

FINANCIAL LITERACY

The lack of financial literacy among women presents a significant challenge with far-reaching implications. For many, reliance on male relatives for financial transactions reflects not just a practical necessity but a deeper issue of confidence and knowledge. This dependency can leave women vulnerable to disruptions in their financial activities if their male relatives are unavailable. Moreover, while societal shifts have seen women making strides in various fields, financial literacy remains an area where many lag behind. Even educated women from urban middle-class and upper-class backgrounds may struggle with basic banking tasks in an increasingly digital landscape. To address this, a multi-pronged approach is essential. Integrating financial literacy into education systems can ensure foundational knowledge from a young age, while targeted programs and capacity-building initiatives can empower women across different demographics. Equipping women with the skills and knowledge to manage their finances independently not only promotes economic empowerment but also fosters greater societal resilience and inclusivity. By prioritizing financial education and empowerment for women, societies can help bridge the gender gap in financial literacy and promote greater economic independence and stability for women across all segments of society.

Ladakh-The Remote Paradise

■ G.L. KHAJURIA

Ladakh Range is located at an elevation of 7,650 mts from mean sea level (MSL). Situated between, 76 Latitude and 35o Longitude is renowned as the 'Roof of the world',HimisGumpa in its internee interlaces the most striking element in the snow-capped landscape and its interiors are paradisaical with exquisite, the most sizzling amidst rocky landscape.

Ladakh is a remote paradise which glimpses a mighty matrix of massif renowned world over. It is a treasure trove of unique art and craftsmanship.

The people of Ladakh are having their own matrix with untiring gee and dew-eyed appearance together with their art and craft. Lamas are unambiguously still silent to outsiders and look into their vignette and native art and their objectives owing to some superstitions and affiliations best known to them alone and this pride of theirs is created to go to monasteries of Hemis, Thiksay and Alehic in unison having their rebalance.

Geographically speaking, the Jammu and Kashmir as a whole is virtually divided into four prominent zones: first, The mountainous and semi-mountainous plains oftenly spoken as kandi belt, second being Shiwalk range and the third the Kashmir valley and Pir-panchal range and the fourth and last being Tibetan track of Ladakh and Kargil.

The Ladakh region is having its prominence in that the river Sindh which gushes out from Lake Mansarovar encompasses through Nanga Parbat amidst the pride Himalayas surrounded by glittering glaciers.

Ladakh region from the east and through high mountainous meanders down through various glaciers. The river Indus is the longest one in the entire Indian sub continent having a length around 2900 kms out of which 970 kms passes through state and rest through Pakistan and finally drains down into the Arabian sea.

Amongst the most striking abject of Ladakh is 'd' art of 'HemisGumpa' the biggest Monastery of Ladakh, some 40 Kms away from 'Leh', alongside Leh Manali road were exist numberless golden statues of 'Buddha' and 'Stupas' embedded and studded with precious stones and pearls. This monetary is having twin routes of entrance to holy worship.

The walls of the monastery have been decorated wonderfully of its unique paintings and that is why this monastery is having an unutterable regard. AmongstLadakhies over the remote past these paintings are the most revered deity by name "Bhavachakras" and are also nomenclaturised as wheel of life to whom they pay utmost reverence, obeisance and obtain blessings on all ritualistic occasions by all and sundry of Ladakh region.

Amongst all these, the most enchanting paintings are of Bhava-Chakras (wheel of Life) which apparently depict-transmigratory existence and the wheel is held by dragon-demon symbolism having hideousness of clinging of life.

The centre of the wheel is having the monogram of cock, snake and pig indicating thereby three virtuous sins of the lust, the anger, ignorance and the dark side (half) of the circle boarding these symbols have the relevance of dark down path which signifies that all the three images bring to downside of life.

The rim of the Bhava Chakra is having five sections or segments indicative of five routes of existence of every individual's life, whereas the lower half of the chakra signify gate of hell. The left region indicate all form of miseries and punishment, The birth and death, young and old age and re-incarnation etc.

Whereas the outer circle is divided into as many as 12 parts indicating the sequence of events leading to every human's life span in the chronicles of Buddhism.

In so far as Hemis monastery is concerned, it was constructed some 450 years back and is a hoe to the main image of great "Guru Pekarayapoh" who is believed to have come from 'Lahsa' some 540 years bacl apart from this mage, these are countless statues of Guru NamgLehotrumGrolma and the step of worship is deep rootedly embedded with brass, precious stones, pearls and are painted with protective deity of utmost prominence amongst Buddhists.

However, some of the Buddhist have with the passage of time migrated to China on one hand and Paddar-Gulabgarh (Kishtwar) on the other hand where there is a huge-assembly of the Buddhists and their Monasteries which can be most conveniently seen while waying to Chandni Mata Ji at Machail during yatra in August every year.

AlachiMonastery is another prominent one in Ladakh which is wondrous of fresco art and it is else than thousands and thousands of paintings ranging from as small as few inches and are Jampaering the walls, playfounds and to the huge statues.

This monastery is situated arounding 75kms from Leh itself on the otherside of Sindh.

In almost all monasteries, there is a whizmaleerie of objects 'd' which are defacto, small as well as large. One becomes wonderstruck and bewildered on having a glimpse of wide-arrayed artistic wealth one can ever imagine in so greater part of Himalayas right from areas which has four large carved stoned. The group of Monasteries at Mulbectare having their own charming beauty.

As a corollary, therefore, it is being concluded that pre-Buddhist hymns, such as ballads in praise of Kesar, the legendaryhero are sung to the compliment of music and dance at the time of Kesar festival.

General Zorawar Singh, The prominent warrior is Legendry in Ladakhi folklore and he died while an expedition against Tibet. The Ladakhies still admire the general in their mind and heart and sing song of Zorawar's wife who accompanied him to Ladakh which reads: A Lama Can't help taking his fee and a wolf cannot help eating lamb; the fire is in front of you, and the sun is in the distance. The poor friend near you is better than a relation far away.

(The author is Former Deputy Conservator of forest, J&K).

■ SURJIT SINGH FLORA

Our vibrant community is celebrating many religious observances, festivities, and festivals. Our Muslim community is fasting for Ramadan, which ends with Eid al-Fitr in April. Our Hindu community celebrated Shivaratri and is now singing Chovtals and making Holi powders.

Our Hindu community will celebrate Navratri in April after the colorful celebration. The many Christian believers in our neighborhood began Lent on Ash Wednesday, February 14, and will culminate on Good Friday, March 29, with the magnificent Easter weekend and its uplifting celebration of hope and life.

The overlap of festivals, observances, and festivities makes this time of year auspicious and holy, with good sentiments of regeneration and rejuvenation arising with the end of winter and the anticipation of spring. To understand the wonderful changes that are warming our society, we must recognize a few timeless themes in this particular season of religiosity and overlapping religious festivities. We're all feeling the lift in our steps as winter ends and spring arrives with its many and resplendent colors, and as we cleanse and rejuvenate through fasting, prayers, and reading our religious texts.

In our neighborhood and worldwide, Muslim believers are setting a wonderful example. Ramadan holds significant importance to Muslims globally as it is the ninth month of the Islamic lunar calendar. Prophet Muhammad (Peace Be Upon Him) received the Holy Quran for humanity in this month. The fast, one of Islam's five pillars-faith, prayer, charity, and pilgrimage-is also associated with Ramadan. According to the Holy Quran (2:183), Muslims should fast "O ye who believe, fasting is required for you, even as it was decreed for those before you, that ye may learn self-restraint."

Ramadan is recognized worldwide for its followers' self-discipline. Fasting Muslims refrain from food, drink, and marriage from sunrise until sunset. At night, a meal or drink breaks the fast. Abstinence from food and drink teaches about thirst and hunger; but it also draws the faithful closer to Allah and has pleasant and uplifting effects. Dedication and steadfastness lead to improved and devoted individuals who embrace Islam's teachings and righteous conduct. Additionally, additional prayers and reading the Holy Quran contribute to the acquisition of cleansing and positive life values. With more commitment, self-discipline, and self-improvement via prayers and acts of kindness, the faithful will incorporate Ramadan's teachings into their everyday lives. We welcome you as we observe and propose these sacred and festive activities in our vibrant community. While Holi, the Hindu festival of colors, may be their most joyful occasion. Old Indian tradition links Holi to Lord Krishna, the eighth avatar of Lord Vishnu, and Prahlad, the offspring of the wicked king Hiranyakashipu, like other Indian festivities. Know the history of the colorful Holi event.

The History of Holi

Holi has an ancient origin. Additionally, its commencement praises the great's enormous triumph over the 'bad'. While Holi is a celebration of colors, its spirit is its primary rationale. Also, this

Leech treatment essential part of medical care

■ MOHAMMAD HANIEF

Leech therapy (also known as hirudotherapy) is a natural, safe treatment which utilizes the healing properties of leeches. The healing properties of leeches have been known for hundreds of years. Leeches were used during medieval times because they were known to heal infections, before antibiotics were discovered. In the last 20 years leeches have been rediscovered, and are scientifically better understood. Leech therapy has never gone out of use to treat a myriad of disorders and enhance wellbeing in the Middle East and in Eastern Europe, for example Poland, Germany, Russia, Ukraine and in India as well. The principal mechanism of action in leech therapy appears to be the secretion of a complex mixture of biologically active substances from the salivary glands of the leech at the time of biting, and the injection of these active substances into the animal host. When feeding, leeches secrete anticoagulant and vasodilatory agents (antiplatlet agents and factor Xa inhibitors) which allow blood to flow freely to the site, once the leech is detached. While feeding, leeches secrete a small amount of clear fluid onto the host's skin. In addition, leeches secrete analgesic compounds into the site of attachment, along with various anti-inflammatory agents (fibrinolytic enzymes, collagenase, hyaluronidase). These serve to further promote healing.

Leech therapy increases blood circulation. Therefore, when leeches are applied to thinning or bald areas of the scalp, the increase in blood circulation helps to deliver and to concentrate the nutrients that assist in making the hair follicles strong. The therapy can assist in the promotion of hair growth. As with all treatments, the results will vary from individual to individual. People suffering alopecia caused by fungal infections or dandruff may also benefit from the antimicrobial properties inherent in leech saliva. This helps to prevent local infection, and also helps combat any established infection. Boils are infections deep in the skin. A boil begins as a painful red area and gradually becomes tender and firm. Swelling occurs and an 'eye' or central peak forms, which contains pus. Pus is a thick, opaque, usually yellowish white fluid matter

Physical Education needs serious government attention in J&K

■ ASHOK SINGH JAMWAL

The author of these lines witnessed firsthand the turmoil depicted in the film 'Kashmir file' during his posting in Baramulla, Kashmir in 1990. Starting his sports journey from childhood, he participated in inter-college competition from G.G.M Science College in 1982, represented Jammu University in all India inter-Universities three times, and later, J&K State in North India Junior, Senior, National Competitions thereafter. After 36 years of service, retired as Div. Sports Officer from J&K Sports Council, his tenure was marked by various experiences and challenges, notably during the peak of terrorism. It has not only affected the Sports system of the UT J&K but collaterally various other sectors of growth and development including sports education. Physical Education is a very crucial value addition aspect of society's growth that has a direct bearing on society at large and specifically in each and every youth. The State of Jammu and Kashmir followed a four-tier Sports competitions system: School, College, Universities level then District, State, and National championships before the international tournaments/ Competitions. The coaching/sports training centers/system primarily depend on government-run Schools across the state and Sports Centers at districts of J&K. Uncertainty emerging out of sponsored militancy across the State of Jammu and Kashmir uprooted the Sports system more seriously in Rural areas causing disturbance for School, Block, District, and State-level competitions for almost two decades. However, the system is regaining back to Normalcy with due diligence and active attention of J&K Government under Hon'ble Lieutenant Governor of J&K. The hard work/contribution of Y&S&S and Sports council besides Physical Education teachers, Coaches, mentors, and Supporting Staff including stakeholders also one of the Sports Departmental factors. The engagement of Society in sports activities both from urban and rural areas has increased to 70 lakhs out of 1.56 crores the total population for the year 2022-23 as a report revealed from the Y&S&S Department.

The four-tier model of Physical Education followed by J&K UT is implemented through a total of 10,000 Govt Schools, 120 colleges, 9 Government Universities and a Youth Services and Sports Department including sports council. It evidently shows that 100% share of the sports infrastructure is held and managed by the UT J&K Government. Interestingly, there are 1,500,000 Students reg-

explains the 'why' of this traditional holiday.

In India, "Holi" means "eating". How it became associated with 'eating' is a tale. The connection is clear in ancient Indian mythology: The mythology of Hiranyakashipu also links Holi to it.

India had a pre-Christian demon ruler called Hiranyakashipu. He needed to justify his younger sibling's death. The Hindu belief is that Lord Vishnu, one of the triplet controlling life and death, slew the brother; also a demon. To challenge Vishnu, the tyrannical monarch had to dominate paradise, earth, and the hidden realm. He prayed and atoned for a long period to gain strength. He finally accepted aid. Hiranyakashipu believed the shelter gave him power. He demanded that his kingdom worship him, not God, arrogantly. Prahalad, the evil presence lord's infant, was very young. Vishnu was his passion. Despite his dad's organization, Prahalad begged Vishnu. Thus, the wicked spirit king had to kill his kid. He begged his sister Holika, who was safe to fire after her aid. They planned Prahalad's execution. Holika sat on a fire with Prahalad. However, Prahalad emerged solid beside the fire, and Holika, the demonic entity, remained. The true devotion and submission to Lord Vishnu rescued young Prahlad. Prahlad, the positive-feeling delegate, won. Losing Holika, the nasty agent. Lord Vishnu then slew Hiranyakashipu, the demon. Anyway, that's a varied tale. Holika started Holi. Relighting the fire as big flames during Holi diminishes this mythology. Even now, many praise this occurrence. Before Holi's full moon, massive flames are lighted to devour the indecencies' souls. The narrative fit the festival's mood.

Holi is a lovely and joyous festival, but it has many more aspects that affect our life. Though not evident, a closer look and a little thought will reveal Holi's true significance in many ways. From socio-social to rigid to organic, there are reasons to respect and adore festivals. When it's Holi, don't keep yourself down and enjoy the event as much as possible by fully participating in each tradition.

Meaning in Mythology

Holi brings us closer to religion and culture since it's a festival of stories. Prahalad and Hiranyakashyap's tale came first. According to tradition, Hiranyakashyap, a demon and wonderful ruler, felt celestial and demanded worship. His son Prahalad revered Lord Vishnu, angering him. Hiranyakashyap suggested his sister Holika join a roaring fire with Prahalad on her lap to kill his kid, since she had a shelter. Many rumors imply that Prahalad was saving for his limited commitment to the master while Holika satisfied her evil craving. This fable inspired the consumption of Holika or 'Holika dahan'.

Holi also honors Radha and Krishna's limitless love for painting Radha and other gopis. Krishna's prank became a Holi tradition. According to folklore, Ogress Pootana tried to kill Krishna by feeding it poisonous milk on Holi. The Lord Shiva and Kamdev Holi tale is also quite popular in Southern India. Legend has it that Lord of Passion Kamadeva risked his life to rescue the world from Lord Shiva's reflection. Ogress Dhundhi once troubled Raghur kids, but Holi antics drove him away. Kids still perform pranks and mock

Holika Dahan, believing in the mythology.

Cultural Importance

Holi stories soothe people of reality since they all teach that good triumphs against evil. The Hiranyakashipu and Prahlad fable shows how extreme devotion to god pays off as god always accepts his true devotee into his shelter. Each of these tales encourages morality and honesty. This is crucial in a culture when so many people commit heinous crimes for little rewards and afflict the honest. Holi helps people believe in honesty and fairness and fight insidiousness. With the crops in full bloom and people anticipate a good gathering, Holi is also beloved. This allows a group permission to celebrate, be cheerful, and lower themselves in Holi.

Social Importance

Holi unites the nation and strengthens its fabric. Non-Hindus also love the event since everyone appreciates a colorful and happy celebration.

Even enemies become friends during Holi and ignore any sense of struggle. Everybody appreciates the celebration with a sense of brotherhood on this day, regardless of income.

People exchange blessings, sweets, and good news with friends and family at night. This renews and strengthens passionate relationships.

Natural Importance

It's interesting that Holi is more important for our lives and bodies than pleasure and exhilaration.

We also owe our forefathers for starting Holi at a particular time. For having so much fun during the party. Since Holi falls at once, people are fatigued and sluggish. The body may be late due to the transition from cold to warm air. People scream loudly or speak rancously to counteract such tardiness. They have vibrant developments and loud music. Everything helps restore bodily structure. Also, shower colors impact the body. Scholars believe fluid Color or Abeer enters the body and pores. It strengthens body particles and improves health. The ritual of Holika Dahan provides another rational reason to praise Holi. Winter and spring start microbial growth in the environment and body. Holika reaches 145 degrees Fahrenheit when burnt. When people practice Parikrama (circumambulation) around the fire, the heat kills microorganisms in the body, cleansing it. The southern festival of Holi promotes health. After Holika, people smeared debris (Vibhuti) on their forehead and burned Chandan (shoe glue) with young mango leaves and blooms to promote health. Some believe that playing with colors improves health since colors greatly impact our bodies. Western doctors and professionals agree that colors are important for a strong physique, along with other essentials. A certain tone deficiency produces illness, which can only be healed by boosting the body with that tone.

Holi helps people clean up their houses and get rid of mosquitoes and other pests. Perfect homes usually make residents feel better and provide excellent energy.

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formed in association with inflammation caused by the invasion of the body by infective microorganisms (e.g. bacteria). Pus is composed of degenerating leukocytes (white blood cells), tissue debris, and living or dead microorganisms.

Typically, a single leech is placed over the eye of the boil, to feed directly on the pus. Additional leeches are attached to the area surrounding the boil, to improve circulation to the affected site. The combined effect of the leeches is to very quickly relieve congestion, and reduce the pressure which is the cause of the swelling, tenderness and pain. One of the most important substances released from the leech salivary glands is hirudin, a suppressor of blood clotting. Diabetic patients have sugar-laden and therefore viscous (i.e. thick) blood, and this leads to an increased risk of blood clots. Hirudin helps to prevent blood clots and also improves the blood circulation. Improved circulation results in less pressure on the heart and blood vessels. Better circulation of blood assists with all healing processes, which can be severely impaired in diabetic patients. Leech therapy can help cure or significantly alleviate the three most common ear and hearing problems - sudden hearing loss, tinnitus and otitis media (middle ear infection). People suffering from other ailments involving the ear can also benefit from leech therapy. When attached, leeches secrete an analgesic, which numbs pain in the human host. They also secrete beneficial enzymes and an anticoagulant which inhibits the formation of blood clots, and also help dissolve existing blood clots. Blood vessels are dilated by other leech-secreted enzymes, improving the circulation generally. Secreted antimicrobial substances kill bacteria and other pathogens that cause ear problems.

Medicinal leeches have three jaws with tiny rows of teeth. They pierce a person's skin with their teeth and insert anticoagulants through their saliva. The leeches are then allowed to extract blood, for 20 to 45 minutes at a time, from the person undergoing treatment. This equates to a relatively small amount of blood, up to 15 milliliters per leech. Medicinal leeches most often come from Hungary or Sweden.

There are several situations in which leech therapy may be used. People who may benefit include those who risk limb amputation due to the side effects of diabetes, those who have been diagnosed with heart disease, and those who are undergoing cosmetic surgery in which they risk the loss of some of their soft tissue. The therapy has also been recommended to treat blood clots and varicose veins.

People with anemia, blood clotting conditions, or compromised arteries are not candidates for leech therapy. Children under the age of 18 years old and women who are pregnant are also usually advised to avoid it.

Like other parts of the world, leech therapy is popular in Jammu and Kashmir too as the leech therapies are safe but the right species of leeches should be used by the experts.

Leech therapies are used in developed countries, even USA has approved it as a part of treatment. They mostly use it in post-operative surgeries, constructive surgeries. The saliva of leeches contains 20 bioactive chemicals which are beneficial for the body. Leech is also beneficial for chronic ulcers. But these therapies cannot be done randomly. To promote this centuries-old therapy, two leech breeding and research institutes have been established in Jammu & Kashmir: One is at Jammu Ayurveda Hospital, while the other is at Government Unani Hospital Sialtagh. Doctors and medical experts have been raising concerns about the unscientific use of leech therapy by quacks. The use of leeches in medical treatment requires a thorough understanding of anatomy, physiology, and pathology, as well as proper training and certification. Unfortunately, many people who perform leech therapy do not have this expertise and may put patients at risk. It makes some people squeamish to imagine leeches being used as a modern medical treatment. But more and more research is showing that there's a reason why leeches were relied upon for centuries as an essential part of medical care. As we continue to find out more about the special properties in leech saliva, it may very well be that the treatment has even more practical use than we would have ever thought possible.

istered with 960 primary 300 middle Schools, 108 High Schools, and 62 Higher secondaries in J&K Government. Besides physical teachers, 1508 Physical Masters and 97 Physical Education Lecturers are imparting coaching and teaching the Sports skills in Y&S Department whereas 37 coaches, 10 instructors, and 100 Mentors India are appointed/engaged for imparting coaching in 50 Recognized disciplines/games under different Government schemes in 20 districts of J&K. The 20 outdoor; 28 indoor stadiums, and 291 fields under Sports Council are short of Coaches and Supporting Staff to facilitate the deserving youth/athletes. The required rate has accelerated in recent years under Khelo India engagement and Rehbar Khel Government schemes but the situation continues to be gloomy as the movement from private Schools across the UT is helpless even after having Various Government initiatives/policies proposed for Sportspersons to rise. What ails the Physical Education/Sports in J&K, is it lack of infrastructure, is it outdated coaching and teaching infra, is it lagging behind to cope with new methodology; inadequate training, demoralization of coaching/teaching and non-coaching/teaching Staff owing to stagnation or is it lack of will and involvement of the responsible officials at the helm of the top affairs?!

On my physical frequent visit in both Urban and rural areas of the J&K, it is understood that the Sports Infrastructure before the abrogation of 370 was in very few districts with minimum Sports experts, teachers / Coaches, and sporting Staff. There are few counted Districts where the proper Sports coaching/ teaching classes are conducting in Government institutions only; however, the private institutions are still behind the screen even after acknowledging the importance of sports. No doubt, that Government institutions teaching/coaching Staff are well educated, trained with sports experienced but the notable gaps in terms of accountability and auditability need serious professional approach on the part of Director, Secretary, Regional Heads, District and UT level officials both in sports teaching and coaching sectors to gain and extend the boundary to reach up to every individual.

In the present time, it is more essential to keep pace with coaching methodology with due aptness, indent requisite training for Coaches, teachers, and mentors plan against stagnation in the growth of human resources, to maintain due dignity and morale

of the teachers/Coaches, to make coaching/teaching and learning an interactive process, periodical review of course content to make it easy digestible for trainee and trainees at the base level, a strong feedback system between teachers-parents at frequent intervals rather than at the end of school or block/Panch/District level competitions and above all to create a sense of professionalism amongst teaching/coaching and Supporting Staff for attaining a well-coordinated mechanism so that the desirable results can be achieved.

► The Heads at all Physical-related Departments requested to be Sportspersons with healthy sports background at National level competitions, to feel the pulse of sportsmanship and almost construction of Standard Sizes Fields and Stadiums besides proper utilization of sports gears/materials purchased out of public money.* *A transfer; promotion and requirement policy in Sports development/SportsCouncil) under proper mechanism required to be devised to overcome the show caused unfairness*.*Furthermore, like National Anti-doping Agency, UT Anti-Doping Agency required to be established in each District to check the use of anabolic steroids from lower competitions*.*

► The selection process for admission/appointments under Sports categories in professional courses/Government jobs should be meticulous, focusing exclusively on district/State events officiated by certified referees recognised/ observed by Sports Council or equivalent govtment Departments to prevent ethical lapses.*

It may be on the right earnest to acknowledge the Services of high-performance coaches in the education sectors (School, Colleges, and universities) of J&K UT/J&K for better achieving the high results to empowering future generations with sound health, head, and heart at an affordable price and in a well-coordinated and controlled manner so that unhealthy and undecided is not allowed to disturb the system. However, it is imperative for Y&S&S Department of UT/J&K to introspect, inspect, and introduce more realistic methods to make Government, Private Schools/institutions like autonomous bodies attractive both in terms of Infrastructure and instructions (planning) for achieving the real Aim, objective, and target of physical education.

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