

ASSEMBLY ELECTIONS

The Jammu and Kashmir (J&K) Assembly elections, scheduled after a prolonged hiatus, represent a pivotal moment in the region's political landscape. These elections are set against a backdrop of significant changes and evolving dynamics in the region, particularly following the abrogation of Article 370 in August 2019.

The J&K Assembly elections are historically significant due to the region's unique political and administrative status within India. For decades, J&K enjoyed a special autonomy under Article 370 of the Indian Constitution. However, in August 2019, the Indian government abrogated this article, effectively ending the special status of J&K and bifurcating the state into two Union Territories: Jammu & Kashmir and Ladakh. This move, met with both support and criticism, has since shaped the political discourse and set the stage for the upcoming elections. The political landscape of J&K has been marked by a diverse array of parties, including regional powerhouses like the National Conference (NC), the Jammu and Kashmir Peoples Democratic Party (PDP), and the Bharatiya Janata Party (BJP), alongside newer entrants like the Apni Party and the Jammu and Kashmir National Panthers Party (JKNPP). The NC and PDP, which had historically dominated the region's politics, face a changing environment with new political dynamics and voter expectations. The BJP, which has been a proponent of the abrogation of Article 370, seeks to consolidate its position in the region. The party aims to capitalize on the narrative of development and integration with the rest of India. The BJP's strategy involves addressing issues such as economic development, infrastructure, and governance to appeal to voters who may prioritize these concerns over traditional regional politics. T. The region has faced substantial challenges, including economic stagnation, high unemployment rates, and security concerns. The elections are expected to focus heavily on these issues, with parties presenting their agendas for addressing them. The Election Commission of India (ECI) has been preparing for the elections by ensuring the readiness of the electoral process, including voter registration, electoral rolls, and security arrangements. The elections will be conducted in phases to accommodate the vast and varied terrain of J&K, ensuring a comprehensive and secure voting process. The ECI has emphasized the need for free and fair elections and has put in place measures to safeguard the integrity of the electoral process. This includes deploying adequate security forces to manage any potential unrest and ensuring transparency in the conduct of the elections. The upcoming J&K Assembly elections are a crucial juncture for the region. They represent an opportunity for the electorate to voice their preferences in a transformed political environment. The results will not only shape the future of J&K but will also reflect the broader political and developmental trajectory that the region will follow in the years to come. As the election dates approach, the focus will likely intensify on how the political parties address voter concerns and the overall impact of the changes since the abrogation of Article 370.

Cleansing our rivers

G L KHAJURIA

In a prominent song 'Ganga Tera Panni Amrit' is always sung by all and one most enthusiastically with reverence. Gone are the olden yet golden days of over-gone ages of pride India.

The Ganga, the Yamuna and the Sarawati which confluence at 'Sangam' in Allahabad have the most been piously revered over the years with much fan and fair. These rivers offshoot from greater Himalayas like Gangotri and Yamunatri glaciers which form the part and parcel of our centuries - old heritage. Today, the purity and sanctity of these rivers have lostlustre in more than many ways. Similar is the situation elsewhere of Mahanadi, Godavri, Krishna, Kavari, Narvada and Tapti over Indian landscape. All these rivers have been very badly polluted owing to effluence, an outcome of industrial outlets and the filth and faecal emanating from villages residing alongside these rivers.

Narendra Modi's dream of Sawach Bharat Abiyan has, of course, yielded successful orientation to make India neat clean and green. Over the years, many missions with new names and fames have been earmarked to clean these rivers but all in union have not yielded success- oriented results.

Talking of our own Tawi which is most oftenly nomenclaurised as 'Surya Putri-' daughter of the sun is facing the same fate. Originating from kalashkund (Kalpash) in Bhadarwah, it serpentine flows down, passing through the foothills of suezDhar, Jakhed, latti-Dhona, Marothi, Koi and finally reaches the base of sudhMahadev also prominently called as Haridwar. It takes in her lap two prominent catchments:

One, from North- West Yugdhar, Patangarh, Gharian and other from Patnitop, Nathatop, Kund, Chenani, Budhi-Sudi, Shiv GarhDhar and Gaurikund. All these catchments together with rivulets in amalgamation drain down intoTawi. The watertable though, of course, is moderately stable which lower down ahead when it reaches Nagrota. The river thus loses its pristine purity with its onwards flow uptoBelicharana. And, enroute, it encompaese all sort of filth and other quagmire thereby making her filth riddened. Owing to administrative apathy coupled with public unawareness and improper sensitization, from up and around Jammu. It still makes an addendum with multihued filth and loosesthis perennially flowing river a quagmire beyond description.

Pollution likewise in all other rivers have very badly grabbed our attention like never before. It is, therefore, a biggest challenge of our own creation with no stretch of efforts to ensure easy cleansing. The amount of filth, sludge and effluents of multihued form is a herculean task to be tackled with by the Government, industrialists, locals and other stakeholders in unison. Though it is a long-term exercise involving adequate manpower and fundings, yet extra expertise has to be ensured in cleansing our pious rivers on all parameters. The central pollution control Board(CPCB) estimates that out of around 445 rivers flowing over Indian subcontinent, 275 have become completely polluted. And around 650 urban settlements alongside 302 rivers are discharging 62,000 million litres per day compared to 38,000 Million litres earlier.

Over the past five years, the number of polluted rivers have almost doubled from 121 in 2009 to 275 ending year 2015 which is a matter of dubious distinction. The figures make dismaying and unimaginative.

If no practical and warranting measures are taken now, our rivers will be a subject of glaring quagmaric scenario. Bathing of both humans and cattle, washing of laundry and immersion of dead bodies are other factors contributing filth to our pious rivers. Conclusively, therefore, it is the clarion call at this delicate dilemma to ensure cleansing operation in all our rivers to make them neat and clean. If not now than never.

Let us, therefore, join hands to make our rivers free from dirt, filth and a multitude of suchlike quagmaricquotum so that a pristine purity is regained otherwise it would amount to an addendum for a new history of filthy rivers. Let's us unitedly endeavour with unfailing dedication and devotion so as to make rivers of our Mother India neat and clean.

(The author is former Deputy Conservator of forests, J&K)

Elder Abuse: The Unspoken Crisis

Elders owning a residential house can avail 'Reverse Mortgage Loan Scheme' to fund their expenses

SAJJAD BAZAZ

All of us, whether rich or poor, in one way or the other traverse life at some point of time in misery and poverty. We as poor are desperate for our survival, while being rich makes us suffer fear syndrome of losing wealth. If we have power we remain panicked by potential instability. There are innumerable stories of rich people, most of them untold, who turned out to be poor when some misery or unforeseen situation knocked them down at the later stage of their life.

In the context of our place (J&K), culturally speaking, our elders at the fag end of their life had no fear of insecurity because of the social setup which had always reserved huge space for their comfort. Now this is a thing of the past.

Let me be blunt in my statement that J&K over a period of the last three decades has been plagued by social disorder. The kind of violence and waywardness observed during the said period impacted the social fabric of cross section of societies at grass-root level. Even as there are innumerable areas which speak about growing social disorder, it's the elder abuse in J&K which has emerged as a never-seen-before painful reality. Social media platforms remain flooded with stories about elder abuse. It is now very common to come across shocking tales of elderly family members subjected to neglect, abuse, and even abandonment at the hands of their own family.

Here, the national statistical scenario about elder abuse quoted by various media outlets merits a mention. These troubling statistics reveal the harsh reality of elderly abuse in India. According to a survey, more than 50% of the elderly people in India have reported abuse. More than 75% of elderly people have reported that their abusers lived with them. The survey also showed that disrespect was the biggest form of abuse that elderly people faced - nearly 60% of cases reported the same.

In the context of J&K I didn't come across any survey on elder abuse. But the kind of cases happening in the region far and wide reveals that all is not well with most of our elderly population. I think the elder abuse has

already beaten the national statistics.

Precisely, over a period of time the comfort space in families for elders stands squeezed when we compare it with what used to be in the past, and the comfort zone continues to shrink for them. The problem for most of them is unique. Despite owning a house property, they remain financially poor owing to lack of regular income to meet their day to day needs. In other words, it's the financial insecurity which today remains a major concern for the elderly population.

Actually, getting old without any proper financial backup/resources to meet day to day expenses can be upsetting. With the rising cost of living and no regular income at old age can turn problematic. For an old aged person, the ideal situation would be to get a regular income flow without having to do any job. But how is it possible?

Let me reproduce the plight of an elderly healthy man hailing from one of the J&Ks posh areas, which I shared some time back in one of my columns. He was owner of a three-storied residential house, having no dependents. Despite being the owner of the property, he lacked financial resources to meet his day-to-day expenses. Left out alone at home, a serious illness to his spouse left him wandering for financial support. An acquaintance had told him about a loan scheme offered by banks to get his living expenses funded and at the same time help him to negotiate treatment expenses for his spouse.

Normally a loan is given to a person who has regular income and capacity to repay the loan. So, how was it possible for the elderly person to get a loan that too when he was having no source of income? What's this kind of loan?

Of course, there is a loan scheme for elders where they are not asked for any income proof or reason for obtaining the loan. It's called 'Reverse Mortgage Loan Scheme'. The scheme was announced in the Budget of 2007-2008 for elders being owners of houses to avail loan.

So, this made him think of availing the facility to generate a regular cash flow to meet not only his day to day requirements, but also go for specialized treatment of his ailing spouse.

Navigating expectations and aspirations

society that holds them to impossible standards. parental stress is a significant public health issue and called for shifts in cultural norms. In our hyper-connected world, where every action and decision is subject to public scrutiny, the quest for perfection is an unending pursuit that only leads to exhaustion.

We need to pause and ask: Are we, as parents, pushing ourselves into a corner, one where our best is never good enough? How far should we go to prove our merits and how much strain can we take before we break at the seams?

A young parent recently mentioned how she was waiting for her toddler to grow up by a few years so that the tensions of the difficult years are past, but the truth is the stress of parenting seldom leaves, no matter how old the children become.

It is in the psyche of the parent to be ever concerned, with the concerns and expectations only changing with age. Once a parent, always a parent. There is a relentless battle to become the perfect parents who have raised peerless off-

Green Election Initiative in J&K

forces and the voters to make environment green .This is an open book that degradation of nature and environment is taking place at a fast rate because of urbanization ,industrialization and above all because of the greed of the people . We need to address all these issues and try to keep environment healthy for the welfare of the population .In this connection all of us including the election department of the UT ,people and the voters should take it upon themselves to plant more and more plants so as to contribute to the safety of the environment which is indispensable for the development of the UT and also for the overall health of the people and for the wellbeing of citizens .The simple fact and hard reality that Government of India ,its EC ,Supreme Court and on their directions ,the UT's election department is going to fulfill the directions and is going to plant more and more trees to save the environment from degradation and it is a good socio-political development to ensure safety of the environment .Following and adhering to the governments and ECI directive ,all of us should contribute our bit to make the environment people friendly and all the stakeholders should cooperate to make the elections green and for this we should contribute to ensure that environment is made green and is protected from falling into the ditch of degradation and to ensure safety of our environment, we should work with dedication and zest and zeal to make environment safe and people friendly and for this we should supplement governmental efforts tom plant saplings to ensure safety of environment so that all should lead a happy and environment friendly life in order to keep environment healthy in order to contribute to the good of the people .Thus in run up to the long overdue elections ,the UT's election department is embarking upon the plan of planting 1 lakh trees

But the elderly man was disappointed when he found that the banks operating in J&K didn't offer a Reverse Mortgage scheme. Even though some nationalized banks do have such a scheme in place, they don't evince any interest in selling this product in J&K.

What exactly is this Reverse Mortgage scheme?

This scheme is exclusively for elders/senior citizens who own a house property. This scheme is actually to help them to supplement their income. They are required to mortgage their house with a bank .The bank determines the value of the house and agrees to provide a reverse mortgage loan. It is usually up to 60-80 percent of the appraised value, depending on the bank's policy as well as the property's resale value.

The bank provides the amount to the borrower in monthly instalments. The bank makes payments to the borrower/borrowers (in case of a living spouse) against the mortgage of the residential property.

Upon the death of the borrower, his/her legal heirs have the option of buying back the property at the bank-determined value, else the bank will take possession and sell the property in an auction.

Who is eligible to take advantage of this loan scheme?

Some of the key eligibility criteria include that the senior citizen/elder must be at least 60 years old. In case of joint application with spouse, the age of the spouse must be at least 55 years. There is no upper age limit to apply for this loan.

The most important thing is that the elder person must have self-owned property that does not have any outstanding loans or other dues. The person must be residing in the house against which the loan is going to be granted.

When we look at the benefits of the scheme, the borrower is not required to repay the loan. You do not need to repay the loan after the tenure ends. Repayment is required to retain ownership of the property only if the borrower decides to sell the property or decide to move out of the property permanently. Notably, the bank does not require the borrower to vacate the property even after the

loan tenure is completed and monthly payments from the bank have stopped.

There is no Income Tax or Capital Gains Tax applicable on the payouts. Besides, the borrower has the flexibility to use the funds in his own way and the bank won't impose any restrictions on the use of the money. Even, the money received through this loan scheme can be used by the borrower for renovation/extension of the property, but for this he/she has to take the permission of the bank.

Notably, elders by raising funds for their use through the Reverse Mortgage Scheme won't lose ownership of their house property. The ownership still remains with them. However, all expenses related to maintenance and upkeep of the property as well as charges such as property taxes, stamp duty, and home insurance have to be paid by the borrowers.

Precisely, Reverse Mortgage is a financial tool which paves way for a 'house rich but cash poor' elders to get money against the future value of the house and then they needn't pay back until he sells the home or dies.

To conclude, there is no denying the fact that elderly people are the backbone of our family and society.

They have taught us how to be better people, and are a great source of inspiration for the present generation.

They have given us so much - their insight, their patience, and their affection - and they deserve all the respect and love they can get. To be precise, our elders are the treasure of wisdom, pillars of families, role models and nurturers of culture and tradition.

Meanwhile, banks operating in the J&K region need to give a try to the Reverse Mortgage Scheme. The features of the scheme can be sewed as per the given social set-up.

Here the 'house rich but cash poor' elder population caught in the whirlpool of growing social disorder would save themselves from the neglect, abuse, and even abandonment at the hands of their family members.

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standards.

This attitude may not work in our times where the bars are set so high and the race for achievement is taken so seriously that parents find themselves caught in the quagmire of worry and anxiety even after the children have flown from their homes and built their nests.

The anxiety of being an inadequate parent haunts many and the truth is there is no single right way to parent; neither is there a prescribed format to make children successful and happy except by instilling the right values in them. Embracing their imperfections as parents and learning to let go are difficult but essential traits to pick up in their journey of parenthood.

What children need most is not a parent who has everything figured out, but one who loves them, supports them and is present through the highs and lows of life. Constant fretting about children will only take away from the confidence of the children and make them incompetent to face life's numerous challenges.

saplings under 'Green Election Initiative' in Jammu and Kashmir .To implement green election initiative -a special drive to plant one lakh saplings was commenced on 9 September Sunday with CEO Pandurang K Pole who directed officers to plant more than 100 plants in the premises of polling stations .Pole who kick started the plantation drive from the premises of Modal HSS ,Domana ,in Bhalwal block of Jammu district ,reiterated the officers being made to ensure the environment -friendly plantation drive along with the assembly elections to create a sense of responsibility towards the environment protection among the masses and those participating in the elections ."The directions were given to the officers to plant more than 100 plants in premises of polling station identified as 'green polling station 'in each assembly constituency ,whereas rest of the polling stations must plant 10-15 plants each in the premises across J-K so that the target of planting one lakh saplings can be achieved before September 15,"he said .The office of CEO in collaboration with J-K forest department is conducting the plantation drive under the 'green election initiative' of the election department Pole asserted that a massive plantation drive is going to take place across the UT to foster environmental stewardship among the electorate to compensate for the impact on the environment due to waste generated during election process .At the end it can be said that 'Green Election Initiative' of the election department is the very first ,novel and noble mission of planting trees on a massive scale to save the environment and to create awareness about the need to have safe and people friendly environment and to ensure this we during election season can make great contribution.

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