

SAFEGUARDING TRADITIONS

The traditions and culture of any region are very important for the overall growth and development as it provides a glance to the background and history of that particular region besides making it different from other. The local language, handicrafts, folk songs and dances, folklores etc form a distinguished part of our identity and it is the duty of every person to carry forward the same to his or her posterity so that the same may not get vanished. But it has been observed that under the grab of wave of westernization, which is hitting the people significantly, people nowadays are forgetting their traditions and culture besides getting inclined to western world which is really worrisome. There is nothing bad in adopting good practices from any society or region but one should not allow the same to overlap his own traditional rituals, which provide a unique identity to them. We have often seen that nowadays parents are trying their best to provide every possible facility to their children so that they may not feel neglected and deprived and send them to high class schools, where they are provided the textual knowledge without caring for the traditions and social values, which are necessary for overall development of a child. In their race to accumulate all possible sources for their children even parents didn't get time to provide the crucial knowledge to their wards, due to which they remain ignorant of their rich heritage and other traditions. Taking an example of Dogri language, which is also facing the wrath of ongoing westernization, one can easily observe that our coming generations are completely ignorant about the same. Although, in the New Education Policy 2020 launched by the Government which will be implemented soon across J&K, special stress has been accorded to development and propagation of local languages, yet it is the duty of every single person to impart the knowledge regarding the same to their wards. With such joint efforts on ground level, we will definitely be able to save our rich traditions and social values, for the betterment of coming generations, which otherwise are near extinction.

SUPPORTING ARTISANS

There is no doubt that a major transformation has been witnessed across J&K during past more than two years, after the formation of the Union Territory, all due to dedicated working and prioritized approach accorded to Union Territory by the Government. Almost every section of society is receiving benefits, in every form, due to the people-friendly welfare schemes of ruling dispensation, for which welfare and well-being of people are always on top. It is only due to the pragmatic approach of the Government that the people of Union Territory which were earlier suffering due to numerous challenges including terrorism and thereafter faced the wrath of COVID pandemic, managed to recover from the massive damages. The Government has several times proved that it is committed to the development of masses and for it, each and every citizen is equal without any discrimination. But despite all such effective measures in place, there are still some sections which are facing the fury of economic crisis and suffering a lot. The condition of artisans in the Union Territory especially Srinagar is really miserable with many of them on verge of starvation. There was a time when the handmade handicraft products made by these artisans were in great demand across the world and they were receiving huge monetary benefits but due to turmoil in the Valley the situation changed drastically causing numerous sufferings for these workers. It is a fact that present government has also initiated a number of measures for improving the condition of these artisans like GI tagging of products, providing international markets, publicizing the products at international levels, etc. but despite all these measures in place, the situation of these artisans has not improved as there are several middlemen who, for gaining extra benefits, exploit these poor fellows. These selfish people also cheat visiting tourists by selling them fake products at high prices, presenting them as genuine, thereby bringing a bad name to artisans as well as J&K. These touts can be seen roaming in markets, in search of innocent tourists to cheat them, by vending fake and duplicate things, thereby presenting a bad image of UT people to tourists. As such, some stern measures are required to be put in place against such anti-social people, which will also help a lot in improving the condition of artisans, who work day and night for producing out of the class products, available nowhere else in the world.



The Internet can be a Blessing in Disguise - Safer Internet Day 2022

The Internet can be a blessing in disguise. The world is changing rapidly right now. Thanks to the massive growth of the Internet, a magical communications tool, linking humans together as never before. Such an easy networking facility changes human relationships with people, time, space, and sometimes God. Also, the growing use of internet technology is changing how the human mind functions. Its utility creates novel neural pathways in the mind that controls human conscience, decision-making ability, attention, impulse control, focus, and memory. The Internet changes the mind naturally, such changes in the mind would impact the spiritual life of a person. The internet causes a lot of distractions, putting an impact on meditation, prayer, worship, and contemplation. It also brings changes in reading habits, making scripture-reading easily accessible, and at the same time enhancing the reach of God's word in the hearts. It is all about one's perspective and the way they use this amazing technology. Changes in how people interact with each other also impacts how they relate to God. A lot of people have lost themselves in using internet technology without

Dr Archika Didi

There is some self-interest behind every friendship. There is no friendship without self-interests. This is a bitter truth.

-Chanakya

EDITORIAL

Anytime Anywhere Banking: Post Office as change-agent of rural India

■ CAUTAM BHATTACHARYA

Finance minister in her recent Budget speech stated that 150,000 Post Offices of the country 'will come on Core Banking System enabling financial inclusion and access to accounts through net banking, mobile banking, ATMs and also provide transfer of funds between post office accounts and bank accounts'. The declaration on inter-operability between the post office accounts and bank accounts has brought silver lining in long-awaited aspiration of Anytime Anywhere Banking particularly amongst younger generation in rural India. Anytime Anywhere Banking facility facilitates customer to carryout banking work from anywhere in country irrespective of location of his or her post office or bank-branch and working hours.

The urban India is well exposed to the concept through a host of facilities viz. ATM, instant Fund Transfer, at par cheque etc. It's almost one and a half decade now, that the concept Anytime Anywhere Banking was implemented by most of the PSU Banks in India. We moved a stage ahead when National Payments Corporation of India (NPCI), set up by the RBI, developed the Unified Payment Interface (UPI) for all retail transactions. The customers of urban India can now pay to the cab-driver, settle his dues in Karanya shop, make payment to Dhaba direct from their Bank-accounts, provided two have Smart phones with them and bank accounts are linked with

that phone. However, in rural India, where banking is done mostly through post office accounts, banking continued in traditional modes.

The work on Core Banking System (CBS) for nearly 25,000 departmental post offices in India, started around 2014, almost a decade after CBS was initiated by the major PSUs. By 2018, nearly 85 per cent of post offices were brought under CBS but rest were not having internet accessibility. That year the most challenging follow-up work had started: to integrate more than 130,000 rural branch post offices with CBS post offices. The rural branch offices work for four to five hours a day and are like the extension counters of the nearest departmental offices located at Block or Taluka Headquarter. These offices are manned by the Grameen Dak Sevaks (GDS). SIM-based handheld devices were provided to these branch offices to connect them with the remote server through internet. Nearly 2 lakh Grameen Dak Sevaks were trained for the operational work. The system of integrated Core Banking covered nearly 93 per cent of the Postal network by 2021. This facilitated disbursement of Direct Benefit Transfer (DBT) in the account of the beneficiaries of various social schemes including payments of MGNREGS, collection of premiums of Postal Life Insurance (PLI) and Rural PLI etc. The Grameen Dak Sevaks did wonders in last three years in promoting digital transactions amongst people who have accounts in

rural branch post offices. According to Annual Report (2020-21) of India Post, 43 crore on-line transactions involving an amount of Rs. 53,584 crore took place through these handheld devices in rural branch post offices.

Though no formal impact study has been made, *prima facie* it appears that integration of 130,000 rural Branch Post Offices with the Core Banking System of the country has similar demonstration effect on rural India as Computerized Railway Reservation booking had in urban India in mid-1980s. Computerized Reservation about four decades back, led people in the cities and towns to appreciate the convenience of the customers that a computerized system had facilitated. Grameen Dak Sevaks have that knowledge and credibility to do the handholding of the rural mass in developing the habit of digital transactions.

However, the post offices in remote islands of Andaman & Nicobar and many in higher altitude of Himalayas could not be integrated in CBS in the first go because of non-availability stable internet connection. The situation is improving gradually. Different islands of Andaman & Nicobar have recently been connected with Chennai through Optical Fiber Cable, laid over the seabed. This has facilitated integration of offices in remote islands to with CBS. All these initiatives of last few years have led government to announce that by this year integration of all post offices with Core Banking System will be com-

plete. As on day post office account holders cannot transfer fund from their account to any bank account and vice-versa. Reserve Bank of India has now allowed inter-banking transaction facility viz. NEFT/RTGS for Post Office Savings Scheme Accounts. This will enable on-line transfer of funds between post Office accounts and bank accounts. This interoperability will facilitate an account holder of bank to transfer fund to his PPF account or Sukanya Samridhi Account (SSA) standing at post office. Customer expectations are changing fast even in smaller towns and in rural India. Post Office Banking system has to rise in tune with the expectations of the modern generation. A customer of post office account has no option but to go to the nearest departmental post office, to open / close savings certificate accounts or to open a PPF, MIS or a senior citizen account. For a villager this means loss of one day and transportation expenses. Even today, on opening a savings account in a post office, a customer has to ask for an ATM card or a cheque-book. Such basic instruments are seldom provided to the account holder by default. Concept of at-par-cheque is required to be introduced by Postal department. It is expected that upgraded Net Banking / Mobile Banking of post office will address this year all these deficiencies for implementation of Anytime Anywhere Banking in truest sense of the expression.

(The author is a former Civil Servant.)

Why politicians fuming over delimitation recommendations?

■ OKMAR DATTATRAY

If anything has been criticized and opposed more and vehemently these days by the politicians and the political parties it is draft recommendations of the delimitation. It has become a fashion and habit of the politicians to criticize anything and everything just for remaining in the limelight and for showing their presence. Thus have the political parties across the spectrum criticized and virtually rejected the recommendations of the delimitation commission. Anything which is presumed to be Indian is often opposed and rejected by the politicians of Jammu and Kashmir and so the political parties have resorted to the criticism and opposition to the recommendations of the delimitation commission. Criticism and opposition is the right of the political parties and politicians in a democracy, but there should be constructive criticism and no criticism for the sake of criticism and this should not be allowed for the flourishing of the democratic spirit and democratic functioning. However this phenomenon of criticism for the sake of criticism and blind opposition is the bane of the democracy and it happens in India and pollutes the democracy. The political parties without exception but barring BJP are criticizing draft recommendations of the first and second draft recommendations and there seems to be unity in the political parties so far as the opposition to the proposals of the delimitation is concerned. Criticism is all good but we have to see if there is some merit and substance in the opposition and criticism of the recommendations of the delimitation commission by the political parties. One fails to understand as to why there is wholesale opposition to the recommendations of the delimitation commission. It follows that the political parties particularly of the Kashmir region do not like the delimitation exercise as they think that the delimitation is not due and it should take place in 2026 and not in 2022 and they have reservations about constitution of the delimitation commission because they oppose the very constitution of the delimitation commission as they say that delimitation commission is unconstitutional and unlawful given the fact that it is the brainchild of the Reorganisation Act 2019 which according to the regional parties of Kashmir is illegal and stands challenged in the top court of the country. According to these political parties the delimitation commission lacks constitutional propriety. The regional political parties of National Conference, People's Democratic Party, People's Conference of Sajid Lone, Apni party of Altaf Bukhari, CPIM and PAGD all are criticizing and out rightly reject the proposed recommendations of the delimitation commission. The President of PDP Mehbooba Mufti and Vice President of NC have fumed and fumbled over the report of the delimitation commission. Both these leaders have said that the recommendations of the delimitation commission are against the aspirations of the people of Jammu and Kashmir and it is an effort to disempower people of the Union Territory and hence, is unacceptable to people.

The National Conference has objected the second draft proposal of delimitation commission and said that it is against mandate of commission as it had ignored the historical aspects, population ratio of the assembly segments and geography. Both first and second draft report of the delimitation commission evoked sharp and strong criticism from the mainstream political parties in Kashmir including the national conference and PDP. Lok Sabha Member of Parliament of National Conference from Anantnag Hassnain Masoodi submitted a 15page objection report to the delimitation commission in New Delhi. The National Conference has also filed its objections and dissent note to the commission on its first report. The first as well as the second report evoked sharp criticism from the mainstream political parties in Kashmir and some accusing commission of working at the behest of BJP. Masoodi said that there are set of fundamental guidelines for the exercise of the delimitation exercise and population should be given foremost importance. Delimitation exercise implies that the people should be given fair and equal representation and rights by the delimitation commission. But all important parameters have been thrown to winds by the commission. The factors of connectivity and continuity had been ignored. The delimitation commission recommendations were guided by BJPs political agenda, allege NC, PDP and PC. The Valley based political parties expressed dismay over the recommendations of the delimitation commission in Jammu and Kashmir, alleging that it to be carried out in furtherance of the BJPs political agenda. The recommendation of six assembly seats to Jammu and only one to Jammu is not acceptable to NC as it is not justified by the population census 2011. Omer Abdullah has said that the commission appears to have allowed the political agenda of BJP to dictate its recommendations rather than the data which should have been the only consideration. The peoples conference chairman said that the report is unacceptable as it reeks of bias. The PDP spokesman Suhail Bukhari said that the reported recommendations vindicate the apprehension of his party that the exercise has been carried out in furtherance of the BJP agenda. Since nine seats have been proposed for STs and this is the first time that seats have been proposed for STs in UT. The delimitation commission draft report proposes to overhaul assembly and Lok Sabha seat demarcations in Jammu & Kashmir. People across region have rejected the report and alleged that it is being guided by BJP. The political parties have rejected most of its recommendations. The political parties and circles in Jammu and Kashmir have called the draft unacceptable and say it to be discriminatory in nature. The number of seats for Jammu region will increase from 37 to 43 while Kashmir region will increase from 46 to 47 and another 24 seats will be reserved for Pakistan occupied Kashmir. Altaf Bukhari chief of Apni Party has also criticized the draft recommendations and said it to be the imitation of the

Dixon plan aimed at dividing the people on communal lines. According to him the report has disappointed the people of Jammu and Kashmir and hence is unacceptable. Bukhari said that the commission did no ground exercise and implemented plan without consulting the peoples representatives in different constituencies with a motive to divide the people on communal lines. He condemned draft report of the delimitation commission calling it as injustice with the vast majority of the people in Jammu and Kashmir. The fact should be appreciated that the increasing six assembly segments to Jammu and increasing one segment in Kashmir is understandable. The commission has tried to bridge the political discrimination with the Jammu region which is praise worthy and the political parties should not make unwarranted noise about this increase of the assembly seats. The delimitation commission is manned by the experienced people and has been created by the autonomous election commission of India and so the criticism of its being unconstitutional has not ground and is not tenable. While doing the delimitation exercise the commission would have followed some criteria in arriving at the proposed recommendations and so there should be no noise about it. The criteria of geography, demography, religion, region, recognized community status, reserved and non reserved categories, exiles, internally displaced persons and minorities should have been taken into consideration while framing the report of the delimitation. It seems that the commission has worked to foster the theme of cultural nationalism and it deserves all praise and appreciation. Since the aim of the delimitation commission is the fair and proper representation to various sections of the people and various regions so that commission should strive for fair representation to the people of Jammu and Kashmir. As there is resentment to the recommendations of the delimitation commission among people and so the commission should pay sincere heed to the genuine suggestions and criticisms of the political parties and should come with the final report which accommodates the suggestions and genuine demands of the political parties so that the political parties across the spectrum will appreciate the final recommendations. The political parties should not do blind opposition to the draft recommendations as the draft will be produced to the public domain for enlisting the suggestions and opinions of the public and so there should be no opposition to the recommendations. The delimitation commission should come to meet expectation of people of Jammu and Kashmir and accommodate the views of the political parties and the general public so that the final document reflects fair representation to all sections of people and different regions. Anyway, delimitation commission should pay heed to genuine objections and criticisms and suggestions besides accommodate the same in final report.

(The author is a retired Education Officer and Columnist.)

itself with NATO, while Russia thinks this alliance is a threat to its national security and will resort to any means possible to stop it. In its final declaration of the Bucharest Summit of 2008, NATO announced that Georgia and Ukraine were soon to become its members. Russia's response was instant - Putin labeled the two former Russian territories joining NATO a direct threat to Russia and faced the Georgian troops on ground in 2008 - culminating in a massive victory for his country. Georgia and the NATO members had learnt their lesson - Russia would not stand for western dominance in its own backyard. After the 2014 coup in Ukraine, Russia strengthened its stronghold in the country's eastern front by allegedly backing Russian separatist movements, and as civil tensions escalated, Russia annexed Crimea. The Russians have always had a singular policy towards the NATO-Ukraine alliance - it is the US that changes its policies as per its interests. Barack Obama administration did not expect as severe a response from Russia back then. However, after seeing the reaction, Washington resorted to its 'white-man's burden' policies to liberate Ukrainians from the bereaved fate that is not being aligned with the West. The US plays the blame game with Moscow just as the Ukraine-NATO deal moves forward, without any consideration for real politics all while fueling the tensions. A more important question here is why is the US forcing Ukraine into the NATO alliance? The superpower has no strategic interests in Ukraine other than real estate, nor is Russia the same great power it once was. With Asia being a core strategic interest of the US, Russia is far more valuable to Washington as an ally than a foe to counter the Chinese threat. The cost-benefit analysis points to US neutralising the tensions and returning Ukraine back to the pre-2014 scenario where it served as a buffer between the NATO countries and Russia.

History has shown that countries suffer a great deal to protect their strategic interests. They bear all sorts of economic strains to protect their sovereignty - a

classic play of the 'balance of power' politics. American policy-makers need to realise that their manifesto as being the champions of all things good in the contemporary world has lost all credibility, especially in the East. Wreaking havoc in the name of peace and all that is 'humane' has lost more than it has won - the Afghan war being the latest example. Russia will not invade Ukraine because if it had wanted to, it already would have done so by now. Putin is too strategic a leader to create his own 'Afghanistan'. However, it looks like he will desecrate the country before he lets the alliance go forward. The US cannot win this war, nor is it important enough for it to win. The neo-liberal agenda no longer works in the East.

Russia will not back down - just as the US did not back down. The US labelling Russia as the aggressor is rather comical when the country itself has resorted to a more brutal reaction in a somewhat similar situation in the past during the Cuban missile crises. The Monroe Doctrine, which states that the US will not tolerate any nefarious designs which threaten its interests in the western hemisphere, was used to justify the escalation of nuclear tensions in the Cold War. Concocting an idealist front to promote a realist doctrine does not take away from its realism. Russia is only protecting its backyard and, by America's own standards, the Russian response is valid and expected. The endgame Putin's security demands of reversing the already made NATO alliances will not become a reality. But the mere fact that Russia is making such demands is a blow to the benign hegemony's ideas of exceptionalism. China is rising and the world is being divided into two distinct blocs once again. The US cares as much about Ukraine as it did for Haiti, Guatemala and Nicaragua. Ukraine simply isn't worth the fight or the resources. Rebuilding Ukraine to better serve as a buffer state is the best course of action because if history as taught us anything, it is that the hound knows his terrain and hunts best in familiar environments.

Mool Raj

YOUR COLUMN

Whom to blame for Ukraine crisis?

Dear Editor,

Putin is too strategic a leader to create his own 'Afghanistan', but he will not let the alliance go forward. There appear to be two leading western narratives on Vladimir Putin. The first suggests that he is a ravenous, bloodthirsty hound out to restore the former glory of the Russian empire, be it via gunboat diplomacy or violence and war. The second narrative argues that he is an irrational ex-KGB soldier who is hell-bent on the creation of a greater Russia. For the United States (US) and its allies, Putin is either stuck in the past or is fantasising about a nightmarish future. He is always painted by the West as a villain - a man against the inclusive concept of democracy, human rights and international cooperation - and a tyrant who bullies his neighbours into submission and obedience. The leading opinions in West regarding Russian response to the North Atlantic Treaty Organisation (NATO)-Ukraine alliance, is being evaluated in the wake of these skewed portrayals of the Russian president. Ironically, the true dilemma here isn't Russia resorting to military means to deter the alliance but the perplexing behaviour of the West. The flag-bearers of peace and democracy knew this was exactly how Moscow would retaliate, yet they continued in their quest for NATO expansion. Exploiting the rifts of an escalating ethno-linguistic conflict in Ukraine, the West continues to double down on Russia, hoping the country will relent under economic pressure.

Absorbing to John Mearsheimer's offensive realism, it is quite evident that the US and its allies have knowingly pushed Moscow on the offensive. As a result, the blame for the current NATO-Ukraine-Russia crisis rests on the shoulders of the West. The dynamics of the conflict are easy to understand. Ukraine wants to ally