

EMPOWERING RURAL WOMEN

The Bima Sakhi Yojana stands as a shining example of how focused policy initiatives can empower rural women while deepening financial and social inclusion. Launched as a collaborative effort between the Indian government and Life Insurance Corporation (LIC), this scheme seeks to harness the potential of women Self Help Group (SHG) members by turning them into insurance facilitators - "Bima Sakhis" - for their communities.

Under this scheme, women from SHGs are trained to educate and assist fellow villagers in understanding and accessing social security schemes such as the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the Pradhan Mantri Suraksha Bima Yojana (PMSBY). These are life and accident insurance schemes targeted primarily at the economically vulnerable population. Bima Sakhis act as a bridge between these schemes and the rural masses, helping them register, pay premiums, and file claims when needed.

What sets Bima Sakhi Yojana apart is its twin focus - social security outreach and women's empowerment. In rural India, insurance penetration remains low due to lack of awareness, procedural hurdles, and distrust of formal institutions. The presence of a local, trained woman familiar with the challenges of her community helps build trust and ease participation in these schemes. On the other hand, the Bima Sakhis themselves benefit from skill development, financial literacy, and a new source of income, often becoming role models in their villages.

The scheme is more than just a financial outreach initiative; it is a strategic investment in women-led development. By entrusting women with financial responsibilities and decision-making roles, it challenges patriarchal norms and encourages greater participation of women in local governance and economy. Moreover, these women, once financially empowered, tend to invest in their families' health, education, and well-being, creating a ripple effect of positive change.

However, the success of the Bima Sakhi Yojana hinges on consistent support, capacity building, and monitoring. Training programs must be thorough and regular, with refresher courses to keep the Bima Sakhis updated. There should also be technological support like mobile apps or helplines to assist them in claim processing and record-keeping. Further, timely disbursement of commissions and incentives is essential to keep motivation levels high.

The initiative can be scaled further by integrating it with digital India programs, microfinance initiatives, and rural health campaigns. States can customize the model based on regional needs and align it with existing SHG networks.

The Bima Sakhi Yojana represents a powerful convergence of financial inclusion, women empowerment, and grassroots development. As India strides toward becoming a more inclusive economy, empowering women to lead the change at the last mile is not just progressive - it is essential.

Life in Dal Lake: A glimpse into Kashmir's floating world

■ MOHAMMAD HANIEF



Nestled in the heart of the Kashmir Valley, framed by the mighty Zabarwan hills and overlooked by the Mughal-era gardens, Dal Lake stands as one of India's most picturesque and culturally rich water bodies. But beyond its postcard beauty and allure for tourists, Dal Lake is home to a vibrant and resilient community whose lives are intimately tied to its waters.

Life on Dal Lake is unlike any other in India. Here, homes float, markets glide, and schools rock gently with the waves. It is a world of wooden shikaras (gondola-like boats), houseboats, floating gardens, and timeless traditions - a testament to the adaptability and perseverance of those who call this lake home.

Dal Lake spans an area of around 18 square kilometers, though its actual size has fluctuated due to environmental pressures and urban encroachment. It is divided into four basins - Gagribal, Lokut Dal, Bod Dal, and Nigeen - each interconnected by intricate waterways. It is these waters that support not only the ecosystem but a unique civilization that has thrived for generations.

The most iconic symbols of this life are the houseboats. These ornate wooden homes date back to the colonial era, when British officials, barred from owning land in Kashmir, commissioned floating residences instead. Today, hundreds of these houseboats line the lake, offering both homes for locals and accommodations for tourists.

Inside, life carries on much like anywhere else. Families cook, children study, elders share stories - all while gently floating. Though they appear idyllic, these homes also face the constant challenges of weather, water quality, and isolation from many city services.

For the residents of Dal Lake, the shikara is not just a means of transport; it is their lifeline. Painted in bright yellows, blues, and reds, these elegant boats navigate the narrow



canals and open waters like city buses and delivery vans.

Each morning, shikaras ferry children to floating schools, bring vegetables and milk from the city, or carry vendors selling everything from saffron to shawls to the tourists lounging on their houseboat porches. Shikarawallahs often become storytellers and informal tour guides, sharing local legends, poetry, and politics with their passengers.

A unique sight on the lake is the floating vegetable market. Every dawn, before tourists stir, farmers in their boats gather to buy and sell fresh produce grown on floating gardens - or raadhls - that drift on the lake surface. These gardens are an agricultural marvel, made by weaving together water weeds, mud, and wood to create fertile platforms that yield cucumbers, tomatoes, lotus stems, and more.

Despite the transience implied by their watery surroundings, the people of Dal Lake live lives deeply rooted in tradition and culture. The lake is home to generations of Kashmiri Muslims who maintain their distinct identity through language, dress, and customs.

Women often wear the traditional pheran, a long woolen garment, while men sport embroidered skull caps and carry kangris

(small fire pots) in winter. The scent of noon chai (pink salty tea) and harissa (a winter meat delicacy) wafts through the air, mixing with the soft lapping of water and the distant call to prayer.

Local artisans, known for their fine papier-mâché work, walnut wood carvings, and intricate embroidery, continue to practice their crafts in workshops perched on stilts or tucked into houseboats. Many children grow up helping their parents in this work, learning both a skill and a legacy.

While Dal Lake dazzles on the surface, it hides a range of ecological and social challenges beneath. Pollution has emerged as a grave threat. Waste from houseboats, illegal construction, and shrinking catchment areas have all led to a decline in water quality.

Weeds and algae choke parts of the lake, reducing oxygen levels and threatening aquatic life. Efforts by the government, such as the Dal Lake Conservation and Management Project, have made some progress in de-weeding, installing sewage treatment plants, and resettling encroached areas, but much work remains. Equally troubling are the socio-economic challenges faced by lake dwellers. Many live below the poverty line, relying heavily on seasonal tourism. The COVID-19 pandemic

exposed this fragility, with lockdowns devastating livelihoods. Children struggled with remote learning, houseboat repairs were deferred, and food security became a growing issue.

"Tourism is our main source of income," says Bashir Ahmad, a shikarawallah and father of four. "When tourists stop coming, we have no backup. The lake is beautiful, but life here can be very hard."

Yet, amid adversity, hope floats. One remarkable initiative is the floating school launched by a local NGO, which offers primary education to children living on the lake. Run from a converted houseboat, the school uses solar panels, waterproof teaching materials, and community volunteers.

There are also efforts to promote eco-tourism, sustainable agriculture, and better waste management. Local youth groups have begun organizing clean-up drives, awareness campaigns, and skills training in digital literacy and entrepreneurship.

As climate change and modernization exert increasing pressure on traditional lifestyles, the question remains: what does the future hold for Dal Lake's people?

Experts argue for a balanced approach - one that respects the ecological limits of the lake while ensuring the dignity and development of its residents. Reviving traditional practices like organic floating farming, enforcing building regulations, and improving access to healthcare and education are seen as crucial.

The lake's residents themselves have no desire to abandon their way of life. "This is our home, our identity," says 62-year-old GhulamNabi, who has lived in a houseboat all his life. "We want to protect it - for our children and for everyone who loves Dal."

Dal Lake is more than a scenic spot; it is a living, breathing entity. Its people embody resilience, resourcefulness, and a deep bond with nature. In their lives, one sees the poetry of adaptation - of humans not conquering nature but coexisting with it.

To truly understand Kashmir, one must look beyond the gardens and gondolas, and into the quiet rhythms of life on Dal Lake. For there, amid the ripples and reflections, lies the soul of the valley - afloat, enduring, and ever beautiful.

Historic India-UK trade deal--a giant leap for New India

■ PIYUSH GOYAL

The landmark India-UK Comprehensive Economic and Trade Agreement (CETA) will make Indian farmers, fishermen, artisans and small businesses shine globally, create numerous jobs and help the common man get high-quality goods at competitive rates in line with the vision of Prime Minister Narendra Modi.

This follows similar agreements with other developed countries including Australia, European Free Trade Association countries and UAE. It is a part of the Modi government's strategy to maximize economic growth and job creation to achieve the dream of Viksit Bharat 2047.

PM's Strategy -In 2014, the Modi government adopted a determined strategy to rebuild global confidence in the Indian economy and make it attractive for Indian and foreign investors. Signing FTAs with developed countries is a part of this wider strategy. FTAs also increase investor confidence by removing uncertainty about trade policies.

FTAs with developed countries, which

do not have competing trade interests with India, is a win-win situation, unlike the previous regime's approach of endangering Indian businesses by recklessly opening India's doors to competitors.

During UPA's regime, developed countries had abandoned trade talks with India, which was then regarded as one of the "Fragile Five" economies of the world. Under PM Modi's leadership, India's GDP has almost tripled since 2014 to about Rs 331 lakh crore. Game-changing reforms, ease of doing business and the PM's global stature helped India emerge as a compelling opportunity. Today, the world wants to participate in the irresistible India story - and sign FTAs.

Market Access, competitive edge-CETAwill ensure comprehensive market access for Indian goods in the UK market across all sectors. It eliminates tariffs on about 99% of the tariff lines covering almost 100% of the trade value. This creates huge opportunities for the \$56 billion bilateral trade, which is estimated to double by 2030 with the help CETA.

Small businesses will prosper as Indian products will have a clear competitive edge over rivals. Companies that make soccer balls, cricket gear, rugby balls and toys, among other products, are poised to significantly expand business in the UK.

Numerous Jobs -India's competitive will boost exports substantially and trigger a wave of investment and job creation. India is well-positioned to become one of the top three suppliers to the UK in textiles, leather, and footwear; which will help small businesses, artisans including women, and craftsmen emerge as key players in global value chains.

Gems & jewellery, engineering goods, chemicals and electronic products such as phones are also expected to see exports jump.

Farmers First -Over 95% of agricultural and processed food tariff lines will attract zero duty, paving the way for rapid rise in agri-exports and rural prosperity.

Duty-free market access is estimated to increase agri exports by over 20% in three years, contributing to India's goal of \$100 billion agri-exports by 2030 as

the CETA unlocks the premium UK market for Indian farmers, matching or exceeding the benefits enjoyed by Germany, Netherlands, and other EU nations.

Turmeric, pepper, cardamom, and processed goods like mango pulp, pickles, and pulses will also get duty-free access. Higher exports will boost farm income and give greater incentives for quality, packaging and certification. It will create numerous jobs across the agricultural value chain.

Protecting the vulnerable -CETA excludes India's most sensitive agri sectors to protect domestic farmers. India has given no tariff concessions on dairy products, apples, oats and cooking oils.

These exclusions reflect the Modi government's strategy of prioritizing food security, domestic price stability, and vulnerable farming communities.

Fishermen to flourish - Indian fishermen, particularly those in Andhra Pradesh, Odisha, Kerala, and Tamil Nadu, will see dramatic expansion through access to UK's marine import market.

UK's import duty on shrimp and other marine products will fall to zero from the current level of up to 20%.

The potential is phenomenal as India has only a 2.25% of UK's \$5.4 billion marine imports.

Services & Professionals - The agreement will catalyze services including IT/ITeS, financial services and education, creating new avenues for Indians. India has secured favourable mobility provisions for skilled professionals, including contractual service providers, business travelers, investors, yoga instructors, musicians and chefs.

Innovative FTAs - Under the leadership of PM Modi, India's FTAs go far beyond goods and services. They set new benchmarks. With EFTA countries, India had secured a binding commitment of \$100 billion investment that will create 1 million direct jobs in India. With the Australian FTA, India resolved the double-taxation issue that was troubling IT companies.

One of the most significant aspects of the agreement with UK is the Double Contribution Convention. This exempts

employers and temporary Indian workers in UK from social security contributions for three years. This will significantly enhance the competitiveness of Indian service providers.

Quality Goods for Consumer- Trade agreements increase competition, which helps Indian consumers get high-quality goods at competitive prices. The Modi government has provided policy support, issued Quality Control Orders and negotiated FTAs to encourage and incentivize quality.

The government has held extensive stakeholder consultation with industry and other stakeholders before signing any FTA. It is heartening to note that industry bodies have overwhelmingly supported and welcomed every FTA signed by the Modi government.

CETA is a benchmark for equitable and ambitious trade deals between large economies. It opens up attractive global opportunities for the underprivileged, without compromising our core interests. It is a shining example of how New India does business.

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Sustainable Development and Disaster Risk Reduction

■ DR. BANARSI LAL

Sustainable development and disaster risk reduction are closely associated at many levels. Disasters add often devastating costs to societies in terms of financial losses, infrastructure and loss of life. Environmental destruction exacerbate disaster risk and impact. Climate change is adding risk and uncertainty in present era. This article is an attempt to address sustainable development and disaster risk reduction from an integrated prospective. Disaster events impact on development possibilities, while post-disaster recovery and human resilience requires environmental, societal and economic sustainability. Major catastrophic events have altered trajectories of human survivability and quality of life throughout largely unquantifiable environmental, social and economic disruptions dating from before record began. While lot of progress can be identified in terms of disaster and development-based problem analyses, both disaster and sustainable development needs to be resolved in many parts of the world. Disasters and development are closely linked together. Disasters can create new development opportunities but they can destroy the developmental initiatives. Traditionally disasters are considered as the natural ones and are considered beyond the human control. Disasters give setback to the developmental initiatives but rebuilding after the disasters creates new opportunities for development. Development programmes can increase the susceptibility to disasters but the development programmes should be designed in such a way so as to reduce the suscep-

tibility to disasters. There exists a strong relationship between the disasters and development. Disasters significantly affect the development. Post-disaster recovery and human resilience requires environmental, societal and economic sustainability. Disaster management helps the people, governments, professional, security forces etc. to deal with natural disasters or manmade crisis. Nations increase their capacities and decrease their vulnerabilities through development. Sustainable development is the outcome of comprehensive planning that incorporates considerations of disaster risk as well as strategies designed to protect the environment to improve the living conditions of people, levels of education and economic growth. In present era, disasters risks are increasing mainly as a result of growing exposure of people and natural hazards. Effective risk management strategies help in reducing the disasters in the short to medium-term while reducing the vulnerability over the longer-term. Disaster management risks can be reduced by strengthening the resilience, the ability of societies to resist, cope with and recover from shocks. Disaster and climate risk assessments can help governments, businesses, communities and people to make decisions to manage the risk. Different plans and projects can reduce the disasters risk. Financial protection strategies protect governments, businesses and households from the economic burden of disasters. The challenge of reconstruction also presents an opportunity to promote disaster management. Climate change is one of the most complex challenges of this century. No single country can

take on challenges posed by climate change, including controversial political decisions, daunting technological change and far reaching global consequences.

Presently environment, development and disaster management is the burning topic of many conferences. The question is-do we have enough policies and the legislations to deal with the climate change? What are institutional mechanisms we have in our country to deal with such kinds of issues? Such types of questions are valid and they need to be addressed holistically. From the last one decade Indian economy has been able to maintain its consistent growth rate of over 7-8 percent per annum and India is making strenuous efforts to even enhance it to 8-9 percent growth rate or even higher than that. The higher growth rate is very important for the country to fight against unemployment and poverty. Indian economy growth is because of excellent performance of the industrial sector, manufacturing sector, textiles, pharmaceuticals and basic chemicals production sector. But the development has influenced environment and natural resources capacity. The population pressure has already increased rapidly. High population density, vulnerable ecology; climate change and a significant dependence of the economy growth on the natural resource base have posed the greatest challenge for the sustainable development. The goals of economic and social development must be defined in terms of sustainability in all the developed or developing countries across the globe. Environment refers to the sum total of conditions which surrounds the space. The scope of the term environment has

been changing with the passage of time. In the ancient age, the environment consisted of only physical aspects of the planet earth's land, air and water. As the time passed on, human beings extended the environment through the social, economic and political activities. Environment mainly consists of four segments as:(i) Atmosphere: The atmosphere implies the protective blanket of gases surrounding the earth.(ii) Hydrosphere: It comprises all types of water resources such as oceans, lakes, rivers, streams, reservoirs, glaciers ground water etc.(iii)Lithosphere: It consists of minerals occurring in the earth's crusts and the soil e.g. minerals, organic matter, air and water.(iv) Biosphere: It indicates the realm of living organisms and their interactions with environment, viz. atmosphere, hydrosphere. In present era environmental issues are increasing and threatening the survival of mankind on the earth.

Poverty is a major concerned area which causes a number of problems including unhygienic sanitation and clean drinking water facilities. Increasing population is decreasing the natural resources. Economic growth and technological advancements are also playing major role in disturbing natural environment and causing air, water and nuclear pollution. Government of India is making endeavours for the healthy environment and formulating many environmental policies to keep pace with this alarming situation but still there is lot to be done at the ground level. The key environmental concerns are climate change, global warming, natural disasters, soil health, loss of biodiversity, air

and water pollution. All these disturb the balance of the living environment in a big way. In the entire gamut of environment and development, the peaceful human existence is gradually becoming a dream. It is all happening because we have lost the balance in the keys of human existence i.e. air, water, earth, fire and land which are mainly responsible for the survival of living beings. With so many in hunger and poverty, growth and poverty alleviations remain the overarching priorities in most of the developing countries of the world. Climate change is making the challenge more complicated. The impact of changing climate are already being felt with more floods, droughts, storms, more heat and cold waves leading to enormous economic loss. Continuing climate change, at current rates, will pose increasingly more severe challenges to development. It is expected that by century end, environment could lead to warming by 5 degree C or more. Even our best efforts are unlikely to stabilize temperatures at anything less than 2 degree C. It is a challenge to maintain the equilibrium between the development and climate change. Species and ecosystems with limited climatic ranges could disappear and in most mountain regions, the extent and volume of glaciers and seasonal snow cover will be reduced. Climate change would affect agriculture, tourism, hydropower etc. These changes will potentially have wide-ranging effects on the natural environment as well as on human beings and economies. Although much progress has been made in understanding the climate system and projections of climate change but its impacts still contain

many uncertainties, particularly at the regional and local levels. Water is essential not only to survival but is also equally or even more important than nutrients in food production. According to World Health Organization (WHO)water scarcity will affect over 1.8 billion people by 2025. This could have major impacts on health particularly on agriculture. It is estimated that water demand is likely to double by 2050.

Water, land and air contamination is increasing exponentially. These trends indicate the need for huge investment in environmental management. There is growing pressure to protect the country's biodiversity. Environment has become more fragile and risks prone. People and the eco-system have increasingly become more vulnerable due to climate change. The uncertainties and risks are having different dimensions. It is important to see the environment more holistically. The solutions must flow from an integrated framework and it is equally important that all the national and international stakeholders must work together in translating policy, legislation and programmes on the ground so that the disturbed equilibrium of the environment is restored otherwise the consequences would be more disastrous. More progress is needed by harnessing the greater use of disaster and development collective efforts and awareness. Barrier removal for transitioning to future security, peace, and well-being also requires appropriate political and economic contexts. New Technological breakthroughs are also needed to reduce hazards, risks and disasters in society.

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