

STARTUP INDIA SCHEME

Unemployment is a curse for any country or society. On the one hand poverty, hunger and mental disturbance spread on the one hand and on the other hand anger and indiscipline are also encouraged among the youth. Unemployment exists to a large extent at the root of problems like theft, dacoity, violence, crime and suicide. Unemployment is such a terrible poison, which contaminates the economic, social and political life of the entire country. Therefore, it is very necessary to find its reasons and solve them. Make in India and Startup India Scheme - To remove the problem of unemployment from the country, Make in India and Startup India schemes have been started under the leadership of Honorable Prime Minister Narendra Modi. Under these schemes, the doors of the country have been opened for foreign direct investment for the establishment of industries in the country.

Taking advantage of this scheme, many foreign companies are setting up new industries here, due to which a large number of employment opportunities will be available to the youth of the country. To promote indigenous industries, the Honorable Prime Minister has started Mudra-loan, under which the unemployed youth of the country can get loans ranging from fifty thousand to fifty lakhs from banks for setting up industries.

Tackling Human-Dog Conflict

■ KANCHAN BASU

Dogs have evoked different emotions in people for started to devivilization. You can hate them or love them, but you can-not ignore them. Over the past few decades, for example, the growing population of street dogs has posed increasing challenges for municipalities or corporations and cities across the country. With so many interest holders and their beliefs, it has been difficult to discuss the issue as many emotions are involved. The cynicism of some stakeholders has even led to the dismissal of animal birth control initiatives as a failure, which is both mischievous and wrong-headed. Various factors contribute to street dog overpopulation, and animal birth control, while being an integral measure, is only a part of the broad solution to a complex problem. Other components are needed. Work In Progress: By disparaging the effects of the Prevention of Cruelty (Animal Birth Control) Rules 2001, critics overlook the progressive trajectory of the policy which has now produced The Prevention of Cruelty (Animal Birth Control) Rules 2023 rules that have been designed to address emerging challenges. If there are further challenges after the implementation of the 2023 rules, we will see more policy reform. That is how public policy works. We should seek to improve our strategies and policy responses, and not give up and discard animal birth control altogether. What the proponents of the new rules want are the same thing that its critics want: a safe society for everyone - humans and dogs alike. To argue that the groups or individuals that care for animals have no consideration for humankind is misleading and disingenuous. Regardless of the motivation for an Animal Birth Control (ABC) programme, all stakeholders benefit. Yes, it is in the welfare of the animals that we do not cull them. But it is in the interest of society and its collective conscience and decency too. We should seek out ways to show that we are more than just selfish creatures. Seeming alternatives: What are the alternatives to ABC? First, there is culling, and it can be easily characterized as a cruel solution. We have seen it being put to practice and our dog population has bounced back time and again. Confinement in pounds or shelters? Of course, there is a place for them. But they are economically unviable and unsustainable. The room freed up on our streets as a result of round-ups and culling will be filled by dogs that end up there because of abandonment, free-roaming and breeding pets and street dogs. This is no kind of solution. That leaves us with ABC - a seemingly imperfect solution but only because it has never been uniformly implemented. The 2023 rules attempt to resolve that shortcoming by standardizing processes. ABC programmes are now being streamlined, and the burden of its implementation will fall on the ABC monitoring committees at the State, district and municipality levels. The rules require updated infrastructure investments for the capture, housing, surgery and release of dogs; specific processes to be recorded such as keeping and reporting; procedures for responding to conflict situations; engagement of organizations to ensure that the standards of ABC are high; and differentiation of street dogs from pet dogs to improve data collection and analysis. There is another dimension of the problem that we consistently ignore, and at our peril - irresponsible pet ownership. Because of this persistent factor, a significant number of dog bites occur; uncontrolled reproduction takes place and territorial behaviour arises in animal communities. Yes, a scientific approach is required to tackle the street dog conflict and population issue. But there is a social marketing and human behaviour change component that demands our attention too. Instead of attacking each other, we must bring our shared expertise and commitment to bear on this complex societal problem. If there is no research on the benefits of ABC on dogs, we must put our money into it. If there is no research on dog bite mitigation, we must fund such research and create model programmes we can scale up. If there are poor ABC programmes, organizations must take ownership and improve their standards through training. Dogs are true friends to humanity and if we cannot live happily, safely and peacefully with each other through simple solutions such as ABC, responsible pet ownership, waste management and adoption of Indian dogs (as opposed to feeding the commercial pet trade through animal purchases), what real hope is there for our efforts to tackle the still larger problems that plague our society. The right attitude: If we wish to change the system, we must be a part of it and we must play a constructive role in encouraging additional reforms and resource investments. We need to come together and join hands not only for the dogs but also for the future generations of Indians. We can do them a real favour by sparing them from having to grow up in an India that has been all too complacent about solving the street dog problem. We must do away forever with the suffering, cruelty, misery and public health threats associated with archaic approaches to this challenge. The new rules, and the energy we invest in their implementation, will help us achieve this noblest of goals.

■ OMKAR DATTATRAY

Modi government has completed nine years in office and this government is giving the report card of its successful nine years. No doubt the BJP government has excelled in many sectors and has framed and implemented many schemes, policies and programmes. But then its governance of the last nine years is not free from limitations and defects. Skyrocketing of the prices of essential goods and services and increasing unemployment are the two main drawbacks and the government has miserably failed to contain inflation and the problem of unemployment. However the BJP under the instructions of Modi-Amit Shah duo is busy in counting the achievements of the BJP government of the last nine years of its rule. The BJP government has deputed its central ministers to different Indian states and has also asked its chief ministers and its state presidents to put before the public the achievements and works of the nine years of its successful rule. As is everybody's knowledge that Modi is adept and expert in selling and marketing the achievements of its government and he depends upon the advertisement and propaganda to beat its political rivals and also to bring home to people the achievements of its nine years of its rule.

Modi, his ministers, BJP chief ministers and state heads of the BJP all were directed by Modi to sell and market the achievements of its magnificent rule of nine years and all the functionaries of BJP were directed to present the balance sheet of the good works of the BJP and its rule for nine years mind that the BJP leaders and ministers as well as the chief ministers and state presidents are only counting the good work done and they deliberately brush aside the limitations and misrule of its nine years of its rule.

BJP government is arranging programmes and press conferences in all states of the country to show and put before the public the good deeds of the nine years of its rule and the BJP functionaries, ministers, chief ministers and state heads of the BJP are holding press conferences in different states to count the good works and pro people schemes of the nine years of its rule.

PM Modi acknowledges the nine achievements of his government picked by citizens ,here are the top 9 of them selected by most people. The Narendra Modi government will complete 9 years in office in two successive terms on May 30. BJP has planned a month long mass reach -out programme across the country. Amid the celebrations of the 9th year anniversary of the government, social media users are posting their top nine picks for the achievements of Modi government in the last nine years.

PM Modi said that his government has been able to deliver because people elected a stable government and its unparallel support is a source of great strength .These achievements are 1- Abrogation of Article 370. Abrogation of Article 370 along with article 35A, the two articles of the Constitution of India that gave a special status to the former state of Jammu and Kashmir2-Ram Mandir construction, Kashi Vishwanath Corridor and others. For

Jammu Kashmir prepared for the colossal leap forward

■ GIRDHARI LAL RAINA

Jammu Kashmir that remained entangled in a web of conflicts has seen unbelievable transformation during nine years of NDA rule that is proving advantageous to its citizens, says Girdhari Lal Raina.

Jammu Kashmir has changed for sure. Except for Obstinate Modi haters, everyone accepts the transformation. Momentum of change, we all know, accelerated during the past decade, 9 years of Modi rule to be specific.

Jammu Kashmir remained entangled in a web of conflicts ever since India got freedom in 1947. Rest of the country, including many poorer and backward states, right earnestly began to unshackle chains of slavery, poverty and deprivation. They focussed on raising living standards and improving the lives of their citizens.

However, the new political leadership of Jammu Kashmir had other priorities like creating fiefdoms for their dynasties. They surrendered all the advantages accrued by just and benevolent rule Maharaja Hari Singh ji.

Thus a Neo-elite- a limited class of people was created and nurtured in Jammu Kashmir post 1947. Majority of the population was excluded on one or the other pretext. This process of 'Othering' political opponents and potential challengers by demonising them and treating them as second class citizens was done without any remorse. This reductive action of labelling and defining a person and groups as a socially subordinate was enforced by all those who manipulated to remain in power. They have yet to reconcile to the new realities.

Handling of Jammu Kashmir from New Delhi changed altogether in 2014. Symbolically speaking the Change in approach is freshening and advantageous to everyone like the Navyug and Dr. Shyama Prasad Tunnel on Jammu - Srinagar Highway in place of Jawahar Tunnel bygone era which was more accident prone.

Transformation of Jammu and Kashmir has taken place across the spectrum. There is hardly any sector or area that remains untouched. Some areas can be highlighted as follows.

Empowering the disempowered: The Narendra Modi led BJP government made its policy clear by declaring Sab Ka Saath Sab Ka Vikaas as its approach and commitment. This guiding principle was visible in its actions, policy decisions and poverty alleviation schemes under Antodaya.

Jammu Kashmir, like any other part of the country, received full attention of the Modi government. Every community, every region and every section of the society was made a participant and stakeholder in the development of aspirational India. Long pending demands of almost every section were fulfilled.

Discrimination in policies was eliminated virtually altogether. Long pending demand of Paharis for affirmative action was implemented. 4 per cent reservation has been given to them along with residents of International Border who have also been given 4 per cent reservation in jobs and admissions. The Rights of Persons with Disabilities Act, 2016 was made operational in Jammu Kashmir helping differently abled persons avail benefits accessible to their counterparts in rest of the country. This component of our population did not even figure in the scheme of earlier rulers.

Issues pertaining to the Displaced Families of 1947, 1965 and 1971 from areas illegally occupied by Pakistan were addressed and an amount of Rs. 5.5 Lakhs per family distributed to 36384 families. 5764 refugee families from erstwhile West Pakistan were also paid this one time compensation. OBC communities who were always put on to a disadvantage have been recognised and more castes included in the Other Backward Classes (OBC) list to extend reservation benefits to more marginalized castes in the Union Territory. Jats, West Pakistani Refugees, Gorkhas, Wagheys, and Porywallas are among the

new classes in the list of the OBCs.

Welfare Schemes for All: Similarly under different welfare schemes benefits were provided to citizens of Jammu Kashmir without any discrimination of caste, colour creed, region and religion. Under the PM Ujjwala Yojna scheme, for example, a total of 12, 45,339 new connections were provided. Under PM Awaas Yojna 49,141 units were sanctioned in urban areas of the UT. Out of it 18,461 handed over to the beneficiaries. 132760 houses in PMAY rural have also been allotted. With around 2 lakh more units sanctioned recently.

Economically weaker sections from all communities have been provided 10 per cent reservation. This benefit is extended to the Displaced Community from Kashmir also, who were otherwise excluded from purview of welfare schemes earlier. Under Livlihood mission 52789 Self Hoelp Groups have been formed benefitting around 4,51,053 ladies of the UT. Also 2, 29,363 benefitted under Sukanya Samridhi Yojna.

Likewise 11, 68,057 Farmers are paid Rs.6000 per annum under Kissan Samman Nidhi. Also 3,26,226 persons benefitted under the Prime Minister Crop insurance scheme.

Health Service Sector reforms: Health services in Jammu and Kashmir have always been lagging forcing patients from the UT to visit other places for health care needs. During the last 9 years of Modi government this sector has been revolutionised in Jammu Kashmir. To begin with every citizen of Jammu Kashmir, irrespective of her/his status has been provided with Ayushman Bharat Golden card, nicknamed Modi card by the poor beneficiaries. Under this scheme beneficiary families get an insurance cover of Rs. 5 Lakhs per annum. Records available say Number of Beneficiaries has been identified at 9717471. From them a Total Pre-Authorization Requests of 847361 were received. 8210171 Ayushman Cards have been Issued . till recently Total Claims Submitted were 811495 out of which Claims Settled was 88%.

have been revolutionary in the sense that there was total transformation and reformation in the economy of the country .The achievements of the nine years have been unprecedented. The failures of the Modi government are the rising cost of living and inflation which has broken the back of the common man .Unemployment and failing to provide job opportunities to the educated and skilled ,semi skilled and un skilled youth is the main failure of Modi government .Demonetization and GST are the two main setbacks of the Modi government and it has done more bad than good to the people and economy. These two hard economic decisions were the two jerks and setbacks to the economy .The irony is that the very issues Modi campaigned in 2013 are the ones his government has managed to aggravate the most since coming to power .It is interesting that during campaigns for elections to five state assemblies ,PM Modi has been noticeably reluctant to talk about his government's achievements .This is also ironic because we know that PM Modi loves to advertise .So much so that a parliamentary query revealed that government has spent close to Rs 4,880 crore of tax payers money on advertising their achievements .The successes of Modi government are debatable .However ,there are ten critical missteps which will without a doubt define Modi government.1-Demonetisation.This would be at the top of any list for its sheer lack of success and widespread havoc that it inflicted on the economy.2-The betrayal of Farmers .Farmers suicides rose sharply during Modi government's tenure .In its final budget ,the BJP on the demand of MSP plus 50% ,gave a version that satisfied none.3-The questionable rewriting of the Rafale deal .The PM and his cohorts changed the terms of a deal to acquire fewer jets for three times the price without following the stipulated procurement procedures.4-Media capture .There has been an enslavement of certain sections of the media which simply choke on any criticism no matter how innocuous of the PM and BJP president.5-Perhaps biggest failure of the BJP government is perhaps the cultivation of hate .There have been a sharp increase in targeted attacks on Dalits and members of the minority community.6-Weakening of the institutions .The parliament is an inconvenience to this government which prefers to rule by fiat and ordinance .The PM rarely attends the parliament and when he does it is more to give electoral speech than to lay out a legislative agenda or answer the questions of the MP's .7-Mishandling of Kashmir:

This government deserves the credit of having alienated the Kashmiris from rest of India through a poorly thought out engagement policy. But despite many failures ,the achievements of the BJP government's 9 years of rule outline its drawbacks as the government has done enough for the poor citizens of the country and so Modi has become a darling of the common and average Indian.

(The author is a columnist, social and KP activist).

Banking Frauds in India: Safeguarding Common Citizens

■ AMIT SINGH KUSHWAHA

In recent years, the rise in banking frauds has become a concerning issue for common citizens in India. Fraudsters are continually finding new ways to deceive unsuspecting individuals, causing financial losses and emotional distress. To combat this growing threat, the government has implemented various initiatives and awareness programs aimed at protecting citizens from banking frauds. In this article, we will delve into the types of banking frauds prevalent in India, highlight government efforts to mitigate such incidents, and provide essential tips to help individuals adhere to safe banking practices.

Types of Banking Frauds: Banking frauds encompass a range of illicit activities that target unsuspecting individuals. Some of the common types of banking frauds witnessed in India include: Phishing and Vishing Scams: Fraudsters employ deceptive techniques such as emails, text messages, or phone calls to trick individuals into revealing their sensitive financial information, such as account numbers, passwords, or PINs. These scams often appear legitimate, luring victims into providing confidential data. ATM Skimming: Criminals tamper with Automated Teller Machines (ATMs) by installing devices that capture card information and PINs. This stolen data is later used to create counterfeit cards or conduct unauthorized transactions. Online Banking Fraud: With the increasing adoption of digital banking services, online frauds have become prevalent. This includes hacking into online banking accounts, conducting unauthorized transactions, and manipulating electronic payment systems. Identity Theft: Fraudsters obtain personal information such as Aadhaar card details, PAN card numbers, or social security numbers, and use them to commit financial crimes. This can result in the creation of fake identities, fraudulent loans, or unauthorized access to accounts.

Fake Investment Schemes: Scammers entice individuals with promises of high returns on investments, pyramid schemes, or Ponzi schemes. Unsuspecting victims invest their hard-

earned money, only to realize later that the scheme was fraudulent, leading to substantial financial losses. Government Initiatives and Awareness Programs: Recognizing the seriousness of the issue, the Indian government has undertaken various initiatives and awareness programs to safeguard citizens from banking frauds. Some noteworthy efforts include Cyber Crime Cells and Police Training: The government has established dedicated cyber crime cells across the country, equipped with specialized personnel trained to handle digital fraud cases. Police forces have undergone extensive training to combat cybercrimes effectively. Public Awareness Campaigns: Several public awareness campaigns have been launched to educate citizens about the various types of banking frauds and the precautions they can take to protect themselves. These campaigns use multiple channels, including social media, television, radio, and print media, to reach a broader audience.

Regulatory Measures: The Reserve Bank of India (RBI), India's central banking institution, has implemented stringent guidelines and regulations to enhance the security of banking systems. These measures include two-factor authentication, secure coding practices, and regular audits of banks' IT infrastructure.

Reporting Mechanisms: The government has established helplines and online portals where individuals can report instances of banking fraud. This enables authorities to take prompt action against fraudsters and prevents further victimization.

Collaboration with Financial Institutions: The government has fostered collaboration with banks and financial institutions to share information on emerging fraud trends and implement robust security measures. This partnership aims to create a proactive approach to tackle banking frauds effectively.

Tips to Adhere to Banking Frauds: While the government's efforts play a significant role in mitigating banking frauds, individuals must also remain vigilant and follow best practices to safeguard their financial interests. Here are some essential tips to adhere to bank-

ing frauds: Beware of Phishing Attempts: Be cautious of unsolicited emails, text messages, or phone calls asking for personal or financial information. Verify the authenticity of the source before sharing any sensitive details.

Secure Online Banking: Regularly update passwords for online banking accounts and enable multi-factor authentication. Avoid using public Wi-Fi networks for financial transactions and ensure that the websites you access are secure (look for "https" in the URL).

Protect Personal Information: Safeguard your personal documents, such as PAN card, Aadhaar card, and bank statements, in a secure location. Do not share your confidential information unless absolutely necessary, and only provide it through official channels. Monitor Bank Accounts Regularly: Keep a close eye on your bank statements and transaction history. Report any suspicious activity to your bank immediately. Educate Yourself: Stay updated about the latest banking fraud techniques and scams through official government sources, news outlets, and reliable financial websites. Awareness is key to recognizing and avoiding potential threats. Be Wary of Investment Schemes: Conduct thorough research before investing your money in any scheme. Verify the legitimacy of the investment firm and consult a financial advisor if needed. Remember, if an investment appears too good to be true, it probably is. Banking frauds in India pose a significant threat to common citizens' financial security. However, the government has taken proactive measures to combat this issue by implementing various initiatives and awareness programs. By remaining alert and adhering to safe banking practices, individuals can reduce their vulnerability to fraudsters. It is crucial for everyone to be aware of the evolving tactics employed by criminals, educate themselves about preventive measures, and promptly report any suspicious activity to the concerned authorities. Together, we can build a safer banking environment for all citizens in India.

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