

UNIFIED PENSION

Unified pension systems aim to streamline and harmonize pension schemes across various sectors to create a more cohesive and equitable retirement framework. These systems integrate different pension plans into a unified structure, ensuring consistency in benefits, administration, and coverage. The goal is to provide a seamless pension experience for all individuals, irrespective of their employment history or sector. A unified pension system addresses the complexities and disparities found in multiple, sector-specific pension schemes. Traditionally, pension systems vary widely between public and private sectors, and even among different categories of public sector employees. These variations can lead to inequities and confusion among retirees, who might have worked in multiple sectors or roles over their careers. A unified pension system seeks to consolidate these disparate schemes into a single, coherent system, thereby simplifying the administration and enhancing fairness. A unified pension system standardizes pension benefits, eligibility criteria, and contribution rates across sectors. This means that individuals with similar career lengths and contributions will receive comparable benefits, regardless of their employment sector. One of the significant advantages is the portability of benefits. Individuals who change jobs or switch sectors during their careers will have their pension benefits seamlessly transferred and integrated into the unified system. This eliminates the need to manage multiple pension accounts and ensures that all contributions are accurately accounted for. By centralizing pension administration, a unified system can reduce administrative costs and complexity.

SHRI KRISHNA JANMASHTAMI



On the eve of birth of Lord Krishna -the Eighth Avtar of Vishnu, in Jammu region Janmashtami is popular known by the name 'Thogre/Thakura Da Vrat (Meaning Vrat dedicated to Thakur i.e. Shri Krishna).

Observing a Phalaahari Vrat for complete one day is the Major Ritual in the Festival. There are so many names of Krishna like Bal Gopal, Makhhan Chor, Ladoo Gopal, Krishan Kaniya, Murli Wala and so many names. Janmashtami celebrates the birth of Lord Krishna's birth on Ashtami signifies his mastery of both the spiritual and material worlds.

He is a great teacher, a spiritual inspiration as well as a Politician, on the one hand , he is Yogeshwara , while on the other , he is called Chit Chor , a thief . His behavior includes both extremes. Perhaps this is why the personality of Krishna is so unique and difficult to fathom. The avdhoot is oblivious to the world outside and yet a materialistic person, a Politician or a king is oblivious to the spiritual work but Krishna is both Dwarkadnessh and Yogeshwar.

Lord Krishna is the symbol of possibilities the total blossoming of all aspects of the human and the Divine. Its very difficult to really understand Krishna's personality. The Rishis called him the full embodiment of the Divine total because all that a human could be , a being could be , is all in Krishna. Krishna says in Bhagvad Gita, " People think of me as a physical embodiment. I am not the body . " I am the consciousness which is present all over and in everything.

Krishna's life is noted in the Mahabharata, the Puranas, and Bhagavata Purana. Krishna is the eighth son of Devaki (mother) and Vasudeva (father). Surrounding the time of his birth, persecution was rampant, freedoms were being denied, and King Kansha's life was threatened. Krishna was born within a prison in Mathura, India where his parents were constrained by his uncle, Kamsa. During Devaki's wedding, Kamsa was warned by a celestial voice that Devaki's eighth son would be the cause of his death. In an effort to defy this prophecy, Kamsa imprisoned Devaki and her husband and promptly killed the first six of her newborns after their birth. The guards responsible for keeping watch over Devaki's cell fell asleep and the cell doors were miraculously opened at the time of Krishna's birth. These events allowed Vasudeva to send Krishna across the Yamuna River to his foster parents, Yashoda (mother) and Nanda (father). This legend is celebrated on Janmashtami by people keeping fasts, singing devotional songs of love for Krishna, and keeping a vigil into the night.

Throughout Krishna's childhood and young adult life, Balarama, Krishna's half-brother, was a "constant companion" for him. Balarama joined Krishna in the major events that are celebrated in Vraja, Brindavan, Dravarka, and Mathura such as stealing butter, chasing calves, playing in the cow pens, and participating in wrestling matches.

In Jammu region, Janmashtami is popularly known by the name "Thogre/Thakure da Vrat" (meaning Vrat dedicated to Thakur i.e. Shri Krishna). Observing a Phalaahari Vrat for complete one day is the major ritual in the festival. The day is marked by numerous Phalaahari Dhaams or Bhandaras in the streets of Jammu region's prominent towns.

Janmashtami marks the beginning of the kite-flying season in the Jammu region whereby locals gather and fly decorated kites from their rooftops. While on the other hand, girls and women decorate their palms by applying Teera, dye of an indigenous plant.

Another ceremony associated with Janmashtami in Jammu region is "Deyaa Parna" in which Dogras donate cereal grains in the name of their ancestors & Kuldevtas. A holy tree called jand is worshipped by women on this day. Special rotis called draupads are prepared and offered to cows and deities.

During evening, devotees start assembling at mandirs (temples) and join in singing devotional songs called bhajan or kirtan. Many people dress their children up as a younger version of Krishna. At midnight Shri Krishna Janam is celebrated. Abhishek ceremony of Bal Gopaal is performed and Bhog of Sund Panchiri, Makkhan Mishri & Panchmeva is offered to Bal Gopaal ji.

In Jammu every year Jammu Kashmir Dhararth Trust is celebration with the Sanantam Dharam Sabha and Darnik youvak mandal is organize a grand RATH YATRA one day before to commemorate the auspicious occasion of Shri Krishna Janamashtmi. This much awaited event will witness devotees and enthusiasts from all corners of Jammu region coming together to pay homage to Lord Krishna the 8th incarnation of Lord Vishnu on his birthday.

The Shri Krishna Janamashtmi celebration will commence with captivating Rath yatra a religious procession wherein the beautifully adorned chariot carrying the idols of Shri Krishna and Radha will be towed through the streets, bazaars of Temple city. The procession will be accompanied by enthusiastic Participants both young and old singing devotional songs and chants spreading the message of love, compassion and harmony.

Kashmir Janamashtami is celebrated as Zaram Satam (Janam Saptami) by the native Kashmiri Pandits of Kashmir. The festival is associated with observing a vrat the whole day and visiting the Thokur Kuth (Krishna Mandir) at midnight. At night, puja is performed in the temples which includes performing Abhishek (ritual bath) to the murti of Krishna, and singing bhajans (devotional songs). Food items appropriate for fasting, such as gaer or singhada lapsi (made from water chestnut flour), fruits, and dried fruits are consumed on this day.

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Delight of devotees: Janamashtami Special

DEEPIKA KHAJURIA

Lord Krishna, besides being a 'Karamyogi', was a great philosopher of Hinduism in the epic history of India. A prince of 'Yadava' tribe, He was born in prison though, unambiguously the fact goes that, he was a scion of royal race and his upbringing was, ipso facto, amongst the commoners, 'Sudama' being his close friend. His childhood mostly remained confined with cowboys and that is why he could feel the troubles felt by commoners to whom, He was most compassionate, apart from passing through ordeal, the common populace used to suffer. The lord, when in prison miraculously escaped from the cruel clutches of 'King Kansa', who was hell bent to kill him as it was predicted that Kansa's death was impending in the hands of the lord.

Mathura, as well known to every Hindu was the birth place of the lord and he performed miraculous deeds and many performances. Lord Krishna trounced the deadly-snake by name 'Kali', who was reported to have been polluting the pious waters of river 'Yamuna' and as the legend had it that this 'Kali-snake' was a human being belonging to 'Nag family or dynasty'. It was lord Krishna who stopped the worship of lord Indra, when the latter became adamant and arrogant and initiated worshipping 'Mount Govardhan' and it was his spiritual Shakti which protested against the 'Vile' practices prevalent in the name of holy 'Vedas' and gave the term 'Yagna' in the best public welfare. Lord Krishna, after slaying 'Kansa' did not made his father the king of Mathura, Instead, Kansa's father was enthroned to the kingdom. It was his esteem and a typical style that after slaying the tyrant he would install some able -person from the tyrant's family only. And it was his far- esteemed magnanimity that he never tried to usurp any throne for himself. Lord Krishna was the chief builder of 'Dwarka' empire but here too, he never aspired for the throne and had established a republic there. Lord's Leela (A



divine sport) finds a place of uniqueness appropriate mystifying phenomenon which though, of course, becomes muddled and further his Leela in a way exhibits epics of Hinduism. Leelas, by itself literally mean theatrical and when the lord says, no such 'Leelas' are meant for self but for spectators and these are purposefully meant to enlighten the people who perceive truthfully and fill men with fascination which though of course is an awe inspiring semblance. Valiant warrior to receive lord's messages in the battlefield or Kurukshetra through 'Shalokos' of 'SrimadBhagwad Gita'. Srimad annotates a deep-rooted Sanskrit meaning- very holy and Bhavad Gita signifies or spells a divine call of spirituality carrying message sung by the supreme Lord.

Swami Madhusodanji says about 'Gita' as such, "All the Upanishads are the cows and the cow boy who milks them is 'Lord Krishna' and Arjuna is much fortunate calf who is first to enjoy elixir-like milk. Those who are able to imbibe on the remains of that celestial milk are one's noble character and with higher echelons of wisdom. Says C.

Rajagopalcharia. The Mahabharat has moulded the mind , character and civilization of the people of the world . How did it fulfill-how is it still continuing to fulfill this function by its gospel of Dharma, which like a golden thread runs through all the complex movements in the epic, by its lesson that hatred breeds hatred, that covetousness and violence leads inevitably to ruin, that the only real conquest is in the battle against the evil. Indeed, the 'Mahabharata' has another name known among scholars Jaya which means victory, conveying the moral herein indicated. Jaya is the name by which the work is referred to, in the first invocatory verse of the epic. And if a foreigner reads this book's translation and eptomes though it and closes it with a feeling that he has read a good and elevating work, he may be confident that he has grasped the spirit of India and can understand her people high and low, rich and poor. The Bhagwad Gita was written by 'VedVayas', a prominent saint who heard the divine message verbatim, the message that lord Krishna gave to Arjuna to redeem him from material infatuation. It was 'VedVayas' a poet of immensive possessiveness who heard the entire

message of divine lord and summed it up in the form of poetic verses which runs into thousand and thousands and now stands translated in almost every well known language of the world. It is being recited with utmost reverence by unaccounted devotees world over echoing "Hare Krishana", "Hare Rama" everyday and has inculated a mark of excellence globally, preferably amongst Hindu's thoughts and imagination splurgely in the most magnanimous magnitude like the incessant tides elch arise out of vast oceans and thence reced in the coastal tides rhythmically.

And this ideal of perfection preached by the revered 'Bhagwad Gita' of ancient as well as modern India runs into colorful and classical literature and dominates our souls and mind in its entirety.

Amongst the greatest teachings of 'Bhagwat Gita', the most prominent being, "The soul is immortal, it is the body alone that dies.

A man must do his duty and forget about rewards or results and he should always and always trust in God.On this day of 'JanamAshtmi all temples are well decorated and prayers are being held in the name of "Lord Krishna" till midnight and the lord is being swung in 'Jhullas' and even prior to this pious day. "ShobhaYatra" accompanied by "Jhankies" are being taken out throughout the villages, towns and cities, pay obeisance to 'Lord Krishna' for showering blessing over this bio-sustaining spaceship, the 'Mother Earth'.

Let noble thoughts come to us from every side (Rigveda) and truth is the greatest strength (Mahabharata), every endeavour is covered with some sort of fault, just as fire is covered by smoke, therefore, one should not give up the work which is born of nature, even if such work is full of faults (B. Gita)

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Climate Change and its Impact on Agriculture

DR. BANARSI LAL

Climate change is one of the most defining problems of the 21st century. Presently climate change is not just a scientific concern but has widespread implications for economics, sociology, national and local politics, geopolitics, law, health and inequality.

The globally economy is influenced by frequently by the extreme events such as floods, droughts, heat and cold waves, forest fires, landslides etc. Climate change is the concern of human beings. Climate changes threatens the livelihood of millions of people who depend on agriculture. Agriculture plays an immense role in ensuring food and livelihood security and it accounts for a significant share (18%) of India's Gross Domestic Product (GDP). It engages around two-thirds of the population in gainful employment. Many industries such as food, milk processing, sugar, textiles, jute etc. depend on agricultural production. As agriculture is having its close linkages with other economic sectors so agricultural growth has a multiplier effect on the entire national economy. Presently, the threat of climate change poses a serious challenge for sustainable agricultural growth. This threat is compounded due to accumulated greenhouse gases emissions in the atmosphere, anthropogenically generated through long-term intensive industrial growth and high consumption lifestyles. As the international community is making serious efforts to deal with this threat, India needs to develop a strategy for adapting to climate change and its variability in order to ensure ecological sustainability. A resilient agricultural production system is required to sustain productivity in the event of extreme climatic variability. The Indian farmers have evolved many coping mechanisms over the years but these have been fallen short of an effective response strategy in dealing with recurrent and intense forms of extreme climatic events on the one hand and gradual changes in climate like rise in surface temperatures, changes in rainfall patterns, increase in evapo-transpiration rates and degrading soil moisture conditions on the other. The need of the hour is, therefore, to synergise modern agricultural technologies with the indigenous technical knowledge of the farmers to enhance the resilience of the Indian agriculture to climate change.

Climate change is any significant long-term change in the expected patterns of average weather of the region. It refers to the statistical variations in the properties of the climate system such as changes in temperatures, rainfall etc. due to natural or human causes over a long period of time. Climate change drastically alters the distribution and quality of natural resources thus adversely affecting the livelihood security of the people. In order to sustain agricultural growth to mitigate food requirements, policies and strategies need re-orientation with appropriate feedback mechanisms that are embedded in the policy spectrum for not only meeting food grain and buffer stock requirements but also to ensure liveli-

hood security in times of catastrophic incidents. According to Intergovernmental Panel on Climate Change (IPCC), the adverse impact of climate change due to rising temperatures and extreme weather events would be on the agricultural production. Consistent warming trends and more frequent and intense extreme weather events are being observed across India in the recent decades. The catastrophe of flash floods and land sliding in hilly areas are the best example of climate change. Several areas such as coastal areas, Indo-Gangetic plains and the drought and flood prone regions of the country have been identified as risk prone due to the impacts of climate change. Agricultural crops, livestock, fresh water and the marine ecosystem all are likely to be affected due to change in climate. Such climatic fluctuations adversely affect agricultural sustainability resulting in unforeseen situational shortages which could also impact other economic sectors. Vulnerability of India in the event of climate change is more pronounced due to its ever increasing dependency on agriculture, excessive pressure on natural resources and poor management mechanisms. The warming trend in India over the past 100 years (1901-2000) is estimated to be 0.4 degree C. The projected impact of further warming is likely to aggravate yield fluctuations of many crops. While in the short- run the impact may not be severe but many crops are expected to decline in yield after 2020. A one degree Celsius rise in mean temperature would likely to affect wheat yield in the heartland of green revolution. Negative impact on yield of wheat and paddy in certain parts of India due to rise in temperatures, increase in water stress and reduction in the number of rainy days has been observed. Parts of western Rajasthan, southern Gujarat, Madhya Pradesh, Maharashtra, Northern Karnataka, Northern Andhra Pradesh, and Southern Bihar are expected to be more vulnerable in times of extreme climatic events. It is estimated that irrigation requirements in arid and semiarid regions would likely to increase by 10% for every 1 degree rise in temperature. Rise in sea level would also likely to have adverse effects on the livelihood of fishermen. The effect can even be more detrimental if no adaptation is taken. The negative impact on agricultural production will imply significant percentage fall in the annual GDP and its fallout for livelihood security in the agricultural sector and other economic sectors. As the short term mitigation measures demand immediate attention, the complexities of abiotic stress on crops and livestock in the long term would require intensive research to effectively address the adaptation processes required for making our production systems resilient to climate change. Sustainable agricultural practices maintain environmental and soil health and also economic profitability. Thus, stewardship of both natural and human resources is of prime importance. In other words, sustainable agriculture involves the processes that would enable us to meet the current and long

term societal needs for food, fiber and other resources, while maximising benefits through the conservation of natural resources and maintenance of ecosystem. The priority of exalting human capabilities at the individual level and ensuring food security at the national level, through efficient and equitable use of resources are compatible with the concept of sustainable agriculture. Inter-annual, intra-seasonal, monthly and daily distribution of climatic variables such as temperature, precipitation and humidity play a pivotal role in most of the physical, physiological, chemical and biological processes that increase productivity in agriculture, livestock, forestry and fisheries sectors. Any change in these climatic determinants not only leads to adverse impact on food security and nutrition but also affects the livelihood of millions depending on the agricultural sector. Agriculture and allied sectors, thus, exhibit high sensitivity to climatic variability and changes.

While in the long run, climate change is likely to exacerbate current stresses there by increasing the vulnerabilities in food production and livelihoods of farming communities, even the short- run climatic variability and occurrence of extreme weather events would affect agricultural production, livestock and fisheries. Climate change is also likely to significantly alter the dynamics of extreme events such as tropical cyclones, storms surges and extreme rainfall events; possibly increasing their frequency and intensity. It is estimated that low lying regions, including small islands, will face the highest exposure to rising sea levels, which further will increase the risk of floods bringing more cultivable area under the risk of submergence and degradation. Due to excessive rainfall hilly areas are prone to land sliding followed by flash floods in the rivers.

A number of environmental, social and economic factors contribute to the differential vulnerability of diverse farming systems. Rainfed areas, in particular, having complex cropping systems operating under fragile ecological conditions, constitute about 60% of net cultivated area. Poverty levels and high population density are other important factors that increase the vulnerability of the Indian agricultural system to climate change. Multiple stresses on natural resources such as soil erosion, salinisation of irrigated lands, degradation of pastures, water pollution and overexploitation of forest stocks contribute to low resilience in the Indian farming systems.

As most of the agricultural production takes place in rural areas by engaging people from the marginalized sections of the society, the crop management capacity of the farmers during climatic extremities is limited. Crop management response of the Indian farmers to natural shocks such as droughts are often of distress through sale or mortgage of farm assets like livestock or land. Constraint in accessing institutional or formal financial mechanisms

for agricultural credit is another important factor that contributes to high vulnerability of the sector. Similarly, agricultural markets and food supply chains in India are mainly in the unorganized sector which is often dominated by intermediaries thereby depriving the farmers of their due remuneration. Post-harvest losses due to inadequate storage and transport infrastructure, lack of market information and intelligence reduce the profitability of farming systems. Although there are mechanisms to provide adequate information access on weather and crop management, they often operate on a delayed mode and lack feedback mechanism. The combination of high vulnerability and low adaptive capacity makes enhancing resilience in the Indian agriculture and allied sectors a challenging task. Climate change alters the natural balance of local and global ecosystems and infringes on human settlements.

It is expected that vulnerable groups such as poor may face food insecurity, loss of livelihood, hardships due to environmental change and extreme climatic events such as drought, floods, storms, cyclones and land sliding. The overall impact of climate change on our food production systems and economy is expected to be high as the agriculture and its allied sectors still accounts for a large share of gross domestic product (GDP) and employment. Agriculture still accounts for a significant share in the GDP. For the States like Punjab, Uttar Pradesh and Haryana, the percentage share of agriculture and allied activities in state domestic product is more than 30 percent.

The Indian agriculture now faces the challenge of ensuring food security amidst constraints such as stagnating net sown area, deterioration of land quality, reduction in per capita land availability etc. Besides, issues such as competing demand for water in the context of changing demographics and its various end uses, further aggravates the degree of risks in the agriculture sector. These have considerable implications for food and livelihood security and as agriculture production being risk prone, may lead to migration from rural to urban areas.

Fostering rapid, sustainable and broad-based growth in agriculture is thus a key priority keeping in mind the overall socio-economic development trajectory of the country, especially in the light of existing vulnerabilities that relate to a shrinking land resource base, additional stresses arising from the non-agricultural sector and issues emerging due to changing climate.

This necessitates a strategic approach with a renewed vision and redefined focus. Careful management of soil, water and biodiversity is required to cope up the climate change.

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Women Safety, A First Priority

SHIVANI

Nation can't be listed as developing one ,until women didn't feel safe in their own country. Women represent Shakti or dynamic energy and hold the power to destroy the evil. Women being a giver of life also proves out to be a destroying force when it comes to deal with the evils of a society.

Women are described most powerful in our history. Two cite this, Draupadi from the ancient Hindu epics swore to destroy the Kauravas when they destroyed her dignity. But today's generation didn't respect women. These days, news of Mishappening with women and girls are coming from almost every corner of the country. The recent rape and murder case of Dr Moumita Debnath in Kolkata is among from those cases. It's a thing of shame for security as well as politics of that area.

Why direct death sentence isn't given to those criminals? Why they are roaming Fearless and making our country and Society shameful?

We come from that country where girls are worshipped as the form of goddess. It's heart breaking for every patriotic and religious citizen to hear these type of incidents. This is a type of society in which people protest about the mishappening, no strict actions taken by the government ,things don't change and with time everyone forgot. But it's hard to forget for those parents who send their girls to schools and then universities for higher studies. It will be an obstacle in the path of women's education as well as equality and freedom. How could a country develop when warriors remain tied with chains and kept away from education and denied of freedom? Dr. Moumita Debnath's rape and murder

case is a stark reminder that women's safety is still not a priority in our country. Despite the numerous cases of violence against women , the lack of effective measures to prevent such crimes is alarming. This incident has raised seven questions about the safety of women in public places, particularly at night. The Kolkata case is not an isolated incident. Women across India face harrasment, abuse and violence everyday. According to National Crime Records Bureau (NCRB), crimes against women have increase 12.9% between 2018 -2022. The data is a grim reminder that women safety is still a distant dream.

To sort out this problem, it is essential to keep us strong check on women safety. Firstly, law enforcement Agencies must take proactive measures to ensure women safety. Police patrolling should be increased at night, can help deter crimes. Secondly,

societal attitudes towards women need to change. General sensation programs can help challenge patriarchal norms and promote respect for women. Furthermore , women's empowerment is crucial to ensuring their safety.

Education, economic independence and self defence training can enable women to protect themselves. The government and civil society must work together to create a safe and supportive environment for women.

In conclusion, the Kolkata doctor's murder is a wakeup call for all of us. Women's safety must become a first priority. We owe it to Dr. Moumita and countless other women who have suffered at the hands of violence. Let us work together to create a safe and more just Society for women.

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