

Raw deal to Jammu tourism

Tourism is the most important element if not the mainstay of State economy. That is what the Government and the Tourism Department claim. Under this claim, the department seeks fat allocations in the annual budget. Besides, it approaches the Centre for financial support for this or that project going to be executed under the supervision of Kashmir tourism. What the Tourism Department does or does not do is not the subject under discussion. The fact is that by tourism, the Government agencies generally mean tourism in Kashmir and not either in Ladakh or Jammu region. Therefore when allocation of funds is made, the guiding principle with the authorities is tourism in Kashmir valley.

Sine long Kashmir has been projected as the land of abounding natural beauty. This has gone down in the history and is accepted as something like universal truth. In support of this view the famous Persian verse is quoted that if there is a paradise on earth it is here (Kashmir) only. We do not counter the claim that Kashmir has great natural and scenic beauty. But remember there are far more beautiful and scenic places in the world. It is not just the natural and scenic beauty that makes a given place attractive. More important is the contribution of man's innovation, skill and taste that bring luster to a given place to be called a tourist resort. In that sense our Tourism Department is miles behind.

In the process of self-acclaimed status of Kashmir valley as the mainstay of State's economy, Jammu and Ladakh regions have been relegated to neglect. This is not acceptable. The populist Governments have usually assumed that there will not be discrimination in the development of the three regions but ground realities do not support this claim. The case in point is of the properties of Dharendra Brahmachari including Aparna Ashram and the land measuring 1002 kanals taken over by Patnitop Development Authority in 2009. Situated at a distance of about 60 miles from the district headquarter Udhampur, at Mantalai in the foothills of Seoj Dhar near Sudhmahadev, the complex of late Dharendra Brahmachari commands extraordinary scenic view and has great potential to be the attraction for tourists. It could become most liked hill resort of Jammu region if developed and looked after properly. Its existing infrastructure includes Aparna Hotel and Restaurant, hanger for aircraft, petrol pump, air strip, semi-constructed hotel, cow sheds, personal residence of Swamiji, a double storey building, swimming pool, orchards, zoo, vehicles, bulldozer, road roller, construction equipment etc. Patnitop Development Authority is conspicuous by its mismanagement of Mantalai complex. There is no sign of development and what already existed is in shambles. People of the locality have been bitter on how the Government has left this complex to neglect.

The subject of handling Mantalai complex came up in the previous budget session also. Some members from Jammu region raised it and suggested to frame a House Committee for making assessment of the properties and recommend suggestions for the utilization of the infrastructure. They had even suggested to have International Youth Hostel at this picturesque resort of Mantalai and to promote this place for adventure tourism. All that the Government sources reveal is that a proposal was being prepared through M/s Jones Lang Lasalle Property Consultants India Ltd, that have been engaged by Ministry of Tourism (GOI) as State level project management agency. This notwithstanding, local people are disappointed at the negligence of the Government in maintaining the complex. They even say that there have been attempts of pilferage of property.

We fail to understand why the Tourist Department has not been keenly interested in the development of this hill resort and why large number of pilgrim tourists are not encouraged to visit this place. It is a matter of regret that a vast complex with primary infrastructure in hand and also with tolerable connectivity is not developed to become the primary tourist spot in Jammu.

Bailing out Cooperative Banks

Three Cooperative Banks in the State are reported to be about to lose their banking character for want of recapitalization. The Centre had constituted the Vaidyanathan Committee to suggest ways and means for the accomplishment of the task of recapitalization. As per the recommendations of the committee, a Memorandum of Understanding (MoU) was signed between Government of India, NABARD and the State Government on April 7, 2008 by virtue of which these three banks had to pay their prescribed shares so as to cleanse their balance sheets and get recapitalized for getting the license to work as banks. Subsequently, pattern of share was apportioned for various stakeholders. However, owing to financial implications the objective could not be achieved in respect of these three banks Jammu Central Cooperative Bank, Anantnag Central Cooperative Bank and Baramulla Central Cooperative Bank till date. Now the State Government has decided to approach the Deputy Chairman of Planning Commission to extend financial assistance towards recapitalization of these banks.

This is the last resort for the Government. But the question is why did the three banks in question come to such a situation? Financial crisis in these three Central Cooperative Banks was the outcome of mismanagement in terms of manpower planning, indiscriminate branch opening resulting in increased establishment expenses without corresponding increase in business operations and poor recovery. Why should not the Government constitute a committee to examine why these banks came to the verge of financial breakdown? People are deeply interested to know that part of the story.

The Himalayas crimsoned with blood

Who would believe that there will be a day when the white snow of mighty Himalayas would be crimsoned with the blood of those who wanted to bring its unique grandeur, magnificence, and its stunning beauty and splendour to the eyes of the world? The eternal mountain, around which many stories of myth and mystique are woven and which enfolds within its bosom life giving gift to humanity --- glacial waters--- is besmeared with human blood.

It happened on 23 June when Islamic jihadis attacked and killed in cold blood a group of 10 foreign mountaineers (climbers and trekkers) drawn from different countries, the USA, China, Ukraine, Slovakia, Lithuania and Nepal, besides one from Pakistan, at a mountaineering camp 4,200 meters up on the mountain.

Pakistan-based terrorists disguised in the uniform of policemen stealthily landed at the hikers' camp and murdered ten of them in a naked dance of barbarism. What was their sin?

A militant outfit calling itself Jundul Hafsa, claimed to have carried out the carnage. Its spokesperson Ehsanullah Ehsan said that the killing was conducted to seek revenge of the murder of their leader Waliul-Rahman Mahsud. Is revenge to be sought from the one who targets or those who have not even the remotest concern with that killing? The killers also meant to express their resentment to the US drone attacks in Af-Pak War. If so what had the Chinese or the Ukrainian or the Slovak or the Nepalese to do with drone attacks on Taliban?

But interestingly, after the nascent terrorist group Jundul

Hafsa took the credit of bloodshed, Tehreek-i-Taliban-i-Pakistan (TTP), the most active terrorist outfit in Pakistan today also made a loud claim of conducting the operation on the Himalayas. In all probability, Jundul Hafsa seems to be the steel muscle of TTP that is now dominating Punjab chapter. Whether this group has anything to do with Jundul Hafsa or not is not clear.

It will be reminded that Jundul Hafsa is the militant wing of Sunni extremist organization called Lashkar-e Jhangvi of Pakistan whose central agenda is the decimation of the Shia population of Pakistan. Jund is Arabic meaning group. It was this group that had sneaked into Iranian Baluchistan a few years ago, launched a blitzkrieg and killed more than a dozen of Iranian Shia border guards. The Ayatullah regime in Teheran just pocketed the insult and shame.

On February 28, 2012, eighteen Shia people traveling from Islamabad to Gilgit Baltistan were dragged out of a bus and shot dead at Harban area of Kohistan district.

TTP has spread out its fangs in Gilgit Baltistan region much to the resentment and anger of local Shia population. It seems to have opened a new front in Gilgit Baltistan. TTP is enlisting terrorists and criminals to its rank and file. Dependable reports confirm that violent sectarian tendencies found groundswell in the region during the days when Pervez Musharraf, the former President and C-in-C of Pakistan, and now under house arrest awaiting prosecution by the Pakistani Supreme Court was the Corps Commander of Northern Areas..

Under his persuasions, Sunni tribesmen from northern

and north-western parts of NWFP were prompted to move to Gilgit Baltistan in large numbers for permanent settlement there. They became the beneficiaries of the largesse of Pakistani government, and gradually, but under a well-calculated plan, the change of demographic complexion of the region began to be brought about. This had led to anger and resentment among the Shia population of Gilgit Baltistan. Pakistan's ruling chapter suppressed them and charged some of them with seditious designs against the State.

It was not without significance that during his bid to jump into Pakistan's recent election fray, Pervez Musharraf's nomination papers were rejected from all other constituencies except that of Gilgit and Baltistan

Terrorists, who attacked and killed foreign tourists/trekkers on the Himalayas on June 23, had disguised themselves as Pakistani policemen. It takes 2-3 days normally to reach the site where the carnage took place. How come that the assailants were not detected given the fact that Pakistani intelligence agencies keep a strict watch on foreigners/visitors traveling to the strategic area.

The pattern of radicals conducting Islamic jihad in the entire region including Kashmir is almost identical. Ordering closure of cinema halls, beauty parlours, wine shops, throwing acid on women going without veil and issuing decrees in support of violence are labeled as Islamic injunctions.

It is generally believed among inquisitive elements in PoK that ISI is in favour of encouraging tourists, local or

foreign, to come to Gilgit Baltistan. The agency is not interested in promoting any activity that would subscribe to economic prosperity of Gilgit. On an average a climber spends 3000 US dollars on his Himalayan adventure and a trekker spends around 10,000 US dollars. People of Gilgit Baltistan complain that discouraging tourism is indirect loss to them. They say that tourists are harassed at innumerable check posts enroute Gilgit, and most part of this checking is senseless.

Additionally, ever since thousands of Chinese army personnel (PLA) in the garb of technicians have been deployed in Gilgit Baltistan region for purposes best known to them, ISI wants to keep their activities hidden from the eyes of people. One can surmise any reason for this hush hush affair.

Frightened by world wide condemnation of this gruesome killing, Pakistan Government suspended expeditions to Nanga Parbat, the country's second highest peak, and climbers have been evacuated from the area. The incident casts a gloom on the prospect of foreign mountaineering and trekking expeditions in Pakistan.

"The killing of foreigner tourists will hurt the tourism industry of Pakistan, which has already been on the decline in the last decade due to rising extremism," said an official of the Gilgit Baltistan Tour Operators Association. He said around 15,000 tourists and mountaineers came to Pakistan each year, mostly during summer, and there should be a tourist security force, like the one in Nepal, to protect them.

Tumbling Rupee

Weak economy or US angle?

Shivaji Sarkar

With the rupee almost 60 to a dollar now, can we expect to go back to 2003? Possibly every Indian would like to? The rupee at that time had started appreciating much to the chagrin of the IT industry and some exporters. The rupee had touched the level of Rs 46 to a dollar against Rs 49 in 2002 - a significant rise as fundamentals of the economy grew stronger and inflation was at record low.

There were more exports, larger number of jobs, as the National Sample Survey Office (NSSO) tells us - 60 million (six crore) jobs between 1999-2004. The pace of growth too was faster. Now it is coming down every day and may touch 4 per cent. Jobs are hardly being created. Large numbers of Indians are subsisting on Rs 17 a day - an extremely difficult condition, according to the NSSO.

Is India also going the Brazilian way - facing a mass upsurge against high inflation, transport fare, taxes and corruption in organisation of the World Cup? India has the entire recipe including the inflated expenses on Commonwealth Games.

Falling rupee imports inflation, makes investment difficult, leads to flight of forex and capital. It leads to turmoil in the domestic economy. It affects creation of jobs. Weaker rupee will make capital imports expensive, forcing companies to delay investments. The only advantage is to the IT industry whose profits in rupee terms swell as it sells cheap labour to the US and the West.

It hurts an Indian as rupee hurtles down on June 20 to the level of almost Rs 60 - an all-time low of Rs 59.99 and closing at Rs 59.57 on Reserve Bank intervention. The reason is stated to be hefty outflows on US Federal Reserve's plan to exit stimulus. Market participants panicked after US Federal Reserve chief Ben Bernanke said \$ 85 billion a month bond buying programme may be slowed down by this year.

That is the external factor. It is crucial too. Thailand newspaper The Nation on June 14 wrote "America declares war on world currencies". It cited the instance of Thai baht, Japanese yen and Australian dollar were made to fall dangerously - yen from 87 to a dollar rise to 104 and now rising to 94. "The event in Japan and Thailand show that we do not have control over our interest rate, foreign exchange or capital market. As a peripheral country, Thailand's financial markets are subject to the policy of the US Fed Reserves, which stands high at the centre of global finance".

India remains oblivious of the threat allowing the rupee to roll on. Sharp appreciation of the rupee seems unlikely at the moment, for which the weakening domestic fundamentals are also to blame. The Government went in for consumption-oriented fiscal strategies after the Lehman crisis, but no attention was paid to enhancing the long-term growth of the economy.

The rupee has depreciated considerably against the dollar since early 2008; its 30 per cent fall - 18 per cent in the past over two months - is indeed the highest by far among any Asian currencies. However, this should not be surprising, given the period has been associated with high inflation, declining growth, and a burdensome current account (CAD) in need to hefty financing.

The natural corollary was a rise in fiscal deficit, a fall in domestic savings and a sharp rise in imports, including the effect of oil prices. This widened the current account deficit (CAD) to unmanageable proportions. While CAD was at a more moderate 1-1.5 per cent of the GDP in the pre-Lehman times, it is now projected at 6 per cent. Given the global risk averseness, it has become difficult to finance the deficit through capital flows, estimated around 3.3 per cent of the GDP.

India's reliance on global capital flows has increased. The investor sentiment has to revive if India has to draw the capital to bridge its CAD gap. The long-term solution to the rupee vulnerability lies in restoring fiscal discipline, correcting structural inflation and a durable reduction in CAD.

In the short run, India can pray for global oil and coal prices to crumble and risk aversion to fall.

However, Deutsche Bank (DB) in its latest report said that the Indian currency will recover in the second half of 2013 supported by the Government of India's divestment programme as well as monetary easing by the RBI. The DB foresees fall in inflation, pushing up real interest rates and increasing the attractiveness of investing in rupee assets. It also sees CAD correcting substantially as the cost of gold and oil decline.

The DB sees a positive in weak growth. It would lower import demand and check outflow of dollar.

The problem - weak growth (may be around 4 per cent) - is to continue as per DB forecast. So would the rupee really rise?

The falling rupee might continue to keep foreign investors away from Indian debt market in the near future. Global uncertainties have seen them taking a breather from buying Indian equities lately and lack of buying from current account deficit and cloudy outlook of reforms have added to the local currency's woes. Outlook of rupee is expected to remain weak till structural steps are taken to improve CAD", says Kuntal Sur, Director, KPMG

In May, these investors sold debt (bonds) of Rs 18,345 crore (\$3.19 billion) and the trend is likely to continue until the rupee shows stability. In June another Rs 2000 crore bonds were sold. Foreign investors have sold equity of Rs 1,374 crore in June

The redemptions in the debt segment have the Government worried. Bond experts say the biggest factor which has driven away foreign investors has been the volatile rupee. The cost of holding domestic bonds has increased, as foreign investors pay more towards higher hedging due to the rising foreign exchange risk.

It is no solace to point out that all regional currencies - Pakistani, Sri Lanka or Bangladesh - are having worse fate. They are much smaller economies but somewhere have a link with the fate of the Indian rupee. They are traditionally valued at a lower rate.

Other currencies like Australian dollar, Indonesian rupiah and Thai baht have also fallen against the dollar, according to US Citibank research group. "The fall of all these and other Asian currencies will continue as the economic fundamentals of these economies have turned adverse".

The Nation of Thailand writes, "The sudden outflow of capital, which has sent the Thai stock market tumbling and the baht on a sliding path, shows that the interest rate has little - or virtually no influence - over capital inflow. When the financial centre - the US Fed in this case - coughs, all of the world's financial markets recoil for fear of catching a cold.

"We are in the middle of the (US) currency war. But few have a clue as to what actually is happening. By playing the game of the US Fed, we'll all lose our shirts soon", The Nation adds. It seems to suggest a course for major economies. They all need to join hands and turn the tide against the US. Would India take the lead? Or would it plunge Indian and the global economy into turmoil?

Mannohan Singh was the architect of India's economic revival in 1991-92. Twenty years later he should not now be responsible for its downfall. It is time the Government took bold steps to improve the economy and save the country against currency war. The first steps have to be taken by him or the falling rupee may bury the UPA 2. (INFA)

"Education - for sale"

Arun Bangotra

Indian cultural history is said to be richest in the world. Teachers were given the status of God and worshipped by their students. The relationship between teachers and students is very beautifully described in our cultural history. Teachers are called Gurus in India. Ideally, Guru is the one who lightens the path in darkness of life. He is responsible for overall development of his disciples. He educates students in all aspects of life, be it academics, sports, moral education, social education or spiritual. He moulds his disciples into disciplined personalities and instils them with a lot of positivity. He is the one to whom a student can surrender his/her entire life. This obviously means that India has had the presence of such great Gurus like Sandeepni (Guru of Lord Krishna), Dronacharya (Guru of Pandavas), Ramkrishna Paramhansa (Guru of Swami Vivekananda), etc. Thus, their disciples were also devoted towards them.

But with changing times, teaching has predominantly changed to a money making business and teachers in a way have changed to cheaters. One can see that the transition from the word teacher to a cheater is merely a rearrangement of words. Is this just a coincidence? It may or may not be. But a lot larger proportion of teachers today are too focussed on monetary part involved in the profession. Monetary in itself is not bad, what's wrong is the approach to get it. They are hardly bothered about the future of their students. As a result, the land of great Gurus has turned into land of fraud teachers.

The teachers collect huge amounts of money from students in the name of giving coaching for JK CET, IIT/JEE, GATE, CAT etc. But they provide nothing really to students. Nowadays, tuitions have become a trend. Such teachers teach nothing in school or colleges and make it an obligation for students to take tuitions from them, whether they can afford it or not. These teachers or I should say cheaters also help students in cheating during exams by taking bribes from them. They also make money by making it an obligation on students to buy the books which they have referred because in return they get commission from the publishers. The trend is rapidly increasing from small cities like Jammu to education hubs like Delhi. This practice is spoiling future of many brilliant students.

But one thing that needs to be understood here is that teachers themselves alone are not responsible for such dissolution of our education system. Teachers and parents have an equal role to play here. It's the parents' responsibility to look into whether their ward is genuinely in need of extra guidance in the form of coaching classes or whether that is in a way made a compulsion by the professor. Especially in those cases where a teacher in school and the one for coaching class is same, it's a very transparent signal to get suspicious. In fact, it's the parent's responsibility to make their child conscious about such trends in advance so that these scenarios, as they arise, can be countered. In recent past many scams has unearthed where people are making fake caste certificates and illegally guiding students' selection in different university and different institutes by charging Rs. 3 - 5 lakhs per seat. This shows the kind of pro-activeness HRD Ministry has shown to monitor and keep in check scrupulous activities while at the same time fostering the process of improvement in

the Indian Education system. So, it can well be said that in an urgency of minting money, Indians are losing their moral values and respect for their esteemed culture. We should not encourage such malpractices and in fact, work to bring to light such issues so that only the real Gurus are respected and allowed to function. Moreover with the proliferation of educational institutes charging hefty fees for vocational courses, students seem to be more concerned about higher salary packages and cushy jobs after getting popular degree or diploma rather than acquiring quality education to serve the society. The entry of private players has opened new avenues in education but it has also led to commercialisation of Indian education system. Ironically the purpose of education has been reduced to merely acquiring a certificate which can help in getting a job with high income. The rush for short-cuts to achieve economic prosperity has pushed moral values into background. Students with idealism and welfare intentions are discouraged by teachers, friends and family. Education has become highly remunerative business and it thrives on raising income expectations of students. What, if not education, is the tool to overcome the rising social evils, mainly exploitation of marginalised and weaker sections for personal gain?

The commercialization of education, carried out by global corporations, is the practice of altering or disrupting the teaching and learning process in schools from kindergarten through college, by introducing advertising and other commercial activities in order to increase profit. Corporations claim, with great fanfare, that they are 'community partners' bringing needed resources to

underfunded schools and helping students get the things that legislators can't or won't provide. In reality, through tax loopholes and lobbying, corporations have themselves defunded education. In-School marketers have made it clear that they intend to infiltrate and use public schools as a vehicle for reaching a captive audience. Their stated goal is to brand children as early as possible to consume their clients' products.

The most sacred and the most important job in the world is that of the teacher. A teacher, hidden in the shadow of the student, must guide him to move ahead and resurrect our broken society. From the time when education started its first phase of commercialisation, the responsibilities of the teacher too, have been compromised. It is painful to note that people are beginning to view it as just another job which pays them and feeds them. When a person graduates, more often than not, the last job that he/she applies for is the job of the teacher. While we are a society built with the bricks of fallacies concrete of misguided principles, the notion, that the job of a teacher is a lesser one, filled with so much ignorance and falsity. Teachers are pillars of society which are helping in the training of human minds makes a man a right thinker and a correct decision-maker. A person who gets a good education will become a more dependable worker, a better citizen, and more important a great Human being. Einstein once said, "Education is that what remains after one has forgotten what one has learnt in school." If what he said is true, none of us of the present generation have ever had education!

(The author is Principal Government Polytechnic, Udhampur)

Learning from past mistakes

Sir,

Religious pilgrims has been in practice in our country since the time immemorial. Its sanctity and all pervading acceptance originates from the deep rooted faith and intense desire for salvation. Blind faith, of course, is synonymous to the blind alley which leads no where defying all logic and rationale. Contrarily faith is our perennial source of strength and life line of cultural heritage. Almighty God, the infinite had created universe with vast natural resources. Earth planets is a peerless wonder evolved out of divine creation. Homo Sapiens are equally unique manifestation of cosmic creativity in the sense that God has blessed them with unusual facilities of thinking and reasoning to deal with challenging situations in their life span. The modern man has made profuse use of his resources and in the whirlpool of comforts woven around himself and being under the stupour of misplaced intelligence. He got tempted to commit certain idiosyncrasies in the process of his hot pursuit of having a tryst with God realisation taking recourse to short cuts of undertaking frequent sorties to far flung places of worship.

At this critical juncture when the nation is grappling with worse ever Tsunami of nature's anguish we need to sweep aside our vested interests originating from petty politics for personal gratification, insatiable lust for power, grabbing credit, unauthorisedly and unashamedly. This is not time to score points over political opponents but to undertake serious self introspection and deep analysis of the manmade tragedy. Some where our unwise and lopsided approach towards religion, spirituality

and nature, lack of value based education, absence of awareness and callous disregard of the science of environment, ecology and above all the seismological pattern of hilly terrain of Uttarakhand has played its role. Over powered by sheer bigotry and under the influence of vote politics, we have deeply hurt the magnanimity and motherly instinct of nature. Infrastructural development is undoubtedly indispensable requirement but not the panacea of all human ills.

We cannot afford to push the most bountiful and vastly philanthropic mother nature to the point of extinction in the name of development to facilitate the exhibition of fancy spiritualism. It will be no exaggeration to underline that by virtue of this. We are becoming instrumental in ferrying killing pollution to the divine places which accelerates ecological imbalance and infuriates the pious nature. At the critical point of time when the tragedy has happened as sequel to our veiled misdeeds, we need to act in double quick speed to counteract the venom oozing out in torrents from the nature's womb. Coordination of all segments of society in line with the services being rendered by bravehearts of Army, put effective disaster management system in place to prevent the recurrence. There should be regulatory body to conduct the religious tourism. Make the entire region plastic free zone and restrict vehicular traffic way behind the place of worship and stop tinkering with natural topography. Let us cultivate the habit of learning from mistakes.

Yours etc.....
P.C. Sharma
Jammu

Sir,

In a society characterised by greater information flow, we claim ourselves to be educated and knowledgeable. We discuss a lot and write a lot about various social issues. We become armchair cities and curse the Government for not addressing the grievances of its citizens.

However, an important question is that do we behave and act in a responsible way. In our day to day life we indulge in a number of activities. Are these activities carried out in a socially acceptable manner, is a question to be answered by one and all of us.

We tend to know a lot and talk a lot about conservation of water resources, yet as consumers we hardly bother to make a judicious use of water, we clamour for round the clock supply of electricity, yet we convince with lower field staff to get a favour. We claim to be educated and conscious about environmental health, yet we do not care to throw garbage in alleys and other spots making them breeding and dumping grounds.

In such a scenario, it calls for rethinking and relooking on our part and there is a need for self introspection. We as responsible citizens here to focus on our character building. We have to be conscious of our duties and obligations towards Government when we ask for our rights to be fulfilled. The best logic lies in extending our cooperation to the Government and make the implementation of policy a success. Only then the social maladies can be solved to a greater extent.

Yours etc.....
Ramesh K Raina (Wanpho)
Jammu

Readers Write

Let's be practical