OFF 'D' CUFF

Emptying your Inner Cup

A student learns one-quarter from his master, the second quarter from fellow students, and the third when he teaches. Time and experience confer the last quarter. -A Sanskrit saying.

Someone once asked me why I was learning martial-arts. How was it useful for a spiritual teacher to know martial art? While I gave the person a response at that time, I wanted to share why I pursue martial art and something I have learnt from the great martial art legend, Bruce Lee.

There is a beautiful incident from the life of Bruce Lee. Once a student approached Bruce Lee to learn martial arts. Bruce Lee asked him why he wanted to learn from him, and the student replied that he liked Bruce Lee's form and demonstration. Bruce Lee then asked the student to show him some forms i.e., some Katas that he already knew. The student readily demonstrated them. Then Bruce Lee asked him a question - "Are you willing to unlearn what you have learnt?" The student was surprised and replied that he was not willing, as he had spent many years learning these things.

Bruce Lee then told the student a story of a professor who visits a Zen master. The Zen master pours some tea for the professor. But even when the

Swami Sukhabodhananda

My tomb shall bless and speak to the needs of my devotees.

-Sai Baba

EDITORIAL

Banks need to make effort to stop online frauds

NARVIJAY YADAV

After setback of the past two years due to pandemic, the A-Normale is returning and the economic activities are gaining momentum. Experts are predicting that the use of technology in day to day life and digital transactions will grow rapidly this year however the financial institutions will have to ensure protection of common users from online frauds. Before the pandemic, artificial intelligence (AI) did not have much role in the normal functioning of the banks and other financial institutions. But the lockdowns changed the trend. Online banking and Net banking eventually became a transformative measure in finance. Digital banking is not just about going paperless or cashless, but it has brought more convenience and freedom to the people with the help of technology. Those days are gone when visiting a bank was necessary to withdraw, deposit or transfer money from one's own or others accounts. With the arrival of financial technology (Fin-tech) startups like Paytm, Google Pay and Phone Pay, financial transactions have become a few seconds job only. Your mobile has turned into a bank. With the introduction of AI in the banking sector things have improved faster. Dr Hemant Garg, Nodal Officer (Social Media) at the International Financial Services Centers Authority (IFSCA), believes that crypto currencies and crypto assets powered by decentralized block-chain technology across the world will evolve and become popular in the same way as social media evolved and showed quantum jump from what it was in 2015. The government is in the process of releasing Block-chain CBDC (Central Bank Digital Currency) as the only legal tender or block-chain based crypto-currency. But by imposing 30 percent tax on crypto assets sale and purchase, it has initiated the process of recognising the technology and its beneficial trends for government revenue and a step towards recognising user transactions regarding crypto assets in India. In the coming times, the focus of Indian Fin-techs will be on securely speeding up the payment process and financial transactions with the help of technologies like Block-chain, Quantum Computing etc. Financial Institutions like banks are now looking for technology partners for themselves. For example, HDFC Bank issued a special credit card in association with Paytm. Joint products of banks and technology firms are a good sign of the progress of FinTech, but banks will have to make every effort to stop online frauds. Only then will the real benefit of Fintech be available to the common man, feels Dr Garg, who recently made India proud by successfully managing the Infinity Forum, an international FinTech event, inaugurated by Prime Minister Narendra Modi and addressed by several business leaders from across the globe, including Reliance Chairman Mukesh Ambani, Infosys co-founder Nandan Nilekani, and Soft bank CEO Masayoshi Son, to name a few. The Infinity Forum 1.0 was organized in collaboration with NITI Aayog, Invest India, FICCI and NASSCOM. The AI-backed fintech solutions will further improve financial transactions. A lot more is in the pipeline and things will unfold one by one in the coming time, however, the core concern remains the same, that is how to control online financial frauds. Banks need to make people aware of digital frauds and ways to avoid them.

(The author is a senior journalist and columnist).

Online vs Offline learning: Pros & cons

SUMIT SAURABH

Global Pandemic has written a new framework. Business models, lifestyles, and even the educational system have all undergone radical changes. Work from home, online banking, online shopping, and a slew of other notions were already in use; nevertheless, work cations, online learning, and a slew of other strange terminology grew in popularity thanks to the internet. COVID-19. These ideas became ingrained in our life, and believe me when I say that all of these changes were beyond the human mind's comprehension. For each of us, the past two years have been extremely difficult; each day has felt like a new learning experience. The best part is that we've made it through, evolved in many ways, and, most importantly, learned to deal with all of the obstacles and confrontations. Despite the fact that we were stranded at home for months, our daily supplies continued to flow. Offices were relocated to our living rooms, classrooms to bedrooms, and things slowed but did not stop. One thing that moves my heart as I sit and reflect on the previous two years is that I have truly experienced, up close and personal, despite the fact that Life Goes On! Every sector, including education, is now better prepared to deal with any unexpected circumstance. It makes me delighted to see how schools have managed to maintain uninterrupted classes during these trying times. I felt relieved to know that the years were not being squandered on students. Schools and universities went virtual, with education, online classes, tests, vivas, and presentations all taking place, and our youngsters emerging as digital savvy. Today, even a four-year-old is familiar with Google Meet, Zoom Classes, Teams, and Skype. Every day, a new app is released to make our lives easier. All technical intricacies, system handling, and excellent learning have been added benefits of an online learning system that arose mostly after lockdown. The Internet has been a complete lifesaver in terms of containing the virus. It saved many lives because socialising, meeting people, and gatherings were all outlawed, but due to online learning, we had access to everything. However, it raised some difficult concerns about whether to continue with the current educational system or return to our traditional method of education, which necessitates taking a detour. Is it safe to send our kids back to school or to college? Is internet learning beneficial to children's overall development? I'll be honest, empty school buildings, playgrounds, labs, libraries, and cafeterias do frighten me. During my school days, I recall making wonderful moments with my friends. I think back to those carefree days of my youth, and then I think about today's generation. Wi-Fi connectivity issues, excessive screen time, insufficient physical activity, a frightening vacuum, and a lack of spirited banter with pals are just a few of their mental health worries. These consequences of online learning are absolutely terrifying. In my view, there is a perpetual conflict between the classic offline learning method and the new typical online learning system. Both have pros and downsides; all we have to do now is weigh them carefully using comparative analysis. Socializing is essential, as are extracurricular activities, which have all but evaporated as a result of online schooling. However, a global pandemic catastrophe could still occur, and our children have not yet been immunized. The debate is over which of the two is the better option will continue for a little longer. Do you agree?

Changing contours of J&K's rural economy through dairy sector

With an aim to double farmers' income by 2022 while also focusing on improving the socio-economic condition of people, the government is working on several schemes on dairy development in Jammu and Kashmir to lift rural economy and improve livelihoods. Being an agrarian region, the agriculture sector contributes 16.18 per cent to J&K's GDP, of which 35 per cent is contributed by the Dairy Sector. Dairy is one of the most important sectors and the vast population living in rural areas relies on dairy and livestock for their livelihood. Therefore, improving the position of the dairy sector in J&K is directly proportional to improving the socio-economic condition of people. Since launch of 'Operation Flood' in 1970 which transformed India from a milk-deficient nation into the world's largest milk producer, White Revolution is gaining momentum in the whole of the country and J&K is also marching on the path.

Hand Holding for Small Scale Dairy Farming: Majority of the dairy producers in J&K are small holders having 2-3 animals, while the UT is producing 70 lakh liters of milk per day. To increase production, the production government has started several schemes like dairy entrepreneurship development scheme (DEDS) which focuses on setting up small dairy farms. And in this scheme 15000 dairy units of two cows each will be distributed as a special package for Jammu and Kashmir. Government is also working on cooperatives, as it helps to make milk production profitable with Jammu and Kashmir milk producers cooperative limited (JKMPC) is also working to raise the capacity from 50,000 LPD of milk production to 3 lakh LPD.

Integrated dairy development scheme (IDDS): Another scheme which not only focuses on providing financial assistance, but also supporting the dairy producer by providing milking machines, bulk milk cooling units at 50 per cent subsidy, Paneer-making, Khoya-making, Dahi-making, cream separator, ice cream-making machines, butter and ghee making machine, milk van, milk ATM and DG Set.

Other Schemes: Several central government schemes are also being implemented like National livestock mission, Livestock health and disease control, Rashtriya Gokul mission (RGM), Kisan credit card (KCC) to livestock farmers, National program for dairy development etc.

First Milk Village: Jammu and Kashmir administration has declared Jerri settlement in Reasi district as the first 'milk village' of the Union Territory and sanctioned 57 more dairy farms under integrated dairy development scheme (IDDS) for the hamlet. Apart from several schemes, the government is looking at various interventions like genetic up-gradation of cattle, cattle induction, fodder development, milk procurement and processing and health coverage and risk management.



The UT administration under the vibrant leadership of Lieutenant Governor Manoj Sinha is working tirelessly to improve the conditions of farmers and increase their income and fulfill dream of the Prime Minister Narendra Modi to double the income of farmers by 2022.

Scripting Success Stories: Manzoor Ahmad from Ramzan district of Jammu division shifted from running a dry-fruit shop to dairy business. At present, Ahmad sells around 200 lts of milk per day. His dream of becoming an entrepreneur was fulfilled with guidance from Animal Husbandry Department, Ramzan. The department offered him guidance on scientific lines to manage his dairy farm. Starting with four cows at his dairy farm in Bankoot, Banjali but with the help of Animal Husbandry Department the number has now reached to 20 cows for his farm under the Integrated Dairy Development Scheme (IDDS). Hailing from a family with an agricultural background, there has been no looking back for Asiya Bashir who at the very beginning had the idea of becoming an entrepreneur, supporting her family financially.

In the southern district of Kashmir Shopian, Asiya set up a dairy farm under Integrated Dairy Development Scheme (IDDS) of the department. A resident of village Chirath, Shopian, Asiya is successfully running her farm with 12 cows, of which six cows are giving milk and, according to her, is able to sell 90 to 100 liters per day through Jammu and Kashmir Milk Producers Cooperative Limited.

Mother Language: Foundation of children's education

ER PRABHAT KISHORE

UNESCO has declared 21st February as International Mother Language Day to promote the dissemination of mother language and awareness of linguistic and cultural traditions around the world and to inspire solidarity based on understanding, tolerance and dialogue. It believes that education based on first language or mother language must begin from the early years as Early Child Care & Education is the foundation of learning.

The first word a child hears from his/her mother is in the language of mother. Mother Language is usually the language which the child speaks at home with the family. Education in mother language refers to when a school integrates the child's language into classroom and school lessons. Mother Language plays vital role in the development of personnel, social and cultural identity. Language may be just a way to communicate with each other but mother language is something that helps us to stay connected with our roots and unique culture. Young children learn and grasp more quickly when they are taught in the mother language, because when they develop their mother tongue they simultaneously foster other basic skills like literacy and critical thinking.

A strong mother language foundation equips the children with skills required to learn a second or additional language. Cognitive as well as intellectual development is relatively faster when a person is proficient in the mother language. The children learning in mother language feel comfortable in the school environment and learn faster. They have a better understanding of the curriculum and don't have to re-learn skills learned when the child transfers to second language. Parent-child interaction increases the parent's confidence and increases self-esteem.

Mother Language is the blood of the soul in which thoughts move and from which they grow. In our country, the "Mother Language" is often neglected and actively suppressed on the name of globalization. The present education system has completely ignored the mother language as the medium of instruction in schools, especially in English medium schools. The teachers at the local level are also not so fluent in foreign languages. Neither they are able to transfer the required knowledge nor are the learners in a position to grasp it, resulting in knowledge deficit.

Children whose primary language is not the language of instruction in schools are more likely to drop out of school or fail in early grades. Recognising the crucial role of mother language in the every aspect of life, National Education Policy (NEP) 2020 has emphasised on its mandatory use in the edu-

cation system at the foundational stage. Clause 4.11 of NEP 2020 states, "Wherever possible, the medium of instruction until at least Grade 5, but preferably till Grade 8 and beyond, will be the mother-tongue/ home language/local language/regional language. All efforts will be made early on to ensure that any gaps that exist between the language spoken by the child and the medium of teaching be bridged. In cases where home language/mother tongue text-book material is not available, the language of transaction between teachers and students will still remain home language/mother tongue wherever possible. The teachers will be encouraged to use a bilingual approach, including bilingual teaching-learning materials, with those students studying whose home language may be different from the medium of instruction". In India, Matribhasha Diwas is celebrated every year in schools on this day to promote the use of mother tongue with the following objectives: (1) To highlight the linguistic diversity in our country.

(2) To encourage usage, not only of the respective mother tongue but other Indian languages as well.

(3) To understand diverse cultures, in India and the various forms of literature, craft, performing arts, scripts and other forms of creative expression.

Mother Tongue can be used as an effective tool for learning and developing holistic education and knowledge. The government should strictly implement the provision regarding use of Mother Language in all government and private schools of the country to safeguard the learning skills of children.

(The author is a Technocrat & Academician).

Diwali' in favour of PM Package Migrant employees who are working in Kashmir valley. Further, the authorities at the helm of affairs in Kashmir had not even given the Station Permission/Leave in favour of PM Package Migrant employees on the eve of Maha Shivaratri and left all those unfortunate migrant employees in deep distress. This is indeed very sad, dejected and disturbing phenomenon. So in order to elude such kind of mental agony and harassment, this year various Kashmiri Pandits Organizations have rightly demanded that the Kashmiri Pandit employees who are working under PM package in the valley be granted Special Casual Leave for at least five days on the occasion of Maha Shivaratri so that they can celebrate the holy festival with their families in Jammu. This year the holy festival of "Herath" will be celebrated from 28th February to 3rd March. Granting special leave on this pious occasion will be in the larger interest of KP community, as this festival is one of the holiest and sacred festivals being celebrated by Kashmiri Pandits across the world. Therefore, I would like to make a humble appeal to the LG to kindly sanction at least Five Days Special Casual Leave on eve of Maha Shivaratri in favour of PM Package Kashmiri Pandit Migrant employees.

Vivek Koul
Gole Gujral, Jammu.

YOUR COLUMN

Sanction special leave to PM package KP employees

Dear Editor,

Through the columns of your esteemed daily, I would like to make a humble appeal to the Lieutenant Governor of J&K, Manoj Sinha regarding sanctioning holidays to KP employees on ensuing Maha Shivaratri festival, which owns a great significance for Hindu community. The great festival, known as 'Herath' in Kashmir is celebrated every year by Kashmiri Pandit community with religious fervour by performing 'Watak Nath Pooja'. This festival of 'Herath' assumes colossal importance among the KP community in particular who celebrate it to mark wedding of Lord Shiva with Goddess Parvati and is being generally celebrated for three days. 'Herath' is also considered as a festival of preserving the intrinsic and positive values of Kashmiri culture. Along with this, it plays an important role in connecting people as well. However, it is worthwhile to mention here that last year, the J&K UT Govt has not sanctioned any Special Casual Leave (SCL) on the occasions of 'Maha Shivaratri' and