

HARNESSING START-UPS & ENTREPRENEURS

From the last more than eight years, when the ruling dispensation has taken over the reins of the Government, it has been observed that a number of steps are being taken to tackle all those challenges which were haunting the people from decades. One such major crisis is unemployment which is increasing day by day. The Government right from the very beginning has stressed on inspiring youth to become entrepreneurs or join startup culture towards which the Government is paying a focused attention. The Prime Minister Narendra Modi termed startups as 'backbone' of new India. Continuing the same spirit through this policy, MoPSW is taking initiatives to promote start-ups through creativity and innovation. A nation's growth is augmented by start-ups and entrepreneurs. In order to build a strong innovation ecosystem, the Ministry of Ports, Shipping and Waterways (MoPSW) issued draft on 'Sagarmala Innovation and Start-up Policy'. This draft policy aims at nurturing start-ups and other entities to co-create the future of India's growing maritime sector. This entails intensive collaboration of the organizations to build a strong eco-system facilitating innovation and Startups in the country that will drive sustainable growth and generate large scale employment opportunities. This enhances the cooperation and coordination between academic institutions, public sector, private sector and convergence of different schemes and programs to groom fresh ideas and approaches to resolve the issues and challenges to boost up the efficiency in the areas of operation, maintenance, and infrastructure development. As per Union Minister MoPSW, Sarbananda Sonowal, "The start-up India policy is the brainchild of PM Modi and this is the right step taken by MoPSW to create a strong ecosystem for fostering start-ups and innovation in the nation. This will surely promote innovation and entrepreneurship. Through this policy, MoPSW wants to enable start-ups to grow and prosper through innovations" The designed framework enables the distribution of responsibilities and benefits among the various stakeholders. This is not only limited to the existing stakeholders but also includes upcoming young entrepreneurs with innovative ideas. Draft policy has identified several key areas for the startup to flourish including de-carbonization, optimizing processes through data, maritime education, multi-modal transportation, manufacturing, alternate/ advance materials, maritime cyber security, smart communication and marine electronics. The draft 'Sagarmala Innovation and Start-up Policy' includes digital Portal-based selection of startups ensuring a transparent process, grants to create a minimum viable product/ services (MVP), commercialization of proprietary technology including market entry or scaling up, creation of 'Launch pads' at Ports for carrying out trials, facilitating pilot projects, establishing working space and adopting products and solutions, annual Start-up Awards in the maritime sector recognizing distinguished efforts of innovation, organizing Buyer-Seller Meetings and providing Technical Knowledge Support for VCs, guidance to Non Registered Start-ups and Individuals with promising ideas in Maritime Sector including registration of start-up and availing Department for Promotion of Industry and Internal Trade (DPIIT) recognition, regulatory support in Tenders and Sub-contracting, legal and accountancy back up to start-ups for IP-Patent filing, Company registration, annual filings and closures etc. The promotion of start-ups shall be through development of Maritime Innovation Hubs (MIH) which shall perform the various functions like developing incubators and accelerators with state of the art facilities to cover all aspects of the startup journey from idea to scaled product, developing centralized repository containing all pertinent information to assist emerging entrepreneurs, attracting investment for eligible start-up businesses and innovative maritime technology, entrepreneur development through 'know-how' sessions about the various aspects of the maritime industry and launching of innovation focused programs, collaborations with national & international stakeholders for mentorship, knowledge sharing and facilitate access to global subject matter experts, serial entrepreneurs, business leaders, and investors with the potential to get their entry and scaling in India. MoPSW feels proud to share that over the span of 8 successful years of Sagarmala, maritime sector has captured all the possible opportunities for the port-led development. Now, this policy will also create a field to establish a long-term action plans, network, infrastructure, and other resources to build a robust maritime innovation ecosystem.

Provide playground to children of Basohli

■ SHIV KUMAR PADHA

To provide good education, healthcare and facilities of recreation and amusement to the children and youth is the prime duty of the governments because they fall under the category of both the fundamental rights and the directive principals of state policy. But as far as my information goes, Basohli the sub district headquarter, is the only town in the entire UT where there is no facility of either play ground or the children park ever since independence. As we know the play grounds and the parks are the proper places where the children and the youth can release their pent up energy and develop their personality. In the absence of any park or play ground in the town the children and the youth assemble in the town Chogan in the evenings in order to play and enjoy. It is disgusting that a large number of the children and the youth play in different parts of the small and the tidy ground. Many times, while the children stroll in the Chogan their elder brothers play cricket simultaneously with the result many senior citizens sitting in the Chogan, the passerby and the small children sustain injuries due to the flying cricket balls in the small grounds. Many times the onlookers are hurt and hospitalized. In is pertinent to mention here that a so-called children park was constructed in the mid seventies which has never been taken care of or reconstructed even after a lapse more than 50 years. Now the same space called park has been converted into the parking of the MC Basohli vehicles. It is therefore requested before the local bodies department to provide a beautiful Children Park equipped with the sports and games. It is strange why the proposed sports stadium the foundation stone has been laid 10 years back is still confined to the files whereas the same type of stadium for Hiranagar is not only completed but converted into the national type stadium capable of hosting national events. So in order to implement Sab Ka Saath Sab Ka Vikas Basohli town should be meted out with the treatment at par with other places of the UT.

(The author is a social activist from Basohli).

Fighting menace of drug addiction in J&K

■ PUPUJI KOUL

Jammu and Kashmir is confronted with the menace of drug addiction as the youth of this part of the country are grappling with the problem of drug addiction as the youth are taking drugs and making use of the drugs unprecedentedly. Since Jammu and Kashmir is in the grip of terrorism from the last over a decade, the people the UT are caught in a dilemma and confusion as on one side the militants are after the lives of the innocent people and on the other side they face the bullets of the security forces and this has made their and particularly the life of the youth miserable and the youth are feeling frustration, unemployment and many other social evils. As there is large scale unemployment in Jammu and Kashmir and because of the bullets of the militants as well as of the security forces, the youth are facing the monster of unemployment and because of the terrorism and lack-adaisial attitude of the LG administration are feeling neglected and frustrated and with the result a sizeable number of our young ones are taking drugs and the problem of drug addiction has assumed alarming proportions and it is a big social malady and menace. It is in the fitness of things to throw light on the meaning of drug addiction so that we are able to trace it and fight it out from the society. First we should know what the meaning of drug addiction is? Any substance other than food that is used to prevent, diagnose, treat, or relieve symptoms of a disease or abnormal condition is drug. Further drugs can also affect how the brain and rest of the body work and cause changes in mood, awareness, thoughts, feelings or behavior. Some type of drugs such as opioids may be abused or lead to addiction. To be clearer drug addiction, also called substance abuse or substance use disorder is a disease that affects a person's brain and behavior and leads to an inability to control the use of a legal or illegal drug or medicine. Substances such as alcohol, marijuana and nicotine also are considered drugs. When you are addicted, you may continue using the drug despite the harm it causes. Drug addiction can start with experimental use of a recreational drug in a social situation, and for some people, the drug use becomes more frequent. For others, particularly with opioids, drug

addiction begins when they take prescribed medicines or receive them from others who have prescriptions. The risk of addiction and how fast you become addicted varies by drug. Some drugs such as opioid painkillers have a higher risk and cause addiction more quickly than others. As time passes you may need larger doze of the drug to get high. Soon you may need the drug just to feel good. As the drug use increases, you may find that it is increasingly difficult to go without the drug. Attempts to stop drug use may cause intense carvings and make you feel physically ill. These are called withdrawal symptoms. Help from your health care provider, family, friends, support groups or an organized treatment program can help you overcome your drug addiction and stay drug free.We should know the symptoms of drug addiction so that we can fight this social menace which has brought wreck on our youth and society. The symptoms can be listed as under feeling that you have to use drugs regularly, daily or even several times a day, having intense urge for the drug that blocks out any other thoughts, overtime, needing more of the drug to get same effect, taking larger amounts of the drug over a longer period of time than you intended, making certain that you maintain a supply a drug, spending money on the drug even though you can't afford it, not meeting obligations and work responsibilities or cutting back on social or recreational activities because of the drug use, continuing to use the drug even though you know it is causing problems to your life or causing you physical or psychological harm, doing things to get the drug that you normally wouldn't do like stealing, begging etc, driving or doing other risky activities when you are under the influence of the drug, spending a good deal of time getting the drug, using the drug or recovering from effect of the drugs, failing in your attempts to stop using the drug, experiencing withdrawal symptoms when you attempt to stop using the drug etc.

Sometimes drugs are used in social gatherings like clubs, functions and marriages. It is called club drugs and are commonly used at clubs, concerts and parties. The drug addiction has taken alarming proportions in Jammu and Kashmir and it is important to know the extent of drug addiction in our UT so

that we may be in a position to take measures to stop drug abuse. It is very unfortunate and most disturbing that in Jammu and Kashmir, with each passing day the number of drug addicts swells and it is becoming a grave cause of concern to the government and the general public as well. There is urgent need to strike at the very roots of the drug abuse so that the society can heave a sigh of relief. In November 2022, the state level narcotic coordination committee meeting chaired by chief secretary revealed that at least six lakh residents were affected by drug related issues in Jammu and Kashmir. On average INR 88,000 are spent by a drug abuser in the valley yearly, increasing Kashmir's crime rate. In fact drug menace is gripping the valley as alarming number of youth get addicted. Thousands of youth in Kashmir are slipping into dark alleys of drug addiction as the valley has been flooded with a large quantity of heroin usage. The Jammu and Kashmir administration had said as per consumption survey there are at least six lakh residents affected by drug related issues in the region. The figures were revealed during the maiden meeting of the state level committee of the Narco Coordination centre chaired by Chief Secretary Dr Arun Kumar Mehta. The meeting outlined broad project contours for talking the drug menace in J&K where an estimated six lakh residents are affected by drug abuse. The officials noted that the drug menace in terms of its usage and addiction has significantly gone up in J &K during the recent years. As per the consumption survey, officials said 90 per cent users are from the age group of the 17-33 years. As per official figures, the Drug de-addiction Centre at SMHS Hospital in Srinagar receives at least 150 drug addiction Cases per day. According to officials 95 per cent of the cases are heroin abusers. Jammu and Kashmir is situated in close vicinity to golden crescent which produces 80 per cent of the world's opium. In 2019, over 3850 IV heroin abuse cases were recorded, while the number rose to 13,200 in 2021. It is very important to fight the drug addiction on a war footing so that the society is freed from the drug abuse. The government, schools, medical centre's, media both electronic as well as the print and the NGO's and voluntary associa-

tions and the parents as well as the general public should cooperate and fight the drug addiction. The UT administration is doing its best to tackle the drug addiction but it needs the support of the parents, NGOs, VA's as well as the general public otherwise the drug addiction will ruin us in the coming days and it will be a doomsday for the people of the Jammu and Kashmir and therefore there is urgent need to combat the drug addiction to save the society. There is need to make people aware about the ill-effects of drug abuse and the people should be properly informed that taking of drugs is not in their interests as it affects the mental as well as physical health of the drug abusers and so the people especially the youth should avoid taking drugs as a habit. The parents associations, NGOs, voluntary organizations, religious bodies, educational institutions and the general public should cooperate and fight the drug addiction. The government is doing its bit and now it is the moral, social and human duty of all of us to help the government in its fight against drug addiction and then only can the governmental efforts fructify. The police is doing an excellent job to fight the drug addiction in J&K and the people should support the police in this regard so that a drug free society in Jammu and Kashmir becomes a reality. The special wing of J&K police, ANTF has launched a major crackdown in J&K in a coordinated manner to curb narcotics smuggling with the arrest of over 1232 drug peddlers and lodging of 867 FIR's in the first quarter of 2021-2022 and such action is continuing in 2023 as well to discourage drug addicts and give a blow to drug abuse in the UT. SSP Baramulla has said that civilians need to come forward to help the society get rid of drug addiction. The war against drug abuse cannot be won without their participation and support. LG Monaj Sinha said that administration has adopted a zero tolerance policy against drug dealers and drug traffickers. In brief the government is doing its best to curb drug addiction in J&K and the general public should provide support and help the government in its noble task of curbing drug abuse. It is our collective responsibility to join the fight against drug menace and only then will we win this battle against drug addiction.

Concept of policing in community

■ MAHADEEP SINGH JAMWAL

The article is a reflection of my experience of serving in the police department for 36 years spanned over to almost all segments of the police department both as Gazetted as well as Non-Gazetted officers of the department. Police is normally understood as the system of regulations meant for the purpose of preservation of law and order, prevention and detection of crime and to secure the life and property of the individual and community as a whole. Another area in which the direct involvement of police is being, increasingly felt is the eradication of social evils, like child marriage, women harassment, wanton labor, drugs addiction, smuggling, black marketing etc. There is an urgent need to free society from these evils. Another area where the service of police towards society needs appreciation is at the time of natural calamities and catastrophes at many occasions. Practically speaking in all these areas, where society needs help from police, at the same time police need cooperation from the society.

It is a recognized fact that police face criticism from all the corners of the society. Police attract criticism and one of the reasons we can arrive at this is that police has distanced itself from the public and day by day we are losing the co-operation of the community that we have to serve. It is generally felt police is playing in the hands of rulers whereas in reality police is under lawful command of the government. With the changing environment police can perform efficiently only when we have the cooperation from the community. Police should accept it boldly that that some of the key factors such as, extra judicial killings, Human rights violations, rude and instrumental behavior, torture and allegations of rape, favoritism, refusal to register FIRs, manipulations, money, political pressures to deviate investigations, etc are distancing the confidence of public from police. But with the changes in the forms of the government in due course of time responsibilities and

functions of police have also undergone changes depending upon the social set up they have to serve. In modern democratic India changes in the social structure during the past few decades have been many and multi-dimensional. There has been a lot of awakening among the people, the level of education and literacy has gone up. On most occasions, yet a high percentage of the public deem their local law enforcement untrustworthy, and they have a poor relationship. The negative publicity that law enforcement receives has adverse effects on police. To better the relationship between the police department and communities, police need to develop relations programs that are police-public/community relations programs. Having a good police/public-community relation has its benefits such as police officers can work effectively, and deliver safer and more accessible services to the community. Also, the level of trust between the two improves and solving crimes becomes easier since community members are more willing to share information during such situations. If law enforcement agencies adopt the mentioned solutions; having better tools to prevent criminal acts, focusing on ensuring public safety, and directly engaging communities, it will improve the police-community relations and achieve safer places to live. When we talk of police-community relations the epicenter for developing police public relations and a focal point for this flight to take on, these are the police stations. When we talk of a police station, it is the place of the expectations for those having been the victim and from where people expect enforcement of law and order, a place from where security of them and their property is expected. The police station of any particular area is responsible for enforcing the law and order in that area. The police have a very important role to play in society. The relationship between the public and the police is critical as it influences the ability of the police to meet their role in society. It determines the success of law enforcement officers in the prevention and determination of criminal activities. The relation-

ship is the backbone of the community policing strategy. It determines the level of public confidence in the police, the level of public satisfaction with police activities and the level of trust the public has on the police. It also influences the level of support and respect given to the police by the public. The relationship between the public and the police that are entrusted to protect them is critically important. The most cherished principle of democracy; the rule of law is achieved only through police and better way with public co-operation. To strengthen the police-public relations, we can think of some programs such as allowing the public to have cordial visits to the police stations. The police along with Community members regularly visit the society for a free chat. Awarding and rewarding good community members in open forums. Involvement in such actions helps community members following the law. People having freedom with the police thus sharing useful information with them, and the relationship between law enforcement and minority groups improve. We have to develop relations with community led organizations. Monthly meetings can help police to engage with the community. Much of the honest opinion comes from community members when police directly interact with them. There must be a qualitative awareness and transformation between the police and the public that restore their relationship on issues related to their rights and duties. Police should implement diversion programs that improve public safety by not arresting (minor issues) and inflicting fear on the people but by resolving the root issues causing crimes. The key to improving police effectiveness and public safety is to return to the fundamental principles of modern policing, which means both increasing police-community trust and preventing crime instead of reacting to crime. Law enforcement agencies need to focus their efforts on public safety priorities, and directly engage the community in our work.

(The author is a veteran Police officer).

Brain game of UPI transaction charges

■ DR SATYAWAN SAURABH

It is advised not to be a "Mother Theresa" and use your UPI payment system wisely along with your bank. Always keep in mind that the revenue department is keen to extract more money from you than they are paid for and your kindness or sympathy can land you in trouble. Your greed to get cash rebates/discounts/incentives by using UPI excessively can land you in trouble which will cost you dearly in the future. Unified Payments Interface (UPI) is a technology that consolidates various bank accounts into a single mobile app (of any participating bank) - providing an instant real-time payment system; Allows users to transfer money to multiple bank accounts without revealing their bank account details to the other party. It is an advanced version of Tatkal Payment Service, a round-the-clock money transfer service that enables faster, easier, and more seamless cashless payments. It was launched by NPCI in 2016 in association with the Reserve Bank of India and the Indian Banks' Association. From April 1, more payments are made on this platform using prepaid payment instruments, which form a small part. Its use will no longer be free. On these, the merchant's bank accepting payment has to pay an interchange fee of 0.5 per cent-1.1 per

cent to the payer's bank. BHIM UPI has emerged as the preferred payment mode of citizens and recorded 803.6 crore digital payment transactions in January 2023 with a value of Rs 12.98 lakh crore. Unlike cash, money can be transferred instantly to the beneficiary's account using digital. In addition, using the BHIM-UPI mode, digital transactions can be effected through a mobile phone using a mobile number or an easy-to-remember virtual payment address (email-like address). UPI has enabled access to multiple bank accounts in a single mobile app, thereby facilitating payments. Digital payments provide access to accounts anywhere, anytime, thus making it easier for citizens to receive payments in their accounts and also make payments using their phones. People who may have been constrained by the time, and travel cost involved in physically reaching a bank outlet for transactions can now easily access a bank account digitally and be part of the formal banking system, and be financially included. You can get various benefits. The recently launched UPI 123 enables feature phone users to perform digital transactions through UPI in assisted voice mode, thereby facilitating digital transactions and financial inclusion in rural areas. Increased transparency in the government system: Cash pay-

ments were previously subject to 'leakage' (payments that do not fully reach the recipient) and (fake) recipients, especially in the context of social security benefits through government transfers. Now, the benefits are directly transferred to the intended beneficiary (Direct Benefit Transfer) account through digital modes of payment. Unlike cash payments which are delayed, digital payments can be virtually instantaneous, even if the sender and receiver are in the same city, district, or country. The National Electronic Toll Collection System enables the customer to make electronic payments at NETC-enabled toll plazas without stopping at tolls using Radio Frequency Identification technology. Bharat Bill Payment System (BBPS) provides an interoperable and easily accessible bill payment service to consumers through multiple channels such as Internet Banking, Mobile Banking, Mobile Apps, BHIM-UPI, etc. Citizens can make easy bill payments anytime, anywhere through BBPS. Unlike cash payments, digital payments automatically establish a user's financial footprint, thereby increasing access to formal financial services, including credit. Banks and other lending institutions can use digital transaction history to make cash flow-based lending decisions for retail lending and lending to businesses, includ-

ing small businesses that need to be funded in the absence of verifiable cash flow. Getting credit can be difficult. Recipients of cash payments not only often have to travel great distances to receive their payments, but are also particularly vulnerable to theft. Digital payments across India are secure as multiple levels of authentication are required to make transactions. The threat of cybercrime in the global banking and financial services industry has increased amid the coronavirus pandemic. Malicious software Cerberus is emerging as a challenge for fraudulent claims, charge-backs, fake buyer accounts, promotional/coupon abuse, account takeover, identity theft, card statement theft, and tri-fraud. Lack of digital literacy is another challenge that many people are facing. A properly structured Public-Private Partnership (PPP) policy can provide the engine of the 21st century to harness the power of market players for greater digital infrastructure, access, and literacy for the Indian population. In a vibrant Indian democracy, public policy-driven digital empowerment of the Indian electorate can help ensure responsible digital conduct in the interest of consumers and the larger public interest.

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