

## NEET FACING PROBLEMS

From 1997, the Union Government showed its intent to control the admissions to all medical institutions. The Medical Council of India (MCI) on December 21, 2010 and the Dental Council of India (DCI) in 2012, issued notifications prescribing a common entrance examination for admission. The Supreme Court, in 2013, in Christian Medical College vs Union of India case ruled that MCI and DCI had no such powers to regulate the admission of students into medical institutions 'since they have the effect of denuding the states, state-run Universities'. In the review petitions filed by MCI, the Supreme Court on April 11, 2016 'recalled' the judgment delivered on July 18, 2013. Within a few days thereafter, the Sankalp Charitable Trust filed Public interest litigation, seeking a direction to make NEET compulsory for admission of students to all medical colleges. That case first appeared before the court on April 27, 2016. The very next day, the writ of mandamus was issued as prayed for. The SC gave the reason that the 2013 judgment had already been recalled; therefore, the 'notifications dated December 21, 2010 are in operation as on today'. Though education is a concurrent subject, NEET was mandated without even giving notice to any of the states. The SC failed to note that the field covered by Entry 25 List III (Concurrent List), is 'Education minus establishment and regulation of universities'.

The MCI Act, Section 10D, conferred power to regulate admissions to medical colleges. That was inserted only in May 2016. In December 2010, there was no legislative authority to issue such a notification. A valid notification was issued only on January 22, 2018. At present, the MCI Act has been repealed; only the National Medical Commission Act holds the field. Laws are made for the people; people are not made for law. The success of a law is determined by its outcome. If a law does not achieve the object, the law has to be changed to ensure the desired outcome.

According to our study, NEET has reduced the number of Class XII students getting admitted to medical colleges. Only students who attended coaching classes for two or three years could get admission. Very few 'first-generation' students could clear NEET. It shows that the wealthy and powerful have rigged the system of NEET to perpetuate their privilege. The professional classes have figured out how to pass their advantage to their children,



## OFF 'D' CUFF 'The name is Bharat'

What is the meaning of the word 'Hindu'? When did Hinduism originate and who is the founder of this religion? I would also like to know when did we start referring to our motherland as India and not Bharat?

Hinduism is one of the world's oldest religions dating back to somewhere around 5,000 BC. There is reference to the word 'Hindu' by the Aryans. The term 'Hindu' in Vedic records did not refer to a religion but is mentioned as the nationality of the people who lived in the region. At that time, the ancient name of Hindu religion was Sanatan Dharma, an eternal or universal tradition referring to learning the right way of living life.

It is believed that the word 'Hindu' comes from the first letter 'H' of the Himalayas and the last words 'Indu' from the Indus River. According to the Nadi Stuti Sukt, a hymn in the Rig Veda, Indus River, also known as the Indus River, is addressed as the mightiest of rivers. The river is also one of the longest in Asia, originating from the Manasarovar Lake and running through Ladakh all the way through

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converting meritocracy into hereditary aristocracy. There cannot be a competition between a race-horse and a 'cart-pulling' horse. The rural and urban poor cannot spend lakhs of rupees to get coached for NEET and cannot afford to wait for two or three years only to prepare for the test. Conducting NEET and NEXT (National Exit Exam for MBBS) under the NMC Act is also tantamount to shifting the regulation of university to the Union list. That amounts to altering the basic structure of the Constitution. 'Public health, hospital and dispensaries' are a state subject. Therefore, there is a constitutional obligation on the state to ensure quality public health even in remote villages, which do not have the facilities available in metro cities. The objective of starting more medical colleges in remote areas is to get qualified doctors in and around that region. Rarely are persons from metropolises willing to serve in remote villages. Every student entering medical colleges does not become an expert in their field. Every patient does not require such expertise in treatment. But a qualified medical practitioner is required to treat common ailments. That can be achieved only by producing qualified doctors from all areas within a state.

One of the consequences of NEET would be the fall in the number of such dedicated doctors willing to serve in remote areas. Till 1960s, even in Madras City, the number of MBBS doctors was inadequate. Only RMP (registered medical practitioner) and LMP (Licentiate in Medical Practice) diploma holders would treat people. This would have been the state of affairs even in Calcutta, Bombay and Delhi. That situation has changed today, only due to the sustained attention on the improvement of health taken by the states. If the admission of students continues to be done based on NEET, India will go back to the pre-Independence era on public health. There may not be enough doctors available for rural public health centers. Even for ordinary ailments, people would have to travel to metro cities. The SC, as early as 1960, had suggested starting more rural universities to cater to the rural people. Though this was in a case relating to reservations, the rationale is applicable to admissions of students as well. Finally, students should be tested only on what they have learnt in their years of schooling. Testing them through entrance examinations in areas they did not study is nothing but arbitrary.

entire length of Pakistan. There are many beliefs behind the origin of the term 'Hindu'. It is believed that in the Zoroastrian holy book, the Avesta, the word 'Hindu' was used for the first time as a geographical term for people who lived beyond the Indus River. The Persians could not pronounce the letter 'S' correctly and mispronounced it as 'H'. Thus, for the ancient Persians, the word 'Sindh' became Hindu. Even today, people from the Sindh province in Pakistan are called Sindhis or Sindhus.

Huien Tsang, a Chinese Buddhist monk, who travelled to India from China in the seventh century, agreed that Hinduism was widely popular in India at that time. The Indus or Sindh Valley civilisation is named after the Indus River and the river gave its name to the country, India. It is also believed that when Alexander came to India, he referred to its people as Indu, instead of Bharat. Thereafter, the east of the Indus was referred to as India, but initially the Vedic name for the area was Bharat.

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## Development attracts Banks or Banks bring development

■ PREETI GUPTA

'Development' is the word which is the aim in the life of all the components of the society, be it individuals, institutions, business organizations, Government department or even the Governments. Governments (State or Central) holds the key responsibilities for the development of its subjects, through its policies and the institutional structures like various departments of Agriculture, Horticulture, Irrigation, Industries, Power, PWD, Jal Shakti, etc., and one of the key institution of development of any nation is its Banking Structure. The importance of the banking structure is such that no development process can even be thought of without the participation of the banks and that almost of us are customers of one or more banks. Banking is a vast world of services that it offers to its customers in the form of savings facility, credit facility, remittance, clearance facility, ATM, Direct Benefit Transfer, Unified Payments Interface (UPI) system, mobile and internet banking, etc., to name a few. Possession of an ATM card in one's wallet means carrying one savings in the bank to anywhere in the country or even outside the country without the need to carry cash. Banks have been quick to adopt to the technological advancements and providing its customers the latest world class services. The banking structure in India comprises of Commercial Banks, Regional Rural Banks (Ellaquai Dehati Bank and J&K Grameen Bank in J&K) and the Cooperative Banks. Reserve Bank of India is the regulatory authority over the Banks. The Cooperative Structure in J&K is quite weak and comprises of Jammu State Cooperative Bank (STCB), Central Cooperative Banks (Jammu CCB, Anantnag CCB, Baramulla CCB) and the State Cooperative Agriculture and Rural Development Bank (SCARDB). The Jammu CCB is having branches in almost all the district of the Jammu Province but works on manual system. Banks cater to almost all the credit requirements of people be it agriculture, education, housing, business, personal needs, etc.

As on date, banks have reached almost all the major townships, blocks and human settlements, aiding in the upliftment of the citizens. But at the same time there are certain areas/blocks which are yet to see the development that a bank can offer to the society, even after 7 decades of the country attaining Independence. One such case is District Reasi, which has 12 Blocks. Of about 52 bank branches in the District, about 88 per cent branches are located in just four blocks viz; Reasi, Katra, Panthal and Pouni, which forms 31.75 per cent of the population of the District and only about 12 per cent of the bank branches serving the rest 68.25 per cent population. A deeper look reveals that about 41 per cent of the bank branches are in the Block Katra which hosts only 5.76 per cent of the population of the District, although it is a major tourist town.

While Block Mahore has 3 bank branches of JK Bank, Block Arnas has 2 branches (1 of JK Bank and the other of JCC Bank), Block Chassana has one branch of

JK Bank. One new branch of J&K bank is reported to be opening shortly at village Salal, Block Arnas.

While the blocks Jij Bagli, Thuroo, Gulabgarh, Thakrakote and Bhomag does not have a single bank branch. India Post Payments Banks offers its limited services through its post office network in these areas. The people of these blocks travel to the banks located in the adjoining blocks thereby adding the existing rush of customers in those branches. The bank security guards can be often seen managing long queues, which sometimes goes up to the roads outside the banks. Sometimes people, including the women folk, have to travel long distances on foot to reach banks just to withdraw small amounts like MGNREGA payments sacrificing their time and money. There was a time when the Primary Agricultural Cooperative Societies (PACS) at village level used to perform the functions the credit disbursements to farmers for the agriculture needs under finance support from the District Central Cooperative Banks (JCC Bank) in the District Reasi and even in other Districts, while now the structure of PACS has almost completely collapsed and no PACS is reportedly providing fresh credit to farmers in Reasi, thus creating a void in the unbanked areas. Going by the population, the above mentioned five blocks (Jij Bagli, Thuroo, Gulabgarh, Thakrakote and Bhomag) have 39 Panchayats, 76 villages and a combined population of 71856 which forms about 23 per cent of the population of District Reasi (2011 census). This can also be inferred that this much population is not able to fully contribute to the growth of the financial system of the country or otherwise we can say that the financial system is not able to fully support the development of this much population.

It may be noted that the road network in this hilly district, especially in these captioned blocks is poor which may also act as a deterrent for banks to consider opening bank branches. Poor road network hinders the basic prerequisites of banks like, cash remittance, staff mobility, profitability of a location, internet services, etc. Providing road network and mobility lies under the domain of the State/UT Government. Any area having a good road network attracts the factors of development like agricultural produce outflow, transport, businesses, resources, tourism, etc., and also promotes skill development & higher exposure to the markets of the main town centers. All these leads to increased income levels and the increase in the credit absorption capacity of the people of an area. J&K as a whole is an agriculture based economy aided by tourism, which also holds true for District Reasi. Rural infrastructure is vital for development for the agricultural sustainability, agro-based industries and overall development in rural livelihood, especially for a country like India and the State like J&K, where rural areas account for a larger part of the total geographical area. Both, quantitative and qualitative improvements in infrastructure, are essential to modernize and diversify production, enable people compete

with other centers and accommodate rapid urbanization.

One of the indicators of development through bank credit is the CD Ratio (Credit to Deposit ratio) of the banks which means the amount of credit disbursed as a percentage of the deposit held by banks. A comparison of the CD ratio of various areas of J&K as on 31.03.2021 is:

Area	India	J&K	Kashmir Province	Jammu Province	District Reasi
CD Ratio	71.50%	52.37%	68.24%	36.10%	44.41%

The benchmark for the CD ratio is 60 per cent. It may also be noted that 9 out of the 10 districts in Kashmir province have the CD ratio above the benchmark of 60 per cent except Srinagar which has the CD ratio of 51.49 per cent. While none of the districts in the Jammu province have the CD ratio above the benchmark with Jammu District ranking lowest in the UT of J&K having CD ratio at 30.90 per cent, which is an indication that the credit absorption capacity of the Jammu region may be poor, that may have a number of factors.

Let's take for instance the credit flow under Kisan Credit Card (KCC-Crop), the average loan outstanding per active KCC in Kashmir province is approx. Rs 89,000, while in Jammu province it is approximately Rs 34,000, for District Reasi it is approximately Rs 28,000 (as on 31.05.2021). This also indicates the lower credit absorption capacity or access, under crop loan, of the people of Jammu province which may be due to hilly terrain and fragmented land holdings, higher dependence on rains, etc. There may be a need to answer the question that "Development of an area attracts banks to open branches or opening of bank branches leads to the development of an area?

There cannot be a second thought that infrastructure is the prime necessity for the development of any area. It leads to ease in access to market, access to education, access to health, access to the financial institutions, access to credit from formal financial sector which ultimately adds the ability to invest and reinforce the productive capacity of rural households through increasing the factor productivity of land, labour and capital in the production process.

At the same time, it is also true that banks while opening branches do take care of the profitability that an area can give to the branch along with a host of other factors.

At the appropriate level of authorities, there may be a need to assess the overall need of new physical bank branches at suitable locations in District Reasi, so that the same are profitable to the banks and at the same time providing relief in the lives of the farmers, students, businesses, women folk, etc. This shall also release the additional burden being faced by bank branches of the adjoining areas which are presently catering to a larger area and a larger population.

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## Reaching poorest of poor

■ DR. PRVEEN KUMAR

'Antyodaya' means upliftment of the poorest of poor. Reaching out to person standing in the last of queue is the basic essence and philosophy of Antyodaya and with this message, the 'National Antyodaya Diwas' is celebrated every year on September 25. The philosophy of 'Antyodaya' is believed to be inspired by 'Unto This Last' written by English social thinker John Ruskin. It so inspired Gandhi that he went on to proclaim the philosophy of inclusive development, 'Sarvodaya through Antyodaya', which means development of all through welfare of the weakest section of the society in his book Hind Swaraj. The country is celebrating 75th years of independence with many achievements to highlight and celebrate. Unfortunately, the country is still marred with so many challenges. Social exclusion is one such challenge which still haunts the nation and has been an obstacle in inclusive development. There are still certain groups which are 'set apart' or 'locked out' of the mainstream. Social exclusion means the systematic exclusion of individuals and groups from one or more dimensions of society, such as structures of power and privilege, opportunities and resources and even basic necessities like food, shelter and clothing. Sociologist like Kabeer has described Social exclusion as 'the various institutional mechanisms through which various resources are allocated operate in such a way so as to systematically deny particular groups of peoples the resources and recognition which would allow them to participate fully in life of that society'. Such social exclusion and discrimination perpetuate persistent poverty. Social exclusion is much worse than being in poverty. To reach out to such peoples who are still excluded, the Antyodaya Diwas is being celebrated every year.

History of Antyodaya Diwas: Literally, 'Antyodaya' means the 'rise of the last person' and it was one of the concepts emphasized by Upadhyay, on whose birth anniversary this day is celebrated. September 25 is the birthday of Pandit Deendayal Upadhyay, a

thinker and philosopher of the national movement of the country. The day has been celebrated since 2014, when the then Union Urban Development Minister and present Vice President of the country, M Venkaiah Naidu announced that the government has decided to observe September 25 as 'Antyodaya Diwas' every year to mark the birth anniversary of Pandit Deendayal Upadhyay. Regarding poverty,

DAY scheme include employment through Skill Training and Placement for which an expenditure of Rs 15,000 per person is allowed on training of urban poor which is Rs 18,000 in North-East and J&K. Moreover, the scheme also involves training urban poor to meet the enormous demand from urban citizens by imparting market-oriented skills through City Livelihood Centers, Social Mobilization and Institution

## ANTYODAYA DIWAS

Upadhyay was of the view that the state should assure a minimum standard of living to all individuals and should provide an assurance of minimum standard of living to every individual and preparedness for the defence of the nation.

Various programmes for uplifting poorest of poor: To reduce poverty and vulnerability of the poor households and by enabling them to access gainful self employment and skilled wage employment opportunities that would result in an appreciable improvement in their livelihoods on a sustainable basis through building strong grassroots level, various schemes have been launched.

The Antyodaya Ann Yojana meaning food to the last was started was late Prime Minister Atal Bihari Vajpayee in 2000. The scheme envisaged provision of food grains to the poor and ultra-poor living below the poverty line. The govt. has also come up with Deen Dayal Antyodaya Yojana (DAY). The scheme has two component one for urban India and other for rural India. Urban component named as Deen Dayal Antyodaya Yojana (DAY-NULM) is being implemented by the Ministry of Housing and Urban Poverty Alleviation. The rural component named as Deen Dayal Upadhyay Grameen Kaushal Yojana is being implemented by the Ministry of Rural Development. The highlight of the

Development will also be done through formation of Self-Help Groups (SHG). For training members and hand holding, an initial support of 10,000 is given for each group. Assistance of Rs 50,000 is provided to Registered Area Level Federations. Under the scheme an interest subsidy of 5 per cent to 7 per cent is also provided to the urban poor for setting up individual micro-enterprises with a loan of up to 2 lakh and for group enterprises with a loan limit of up to Rs 10 lakh. The scheme also carries with it provision of cost of construction of shelters for urban homeless.

Other developmental activities for the poorest of poor under this scheme include development of vendor markets and also the promotion of skills for the vendors through setting up infrastructure and special projects for the rag picker and differently-abled etc. The urban street vendors are also facilitated with suitable space, institutional credit, and social security and skills for accessing emerging market opportunities. Under the scheme, urban areas extends the coverage to all the 4041 statutory cities and towns, thereby covering almost the entire urban population. Currently, all the urban poverty alleviating programmes covered only 790 towns and cities. To provide electricity to the rural households living in remote inac-

cessible areas, the Deendayal Upadhyay Gram Jyoti Yojana is going on. Similarly, the Start-Up Village Entrepreneurship Programme (SVEP) is also being implemented by Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), Ministry of Rural Development as a sub-scheme since 2016. Its aims are to support the rural poor come out of poverty, supporting them set up enterprises and provide support till the enterprises stabilize. SVEP focuses on providing self-employment opportunities with financial assistance and training in business management and soft skills while creating local community cadres for promotion of enterprises. It addresses three major pillars of rural start-ups namely finances, incubation and skill ecosystems. During the pandemic period, govt. also ensured that the free food grains, pulses, sugar and other basic items are provided to the peoples free of cost at their doorstep furthering the 'Antyodaya' principle. The philosophy of 'Antyodaya' is not something new coined by Upadhyay for it existed as an integral part of broader concepts like 'Sarvodaya' or, 'rise of all'. However, he stressed on 'Antyodaya' to rid the nation of extreme poverty. It also formed a part of his core philosophy of 'Integral Humanism' that viewed the man distinctly from the popular ones propagated in his time by capitalism and communism. According to the late intellectual and philosopher, the measurement of economic plans and economic growth cannot be done with those who have risen above on the economic ladder but of those who are at the bottom. At a time when the country commits itself to the Agenda 2030 and attain the Sustainable Development Goals (SDGs), such record of social exclusion, poverty and hunger have every potential to over power these commitments. With 'Antyodaya' as the guiding principles and the way forward, the nation could well achieve a development based on social inclusion and empowerment of all and where the fruits of such development will reach out to the poorest of the poor.

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## YOUR COLUMN

## Allow vehicle parking in Govt, semi-Govt premises

Dear Editor,

Through the columns of your esteemed newspaper, I want to draw the attention of people towards Government's double-stand on making Jammu a smart city. On one side Govt is busy in making parking areas for vehicles to ease the traffic system in Jammu city like Bus-stand Jammu, Panjirthi park-

ing building etc. But there are many areas, where vehicles of citizens of Jammu could be parked and movement of traffic in Jammu city would be smoother. Unfortunately the bosses of certain institutions do not allow the nearby householders to park their vehicles in Govt as well as semi-Govt establishments, leading to congestion of vehicles on roads.

The Govt establishments like super-specialty Hospital, residence of certain Govt officials, Govt Higher Secondary schools etc have a lot of vacant areas but never utilized for the vehicles.

The recent order of CMO super specialty hospital to vacate nearby household's vehicles from parking

areas of super-specialty hospital does not show any merits, as we can often see 50 per cent parking area remains vacant inside but heavy traffic is always there outside the hospital. It is requested to Lt Governor of Jammu and Kashmir that only making of new parking areas in the city will not work because the city of Jammu is not well-planned like Chandigarh but we can minimise traffic jams by opening parking areas of Govt as well as semi-Govt establishments for nearby householders to park their vehicles.

Shubhi Goswami  
Jammu.