


DO MORE

The death spree in Kashmir is continuing with desperate terrorists continuing with their coward acts challenging the security forces to act more stringently against them. There is no doubt that the after the abrogation of Article 370 and Prime Minister Narendra Modi's standing instructions to security forces to handle terrorism with free hand the quantum of terrorist activities have seen steep fall but still the residual of terrorists in its bid to again foment trouble in J&K trying to create fear-psychosis through odd killings of civilians and political workers. In this context, a People's Democratic Party (PDP) Sarpanch was shot at and critically injured in a terrorist attack in Khonmoh area of Srinagar. He later succumbed to the injuries thus giving a reason to the security forces to do more in the direction of stopping fully the terror activities in the UT of J&K especially the Valley. The Resistance Front (TRF), a shadow outfit of the banned Lashkar-e-Taiba, has claimed responsibility for the attack in Srinagar. The victim has been provided security but showing ignorance, he left the hotel in order to venture out unguarded leading to this terror incident. Whatever was the circumstances that lead to death of a political entity in Kashmir the onus of security lies on the government and as such the security forces should learn a lesson from all such cases and remain on toes at all the times to stop violence mongers from succeeding in giving final shape to their nefarious designs. No doubt that such kind of incidents will cause a delay in peace returning to J&K but on the whole it is matter of days now when the clouds of uncertainty will wane from J&K and peace will be given chance by one and all as the revolutionary decision of Modi government of abrogating Article 370 has proved to be the game changer for J&K because terrorism is all time low due to sealed borders stopping infiltration and government bridging gaps by fast pacing the completion of new and languishing development projects which earlier were considered as distant dream. With delimitation exercise taking final shape and soon after that conduct of polls to elect Assembly, the peace is likely to usher like it was in pre-terrorism era and people will get avenues to flourish and aspire for stars and the moon in J&K. The only thing which now is significant is that security forces should maintain pressure at all times and stop such incidents without fail.

EMPOWERING WOMEN

The quote by B R Ambedkar 'I measure the progress of a community by the degree of progress which women have achieved' has a deep rooted meaning and after passing of so many years when this saying came in public domain still the women empowerment in complete sense is a distant dream as those who matter gave more stress on rhetoric rather than changing the ground realities. The women empowerment is a big issue as it involves so many aspects but it is good that under Narendra Modi's regime at least small steps are being taken up more often with campaigns like Beti Bachao Beti Padhao changing the mindset of people across the country. J&K, though has relatively good track record of rights and respect to women, but with the changed circumstances things are moving at a fast pace with steps being taken to augment things in this regard. The Chief Secretary has taken the lead by announcing that every district would have its 'Umeed Women Haat' by next month. This is a real good step for empowering women in the Union Territory because they deserve the same on merit as they have shattered the shell and had always been ahead of men in the region therefore a little need to be done to empower them in real terms as they were never discriminated on the basis of their gender. The chief secretary has also battled for simultaneous initiative of creating digital literacy among rural women so that their interests are safeguarded more effectively. There is no doubt that no initiative is going to fulfill its objective unless women are not going to own and adopt it. In this context, the United Nations has its own standards as it necessitates five components to ensure completeness in women empowerment which include women's sense of self-worth; their right to have and to determine choices; their right to have the power to control their own lives, both within and outside the home; their right to have access to opportunities and resources and above all their ability to influence the direction of social change to create more just social and economic order; nationally and internationally. Looking into this, one can gauge well that still there is long road to cover to give justice to fair sex in Jammu and Kashmir.



OFF 'D' CUFF

Success isn't just about your skills!

Those who have achieved something worthy in life and who are flourishing have, undoubtedly, some skills in them. They use these skills for inviting prosperity & success to their life. But still, it's not about just about skills!

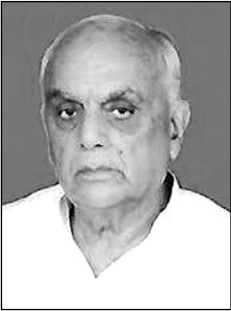
Successful people have a fireball of energy in their minds. They propel this inner energy to a state where they can utilize their skills efficiently in achieving what they want. And in the entire journey, they stay inspired, keeping their inner fire burning with the help of a Guru. So, your skill is important, but apart from that, your inner energy as well as Guru's guidance is equally important.

Giving inner energy the right direction

Your inner energy accompanied by your skills, certainly, can do wonders for you. This energy guides you towards your aim with the help of your skills. But for that, you have to allow your inner energy to flow freely.

What does that mean?

Understand it this way. Suppose a big rock has been kept at a fountain-head which is a source of a huge mass of freshwater. Now you alone cannot move this boulder. You



■ ER P L KHUSHU

After a two-month-long high-octane campaign, all eyes were on the election results from five states Uttar Pradesh, Punjab, Uttarakhand, Goa and Manipur. Several exit polls had predicted a clear majority for the Bharatiya Janata Party in Uttar Pradesh and Aam Aadmi Party in Punjab, with some of them giving an edge to the saffron party in the BJP this time with a voluminous grand victory for BJP in all these elections, barring Punjab, which goes to AAP. Apart from a grand victory for BJP in these elections, the Congress party is eliminated almost from its roots. STATE TIMES carried an article captioned as 'Congress Mukht Bharat - Is it happening', in its issue of February 6, 2022, authored by me. Congress has lost badly in all these state elections, when it was in power in Punjab and lost not only power, but its existence and identity as a national political party not only in Punjab, but almost across the whole country. Its seat-winning tally is even a single digit figure in some states, which went to polls. The Aam Aadmi Party made a clean sweep in Punjab, with Chief Minister Charanjit Singh Channi, Navjot Singh Sidhu, the president of Congress party in Punjab, Shiromani Akali Dal patriarch Parkash Singh Badal and former Chief Minister Amarinder Singh among the heavyweights who lost the elections miserably. Political turncoats had a hard knock in Punjab, when the Congress is the conspicuous target from the voters. Similarly, Congress had to eat a humble pie in the other four states too, by losing miserably in these elections in all the five states where the elections were held. The Congress is decimated throughout the country. The often-repeated slogan 'Congress - Mukht-Bharat, since 2014, by the majority of Indians, when congress lost its elections and the government badly, is probably now coming as a truth and not a fallacy. It was looking like a joke at that point of time, when one could hardly visualize that the condition of the congress party will be so much implacable that it cannot even have a full-fledged congress president and functions with adhoc president at its helm of affairs. Unfortunate for the nation about such a party, which is as old as the independence movement of India and supposed to deliver better, as a prudent and reliable opposition party, both in Lok Sabha and Rajya Sabha. Democracy and its intrinsic values demand that for a better governance, by a ruling party particularly with a sizeable majority, that there should be a healthy and a meaningful opposition party to serve as a watch dog for the ruling party, in its disposition of various policies and programs for the welfare of the people of the country. But unfortunately it is squarely missing because of the dissent, chaos, fusion and confusion in the congress party, which was supposed to be a leading opposition party. It is now nonexistent. Unfortunately the high command of the congress party is probably now reduced to 'Raj-

Kumars and Raj-Kumaris of Congress Parivar, which are adopted by this Parivar as the designate entity of theirs, since the independence of India. The implied present heads of this congress Parivar, who are holding the strings of the party as also governing the party and have ruled the nation through implied proxy in the past till 2014, when they were are now obsessed with the fabulous ideas of handing over their ruler ship and dominance to their progenies, to maintain their dynastic rule as a perpetual affair. The mishandling of the situation in Punjab by the so-called aspirants of the prime minister's posts in congress and in other states of this country, speaks volumes about the incompetent and inexperienced state of their political acumen and vision. But they are retained and allowed to deputize and represent the work of the congress high command to somehow make them the policy planners of congress on the ground of enthusing a fresh blood in the congress party under the sole pretext of making them the Kings and the Queens of congress by proxy, for ruling the nation, which was apparently a misnomer and a distant dream, which is getting confirmed as per the election results of today about the five states which had gone to polls. Congress President of Punjab who has now lost in these elections, had recently said publicly that it is the Congress, which will defeat Congress. What a joyous simile for the doom of Congress, which has turned out to be true. In the earlier article about the route of Congress party, I as its author had mentioned while concluding the article that 'Ghar ko Aag Lagi - Ghar ke Charagh Say', when it is now visibly occurring. The electoral victories for BJP has a direct link with the development programmes of Modi for the whole country, which were not only mentioned on paper, but executed on ground with absolute sincerity. For UP to retain the power again, which normally a political party loses due to the factor of anti incumbency proved to be otherwise, due to the untiring working of its Chief Minister Yogi Aditya Nath, coupled with a superior pat from Modi for uplifting the economic structure of UP, through the corridor of development, when it is rightly said that this double engine government in UP has changed the whole developmental structure of UP, which was riddled with corruption and nepotism till 2017.

By the second decade of the 21st century, the resurgent BJP led by Atal Bihari Vajpayee and then with the people amelioration akin policies of Narendra Damodardas Modi, has altered India's political landscape. They dismissed the English-speaking lot as Macaulay's children and replaced the external view of country for adhesive growth, with an internal gaze founded on 'Sab-Ka-Sath', Sab-Ka-Vikas', Sab-Ka-Vishwas' and now 'Sab-Ka-Priyas'. It has been done on the ground, for the people of India, when it is visible today by its acceptance by the people though the force of ballot when BJP is back in power not only in UP, but in other three states too, thus capturing power back in four important states which had gone to polls, minus Punjab. It is a tectonic change in the Indian politics when the caste, mafia and religion or region based politics has taken a back seat under the astronomical leadership of Prime Minister Modi. Today's voter of India has rejected all such hypes and hypocrisies. BJP won in

Lakhimpur Kheri, where the Lakhimpur Kheri violence had taken place in October. BJP won in Rae Bareilly and Amethi too an onetime strong congress hold zones. Independent candidate Utpal Parrikar, the son of Goa's former chief minister Manohar Parrikar, who was punctured by the opposition parties to disturb the political apple cart of BJP in Goa, lost to Bharatiya Janata Party's Atanasio Monserratte from the Panaji Assembly seat. This is where the east and region supported politics has seen its burial. These bright and sound election results in favor of BJP, particularly with its repeat shows the popularity of BJP under the leadership of Prime Minister Modi, which shows a bright future and a perspective for the general elections of the country which are to come in the year 2024. These results are a signal towards the fact that people of India want BJP rule under Modi for this country, which has performed a herculean task for the nation to put it on a development path in all respects without any cast or color based considerations. People of India have endorsed the Prime Ministers foreign policy norms, by voting it to power in these elections when India is seen as a world power. Of late, the nation has appreciated as to how Modi, got the Indians evacuated from the Russia and the Ukraine war zones. It was his personal efforts and pressure on these countries, which was reciprocated by these countries with dignity and honor.

With the Aam Aadmi Party having a clean sweep in Punjab assembly polls, its leader Raghav Chadha on Thursday said the party will emerge as the national and natural replacement of the Congress in the coming days. It may be his dream, yet, AAP should read the writing on the wall that the people of Punjab have given this party a chance with thumping majority to rule Punjab, because of the political exploitation of the people of Punjab, both by Congress and Akali Dal during their rules of Punjab. The promises prior to the elections made by its leaders to people of Punjab, who are known as leaders of 'sops', have to be fulfilled by the party. People of Punjab are not that easy like that of Delhi that they can be chided with. Along with sops as promised by their leaders during their election campaigns, the economic and the structural development of Punjab should not become a prey to these sops, like that of Delhi, when the overall development of Delhi as the national capital of the country is a notional dream for the people of Delhi. The population of Delhi is of heterogeneous culture, having no sound leadership worth the name, to counter the fallacies of AAP for the overall development of Delhi. It will be a litmus test for AAP for its existence as a national level political party, which can see even the dead end as a political party if this party fails to deliver in Punjab. Looking to the report card of the election results of the various states this time; AAP has hardly been able to secure more than one or two seats in these states. Let this political party see its election results elsewhere other than Punjab, before dry dreaming to become a national alternative to Congress party.

(The author is a Chartered Consultant Civil Engineer, passionately attached and devoted to his Motherland - Jammu & Kashmir).

NEP-2020: A way for transforming educational scenario

National Education Policy (NEP) was approved by the Union Cabinet on July 28th, 2020 in order to transform the educational scenario of the country. After a gap of 34 years, the government consolidated feedback from 2.5 lakh village-level stakeholders to two national parliamentary level committees, over more than 50 months of consultations and workshops and at the end NEP was framed. J&K UT administration has also taken a leap in the implementation of NEP-2020. J&K government is mainly focusing on skilling and employability of students, besides promotion of local languages and culture. Vocational courses, co-curriculum activities and student exchange programmes will be made an integral part of the education system under NEP.

Higher Education Department has started taking initiatives for implementation NEP-2020 for equitable access, gender parity and to uplift Socio-Economically Disadvantaged Groups (SEDGs), the JKIED has taken several initiatives and

executed several state and centrally sponsored schemes. Lieutenant Governor's Sustainable Development Fellowship (LGSDF) is started in 2021 to provide a platform for highly motivated young professionals to contribute towards strategic planning and implementation of development policies and initiatives in the union territory

Under AICTE-Pragati scheme 124 students have been benefited and the number is increasing year by year. Under PMSS scheme, 4,488 students were granted scholarship last year to pursue undergraduate studies outside the Jammu and Kashmir. AICTE-Saksham scholarship scheme is also successfully executed for physically disabled students.

The Department is offering several programmes at the UG and PG level to promote the Indian rich knowledge in Arts, Music, Sanskrit, Linguistics, Urdu, Punjabi, Dogri and Environmental Sciences. For skill enhancement and employability, the department of higher

Education has identified 16 degree colleges to start B.Vocational from next academic session. To boost research and innovation and integration of technology, several Research and Innovation centers, innovation & Incubation Centers, Browsing Centers, Smart/Digital have been established in degree colleges.

Moreover, the process has also been initiated for establishing Centers for invention innovation, incubation & training (CIITs) in 14 different colleges under PPP mode.

For improving the quality of teaching and learning, the department has taken several initiatives for NAAC accreditation of Degree colleges in UT of Jammu and Kashmir. A target of 100 colleges has been set to get NAAC accredited by December, 2022. To address 'access including online and Open and Distance Learning (ODL) education' and 'Transforming education through integration of technology' the JK Higher education is going to launch 'JK e-Governance system' for networking all

Transforming J&K

Union Budget 2022-a booster dose for cooperative sector

■ JYOTINDRA MEHTA

The cooperative sector would be grateful to the Prime Minister for having taken many important steps to rejuvenate the cooperative sector which has been relegated to back-ground for past many years. We have the inspiring slogan of 'Sahakar se Samruddhi' or prosperity through cooperatives and to ensure that it happens in word and spirit, the Prime Minister has given a separate Ministry for Cooperatives for the first time in independent India and has entrusted the Ministry to Amit Shah who has been one among us as a cooperators. The economy of any country grows only if more and more people are employed and become contributors to the economy. Job seekers turn into job givers or become self employed. It can be termed as Samruddhi. In India roughly over 90 percent of the employment and nearly 50 per cent of GDP is said to be accounted for by the unorganised sector. Cooperative is an ideal form of enterprise at grass roots level and for collective of people who are individually financially not very well off to do business on their own. Cooperatives have the potential to enter many areas of economic activities. Sahakar Se Samridhi or Prosperity through cooperatives, is indicative of the Government's recognition of the potential of cooperatives.

The seriousness is reflected in this year's budget proposals, which has some very well thought out allocations to the cooperative sector. The government has budgeted to allocate Rs 900 crore this year; for the newly formed Ministry of Cooperation, which is 3 times more than the funds sanctioned for the cooperative sector earlier. The Budget has rightly identified digitalising PACs as the immediate priority to ensure transparency, ease of monitoring and efficient transfer of funds to them under central schemes. An amount of Rs 350 crore has been earmarked 2 exclusively for this purpose in this financial year.

Cooperative Education and training will get a boost on account of VAMNICOM being recognised as an institution of importance and has been allowed to have its own annual budget. A very important allocation of Rs 274 crore has been proposed in this year's budget of Umbrella Scheme for Cooperatives. This is very visionary move on part of the Government as the primary cooperatives in every sector will grow and become more effective if they are guided and helped to diversify in new sectors. This will provide much needed professional support to the cooperatives. It is also to be highlighted that the urban cooperative banking sector has taken approval of RBI and register an entity called National Cooperative Finance and Development Corporation (NCFDC).

Digitalising PACs, bringing block chain technology, Artificial Intelligence, to bring grass roots entities to function effectively, having reliable and updated databank in the sector are some of the long overdue steps being taken by the government for the sector. These initiatives are also expected to attract the youth to cooperatives. There is an immense scope for youth to be introducing start up spirit in cooperatives provided there is right encouragement in terms of easing of regulation and overall ease of doing things. This will help in cooperatives being formed in different sections of economy and in areas where cooperatives are not very many in number. Collective 'animal spirit' for cooperatives led by youth to succeed is to be kindled. Requirement of funding for the Cooperative Sector At present cooperatives have very limited avenues of funding their operations. They do not have access to the money markets.

As stated simple rules and regulations in formation and regulation of cooperative is a must. The new age cooperatives need to be youth driven, and youth are comfortable with technology for the cooperative also to be technology and

internet driven 3 The Government should create systems and schemes to encourage cooperatives to modernize/ to create new age cooperatives. This can be done through NCDC by having a separate corpus to give seed money to new age cooperatives. If cooperative credit guarantee is available, cooperative banks and other lenders will be more liberal in lending to cooperatives. Improving funding to cooperatives through credit guarantee It is obvious that if a lending institution is given a credit risk guarantee he will take more risk and will accept not to insist on tangible collateral if not available. National Credit Guarantee Trustee Company Credit guarantee cover to lenders is said to be given in many jurisdictions. In India, the Finance Ministry has created an entity called National Credit Guarantee Trustee Company which controls trusts of 5 funds that provide credit guarantee to various types of businesses. It may be observed that none of the schemes include cooperative banks as eligible lending institutions (ELIs), except those few which are scheduled cooperative banks members of IBA. It is again credit to this government that they have announced this year to include non scheduled cooperative banks as ELIs for one of the schemes, CGTMSE, for micro and small enterprises. National Credit Guarantee Trustee Corporation, (under DFS, MOF) presently overseeing the 5 trusts with committed credit guarantee corpus of Rs. 13,000 crore can also add two funds for financing by all ELIs to cooperative sector; one for loans given to agricultural cooperatives and the other for loans given to non agricultural cooperatives.

If NCGTC is not being in a position to include the credit guarantee portfolio of cooperative societies then, Ministry of Cooperation may consider setting up a company under it, on the lines NCGTC has been established under DFS, by earmarking certain amount of funds for its establishment. It could be named National

Cooperative Credit 4 Guarantee Trustee Company (NCGTC) or may be called by any other appropriate name. Eligible Lending Institutions under various trusts to be managed by this company would be all cooperative banks and multistate cooperative credit societies that fulfill certain minimum criterion in respect of their financial health. Only loans under schemes that are finalized by the proposed National Cooperative Credit Guarantee Trust Company under Cooperation Ministry as above, to cooperative societies, and also loans that are not included for guarantees by schemes of NCGTC, by cooperative banks & other banks, will be eligible. It may be pointed out that an important segment of the cooperative credit sector is the 1541 strong Urban Cooperative Banking Sector, with aggregate deposit base of over Rs 5 lakh crore and loans of Rs 3 lakh crore. Some of these banks are bigger than some commercial banks and SFBs and are technologically as well equipped as commercial banks. At the time of bringing cooperative banks under the regulatory control of RBI in 1965, the Banking Regulation Act was amended and the urban cooperative banks were defined as 'primary cooperative banks', perhaps under the presumption that they were the urban counterparts of the 'primary agriculture societies' (PACs). While this assumption did not appear to be logical even then, in the present context, it is anyhow a highly skewed assumption. Due to their definition, the UCBS which should be natural lenders to nonagricultural cooperative societies in the urban areas, are prohibited from lending to cooperatives. It is essential that this anomaly is set right and they are defined as 'urban cooperative banks' instead of 'primary cooperative banks' with the appropriate amendment in Part (AACS) of Banking Regulation Act 1949, so that they are in a position to lend to cooperative societies.

(The author is President NAFCUB).