

IMPROVED ECONOMICS

Jan Dhan Yojana was started by Prime Minister Narendra Modi to make people aware to save capital in every region of India. This scheme was launched on 28 August 2014 with the aim of saving currency. This program was started to save money for poor and people living in small areas.

This scheme is very useful for the Prime Minister to make India independent and self-reliant. Financial help is given to every person involved in the Jan Dhan Yojana in a bad situation. Villagers and poor people are not able to open their accounts in the bank and their deposit capital is only so much that they can deposit currencies.

But in this scheme taken out by the Prime Minister, money can be deposited according to its status. The people of India have benefited a lot from this. The purpose of this scheme is that all Indian people will have their own bank account then everyone will be able to understand the savings of money.

Everyone should know about this scheme, so on August 15, 2015, the Prime Minister had told everyone about it while addressing the people after hoisting the tricolor at the Red Fort. Pradhan Mantri Jan Dhan Yojana is a program made in the interest of the people.

Crores of bank accounts were opened for people on the very first day of this scheme. This scheme works to connect all the Indians together. With its help, the economic condition of India has improved.

Muslim women demand Uniform Civil Code

SUNAINA MALIK

Women community of India welcomes the future strategy of our Honourable Prime Minister Narendra Modi regarding the implementation of Uniform Civil Code (UCC) in our country which he has recently discussed during a rally in Bhopal. Muslim women no longer want to live a life of puppet at the hands of males. We also want to breathe in free air of equality where patriarchal society will no longer exploit any woman in the name of multi marriage system, triple talaq, property inheritance, maintenance after divorce, halala and adoption. To our revelation, UCC is not against Quranic directions regarding various civil matters. Even Quran talks about safeguard of rights of both male and female, even Quran talks about equality and justice amid male and female, even Quran talks about the importance of education for both male and female then question arises why practices like multi marriage, triple talaq, halala, no maintenance after divorce, male dominance, female illiteracy are prevalent in Muslim community? The answer to this highly discussed question is male ego and male dominance. Muslim males have moulded Quranic directions for their own enjoyment and for fulfilling their own illicit means and have been using females as articles of use and throw since ages and depriving them from their fundamental rights.

Quran does not at a single place permit verbal divorce and polygamy. Following are the direct references from Quran which will surely clear every one's doubt about the issues of marriage and divorce. Ayat (4.34 - 4.128) says God discourages divorce and encourages the continuation of marriage striving to preserve marriage is the duty of both husband and wife even in extreme case of misbehaviour. The discouragement of divorce is understood in the light of (2.226-227) where a four month cooling off period is issued before considering the decision of separation. Quran in Ayat (4.35) says if a couple fears separation you shall appoint an arbitrator from his family and an arbitrator from her family. If they decide to reconcile God will help them get together. God is omniscient cognizant. Quran (2.226-227) says those who intend to divorce their wives shall wait for four months (cooling off). If they change their mind and reconcile then God is Forgiver, Merciful. If they go through divorce then God is hearer knower. Quran (65.2) says once the interim is fulfilled you may reconcile with them equitably. You shall have equitable witnesses for divorce before God. This is to enlighten those who believe in God and last day. Anyone who reverences God? He will create an exit from Him. Quran (2.231) says if you divorce the women once they fulfill their interim (three menstruation) you shall allow them to live in the same house amicably or let them leave amicably. Do not force them to stay against their will (as a revenge) anyone who does this, wrongs his own soul. Quran (65.6) says you shall allow them to live in the same home in which they lived with you and do not make life so miserable for them that they leave on their own. If they are pregnant you shall spend on them until they give birth. If they nurse the infant you shall pay them for this service. You shall maintain the amicable relations among you. From the above references from Quran, it becomes clearly evident that there is no mention of verbal Talaq in Quran even at one single place. It was an evil practice prevalent among Arabs. This fact can further be proved by an incident. Once holy Prophet was informed that a person had pronounced three divorces on his wife in one sitting. He stood up in anger and said 'Are the people playing with book of Allah although I am present among you? Seeing the Prophet's extreme anger on the occasion a person asked 'Should I not go and kill them'.

Quran further clears our facts regarding Muslim woman's right to divorce because there is a general notion that Muslim women do not have right to divorce her husband. But Quran in Ayat(2.228) says 'And women shall have rights similar to the rights of men against them in kindness according to what is equitable'.

To your revelation Quran never permits polygamy because Sura (4.3) of Quran says 'You may marry two or three or four women whom you choose, but if you apprehend that you might not be able to do justice to them then marry only one wife. Quran in another place says Sura (4.129) you will not be able to treat all women equally even if you wish so'. Thus Quran prohibits polygamy but some people corrupted the laws of Quran for their own enjoyment and have been exploiting women from ages together.

It is only Uniform Civil Code which will put an end to all the barbaric customs which have victimised females. It is only UCC which can stop males from malpractice of polygamy which is against the laws of Quran. It is only UCC which can label second marriage solemnized out of the consent of first wife as null and void. It is only UCC which can put a bar on barbaric practice of halala. It is only UCC which will guarantee maintenance for Muslim divorcee. It is only UCC which will guarantee equal property rights to women. It is only UCC which will perish unidirectional and forced divorce, and it is only UCC which will entitle every Muslim woman to live a harassment free life.

In the conclusion, I want to appeal to every Muslim woman that it is the ripe time to raise voice against the barbaric injustice and let us join hands for the implementation of Uniform Civil Code because only UCC can liberate us from the clutches of old barbaric customs.

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Prime Minister Narendra Modi historic talk on terror at SCO Summit

THAKUR ABHIJEET JASROTIA

Terrorism is threat to world peace. Terrorism has created havoc and destruction in many countries. India has been major victim of terror especially sponsored by Pakistan. Prime Minister Narendra Modi has made a historic talk of terrorism at prestigious SCO summit.

Prime Minister Narendra Modi on Tuesday, in an apparent attack on Pakistan and China, called on member states of the Shanghai Cooperation Organisation (SCO) to not hesitate to condemn countries that use cross-border terrorism as 'policy instruments' and shelter terrorists.

We have seen that 'The impact of terrorism is always negative on the economy, and physical destruction is a large reason why. Terrorists destroy existing plants, machines, transportation systems, working places and other economic resources. They can destroy billions of dollars worth of property and senselessly kill many.'

The larger reality is that today's globalized society, no country is immune to terrorism and no country can effectively deal with terrorism alone. South Asia has also been afflicted by the scourge of violence by terrorist and violent extremist groups. These threats intersect with ongoing conflicts and insurgencies, with some countries undergoing post-conflict transitional processes. Links between groups within the region pose heightened chal-

enges as tactics, materials, and other forms of support can be easily exchanged. Terrorists are adept at exploiting countries with weak counter-terrorism capabilities, and even those countries which do not currently encounter terrorism threats, such as the countries in the Asia should ensure adequate counter-terrorism preparedness.

Some countries use cross-border terrorism as an instrument of their policies and give shelter to terrorists," Prime Minister Modi said adding that the SCO should not hesitate to criticise such countries and "there should be no double standards on terrorism."

Addressing the 23rd summit of the Shanghai Cooperation Organisation through video conference the prime minister said that "Terrorism is a threat to regional and global peace, we will have to fight against terrorism."

Pakistan Prime Minister Shehbaz Sharif, China's President Xi Jinping and Russian President Vladimir Putin among others participated in the summit.

"Terrorism has become the prime danger for both regional as well as global peace, and decisive action is necessary to deal with it. Terrorism in whichever form or expression, we have to collectively fight against it. Some countries use cross-border terrorism as an instrument of their policies and harbour terrorists. SCO should not refrain from criticising such nations," PM Modi said. Last month, Prime Minister Narendra Modi on Thursday (local

time) emphasized the need to combat terrorism and extremism, which pose a genuine threat to democracy, the rule of law, and human rights.

Speaking during a joint press conference with US President Joe Biden at the White House, PM Modi said, "India and America are walking shoulder to shoulder in the fight against terrorism and extremism. We agree that concerted action is necessary to end cross-border terrorism."

Notably, these remarks come in the wake of China's obstruction of UN proposals to designate Sajid Mir of Pakistan-based Lashkar-e-Tayyiba as a "global terrorist."

Even after 15 years since the Mumbai terrorist attacks, the masterminds behind the atrocity have yet to be brought to justice. So the first and most critical gap to combat terrorism is to address avoiding double standards and this self-defeating justification of good terrorists versus bad terrorists.

"The two biggest democracies of the world, India and the US can contribute towards global peace, stability and prosperity. I'm sure that on the basis of these values, we can fulfill the aspirations of the world," said PM Modi.

The historic talk of PM Modi in SCO summit is visionary document for globe. World is coming together to combat terror.

(The writer is is Spokesperson of J&K BJP & Prabhari Social Media).

Impact of climatic change and global warming

MOHAMMAD HANIEF

The climate change is the biggest environmental emergency that the earth faces today. This inevitable disaster has a multitude of serious implications for both environment and human society. Efforts are being made to develop a better scientific understanding of this complex problem by generating better future projections of climate change. The climate change has potential implications on different sectors including glaciers and permafrost, rivers, forests, soils, ecosystems, society and economy etc.

Falling in Himalayan region, Jammu and Kashmir has a geographic area 2,22,236 sqkm. Around 20230 sqkm, which comprises 19.95 percent of the geographical area of Jammu and Kashmir, is under the forest cover. It is divided into three regions: Ladakh, Kashmir Valley and Jammu. The higher regions are covered by Pir Panjal, Karakoram, Zaskar and inner Himalayan ranges of mountains. The increase in temperature has to do with the topography and high altitude. We have seen that warming is higher in Himalayas and other mountainous regions of the globe. Temperature varies from place to place and it is basically a function of location, longitude and altitude. Effects of climate change are already being felt on the ground.

From heat waves devastating crop yields to torrential rains causing flooding that submerges entire communities, India is experiencing some of the most extreme impacts of the climate crisis. While India comprises a little over 17% of the world's population, it produces just about 7% of global emissions.

This might seem minuscule, but slight increases in temperature can throw our planet's natural systems out of whack, contributing to extreme weather like heat waves, drought, and flooding. These climate impacts also disproportionately affect working families and people of color.

Like many countries around the world, India is facing water security issues, and at the same time, widespread flooding. India's agricultural sector relies on monsoon season. However, over the last century, there have been more days with extremely heavy rains with longer dry spells in between. This has heavily impacted India's central belt running from western Maharashtra State to the Bay of Bengal, which has seen extreme rainfall events increase threefold over the last 70 years, but has also had a decrease in total annual rainfall.

The Himalayas, a long-time protector against drought in India, are at risk, too. A 2019 report predicted that by 2100, at least one-third of the glaciers in the region will be



gone. Glacial melting as a result of rising temperatures has also exacerbated both flooding and drought, especially in agricultural mountain communities that rely on seasonal snowmelt.

In India, approximately 70% of households rely on agriculture for their livelihoods but are "struggling with lower yields" attributed to "frequent droughts and lower rainfall." Farmers are severely impacted by these unpredictable weather patterns, which has caused many to move on to urban areas, where extreme heat can make outdoor work dangerous.

Global warming and rise in temperature also impacted Jammu and Kashmir as it has surpassed the world average in temperature rise (for the last 100 years). As against the global increase of 0.8 to 0.9, it has recorded a 1.2 degree Celsius rise in temperature. Seasonal air temperatures also show a rise in all seasons, which, according to experts, is a cause of concern.

The annual rainfall in the Himalayan region is likely to vary between 1268±225.2 and 1604±175.2 mm in the 2030s. Kashmir Valley-based environmentalists / agriculturalists believe that an abnormal rise in temperatures in particular can prove drastic for some of our native plants, increasing their sterility and hence lowering the overall production.

Irrigated rice, wheat and mustard production in Jammu and Kashmir may be reduced by six per cent, four per cent and four per cent, respectively. The deficit in food production in the Kashmir region has reached 40 per cent, while the deficit is 30 per cent for vegetable production and 69 per cent for oilseed production.

Changes in climatic conditions are causing expansion of the normal range of pests leading to occurrence of more diseases in crops

and ultimately resulting in the decreasing production of food crops. In the last few years, because of climate change, there has been a dismal production of paddy every year, and farmers of many areas of the valley are adopting horticulture.

As a matter of fact, Kashmir, which used to produce sufficient agriculture produce like rice or wheat, is now meagerly producing these cereals and if the change of climate continues at the same pace, Kashmir will very soon be importing every bit of the food, which the people of Kashmir will consume from the neighbouring states.

Saffron production in Kashmir valley has a historical background is the only place in India to produce saffron for commercial purposes. Saffron production has decreased during the past two decades due to global climatic changes.

Looking at the present situation in Jammu and Kashmir, the figures in terms of production, area and yield rate are not satisfactory as the gap between deficit and requirement is increasing at an increasing rate which has gone up to 81 per cent against the current population growth.

The major causes of the decline of the top food grains in J&K are: land use changes, global warming, climate change / variability, reduced availability of water for irrigation affected by erratic rainfall, loss of soil moisture, degraded soil health, extreme drought events and shifts in the rainfall regime resulting into failure of crop germination and fruit set. Certain measures are required to be taken to overcome this problem which include creation of laws; desilting, growing of pulses, millets and adoption of agroforestry.

The dry spell weather conditions will make a severe dent on Kashmir's tourism industry. The absence of snowfall will result in the

shutting of snow sports. Kashmir's famous tourist resort, Gulmarg, attracts tourists from all over the world, but the resort will remain deserted in the absence of snowfall. The Thajwas Glacier (also known as Hidden Jewel of Kashmir), a major tourist attraction in Kashmir's Sonamarg, is melting at a rapid pace. Before 20 years, this glacier was spread over a huge area and tourists were able to get a glimpse of it by just walking only a few meters. But now they need to walk kilometers to see the glacier.

Climate projections suggest that impacts are likely to be varied and heterogeneous in India. Some regions will experience more intense rainfall and flood risks, while others will encounter sparser rainfall and droughts including spatial shift in the pattern of rainfall. The Fifth Assessment Report has further emphasized the loss of ice from glacial range and projected that the current glacial extents are out of balance with current climatic condition indicating that glaciers will continue to shrink in the future even without further temperature increase.

A global scientific consensus with regard to the unequivocal nature of the climate change and its association with increasing concentration of greenhouse gas emissions is widely established. Regional climate projection indicates that climate variability will manifest through alteration in frequency, intensity, spatial extent, or duration of weather and climate extremes, including climate and hydro-meteorological events.

This is likely to pose greater risks to human life and endanger the sustainability of the economy of several states in India. Indeed the likely projection of the hydro meteorological and geophysical hazards has the potential to derail the current growth strategy and deepen poverty amongst the vulnerable. The impacts of extreme climate-induced events (such as cloud burst, enhanced glacial flow, untimely dry and wet days) could result in loss of life, livelihoods, assets and infrastructure and affect the economic growth and pro poor initiatives.

Climate change is an important concern as it is presently on a carbon-oriented development path and at the same time, it is vulnerable to climate variations owing to the fragile ecosystem and at the conclusion, a comprehensive Climate Change Action Plan with institutional structure for its implementation to be conceptualized that would address both adaptation and mitigation.

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Opposition unity is no chimera

OMKAR DATTATRAY

Opposition unity this time is vastly different this time and is different from unity of opposition of 2014 and 2019. It is more real and solid and is not impossible given the desire, need and urge of the opposition parties and it cannot be called chimera as the opposition parties are not day dreaming and are not seeing Mungari Lal Ke Sawpne, but they will be successful in their daunting and challenging job of defeating the mighty and arrogant BJP in the general elections of 2024 and the only requirement and essential condition is that they must unite and leave their egos and minor differences. The way non-BJP parties are meeting and joining together to show the door to BJP in 2024 general elections is not an ordinary thing for the countries politics and it may pave way for a non-BJP government at the centre.

The big, experienced and active leaders of the opposition parties are working day and night to cobble and forge opposition unity is praise worthy and it seems at the end of the day they will be successful in the end and will dislodge BJP from power. Opposition unity is not something utopian but is real as they are joining hands to defeat the saffron party from again rising to power and if the opposition parties will be successful in their mission and objective, it will be a crucial and historical development in the politics of our multi-party democracy. For being successful in forging unity among them, the opposition parties should defer to nominate the prime ministerial candidate and leave this important matter to be decided later on after the Lok Sabha elections.

The way opposition leaders are eager to forge unity among themselves, may leave no scope for the BJP to again capture power in 2024. Change is the law of nature and the people of the country this time want some change and for this they will change their mind and behavior and oust the pro rich BJP from the seat of power by exercising their right of vote and so will they vote for non-BJP parties in crucial polls of 2024. The way the opposition parties had met recently at Patna is praise worthy and the first battle of ballot has begin

and it will fruitful in 2024 with the active involvement of all opposition parties. The APP and its leaders and its supreme Arvind Kejriwal should give unconditional support to the opposition unity and should not blackmail the grand alliance.

The AAP should not attach the condition of opposing the Delhi ordinance of the centre government but join hands with other opposition parties including the Congress.

Most probably congress will oppose the centre ordinance in Raj Sabha which is aimed to clip the wings of Delhi government of AAP headed by Kajriwal. But as of now AAP leaders should not make this issue as a pre condition to not only join opposition unity, however help in the endeavors of the leaders trying to cobble opposition unity. Similarly the Mamata Banerjee's TMC and its leaders and that of the grand old party of Congress should not resort to blackmailing each other but instead see the reason and leave their minor differences and come together for their big motive and objective of dislodging the saffron party from the power.

Congress leader and scion of Gandhi-Nehru family Rahul Gandhi has said rightly that in order to save the institutions of the country from the assault and also to save democracy, it is important for all the opposition parties, small and big and of the national and regional parties to join hands and forge grand alliance which will defeat the saffron party in 2024 polls. However for this it is necessary that all the non-BJP parties should unite for giving a stunning defeat to the BJP. But it is easier said than done and it requires unflinching support and active participation of all the opposition parties so that they will be in a position to give a tough fight to the saffron party and in fact to defeat it in crucial general elections of 2024. The leaders of the main opposition parties should propagate and advertise the misrule and pro corporate and pro rich policies of the BJP government. The opposition should pinpoint the failures and limitations of the BJP rule and counter it with solid evidence of its failures. The congress and all opposition leaders should work day and night for the defeat of the BJP in 2024 elections

and they should leave no opportunity to oppose the ruling party. The opposition parties should do positive and constructive politics and shun negative politics and try to win the hearts and minds of the people. The opposition meeting of the non -BJP parties held recently at Patna at the initiative of Nitesh Kumar chief minister of Bihar, the NCP senior leader Sharad Pawar, and TMC supreme and chief minister of West Bengal Mamata Banerjee has been a success to vast extent as the opposition leaders had in a joint press briefing at Patna said that the next meeting of the opposition parties will be held in Shimla under the chairmanship of TMC leaders Shrad Pawar at Shimla and it in itself shows that the Patna conclave of the opposition parties was successful because at least they have agreed to meet very soon in Shimla to have further fruitful deliberations and discussions about the unity move and find the ways to forge grand alliance which can fight the BJP in 2024.

However all the opposition leaders should have to tighten their belts and work very hard if they want to defeat the BJP in the ensuing Lok Sabha elections of 2024.

The opposition parties and especially the congress should not be complacent in view of the fact that they have trounced the BJP in Karnataka and have won the assembly elections but it is no guarantee that congress will be able to repeat the success story of Karnataka at the national level. So all the opposition parties should work under some acceptable leaders to fight the battle of 2024 and defeat the BJP which will be a historical political development. Let the opposition conclave of the non-BJP parties be successful in their unity move and forge a grand alliance which will be in a position to fight the BJP in 2024 polls and it is not so easy and for this all big and regional parties should shun their egos and minor differences and contradictions and unite to defeat the mighty BJP in 2024 general elections. In politics and love nothing is impossible and so defeat of BJP and win of the opposition is not impossible.

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