

CONNECTING PEOPLE

Ek Bharat Shreshtha Bharat is a an initiative launched by the Government of India, which was announced by Prime Minister Narendra Modi on the occasion of 140th birth anniversary of Sardar Vallabhbhai Patel (31 October 2015). This initiative is an effort made by the government to promote unity, peace and goodwill by connecting people with each other across the country.

This is an important work done to take the development of the country to new heights. The objective of this scheme is to connect people with each other as well as to promote peace and harmony in the country. Students of two states will get knowledge about culture, tradition and language of each other state.

It is an effort made by the Indian government to strengthen unity and harmony throughout the country. This is a program in which the goal of connecting the people of the whole country with each other has been made. India is a country which is the best example of "Unity in Diversity".

This program is also an initiative taken to improve the quality of India's unity.

This is a solid initiative to increase peace and harmony, for which rules and regulations need to be kept the same.

Through this scheme, the main goal of enriching the culture of unity and harmony in the country by connecting people easily is to be achieved.

Cash-For-Jobs Scam

■ K.V SEETHARAMAIAH

Electricity Minister V. Senthil Balaji has been arrested by Enforcement Directorate (ED) for interrogation in connection with cash-for-job scam. As is the wont, the arrest has been condemned by the opposition parties. It is not unusual for a Chief Minister to defend his minister and the opposition parties to charge the central government with the misuse of the investigating agencies to tame the opposition. The health of politicians upsets soon after they are arrested or detained for interrogation. The charge of vindictive action against the politicians of opposition parties always will be hanging over the head of central government. Balaji has been hospitalized after he complained of chest pain. The 18-hour search operation at his home, secretariat and several other places across the state has "pained" him. His hospitalization prompted the Sessions Court Principal judge to visit the hospital before passing the order. For most of the politicians accused of wrong doing, "jail darshan" precedes the "hospital darshan or hospital stay". When D.K. Shivakumar was arrested he also suffered set back in health. Satyendra Jain got bail on medical grounds. To avoid ED's questions, he said he has loss of memories. The health of politicians is regained soon after they are released from jail and will be active enough to physically fight with their opponents anywhere. The too thick-skinned politicians outside the jail become too sensitive inside the jail. H.R. & C.E. Minister P.K. Sekarababu quotes doctors as saying that there is variation in electrocardiogram (ECG). Babu, not the doctors, says that these are symptoms of torture.

The setback in health may be genuine. What is astonishing is that the politicians who are used to use abusive language at others and are being abused by others are so sensitive on health issue soon after the law starts taking its action. For arresting Balaji, AICC President Mallikarjn Kharge says that the Union government wants to break the opposition's unity by indirectly threatening the leaders of opposition parties through such arrests. If the arrest of one or two persons from the opposition rank for wrong doings can break the unity bid, then the opposition parties can be deemed to be standing on weak pedestal to forge unity. It is not the job of ruling parties to strengthen the opposition unity just as it is not the job of the opposition parties to keep the ruling party members united always.

Nothing can shake anybody so long as space is not given for wrong doings and corrupt practices. There are countless number of politicians who have unblemished record of service during their political career. To mention a few, Vajpayee, Advani, MM Joshi, Anthony, T.A. Pai. NCP Chief Sharad Pawar has charged the central government with crushing the voice of critics against "undemocratic" government. The statement of Pawar is proved only when charges against Balaji are not proved or when Balaji proves his innocence. Mamata Banerjee has denounced the ED raid at the office of the minister.

In the cash-for-job scam, the opposition parties can only understand the "pain" of the politicians arrested for interrogation but they cannot understand the pain of job-seekers who have to shell out huge sum of money to get job.

Elevate career by empowering persons with disabilities

■ AMIT SINGH KUSHWAHA

The field of disability, special education, and rehabilitation in India offers a range of rewarding career opportunities for individuals passionate about making a positive impact on the lives of people with disabilities. This article will shed light on the diverse job prospects available in this field and provide insights into relevant courses and the admission process for aspiring professionals.

Job Opportunities: Special Education Teacher: Special education teachers play a crucial role in educating students with disabilities. They provide individualized instruction, develop tailored curriculum, and support students in reaching their full potential. Job opportunities can be found in special schools, inclusive mainstream schools, and rehabilitation centers.

Rehabilitation Counselor: Rehabilitation counselors assist individuals with disabilities in achieving personal, social, and vocational goals. They evaluate client needs, develop rehabilitation plans, and provide counseling to enhance their independence and quality of life. Employment can be found in hospitals, rehabilitation centers, government agencies, and non-profit organizations.

Occupational Therapist: Occupational therapists help individuals develop or regain the skills necessary for daily activities, such as self-care, work, and leisure. They provide assessments, design intervention plans, and work closely with clients to improve their functional abilities. Opportunities exist in hospitals, clinics, schools, and community-based rehabilitation centers.

Speech-Language Pathologist: Speech-language pathologists diagnose and treat communication disorders, including speech, language, and swallowing difficulties. They work with individuals of all ages to improve their communication skills and overcome barriers. Employment options include hospitals, rehabilitation centers, schools, and private practice.

Assistive Technology Specialist: Assistive technology specialists assess and recommend assistive devices and technologies to enhance independence and participation for individuals with disabilities. They collaborate with clients, evaluate their needs, and provide training on utilizing assistive technology effectively. Job opportunities can be found in rehabilitation centers, special schools, and assistive technology companies.

gy companies.

Special Education Coordinator: Special education coordinators oversee and manage special education programs in schools and educational institutions. They collaborate with teachers, administrators, and parents to ensure effective implementation of inclusive education practices.

Behavior Therapist: Behavior therapists work with individuals with behavioral challenges, employing behavior modification techniques and interventions to improve their social and emotional functioning.

Vocational Rehabilitation Specialist: Vocational rehabilitation specialists assist individuals with disabilities in exploring career options, acquiring job skills, and transitioning into meaningful employment. They provide vocational counseling, job placement assistance, and support in workplace accommodations.

Physical Therapist: Physical therapists help individuals with disabilities improve their mobility, strength, and motor skills through specialized exercises, therapies, and assistive devices.

Special Education Consultant: Special education consultants offer expert guidance and support to schools, organizations, and government bodies in developing inclusive policies, designing accessible environments, and implementing effective special education programs.

When considering courses and institutions, it is essential to look for those recognized by relevant regulatory bodies such as the Rehabilitation Council of India (RCI) and professional associations like the All India Occupational Therapists Association (AIOTA) and the Indian Speech and Hearing Association (ISHA). These accreditations ensure that the courses meet the required standards and provide a strong foundation for your career.

To pursue a career in the field of disability, special education, and rehabilitation, aspiring professionals can follow these general steps for admission.

Research: Gather information about various courses, institutions, and their admission requirements. Consider factors such as curriculum, faculty, infrastructure, and opportunities for practical training.

Eligibility: Review the eligibility criteria for

the desired course. Ensure that you meet the educational and other prerequisites, such as qualifying entrance exams or interviews.

Application: Complete the application process by submitting the required documents, such as educational transcripts, certificates, identification proofs, and any additional documents specified by the institution.

Entrance Exams: If applicable, prepare for and appear in entrance exams specific to the course or institution. These exams may assess general knowledge, subject-specific knowledge, aptitude, or skills.

Interviews: Some institutions may conduct personal interviews to assess your suitability for the program. Prepare for interviews by researching common interview questions and showcasing your passion for the field.

Selection and Admission: Once the selection process is complete, successful candidates will receive admission offers. Follow the institution's guidelines to complete the admission formalities, including fee payment and document verification.

Financial Aid: Explore available scholarships, grants, or financial aid options to support your education. Many institutions and organizations offer financial assistance to deserving students pursuing careers in disability, special education, and rehabilitation.

Remember, networking, volunteering, and gaining practical experience through internships or part-time work can significantly enhance your career prospects in this field. Engaging with professional associations and attending conferences or workshops can also provide valuable learning opportunities and connections within the industry.

Relevant Courses and Admission Process: Bachelor's in Special Education (B.Ed.): Several universities in India offer a Bachelor's degree in Special Education, specializing in areas such as intellectual disabilities, visual impairment, hearing impairment, and more. Admission typically requires qualifying entrance exams and fulfilling the eligibility criteria set by the respective institution.

Master's in Rehabilitation Psychology (MA): A Master's degree in Rehabilitation Psychology equips individuals with in-depth knowledge of psychological aspects related to disabilities and rehabilitation. Universities like the National Institute for the Empowerment of Persons with

Visual Disabilities (NIEPVD) offer this program. Admissions usually require a bachelor's degree in psychology or related fields, followed by entrance exams and interviews.

Diploma in Disability Rehabilitation: Various institutions, including the Rehabilitation Council of India (RCI) recognized centers, offer diploma courses in disability rehabilitation. These courses provide practical training and theoretical knowledge required to work in the field. Admissions are typically based on merit or entrance exams conducted by the respective institutions.

Master's in Occupational Therapy (MOT): Master's programs in Occupational Therapy are available at esteemed institutions like the All India Institute of Physical Medicine and Rehabilitation (AIIPMR). These courses provide comprehensive training in occupational therapy techniques and practices. Admissions usually require a Bachelor's degree in Occupational Therapy or related fields, along with qualifying entrance exams.

Master's in Speech-Language Pathology (M.Sc. SLP): Masters programs in Speech-Language Pathology are offered by institutions like the Ali Yavar Jung National Institute of Speech and Hearing Disabilities (AYJNISHD). Admission criteria typically include a Bachelor's degree in Speech-Language Pathology or Audiology, along with qualifying entrance exams.

The field of disability, special education, and rehabilitation in India presents a range of career opportunities for individuals passionate about supporting people with disabilities and fostering inclusion in society. By pursuing relevant courses in special education, rehabilitation psychology, occupational therapy, speech-language pathology, and assistive technology, individuals can acquire the necessary skills and knowledge to excel in their chosen careers. In conclusion, pursuing a career in disability, special education, and rehabilitation in India offers a fulfilling and an impactful professional journey. By choosing the right courses, institutions, and gaining practical experience, individuals can contribute to empowering and improving the lives of people with disabilities, while also experiencing personal growth and job satisfaction.

(The author is a rehabilitation professional and a freelance writer).

PROGRESSING J&K

Tourist Villages in J&K receiving huge tourist influx, sees push in rural economy, employment generation

J&K Govts' Homestay concept succeeds in alluring huge tourist influx to rural tourist villages

Located 88 kilometers from Jammu in district Udhampur, 'Panchari' a snow capped mountain surrounded by dense cedar forests, is all set to receive and captivate tourists this year with its natural magnificence and grandeur. Many admirers of Panchari compare its scenic beauty and winter snowfall with globally acclaimed as best destination 'Gulmarg'.

"Panchari, a fascinating tourist destination abundantly blessed with natural scenic splendour and grandeur, started receiving heavy tourist rush after being declared as the first Tourist Village with Homestay facilities by the J&K government under Tourist Village Development Programme (TVDP).

The construction of vintage huts and creation of other requisite utilities in this picturesque spot has further added to its infrastructural edifice to accommodate the steeply rising tourist influx'.

Notably, the government initiated promotion of homestay tourism in the UT by launching Panchari as the first tourist village with homestay facilities under TVDP. The ambitious programme has the potential to mobilize the diverse geographical and socio-economic landscape of entire Jammu and Kashmir region.

In January of this year, the Anderwali hamlet of Sangerwani village in South Kashmir's Pulwama district was festively adorned. A group of tourists from Pune city in Maharashtra chose this place for a pre-wedding shoot. Yogi, a professional event photographer from Pune, who was part of the group, said that he was astonished with the fascinating natural beauty of the place, stating that he had been there before with his

family. He informed his friends, Rohit and Shilpa, about this beautiful place in Pulwama, and they decided to have their pre-wedding shoot there.

Anderwali Sangerwani has recently been designated as a tourist village by the government under the Tourist Village Development Programme to include picturesque places on the tourist map.

The ambitious programme, under the Mission Youth initiative, aims to develop 181 villages that possess distinct features such as scenic beauty, adventurous terrain, art and cultural significance, history and archaeology. It is gaining tremendous momentum with a significant influx of tourists visiting these new destinations. The main objectives of the programme are to develop new tourism destinations that integrate social, cultural, and spiritual characteristics with economic aspects, providing necessary infrastructure for tourists within these selected villages.

The villages included in the programme were selected based on their potential for rural tourism in consultation with the Tourism Department and an expert committee of Mission Youth.

The Tourist Tribal Village Programme (TTVP), initiated by the Government of Jammu and Kashmir, is proving to be a game changer for rural and tribal areas, offering economic and social benefits. The scheme promotes rural tourism and generates employment for local youth.

For young individuals interested in establishing ventures in the tourism and hospitality service sector, financial assistance of up to Rs 10 lakh is available

including Rs 8.50 lakh from a banking partner. Mission Youth J&K provides a special upfront incentive (subsidy) of Rs 1.5 lakh or 15% of the project cost (whichever is minimum), along with a special subsidy of Rs 3.5 lakh towards loan repayment.

Similarly, for development of homestays under the programme, financial assistance of up to Rs 1 lakh is provided including 0.85 lakh from a banking partner. Mission Youth also offers a special upfront incentive of 0.15 lakh or 15% of the project cost (whichever is minimum), 25% of the project cost as an upfront subsidy for women applicants, and a special subsidy of 0.35 lakh towards loan repayment.

Furthermore, the beneficiary must be unemployed and registered with the concerned District Employment and Counselling Centre. This initiative aims to promote home-stays across the UT, strengthen the rural economy, encourage youth entrepreneurship, and provide employment opportunities for women in tourism sector.

The initiative also recognizes the potential of J&K for film shootings and aims to promote filming in the region by offering financial aid to villages for their sustainable development. Despite having significant tourism potential, we are still unable to garner requisite attention due to infrastructural bottlenecks. Destinations which lag behind in sphere of tourism infrastructure, can overcome the downsides by introducing homestays as a means of accommodation facilities for the tourists which do not require heavy investment.

RBI Monetary Policy 2023, Inflation likely to lower in FY24

■ MOHAMMAD HANIEF

The monetary policy is a policy formulated by the central bank, i.e., RBI (Reserve Bank of India) and relates to the monetary matters of the country. The policy involves measures taken to regulate the supply of money, availability, and cost of credit in the economy.

The policy repo rate was predicted to remain at 6.5% by the street. The market anticipated the RBI would keep the policy repo rate at 6.5 percent. Experts claim that the lowering of retail inflation in April and the possibility for future decreases demonstrate the effectiveness of earlier policy rate moves.

The Reserve Bank of India's (RBI) monetary policy committee (MPC) on June 8, 2023 has decided to keep the repo rate unchanged at 6.5%. For the fiscal 2023-24, the second bimonthly monetary policy meeting took place over a three-day period from June 6-8, 2023.

The central bank has kept stability as a priority, according to RBI Governor Shaktikanta Das and added that Fundamentals for the domestic economy are improving as there is still more work to be done in terms of normalising policy around the world.

The RBI's Monetary Policy Committee (MPC) anticipates that growth will fluctuate throughout the year, with an expected surge to 8% in the first quarter before tapering off to 5.7% by the final quarter. These projec-

tions suggest a robust start to the fiscal year followed by a gradual slowdown.

The RBI governor says that the Indian economy and financial sector stand strong and resilient amidst unprecedented global headwinds as this optimism is reflected in the central bank's decision to keep the repo rate unchanged at 6.5%, reinforcing the stability of the nation's monetary policy.

The MPC is focusing its efforts on the withdrawal of accommodation of policy stance, indicating a possible tightening of monetary policy in response to inflation concerns. "Close and continued vigil on evolving inflation is absolutely necessary," stated Governor Das, signalling the central bank's commitment to maintaining price stability.

The RBI revised its retail inflation projection for FY'24 downwards to 5.1% from an earlier estimate of 5.2%. Despite this slight decrease, the Governor emphasized that headline inflation is above the RBI's target of 4% and is expected to remain so for the rest of the year.

The RBI monetary policy also oversees distribution of credit among users as well as the borrowing and lending rates of interest. In a developing country like India, the monetary policy is significant in the promotion of economic growth. The various instruments of monetary policy include variations in bank rates, other interest rates, selective credit controls, supply of currency, variations in reserve requirements and open market operations.

While the main objective of the monetary policy is economic growth as well as price and exchange rate stability, there are other aspects that it can help with as well. Since the monetary policy controls the rate of interest and inflation within the country, it can impact the savings and investment of the people. A higher rate of interest translates to a greater chance of investment and savings, thereby, maintaining a healthy cash flow within the economy.

By helping industries secure a loan at a reduced rate of interest, monetary policy helps export-oriented units to substitute imports and increase exports. This, in turn, helps improve the condition of the balance of payments.

The two main stages of a business cycle are boom and depression. The monetary policy is the greatest tool using which the boom and depression of business cycles can be controlled by managing the credit to control the supply of money. The inflation in the market can be controlled by reducing the supply of money. On the other hand, when the money supply increases, the demand in the economy will also witness a rise.

Since the monetary policy can control the demand in an economy, it can be used by monetary authorities to maintain a balance between demand and supply of goods and services. When credit is expanded and the rate of interest is reduced, it allows more people to secure loans for the purchase of goods and services. This leads to the rise in

demand. On the other hand, when the authorities wish to reduce demand, they can reduce credit and raise the interest rates.

As the monetary policy can reduce the interest rate, small and medium enterprises (SMEs) can easily secure a loan for business expansion. This can lead to greater employment opportunities. The monetary policy allows concessional funding for the development of infrastructure within the country.

Under the monetary policy, additional funds are allocated at lower rates of interest for the development of the priority sectors such as small-scale industries, agriculture, underdeveloped sections of the society, etc.

The entire banking industry is managed by the Reserve Bank of India (RBI) with aims to make banking facilities available far and wide across the nation, it also instructs other banks using the monetary policy to establish rural branches wherever necessary for agricultural development. Additionally, the government has also set up regional rural banks and cooperative banks to help farmers receive the financial aid they require in no time.

The Flexible Inflation Targeting Framework (FITF) was introduced in India post the amendment of the Reserve Bank of India (RBI) Act, 1934 in 2016. In accordance with the RBI Act, the Government of India sets the inflation target every 5 years after consultation with the RBI. In this framework, there are chances of not achieving the inflation target fixed for a particular amount of time.

Banks are required to keep aside a set per-

centage of cash reserves or RBI approved assets. Reserve ratio is of two types: Cash Reserve Ratio (CRR) - Banks are required to set aside this portion in cash with the RBI. The bank can neither lend it to anyone nor can it earn any interest rate or profit on CRR. Statutory Liquidity Ratio (SLR) - Banks are required to set aside this portion in liquid assets such as gold or RBI approved securities such as government securities. Banks are allowed to earn interest on these securities, however it is very low.

In order to control money supply, the RBI buys and sells government securities in the open market. These operations conducted by the Central Bank in the open market are referred to as Open Market Operations. When the RBI sells government securities, the liquidity is sucked from the market, and the exact opposite happens when RBI buys securities. The latter is done to control inflation. The objective of OMOs are to keep a check on temporary liquidity mismatches in the market, owing to foreign capital flow.

The Reserve Bank of India has increased the repo rate by 25 basis points on 8 February 2023. The current repo rate is 6.50% while the reverse repo rate is 3.35%. The Bank Rate and the Marginal Standing Facility (MSF) rate has increased to 6.75%. The Standing Deposit Facility Rate is now 6.25%. This is the sixth hike in repo rate since May 2022 leading to a total increase of 250 basis points.

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