



Welcome to our insightful column into the world of financial wisdom! In a time where the specter of financial frauds looms large in Kashmir, this column is curated to be your beacon of light, guiding you through the intricacies of money management and investment decisions. Financial literacy is crucial for making informed and effective decisions about managing money, investments, and overall financial well-being. Our aim is to empower individuals to make sound choices and build a secure financial future.



Irshad Mushtaq

In the world of financial investments, the role of a professional expert should not be understated. Just as we seek out doctors for medical advice and lawyers for legal representation, a financial professional is essential for navigating the often complex and volatile financial market.

When it comes to managing wealth and making sound investment decisions, the expertise and advice of a financial professional can make all the difference. Attempting to navigate the financial market alone, without the guidance of a knowledgeable expert, can lead to costly mistakes and significant financial losses. It's like trying to diagnose and treat an illness without consulting a doctor, or building a house without the expertise of an architect – it's simply not a wise or sustainable approach.

The reality is that the financial market is rife with potential pitfalls and risks, and without the insight and guidance of a dedicated professional, individuals face a significant disadvantage. The allure of becoming a self-taught expert or relying on online resources can be tempting, but the truth is that without a trusted financial professional, individuals are left vulnerable to the persuasive tactics of sellers who may have their own biased interests in mind.

By consulting a reputable and trusted financial expert, individuals can not only avoid making costly mistakes, but also benefit from sound advice and strategies that can lead to long-term financial growth and stability. While there may be fees associated with seeking professional guidance, the potential for avoiding significant losses and growing wealth far outweighs any initial investment.

In conclusion, the importance of a dedicated and trusted financial professional cannot be overstated. Just as we rely on professionals in other areas of our lives, it is critical to seek out expert consultation when it comes to financial investments. By doing so, individuals can safeguard their financial future and avoid the pitfalls of going it alone in the complex and often unpredictable financial market.

— Author is NISM qualified, Mutual Fund advisor and distributor having experience of 18 years in financial market.

Powerful Incentives, Pervasive Potential

## LG Sinha Woos Investors With Lucrative Opportunities

Inks MoUs Worth Rs 3,000 Crore At Vibrant Gujarat Global Summit

Says Investing In J&K Means Investing In India's Unity



- Investors Will Get Maximum Profit In J&K
- Ease Of Doing Business
- Less Compliance Burden
- Physical & Digital Connectivity
- Major Policy Reforms
- Transparent Business Environment

**Gujarat:** Terrorism is taking its last breath in Jammu and Kashmir and investors should pump in funds in the Union Territory (UT) as doing so would mean investing in the unity and integrity of India, J&K Lieutenant Governor Manoj Sinha said here on Friday.

Addressing prospective investors at a seminar organised as part of the 10th Vibrant Gujarat Global Summit here, he urged them to turn their attention to the erstwhile state and contribute in connecting J&K with the rest of the country by setting up ventures there.

Without taking Pakistan's name, Sinha asserted nefarious designs of India's neighbour will not succeed and the situation in Jammu and Kashmir, whose special status was revoked by the Centre in 2019, will soon be similar to that in the rest of the country. | [More on P6](#)

## Amit Shah Appeals Gujarat Industrialists To Invest In Kashmir

Agencies

**Gujarat:** Union Home Minister Amit Shah has appealed to industrialists in Gujarat to expand their businesses in the northern part of the country, and Kashmir in particular.

"I would like to tell Gujarat industrialists, in case they want to expand towards the north, then please invest in Kashmir. By doing so, please support Prime Minister Narendra Modi's initiative in mainstreaming Kashmir," Shah said, addressing the Vibrant Gujarat Global Summit, with Lieutenant Governor of Jammu and Kashmir Manoj Sinha in the audience.

Using Vibrant Gujarat Global Summit as a platform, Manoj Sinha too



made a similar appeal to investors to visit and participate in the growth journey of the Union Territory. Manoj Sinha said he has signed as many as seven MoUs for investment in Jammu and Kashmir. Emmar Group is developing 10 lakh square feet area in the Union Territory, with | [More on P6](#)

## Will it Snow? WD Likely To Hit J&K

Press Trust Of India

**Srinagar:** A feeble western disturbance is likely to affect Jammu and Kashmir by weekend with a possibility of light snowfall over isolated places in the higher reaches, according to the meteorological department.

Minimum temperatures in Kashmir rose marginally due to cloud cover.

Feeble western disturbances are likely to affect Jammu and Kashmir on Friday and January 17 evening. Under the influence of these western disturbances, generally cloudy weather with light snowfall over isolated places in the higher reaches is expected, the meteorological department here said.

A dry winter in Kashmir has resulted in freezing nights and warmer-than-usual days. Day temperatures in Srinagar were more than 6 degrees Celsius above the normal for this time of the year.

The Valley continued to experience sub-zero night temperatures with the mercury settling below the normal for this time of the year.

Srinagar city recorded a minimum temperature of minus 4 degrees Celsius on Thursday night a notch up from the previous night.

Qazigund recorded a low of minus 4.2 degrees and the ski resort of Gulmarg recorded a low of minus 3.2 degrees Celsius.

Pahalgam in south Kashmir's Anantnag district, which serves as one of the base camps for the annual Amarnath Yatra, recorded a minimum temperature of minus 5.3 degrees Celsius.

The minimum temperature in Kokernag town settled at minus 2.4 degrees Celsius, while it was minus 4.4 degrees Celsius in Kupwara.

Kashmir is currently under the grip of "Chilla-i-Kalan", a 40-day harsh winter period during which a cold wave sweeps the region and temperatures drop considerably leading to the freezing of water bodies as well as water in pipes.

The chances of snowfall are the highest during this period and most areas, particularly the higher reaches, | [More on P6](#)

## Air Pollution To Intensify Amid Prolonged Dry Spell

Observer News Service

**Srinagar:** In recent weeks, a prolonged dry spell has swept across our region, raising serious concerns about its impact on air quality. As the dry conditions persist, experts are drawing attention to the exacerbation of pollution levels and the potential consequences for public health.

Meteorological patterns indicate a significant reduction in precipitation, leading to stagnant air and limited dispersion of pollutants. This

stagnant air, combined with increased emissions from various sources, has created a perfect storm for heightened pollution levels.

Local environmental agencies are closely monitoring air quality indices, which have shown alarming spikes in pollutants such as particulate matter (PM2.5 and PM10), nitrogen dioxide (NO2), and ozone. These pollutants, known for their adverse effects on respiratory health, pose a direct threat to vulnerable populations, including children, | [More on P6](#)

IIM Off-campus In Kashmir

## Govt Transfers 55 Kanals to Education Ministry

Agencies

**Srinagar:** In a significant move, the Jammu & Kashmir government has transferred 55 kanals of land to Union Education Ministry for setting up permanent IIM off-campus at Pantha Chowk, Srinagar.

The proposal for transfer of the state land for setting up IIM off-campus in Srinagar was approved by the administrative

council during its meeting held on December 26.

In an order, a copy of which is in possession of news agency—Kashmir News Observer (KNO), the Revenue department said that sanction has been accorded for transfer of state land measuring 55 kanal eight marla under survey no. 1072/1009, situated in estate Pantha Chowk, tehsil Pantha Chowk, | [More on P6](#)



KO Photo / Abid Bhat

## Prayers Held Across Kashmir To Seek An End To Dry Spell

Majid Nabi

**Srinagar:** Mosques across the valley, including the central Jamia Masjid in Srinagar, hosted 'Salat-ul-Istisqa', a special prayer seeking end to the protracted dry period. Thousands of people from across Kashmir participated in the prayers and sought forgiveness and divine intervention for much-needed

rain and snowfall.

People were seen raising their hands in supplication to seek an end to the arid weather conditions in Kashmir.

The Imam-e-Hi, Maulana, Syed Ahmad Syed Naqshbandi, following instructions of Mirwaiz Umer Farooq, led Salat-ul-Istisqa at historic Jamia Masjid in Nowhatta area of the cold city. "Mirwaiz Umer Farooq

recently chaired a meeting and directed for Salat-ul-Istisqa at Jamia Masjid today. Later on, religious leaders from various sects of the religion pushed for the collective prayers in mosques across Kashmir," Imam-e-Hi, Maulana Syed Ahmad Syed Naqshbandi told reporters post Friday prayers at Jamia Masjid. Imam-e-Hi | [More on P6](#)

Do You Consume Bottled Water? Brace Yourself For A Revelation

## A Single Litre Of Bottled Water May Harbor Around 2.4 Lakh Plastic Pieces, New Study Reveals

Press Trust Of India

**Srinagar:** A litre of bottled water could contain about 2.4 lakh plastic pieces on average, which is about 10 to 100 times greater than previous estimates that mainly concerned plastics of larger sizes, according to a new study.

While microplastics range from a micrometre -- a millionth of a metre -- to 5 millimetres, nanoplastics are smaller than a micrometre and are measured in billionths of a metre.

Researchers from Columbia University analysed three popular brands of bottled water sold in the US, measuring plastic particles down to 100 nanometres in size.

They detected about 1.1-3.7 lakh plastic fragments in each litre -- 90 per cent nanoplastics and the rest microplastics. Their findings are published in the journal Proceedings of the



National Academy of Sciences. "Previously this was just a dark area, uncharted. Toxicity studies were just guessing what's in there," said study

co-author Beizhan Yan, an environmental chemist at Columbia Climate School's Lamont-Doherty Earth Observatory. "This opens a window where

we can look into a world that was not exposed to us before," he said.

In recent years, microplastics have been documented to be present in soil, drinking water, food and even polar ice. Formed when larger plastics break down into progressively smaller bits, these plastics find their way into humans and other creatures, with potential effects on their health and ecosystem.

In this study, the team also determined the type of plastics they were, targeting seven common ones, along with charting their shapes for biomedical purposes.

They found a common one -- polyethylene terephthalate or PET. Water bottles are made of this material.

Another type of plastic the researchers found was polyamide. A type of nylon, polyamide was found in greater quantity than PET. They said the | [More on P6](#)

'Delay' In Medical Claim For Mother's Cancer Treatment

## J&K HC Treats Doctor's Plea As 'Distress Call'

M Ahmad

**Srinagar:** Observing that the matter is too serious to be taken casually or leniently, the High Court of J&K and Ladakh on Friday ordered personal appearance of Director Accounts and Treasuries Kashmir, District Treasury Officer Anantnag and Treasury Officer Kokernag in connection with a plea by a doctor alleging delay in reimbursement of medical claim regarding treatment of her mother who is battling a life threatening disease.

"This writ petition by the petitioner (a doctor) is literally a distress call to this Court invoking Article 226 of the Constitution of India with the grievance that for her ailing mother who is suffering from a cancer under treatment is

on the verge of suffering loss of life because of acts of omission or commission on the part of the respondents 3 to 5 (officers) in particular in the matter of reimbursing of the medical claims of the petitioner in connection with the treatment of her mother," said a bench of Justice Rahul Bhatt.

Counsel for the petitioner also stated that the Treasury Officer Kokernag made a phone call to her that unless and until the doctor withdraws the petition, he was not going to process the reimbursement file to the tune of over Rs 6 lakh.

"The matter is too serious to be taken casually or leniently", the Court said and directed issuance of notice to the J&K government through commissioner secretary Finance, Director General | [More on P6](#)





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Office Of The Executive Engineer Sub Transmission Division-1st (KPDCL), Bemina, Srinagar

Notice Inviting Tender e-NIT No. STD I / 28 of 2023-24 dated 11.01.2024

For and on behalf of the Managing Director KPDCL, e-Tenders, (In Two Cover System) is hereby invited from reputed A-class electrical contractors / registered firms/suppliers enlisted with CPWD/MES/Railways/DGS&D/KPDCL for the work mentioned as:-

Table with columns: S.No, Description of Work, Earnest Money (In Rs.), Cost of document (In Rs.), Position of AA, Last date of submission of e-bid (online).

The bidders need to submit the proof/ cost of e-Bid document as stated in the above table through non-refundable Demand Draft pledged to Executive Engineer, STD-I, Bemina, Srinagar.

- 1. All the e-Bids must be accompanied by the scanned copy of EMD in the form of CDR/FDR only, pledged to the Executive Engineer, STD-I, Bemina, Srinagar. No interest would be payable on Earnest Money deposited with the Department.
2. Hard Copy of original instrument of EMD shall be submitted to the office of the Executive Engineer, STD-I, Bemina, Srinagar, before opening of techno-commercial bids.

Sd/- Executive Engineer, Sub Transmission Division-I, Bemina, Srinagar.

No:- STD-I/5833-36 DPK-NB-5221/23 dated:12/01/2024

The Jammu and Kashmir State Board Of School Education Notice for General Public

The applicant/ candidate whose photograph is published in this notice and claiming to have lost her qualification certificate/s issued under as per below mentioned details:-

Roll No: 403247 Class 12th Year & Session Annual 2008 Registration: 05NKM-310639 Name : Sajad Ahmad Dar Father's Name: Ghulam Ahmad Dar Mother's Name : Raja Begum Date of Birth:- 01-04-1991 Residence:- Puzalpora Mantrigram Bandipora



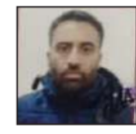
No: F(Cer is-I-DQC)/KD/24 Dated 12-01-2024

Assistant Secretary Certificates, KD.

The Jammu and Kashmir State Board Of School Education Notice for General Public

The applicant/ candidate whose photograph is published in this notice and claiming to have lost her qualification certificate/s issued under as per below mentioned details:-

Roll No: 353259 Class 10th Year & Session Annual-Regular 2006 Registration: 05NKM-310639 Name : Sajad Ahmad Dar Father's Name: Ghulam Ahmad Dar Mother's Name : Raja Begum Date of Birth:- 01-04-1991 Residence:- Puzalpora Mantrigram Bandipora



No: F(Cer is-I-DQC)/KD/24 Dated 12-01-2024

Assistant Secretary Certificates, KD.

PUBLIC NOTICE

I purchased MEHNDRA MAXI TRUCK bearing registration number JK13D4707 model 2017 from one SHOWKAT AHMAD RATHER s/o GHULAM QADIR RATHER resident of ARABAL PULWAMA contact no 7006473464 . If anybody have any objection in this regard He /She may contact ARTO Sopore within seven days from the publication of this notice after that no objection will be entertained.

PUBLIC NOTICE

My Father's name in my Met Life Policy bearing No: 20760328 been wrongly written as Hazz vashir while his correct name is Basheer Ahmad which needs to be corrected. If anybody has any objection in this regard he/she may file his/her objection in the concerned PNB MetLife office within a period of seven days from the date of publication of this notice. After that no objection shall be entertained.

PUBLIC NOTICE

This is to Information of general public that my name has been wrongly entered in the Aadhaar Card as Gowhar Bashir S/O Bashir Ahmad Misri R/O Aramwari Zero Bridge, Rajbagh, Srinagar instead of Tasaduq Bashir S/O Bashir Ahmad Misri R/O Aramwari Zero Bridge, Rajbagh, Srinagar. Now I am approaching to the Concerned authority for rectification thereof, if anybody having any objection in this regard he/she may contact the concerned authority within seven days from the date of publication of this notice, after no objection shall be entertained

SAD DEMISE

With profound grief and Sorrow, it is to inform with heavy heart the Sad Demise of Syed Javaid Ahmad Andrabi s/o Syed Sannaullah Andrabi R/o Near Jamia masjid Wadahama Ganderbal who left for heavenly abode on 11th January 2024 after brief illness , May Almighty Allah grant Jannat-ul-Firdous to the departed soul. His congregational Fateha Khawani would be held on 14th January, 2024 (Sunday) early in the morning of their ancestral graveyard near Jamia masjid Wadahama Ganderbal.



Bereaved Family Andrabi Family & Nazki Family Syed Bilal Andrabi (Son) Syed Shahid Andrabi (Son) Cell no. 7006883037 7889354998

SAD DEMISE

With profound grief and Sorrow, it is to inform with heavy heart the sad demise of Mrs Sheikh Hafiza wife of late Sheikhs Abdul Rashid R/o Batmaloo, Srinagar who left for heavenly abode on 11th January 2024, May Almighty Allah grant Jannat-ul-Firdous to the departed soul. Her congregational Fateha Khawani would be held on 14th January, 2024 (Sunday) at 10:30 A.M of their ancestral graveyard Mominabad near District Court, Batmaloo, Srinagar.

Bereaved Family Sheikhs Suhail (Son) Cell No. 7006568455

The Jammu and Kashmir State Board Of School Education BRANCH OFFICE MAGAM

The candidates whose photograph is published in this notice is claiming to have lost the original Migration certificate under Below mentioned particulars Name : Suhail Ayaz S/o : Ayaz Ahmad Parry R/o Chairhara



Roll No(12th) 32407225 Session /Year : Annual-Reg. 2020 Higher Secondary School Examination (class12th) Roll No 252572 Session /Year Annual . 2008

Now the candidate has applied for Duplicate Migration Certificate . Anybody (if) having any objection may file the same before undersigned with (07) Seven days from the date of publication of this notice. Besides, the original marks card is tested as cancelled.

Sd/ Assistant Secretary Sub Office Magam

از غیابت گوم احمد پورہ درخواست از جانب محمد لطیف ولد عبد الرشید مسکن کما جس دانی مانک بودی کی تحصیل سیکور چٹان رامولہ براملو۔

معاملہ مندرجہ عنوان العدر کے تحت رپورٹ بنیائے سکول کی نمبر واردہ پوچھ کر عاقدہ شامیڈم سے موصول ہوئی۔ مطالق رپورٹ مٹلینڈ سے عیاں ہوتا ہے کہ سال کے پیر فیضان علی دانی کی پیدائش مورخہ 04-08-2020 کو ہوئی ہے اور سال گذارنے کا حال کوئی بھی سنہ D.O.B حاصل نہیں کی۔ سال گذارنے کے لئے موصول ہوئے D.O.B حاصل کرنے کا خواہاں ہے۔ اس بارے میں ذمہ دار اشیتھار احمد پورہ کو کئی امتحان میں شرکت اجراء کر لی ہے، ہوتے ہوئے مطالق میں اندر سات پم چٹان کریں۔ بعد گزرنے میں عاقدہ مذکورہ امتحان میں شرکت کریں۔

نام تحصیلدار fko

از غیابت گوم احمد پورہ درخواست از جانب محمد لطیف ولد عبد الرشید مسکن کما جس دانی مانک بودی کی تحصیل سیکور چٹان رامولہ براملو۔

معاملہ مندرجہ عنوان العدر کے تحت رپورٹ بنیائے سکول کی نمبر واردہ پوچھ کر عاقدہ شامیڈم سے موصول ہوئی۔ مطالق رپورٹ مٹلینڈ سے عیاں ہوتا ہے کہ سال کے پیر فیضان علی دانی کی پیدائش مورخہ 25-02-2020 کو ہوئی ہے اور سال گذارنے کا حال کوئی بھی سنہ D.O.B حاصل نہیں کی۔ سال گذارنے کے لئے موصول ہوئے D.O.B حاصل کرنے کا خواہاں ہے۔ اس بارے میں ذمہ دار اشیتھار احمد پورہ کو کئی امتحان میں شرکت اجراء کر لی ہے، ہوتے ہوئے مطالق میں اندر سات پم چٹان کریں۔ بعد گزرنے میں عاقدہ مذکورہ امتحان میں شرکت کریں۔

نام تحصیلدار fko

Office Of The Zonal Education Officer Achabal

Subject: - Tentative Selection List of Candidates for the Post of HELPER/AAYA under ECCE for the Year 2023-24

Whereas Zonal Education Officer Achabal advertised 58 posts of AAYA/HELPERS in the selected schools vide this office notification no.ZEO/Sms/Ach/362-432/23, dated: 25-11-2023, out of which 55 schools are selected for tentative selection list. Whereas, the Zonal Education Officer framed selection committee vide No: ZEO/Sms/Ach/566-70/23, Dated: 11-12-2023 entrusted with thorough securitization of documents submitted by the applicants. Whereas the selection committee after thorough securitization of documents submitted by the applicants recommended selection of following candidates making Annexure "A" to this notification after following guidelines issued by the Director Samagra Shiksha, J&K vide order no.07 of Chirag-2023, dated: 09-01-2023. It is further notified that: The tentative Selection list is issued subject to the production of all documents in original by the selected candidates at the time of joining the post. Mere figuring in list shall not confer any right to the candidates for the final selection. The objections/claims if any, along with the documentary proof in support of the objection/claim shall reach this office within the period of Seven (07) days from the publication of the tentative selection list. Documents wherever/ whenever found fake or forged shall lead to cancellation of selection/engagement of applicant/ AAYA/HELPER ab initio. No objection shall be entertained after the stipulated period.

Table with columns: S.NO, NAME OF THE SCHOOL, NAME OF THE CANDI-D, PARENTAGE/ SPOUSE NAME, RESIDENCE, QUALIFICATION, D.O.B, CAT-EGORY, SUB CATEGORY

No:- ZEO/Sms/Ach/ DPK-15131/23 Date:-12-01-2024

Zonal Education Officer Achabal

3 Medical Shops Sealed In Srinagar For Not Maintaining Records

Observer News Service Srinagar: The Drugs and Food Control Department in Kashmir on Friday sealed three medicinal shops in Karan Nagar, Srinagar for allegedly failing to maintain proper records of psychotropic medicines.

tropic medicines, substances known for their potential impact on mental health. Speaking to reporters on the sidelines, Deputy Director of Drugs and Food Control Department Kashmir, Night said maintaining accurate records is imperative to track the flow of psychotropic drugs and prevent their misuse.

DC Srinagar Visits SMHS Drug De-Addiction Centre; Inspects Facilities

Observer News Service Srinagar: The Deputy Commissioner (DC) Srinagar, Dr Bilal Mohi-Ud-Din Bhat here on Friday undertook a visit to Drug De-Addiction Centre at SMHS Hospital to oversee the treatment and counseling fa-

cilities being provided to the victims of Drug Abuse. During the visit, the DC was accompanied by Chief Planning Officer, Mohammad Yaseen Lone, Incharge Drug De-Addiction Centre, GMC Srinagar, Prof. Yasir Hassan Rather, Incharge Yoga and other concerned.



While Salat-ul-Istisqa was held at the central Jamia Masjid in Srinagar on Friday, the faithful were seen crying before Almighty Allah, seeking respite from unprecedented dry weather conditions. KO Photo, Abid Bhat

Unfazed By Weather, Tulips Will Bloom At Asia's Largest Tulip Garden

Observer News Service

Srinagar: Be it sun or snow, the Tulips are all set to bloom at Asia's largest Tulip Garden in Srinagar in the months to come to mesmerize tourists and locals alike. Ali Muhammad (name changed), a Gardner, looking after the garden said Tulips will bloom no matter whether the valley will have precipitation or the ongoing dry spell will persist.

of the harshest winter period have already elapsed. The prolonged dry spell, as per the experts, is a serious cause of concern as it would end up in serious repercussions in the coming months. However, Ali Muhammad said there would be least impact on the Tulips with the persistent dry spell. "The Tulips don't specifically need snow or sun. It can grow in any case," he said.

Tulip Garden said Tulips are all-weather flowers and can grow in any case. "It doesn't need any specific weather conditions or mandatory snow to grow," he added. He said water is being poured into the flower beds, which is enough to have Tulips in full bloom. Pertinently, with five more varieties in upcoming season, the Asia's largest, Indira Gandhi Memorial Tulip Garden Tulip garden, located in the between Dal Lake and the Zabarwan hills is set to witness a blooming of 1.7 million tulip bulbs for the first time.

Div Com Inaugurates Group Art Exhibition 'Naqsh o Nigar' In Srinagar

Observer News Service

Srinagar: Divisional Commissioner Kashmir, Mr. Vijay Kumar Bidhuri, inaugurates the group art exhibition titled 'Naqsh o Nigar, A Kaleidoscope of Art, Craft, and Photography Exhibition' at Government Arts Emporium Srinagar. True to its title, the exhibition presents ever-changing patterns in art, design, craft, and photography. Organized in collaboration with Edraak, a group focused on educational revival through arts and aesthetics in Kashmir.

The exhibition centers around the theme of "Naqsh o Nigar", showcasing a diverse array of artistic expressions. Vijay Kumar, speaking on the sidelines of the event, described the exhibition as a testament to the diverse voices and visions shaping the contemporary art scene. He emphasized its role in inspiring creativity and promoting cultural exchange through the universal language of art.

play," he remarked. Featuring the artistic endeavors of more than 25 individuals, predominantly young students from various fields, the week-long exhibition showcases art, crafts, and photography. The artists have poured their hearts into their curated selections, presenting a dynamic blend of creative's. Department has been proactive in organizing such exhibitions since Srinagar became part of the UNESCO Creative Cities Network (UCCN), celebrating the rich heritage of artistic expression.

NAME CHANGE In Electic Bill Bearing Consumer number 0204020010723 | want to change the name from SHARIEF AHMAD GANIE to GULSHAN R/O BANDAY STATION HAZRATBAL SRINAGAR

The Jammu And Kashmir State Board Of School Education SUB-OFFICE BANDIPORA The candidates whose photograph is published in this notice is claiming to have lost the original marks certificate of 10th session Annual - Regular 2006 issued by the board of School Education under Below mentioned particulars

The Jammu And Kashmir State Board Of School Education SUB-OFFICE BANDIPORA The candidates whose photograph is published in this notice is claiming to have lost the original marks certificate of 12th session Annual - Regular 2008 issued by the board of School Education under Below mentioned particulars

NORTHERN RAILWAY INVITATION OF TENDERS THROUGH E-PROCUREMENT SYSTEM Tender Notice No. 14/2023-2024 Dated: 12.01.2024 Dy. Chief Materials Manager, N. Rly. Store Depot Mech. Workshop, AMRITSAR

NORTHERN RAILWAY Invitation of Tenders through E-Procurement system Dy. Chief Materials Manager, N.Rly. Store Depot Mech. Workshop, AMRITSAR

Office Of The Executive Engineer (R&B) Division Awantipora NOTICE INVITING TENDERS Single Cover System E-NIT No. 111/EEA/R&B of 2023-24/4869-79 Dated: 12/01/2024

TRAFFIC POLICE : 9419993745, 01998-266686 PCR: 0194-2452092,2455883 PDD: 0194-2450213 FIRE AND EMERGENCY SERVICES : 2479488,2452222,2452155

PRAYERS FAJR 6:08 ZUHR 12:39 ASR 4:04 Magrib 5:46 ISHA 7:11

This Day In History 532- Nika riots begin in Constantinople, a revolt against Byzantine Emperor Justinian I that leaves half the city burned and thousands dead. The riots were prompted by the failed execution of chariot racing supporters and only stopped after Empress Theodora refused to flee, forcing her husband to act decisively.

# Should Housewives be Compensated for Housework?

Haneen Farid

“Another solution can be based on the notion that all the work performed by women within the household is aimed towards the betterment of her family members, who are public goods. Hence, these women should be compensated accordingly. This is the output evaluation method, whereby the market value of a task is calculated on the basis of the good that it produces

1 6.4 billion hours per day are spent in performing unpaid care labour, as per data from the International Labour Organisation which is based on two-thirds of the world's working age population.

This statistic can also be understood as 2 billion individuals working 8 hours every day without pay. In fact, if these services were to be monetised, it would contribute to 9% of the world's GDP or US \$11 trillion (purchasing power parity in 2011).

Whilst the economy of unpaid care work has remained largely invisible for hundreds of years, the demand for its recognition has roots in the 19th Century. During the first wave of the women's rights movements in the US, Britain, and Europe, the main issue was that the burden of housework completely restricted women to the household. Further, there was a "second-shift" problem, whereby working women had to manage not only labour outside the household but also within the household.

In the second wave movement, the focus was not so much on the restrictions or burdens that came with housework, but the fact that it was unpaid and thereby perceived as a tool of oppression. As Silvia Federici argues in Wages Against Housework, the unpaid element that is intrinsic to housework is a 'powerful weapon' in reinforcing the notion that such work is not "actual work". Additionally, this prevents women from protesting against it, except in household kitchens or as part of bedroom quarrels, which have even become a matter of ridicule in society over time.

We spoke with Dr Roshan Ara, Assistant Professor at the University of Kashmir's Center for Women's Studies & Research. She highlights a major argument that is made for the movement for wages for housework:

"This [care work] is the pillar of the economy...if housewives do not work for one day, the whole world will be stagnant...there will be confusion and chaos...Who is preparing this human



resource? It is the mother. Therefore, I think this whole economy, wholly and solely, it is being supported by women', says Dr Ara.

Similarly, a certain section of marxist feminists view women's housework as a part of the social reproduction process, whereby housewives essentially enable men to perform their labour.

If we suppose it is universally decided that housewives must be compensated for household work, a crucial hurdle we would have to address is how their wages are to be computed. The United Nations System of National Accounts in 2008 listed 'difficulty of making economically meaningful estimates of their values' as one of the reasons for not including unpaid care work in labour statistics.

To begin with, it is challenging in some cases to distinguish between work and leisure activities. For instance, if we say that a woman is playing with her child, would she be considered to be enjoying or working?

If such child-rearing is considered to be a leisure activity, exploitation is out of question. However, if this is work,

then we can take the number of hours that child-rearing is performed and compare it with the working hours that the husband performs to ensure that the productive and non-productive working hours of both partners are equal and neither is exploited.

Now, if we suppose that childrearing is both a productive and non-productive activity, it would be categorised as work only to the extent that it contributes to the psychological growth of the child. And since there is no clear standard by which we can separate work from non-work, norms of fairness are tricky to apply when it comes to the separation of work between men and women.

But in such cases, women can be asked to decide for themselves what type of work constitutes leisure and labour. Although, as the "second-shift" concerns in the second wave movement suggest, there may be a possibility that women see household work as largely cumbersome. Still, such perceptions can shift overtime and the say of women is essential.

Regardless, one formula of calculating wages would be to take into consid-

eration all the household work that can be outsourced to nannies, gardeners, cooks, domestic help, etc. and use it as a maxim to calculate the cost of the work that housewives would do in their place. This is the input evaluation method.

Another solution can be based on the notion that all the work performed by women within the household is aimed towards the betterment of her family members, who are public goods. Hence, these women should be compensated accordingly. This is the output evaluation method, whereby the market value of a task is calculated on the basis of the good that it produces.

Whilst care work has its intricacies in terms of monetisation, there is one aspect of this debate which is imperative to address, and that is the impact it has on the status of women.

Dr Ara explains, "when it comes to monetary power, when it comes to bargaining power- within the household, who has the bargaining power? The bargaining power is in the hands of the person who has the cash in hand, who has resources in hand. And this "resource-lessness" has degraded women, it has derated their status as they have no bargaining power and no decision-making power. For example, in any family, whatever bold decision has to be made, usually some men assume that a woman's decision does not matter because they are not earning."

"I am of the firm opinion that if we cannot [remunerate women], it is not necessary men have to pay for this. But at least men should get this realisation that whatever they are doing outside the home, it is all because women are giving them their time. She can also earn, but she is playing such a great role, she is preparing a human resource for the economy, she is feeding the members of the family...we need to value this work."

*Views expressed in the article are the author's own and do not necessarily represent the editorial stance of Kashmir Observer*

## Sheikh Hasina's Win In Bangladesh And What It Means For India

Bharti Mishra Nath

Bangladesh Prime Minister Sheikh Hasina's party Awami League has won a fourth consecutive term in general elections. This is Sheikh Hasina's fifth term as Prime Minister.

The main Opposition Bangladesh Nationalist Party (BNP) led by former PM Khaleda Zia boycotted the elections. Zia was arrested for "anti-national" activities just before the elections after she demanded that Hasina step down to make way for a neutral caretaker government.

The low voter turnout is also controversial. The official figure is 40 per cent but reports suggest it could be less than 28 per cent. The turnout on the dashboard at the election body headquarters, hours after the press briefing, was 28 per cent according to a widely shared screenshot on social media. The BNP has rejected the elections as 'dummy polls'.

Though voting day passed off peacefully, the run-up to the elections saw violent protests and deadly arson. The government accused the BNP of inciting violence to sabotage the election.

Many countries, including the US, have alleged that the January 7 elections were not free and fair and riddled with irregularities. Critics have also cautioned against the virtual one-party rule of Sheikh Hasina's party in the absence of any Opposition.

"The decision of the BNP to abstain from elections is their party's strategic choice. The BNP has been involved in political violence and arson since October 28. A democratic government can't just sit and watch. It is the responsibility of the government to protect the lives and property of the people. The government had no other option but to take action against such terrorism," says Syed Borhan Kabir, chief editor, Bangla Insider.

He added: "It is true that if the BNP had participated in elections, democracy would be complete, and the election would have been competitive. In such a scenario, voter turnout is always low. Nevertheless, 41 per cent of voters have cast their votes, which is not bad. A weak constitutional government is much better than an unconstitutional government."

**Burgeoning India-Bangladesh Partnership**  
Bangladesh has always accepted India's role



in its independence in 1971. The two countries share a common history and heritage, linguistic and cultural ties. They share a unique geographical feature - not only is Bangladesh surrounded by India on all sides, but they share 54 rivers between them, which flow from the Himalayas to the Bay of Bengal. With so many similarities, people-to-people ties and development cooperation have taken precedence.

Yet, there have been periods of mutual distrust. Mr Kabir explains that after 1975, due to emerging anti-India sentiments and a shift towards Pakistan-centric politics in Bangladesh, there was a period of strained relations, and Bangladesh's territory was sometimes used to target India. "In 2009, Sheikh Hasina adopted a zero-tolerance policy against terrorism. The rise of separatist elements is not something India desires. Concurrently, the mutual trust and confidence between the two countries have strengthened over the last 15 years," he says.

There is resentment in Bangladesh against the failed agreement to share Teesta River water, which was to be signed in September 2011. The anxiety over transboundary effects of the proposed

National Register of Citizens and the Citizenship (Amendment) Act, as well as sporadic incidents of Bangladeshi infiltrators being shot at on the border, are issues that rankle with Bangladesh.

On the economic front, a balance of trade skewed in favour of India, the large volume of informal trade, again dominated by India, has resulted in a trade deficit and Bangladesh expects Prime Minister Narendra Modi's government to resolve these matters. According to data from the Ministry of Commerce, Indian exports to Bangladesh between April and October 2023 declined by 13.32 per cent, while imports saw a smaller 2.3 per cent dip. This has been attributed to Bangladesh's forex shortages and liquidity crunch and maybe election-related slowdown there.

For India, which is looking at stronger momentum in bilateral partnership, there can't be better news than PM Hasina's win. To iron out concerns, India and Bangladesh have had foreign secretary-level talks on key areas such as security, trade and regional connectivity. The two sides also discussed the river Teesta dispute and other water-sharing treaties last November.

India values Bangladesh, and this was demonstrated when PM Hasina was the only South Asian leader invited to the G20 Leaders' Summit under India's presidency.

To promote ties, PM Modi and Sheikh Hasina recently inaugurated three projects, the Akhaura-Agartala Cross-Border Rail Link, Khulna-Mongla Port Rail Line, and Unit-II of the Maitree Super Critical Thermal Power Plant in Rampal, Bangladesh. These projects are aimed at strengthening connectivity and energy security in the region. The Bangladesh government has also allowed the transit and trans-shipment of cargo from West Bengal to the northeastern states via Chattogram and Mongla ports.

There are ongoing talks between India and Bangladesh for a free trade agreement between the two countries to promote economic ties. Under CEPA (Comprehensive Economic Partnership Agreement), the two trading partners will be able to reduce or eliminate customs duties on the maximum number of goods traded between them. Last year, India and Bangladesh initiated trade transactions in rupees to reduce dependence on the US dollar and strengthen the regional currency trade.

"Bilateral relations between the two countries are at their peak. In the short term, there will be business as usual but in the long run, if no concrete agreements are signed, people will see through it. Water sharing has always been an emotive issue for the common people," says Sreeradha Datta, professor of International Affairs, Jindal Global University.

"The people of Bangladesh feel that they have supported India in opening their trade corridor and facilitating cross-border bilateral engagement. It's high time for India to reciprocate," says Ms Datta.

India and Bangladesh need each other to survive and thrive. Radicalisation is a common enemy and only a joint fight will help. Lessons in geopolitics point towards countries forging mutually beneficial relationships. There is no guideline for that.

*Views expressed in the article are the author's own and do not necessarily represent the editorial stance of Kashmir Observer. The article was originally published by NDTV*

# Steering J&K Private Schools Through Choppy Waters

In Conversation with G. N. Var on JKBOSE Directives



Photo for representational purposes only

Farzana Nisar

In a recent turn of events, the Jammu and Kashmir Board of School Education (JKBOSE) issued a series of directives sparking chaos and uproar within the private school community. Some of the challenging directives include the mandate for a universal curriculum for both private and government schools, tagging of students of schools on state land with nearby government educational institutions, and the prohibition of admission fees.

G. N. Var, the President Private Schools Association Jammu and Kashmir (PSAJK) emphasizes that the shared goal is to implement National Education Policy (NEP) 2020, however, discrepancies arise due to the government amending certain acts without consulting stakeholders or forming expert panels.

"This bureaucratic approach has led to chaos and misunderstandings," Var said.

"Schools are currently in a phase of transition with the shift to the March session and other reforms, and these sudden orders without consultation have created practical hurdles," he added.

In April 2022, the School Education Department of J&K issued a Statutory Order (SO) 177 in which it laid down conditions for private schools' registration, recognition, and affiliation. It has been made mandatory for the private schools to obtain a no objection certificate (NOC) from Revenue Department regarding land use or 10-year lease deed upon which the school is situated. The SO also provides for de-recognition those schools and taking over their management in case they fail to produce the requisite land title certificate.

Var explained that private schools need a 'breathing period,' as, according to him, a moratorium of a few years is essential to address non-academic compliances around transportation, obtaining NOCs from pollution control boards, land clearance, chemical safety certificates and more.

In an interview with Kashmir Observer's Farzana Nisar, G. N. Var spoke in detail about the JKBOSE directives and why private schools are opposing them.

**The board has issued directives for tagging of on-roll students of some private**

**schools of Kashmir in view of 'land and affiliation expiry issues'. What influence will this have on the operations of these schools?**

Schools that have failed to secure the land title clearance or lease documents or have insufficient land are being tagged under government schools. Approximately 400 to 500 private schools, constituting around 25 to 30% of total institutions, are gradually facing closure due to the lack of renewed registrations. The question is if they are tagging the students, what about the hundreds of teaching and non-teaching staff. They will become jobless.

While the government asserts its commitment to creating livelihood and employment opportunities, the parallel reality is the potential deprivation of livelihoods for those associated with these now struggling schools. Notably, these schools primarily serve students from the economic and lower economic classes. Grants that were once provided by the government have ceased, further exacerbating the challenges faced by these schools.

Rather than offering support, the government's actions seem to be intensifying the difficulties for these educational establishments. The eventual outcome may be a disarrayed education system, with an increase in school dropout rates and a decline in overall literacy rates.

Means determine the act, but the current administrative orders risk undermining the very foundation of the educational system, defeating its primary purpose. The crucial need of the hour is for the government to adopt a child-centric approach, prioritizing quality education over compromised solutions.

**Given that the HC ordered the board to maintain the pre S.O-177 status quo and keep school registrations intact, does this suggest a lack of adherence to the court's orders by the government?**

For the first time, I have seen this blatant and open violation of court orders. Despite rulings from four different benches in nearly 30 cases, all clearly instructing the Education Department to issue Registration Returns (RR) to private schools and maintain their affiliation, recognition, and extension, the government appears indifferent



**R**ather than offering support, the government's actions seem to be intensifying the difficulties for these educational establishments. The eventual outcome may be a disarrayed education system, with an increase in school dropout rates and a decline in overall literacy rates. Means determine the act, but the current administrative orders risk undermining the very foundation of the educational system, defeating its primary purpose

to these directives.

This is a conspiracy where the only recourse seems to be returning to the court. However, pursuing legal action involves hiring lawyers and incurring additional expenses, a challenging prospect given the current weak economic situations of the schools.

**What is the percentage of schools in Kashmir that are being impacted by these directives?**

There are three major criteria that the government wants private schools to fulfill – schools on state land, those operating

from rental buildings without a 10-year lease agreement, and schools with insufficient land. If all this is taken into consideration, nearly 80% of private schools will be compelled to cease their operations in the near future.

**How difficult is it for private schools in Kashmir to acquire the lease agreement and the NoC from the government under the new regulations?**

The prevailing norm in the region for lease agreements is typically limited to 11 months. Attempting to shift this customary practice to a 10-year regis-

tered lease agreement could face resistance from landlords who prefer simpler and more flexible notarized deeds. Convincing them to navigate the complexities of court procedures for the sake of the school's requirements is challenging. Moreover, schools have been functioning on the same land parcels for decades; obtaining additional land to adhere to the directive is not possible.

**There are reports of the Board of School Education refusing registration forms from students in schools on state land. When Kashmir Observer spoke to the Principal Secretary School Education Department, he denied these claims. Can you provide clarification on this matter?**

They will keep denying it, but this is the truth. If RR forms of students were not halted, then questions arise as to why the education department released a list of 200 schools facing denial of registrations.

**Talk us through the directions to prescribe only JKBOSE books for students in private schools.**

The Board of School Education is a regulatory and examining authority. Now when the board will start selling books, it will get into the business, changing its role and mandate to a publishing authority.

This move threatens the autonomy of schools, contradicting the Supreme Court's recognition of their autonomous nature. Parents choose private schools often for better-quality books from renowned publishers like Cambridge, Oxford, Macmillan, and Pearson, which the Board may struggle to compete with. CBSE-affiliated schools are granted the freedom to choose high-quality books, creating a potential disadvantage for other private schools. The shift also raises questions about the logic behind not utilizing established national boards like NCERT.

Despite a dismissal by the High Court, the matter is sub judice as it is challenged in the division bench. What if the division bench reverses the orders? It will again lead to chaos at that time.

Moreover, booksellers and schools in the valley have already placed orders for publishing books, and there is a clear expectation of financial losses due to the changes in the publishing landscape.

**But many people have welcomed this move citing that schools receive commissions for recommending specific books.**

Violation is a violation, and we don't mind the government bringing in laws and guidelines in this regard. The government could consider ensuring transparency by asking schools to sell books in the open market. But curtailing the basic right of deciding on the quality of books is not acceptable. It is a move aimed at controlling classrooms through textbooks.

**The Fee and Fixation Panel has warned schools against charging any admission fee. However there are some prominent schools reportedly charging capitation fees as high as 1 lakh per student. Who is to blame?**

Firstly, the government is implementing laws in J&K that diverge from those in other states. Despite the Right to Education (RTE) Act mandating 25% of students receive free education, with funds allocated from the central government; it's not enforced in the region. This is a dichotomy.

We need to understand that the only source of revenue for schools is fees. Schools need to be transparent about admission fees and other expenditures, however, the government's restriction has led some schools, especially prominent missionary ones, to covertly collect huge amounts of fees. Interestingly, smaller economy schools are under more scrutiny than the bigger ones.

The reason is simple – 'influence of bureaucrats'. Some of their children are enrolled in these schools, and due to connections with officials, they enjoy leniency. These schools also operate on state land, yet no one questions them.

**Will these directives impact the finances of private schools?**

Finances are being constrained from all sides, and soon these schools will become economically unviable. Most of the economy schools in our region are trust-run or community-based initiatives, and these are the ones majorly suffering. Government needs to intervene through logical and reasonable measures and address the 'big names' seriously if they violate norms.





## J&K Para Cricket Captain Hailed As An Inspiration



Observer News Service

**SRINAGAR:** J&K para cricket captain Amir Hussain Lone is inspiring everyone who sees him play cricket. Amir, a resident of Waghama village in Bijbehara, bowls with his foot and bats with his shoulder and neck.

Amir Hussain Lone, 34, lost both his arms in an accident when he was 8. However, that didn't stop him pursuing his passion, as he started playing professionally in 2013. Soon enough, he was introduced to para cricket and the rest, as they say, is history.

"I played nationals in Delhi in 2013 and in 2018 I played an international match against Bangladesh," Amir told ANI. "After that, I played cricket in Nepal, Sharjah and Dubai. Everyone was shocked to see me playing with my legs (bowling) and batting with my shoulder and neck. I thank God for giving me the strength to play cricket."

He also revealed that his favourite cricketers are Sachin Tendulkar and Virat Kohli.

Amir also told the publication that a movie on his life is currently being made by Pickle Entertainment.

## DPS Srinagar Student Alishba Wins Bronze At Beach Games



Observer News Service

**SRINAGAR:** Alishba Jeelani of DPS Srinagar has won a bronze medal in the Beach Games 2024 in Diu, held from January 4th to January 11th, 2024. Alishba competed in the Pencak Silat discipline, which is a full-body fighting form incorporating strikes, grappling and throwing

in addition to weaponry.

Alishba was part of the victorious J&K team that clinched 3 gold and 5 bronze medals. She also represented J&K in basketball nationals.

Congratulating the student on the feat, Principal Shafaq Afshan expressed her delight.

DPS Srinagar Chairman Vijay Dhar also congratulated Alishba.

## Only 1 Over Bowled On Day 1 Of J&K-Delhi Ranji Game

Observer News Service

**JAMMU:** In another setback to hosting national-level cricket matches in Jammu, the 2024 Ranji Trophy tie between J&K and Delhi on Thursday saw only one over bowled on Day 1 at JKCA Hostel Ground here.

J&K won the toss and elected to bowl first. However, overcast weather conditions in the region resulted in bad light, with pacer Umran Malik reportedly deemed too fast to bowl. Rajasthan Royal's recent pick, leg-spinner Abid Mush-



taq, bowled the only over for J&K, which was a maiden.

Several cricket analysts have blasted BCCI's schedul-

ing of the 2024 Ranji Trophy, with several states facing inclement weather.

Earlier, J&K's opening game against Himachal Pradesh on January 5 could complete a mere 65.3 overs over four days, resulting in a draw. J&K was bowled out for 100 runs in 35.3 overs. In reply, Himachal Pradesh were 120-1 in 30 overs on Day 2, before bad light curtailed play. J&K was awarded a point for the draw, while Himachal Pradesh took three points due to their first innings lead.

## Can SA20 Challenge IPL Dominance?



Press Trust of India

**CHENNAI:** Taking the SA20 to India in future could be 'great' despite the logistical challenges such a move may involve, feels former South Africa cricketer Mark Boucher.

Like the 2009 edition of the IPL was held in South Africa due to general elections in India, Boucher admitted the SA20 could be organised in the cricket-crazy Asian nation in the near future.

"I think it's a great idea; I'm not against it. The IPL happened in South Africa, and we can do the same, as both cricketing nations share a great relationship," Boucher said during a virtual media

interaction on Friday.

"Although the challenges of playing in India will be different, it will still be great. Maybe Graeme Smith (SA20 commissioner) can work on it," he added.

**'IPL has boosted youngsters in India'**

The ongoing SA20 season has seen all the major South African stars participating in the competition.

Boucher said that although the opening season of SA20 was a trial, it follows the same principles as the IPL, where the aim is to give a platform for young cricketers to express themselves.

"The first edition was a suc-

cess despite being a trial one; the crowd came in large numbers to watch high-quality cricket. The one thing we can learn from the IPL is how it has boosted the youngsters in India, and that's exactly what we are trying to do here.

"It still might take a couple of seasons to put us on the map, but I am confident of it helping and boosting South African cricket, just like the IPL's high-performance cricket."

The current SA20 is clashing with South Africa's upcoming Test tour of New Zealand, where a second-string side will be taking part, a move criticised by many in the cricket fraternity.

## Lloyd Bats For Rohit, Kohli Inclusion In T20I WC



Press Trust of India

**SATGACHIA:** West Indies great Clive Lloyd on Friday advocated for the inclusion of Rohit Sharma and Virat Kohli in India's T20I World Cup squad, saying the duo's experience is indispensable and filling the team with just youngsters is not prudent.

The selectors recently picked the veteran duo for the ongoing T20I series against Afghanistan, indicating that they're still in the scheme of things for the shortest format. Kohli missed the lung-opener in Mohali due to personal reasons.

There is a raging debate on whether the duo should play or make way for youngsters considering India's ICC trophy drought. The latest setback was the final loss to Australia in the ODI World Cup in November last year.

"You want to pick your best team, you can't just fill the team with youthful players. You need experience," the two-time World Cup winning captain said in a media interaction here.

The 79-year-old was the chief guest at the 75th foundation day ceremony of the Satgachia High School, about three hours from Kolkata.

"Kohli is still one of the best players around. Rohit is quite good as captain. So you pick your best team. You will have some young players too, because you have so many cricketers here, and they are pushing the older players...." "...and that's how it should be. But I'm sure that you will have a very formidable side." Talking about his favourite Team India batters, Lloyd picked Shubman Gill and Shreyas Iyer.

"I liked this fellow Gill, he looks a good cricketer, and (Shreyas) Iyer," he said.

"India have a lot of good cricketers at the moment, I must say. And I think what I like about it is they have a much more balanced side," he added.

The legendary West Indian, however, is of the view that the Indians are playing too much cricket that may make the sport itself "stale". "Yes, I think they're a very good side, and they will do well for quite a while if they continue in this manner." "But my problem is that they might be playing too much cricket, and then, you know, you can get stale," he said, voicing a general concern in the cricket community about tight international schedules.

**MAZBOOTI SE BANI HAR**  
— DEEWAR SE JHALAKTE HAI —  
**DIL KE EHSAAAS**



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