

TIMES LINK

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Social Media **Misuse**



A Time Bomb For Marriages & Relationships

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Editor's Desk

Connecting Time, Truth, and Tomorrow

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Every beginning carries a responsibility. With this inaugural issue of Times Link Magazine, we step into the public sphere of Jammu and Kashmir with humility, purpose, and an unshakeable belief in the power of meaningful journalism. This magazine is not merely a new publication; it is a commitment to connect people with facts, ideas with action, and the present with a more informed future.

The name Times Link reflects our core philosophy. Time represents change, continuity, and context. Link signifies connection between regions and the rest of the nation, between policy and people, between challenges and solutions. In a region as historically rich, culturally diverse, and strategically significant as Jammu and Kashmir, such connections are not optional; they are essential.

Our vision is to become a credible, thoughtful, and people-centric magazine that amplifies authentic voices and narratives from Jammu and Kashmir. We aspire to be a platform that looks beyond headlines and breaking news, offering depth, perspective, and clarity in an age of noise and speed. We envision a society informed not by rumour or rhetoric, but by facts, context, and constructive dialogue.

The mission of Times Link is rooted in responsible storytelling. We aim to highlight developmental issues, opportunities, and achievements across Jammu, Kashmir, and Ladakh. We aim to promote inclusive growth by focusing on education, health, economy, environment, culture, and youth. We encourage transparency and accountability through balanced, ethical journalism. Times Link will serve as a bridge between citizens, institutions, and policymakers.

We believe journalism should not only question power but also illuminate pathways for progress. Our mission is not to sensationalise problems, but to understand them, and to showcase solutions that emerge from within the community.

At the heart of Times Link lies developmental journalism, a form of journalism that places people, progress, and policy outcomes at the center of the narrative. In regions undergoing transformation, journalism must evolve from merely reporting events to explaining change.

Jammu and Kashmir has often been seen through narrow lenses, conflict-driven, episodic, and external. Times Link seeks to widen that lens. We acknowledge challenges honestly, but we also recognise resilience, creativity, and possibility. We believe hope is not the absence of criticism; it is the presence of vision.

Our editorial stance will remain independent, balanced, and guided by ethics. We owe our readers accuracy over speed, insight over outrage, and integrity over influence.

As we publish this first issue, we invite our readers to grow with us. Times Link belongs as much to its audience as it does to its newsroom. Your stories, your questions, your ideas, and your aspirations will shape our journey.

This is just the beginning. In linking time with truth, and truth with development, we hope to contribute steadily and sincerely, to a more informed Jammu and Kashmir and a more connected India.



The Last Grain of Shali

WHEN THE PADDY FIELDS GO SILENT

Receding water levels in the River Jhelum highlight emerging concerns over water availability and environmental balance.



Farmer Aqib Dar sprays rice fields as part of routine crop management amid changing climatic conditions.



Dr Umer Iqbal

The rhythmic thwack-thwack of rice bundles being threshed against wooden logs, a sound that has defined the Kashmiri autumn for centuries is fading into a haunting, metallic silence. In the village of Pulwama, South Kashmir, Mohd Amin Ganai stands at the edge of what used to be a shimmering emerald sea of Shali (paddy). Today, the ground is a patchwork of silver-roofed poly-houses and the rigid, wire-supported rows of high-density apple orchards.

“The Jhelum has grown thin,” Amin says, his voice as dry as the cracked earth beneath his feet. “My

grandfather used to say the river was our mother. If the mother is thirsty, how can she feed her children?”

As we enter 2026, the climate paradox of Kashmir has reached its tipping point. While the peaks of the Pir Panjal still wear their white crowns, the glaciers that feed the valley, like the Kolahoi, have receded to record lows. The winters are increasingly “snow-less,” and the spring rains have become erratic. For a crop like rice, which requires its feet to be submerged in water for months, the math simply no longer adds up.

According to recent agricultural data, thousands of hectares of paddy land in the valley have been converted to other uses in the last three years alone. This “Great Drying” is not just a meteorological event; it is a profound economic and cultural migration.

The Rise of the “Plastic Farm”

Where the rice once swayed, the “Poly-house Revolution” has taken over. These high-tech, climate-controlled tents allow farmers to grow high-value vegetables and flowers regardless of the erratic weather outside.

The Death of a Glacier

The **Kolahoi Glacier**, the primary source of the Jhelum river, has been retreating at an **alarming rate**. In the last decade, studies show it has lost nearly **20%** of its mass.

Since **2021**, ground-water levels in **South Kashmir** have dropped by an average of **1.5** meters per year.

High-density apple farming, while water-efficient, requires nearly **4** times the amount of chemical fungicides compared to rice, posing a new threat to **soil health**.

“I make three times the profit on vegetables and fruits than I ever did on rice,” explains 28-year-old Ishfaq, who recently quit a job in the city to manage his family’s new high-density orchard. “Paddy was about survival. This is about business. We can’t eat tradition if we are broke.”

The shift is logical. High-density apple trees require nearly 70% less water than paddy and offer a much higher return on investment. The government’s subsidies for “Climate-Smart Agriculture” have accelerated this transition, turning the once-sprawling wetlands into a grid of industrial-looking orchards.

But beneath the economic success lies a profound cultural grief. In Kashmir, rice is not merely a carbohydrate; it is the center of the social universe. Experts called it Loss of the “Kashmiri Soul”

Historically, the Leth (the communal act of planting rice) was the valley’s primary social glue. Neighbour’s worked in each other’s fields, sharing salt tea (Noon Chai) and singing folk songs that celebrated the mud and the rain. With the transition to fenced, private orchards, that communal spirit is dissolving into individual ownership.

Furthermore, there is the question of food security. As the valley stops growing its own rice, it becomes entirely dependent on imports from the plains of Punjab. The “Kashmiri Mushk-budji”, the fragrant heritage rice that once perfumed entire villages is becoming a luxury item for the elite, rather than a staple for the masses.

The transition isn’t without its own perils. The massive conversion to apple orchards is leading to a heavy reliance on pesticides. Furthermore, the loss of wetlands means that when the rains do come in short, violent bursts, the natural sponges of the earth are gone. Experts warn that by removing the paddy fields, Kash-



The organic curves of the past meet the plastic lines of the future

mir is trading its long-term flood protection for short-term profit.

As the sun begins to set over the valley, Mohammad Amin points to a group of young children playing in the shade of a poly-house. They have never seen a bullock pull a plow through the mud. To them, the “Paddy” is a story told by elders, like a legend of a lost city.

Kashmir in 2026 is wealthier, perhaps, but it is quieter. The ducks that once paddled in the flooded fields have flown away.

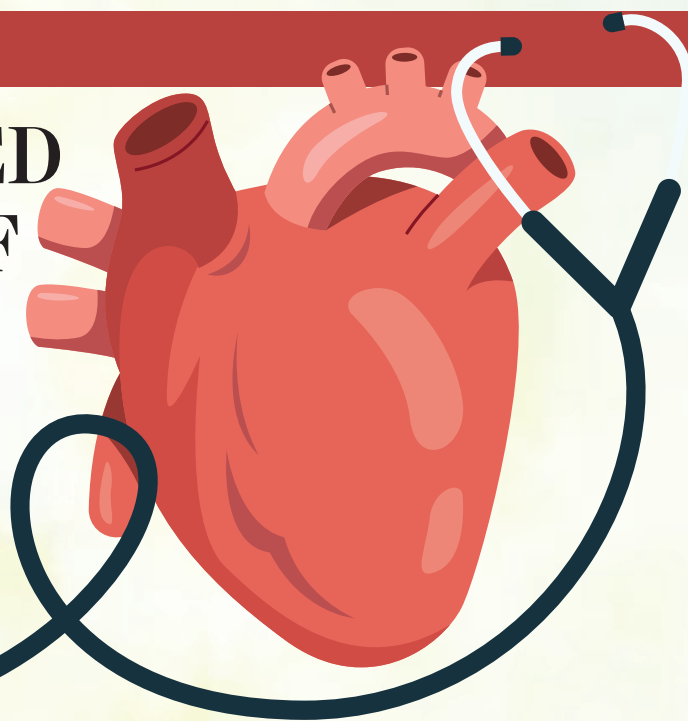
The songs of the Leth are silent. The valley is trading its heritage for a harvest that can survive a warming world.

“We will have money to buy rice from the market,” Amin sighs, looking at the plastic-covered horizon. “But it will never taste like the rice we grew with our own water.”

(Dr. Umar Iqbal is Editor at Straight Talk Communications)

The Tipping Point

HOW 2025 REDEFINED THE BOUNDARIES OF “Heart Health”



Prof Upendra Kaul

The landscape of cardiac sciences in 2025 has moved beyond mere "management" toward precision, regeneration, and prevention. These developments are fundamentally changing patient outcomes by reducing hospital stays, minimizing surgical trauma, and tailoring treatments to individual genetic profiles.

Metabolic Cardiology and focus on weight management improving the heart health has been one of the most significant shifts. Glucagon-Like Peptide-1 receptor agonists (GLP-1) with two molecules Semaglutide and

Tirzepatide are now recognized as core cardiovascular treatments. The recent data shows they reduce the risk of major adverse events which includes death also by roughly 20-30% in patients with obesity, heart failure and both diabetics and non-diabetics.

A great news for persons of our South Asian ethnicity with very high triglyceride levels. There has been a "Triglyceride Revolution" with new drugs like Olezarsen and DR10624 (a triple-receptor agonist) which leads to 60% reduction in triglycerides, with nearly 90% achieving targets. This leads to a substantial reduction in liver fats benefiting those with fatty liver and Non-alcoholic Steatohepatitis besides improving lipid profile. All this provides a new option for patients with very high triglycerides by reducing risks of pancreatitis and cardiovascular disease.

In the field of treatment for coronary artery blockages, drug coated balloons as the sole strategy instead of caging the arteries with drug eluting stents.

"SELUTION DeNovo" trial suggests that for many patients, a "leave-nothing-behind" approach—using a balloon to deliver medicine to a blocked artery instead of a permanent metal stent—is just as effective and reduces long-term complications. This along with more data is a revolutionizing development. The need for blood thinners (anti-platelet drugs) is much less which is especially important for those with high bleeding risk. So, less metal and less medicine.

Replacement of diseased heart valves without opening the chest has become a well-known procedure for aortic valve. Transcatheter Aortic Valve Replacement (TAVR) which was generally reserved for the very old persons with several co-morbidities has become an established method even for low surgical patients. This means recovery after the procedure within days and not months as with surgical replacements. What is very exciting is the innovations in T-TEER (Transcatheter Edge-to-Edge Repair) which were being

done only for selected cases of mitral valve regurgitation are now successfully treating the "forgotten" tricuspid valve without open-heart surgery.

ARTIFICIAL INTELLIGENCE: THE NEW DIAGNOSTIC STANDARD

AI is no longer a futuristic concept; it is now an active bedside tool improving diagnostic accuracy of a commonly test like echocardiography. Here is how it revolutionizes:

EchoNet & PanEcho:

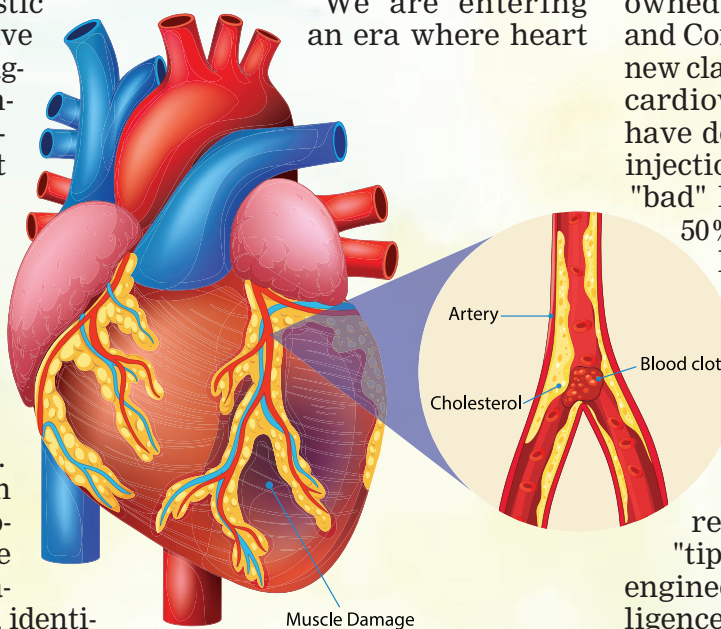
EchoNet is a collection of publicly available datasets for computer vision research in cardiology, primarily developed at Stanford University Hospital. These AI algorithms can now interpret echocardiograms (ultrasounds of the heart) with higher accuracy than human specialists, identifying subtle signs of heart failure and related problems that were previously missed, particularly in women. These datasets have been instrumental in fostering research and development of AI models for specific, single-view echocardiography tasks.

PanEcho is a more recent and advanced AI system, specifically a view-agnostic, multi-task deep learning model, developed by researchers at the Yale-New Haven Health System (YNHHS). It was trained on over one million echocardiogram videos to address the limitations of prior single-task, single-view models like the initial EchoNet algorithms. This leads to more comprehensive interpretation, multi-view capability and highly accurate and robust interpretation. An echocardiography test as is done today with these applications would not only be diagnostic for that day but can like an astrologer predict the possibilities of abnormalities to be expected during follow up.

Wearable Early Warning: New smartwatches integrated with AI can now detect structural heart issues (like a weakening heart muscle) with up to 86% sensitivity before a patient even feels a symptom.

REGENERATIVE & GENOMIC MEDICINE

We are entering an era where heart



The landscape of cardiac sciences in **2025** has evolved dramatically - moving beyond conventional management toward precision medicine, regeneration, and proactive prevention. These advances are fundamentally altering patient outcomes by reducing hospital stays, minimizing surgical trauma, and tailoring therapy to individual physiology and genetics.

damage might be reversible. **Cardiac Regeneration:** In 2025, researchers successfully used stem cells to re-engineer damaged heart tissue at the cellular level,

offering hope for patients with "end-stage" heart failure who previously had no options.

Finally, a Single-Dose Gene Therapy: VERVE-101 and VERVE-102 are an experimental gene therapy developed by Verve Therapeutics, a wholly owned subsidiary of Eli Lilly and Company. It has developed a new class of genetic medicines for cardiovascular diseases which have demonstrated that a single injection can permanently lower "bad" LDL cholesterol by over 50% by editing a gene in the liver using RNA technology which potentially eliminates the need for daily pills for lowering cholesterol.

TAIL PIECE:

In 2025, cardiology has reached a transformative "tipping point" where genetic engineering and artificial intelligence are moving from theory into standard clinical practice. The field has been revolutionized by the emergence of gene-editing injections, which offer a potential "one-and-done" cure for high cholesterol and triglycerides. The wonders of weight reducing drugs (GLP-1 and triple-agonist drugs) for not only improving the quality but also prolonging life in diabetics and obese people is a reality. Drug eluting balloons are ready to replace stents and even tricuspid valve is amenable to non-surgical repair. Finally, AI integrated echocardiography can now predict future cardiac events.

(Prof Upendra Kaul, MD DM, is recipient of Padma shri and Dr B C Roy Award. He is Dean Academics and Research, Batra Hospital and Medical Research Centre and Founder Director Gauri Kaul Foundation)

A Kashmiri **Designer**

*Who Designed
His Success Story
Outside Classroom*





Ranveer Singh in a custom Aaquib Wani wearable

It's incredible. But true. India winning the 2024 Men's T20 World Cup final wearing a jersey was designed by a self-taught Kashmiri designer, Aaquib Wani, who has already got himself into the Forbes 30-under-30 list under the Design category. He has several significant milestones of his decade-long career as a professional designer.

By virtue of his innovative design patterns, Aaquib Wani, a chatty, warm, and having almost child-like-attitude, is today considered a name in celebrity designers. His Instagram profile showcases the work the celebrity designer has done with the who's who of the country - from Virat Kohli, Rohit Sharma and Nita Ambani to Ranveer Singh, Ritu Kumar, and Ananya Panday.

Aaquib runs the New Delhi-based studio Aaquib Wani Design. A pioneer in creating immersive experiences across the fashion, art, hospitality and music industries, he has curated installations for several events including Lollapalooza India, Serendipity Arts Festival, and Bacardi NH7 Weekender.

He has worked with brands such as Apple Inc (for the Beats India launch), PVR, Levi's, MG Motors, Nestle, Budweiser, Superdry, and Coca Cola. He has collaborated with Adidas to design the official kits for the Indian cricket team and worked closely

with Nita Ambani for the National History Museum and the weddings of her children Isha and Akash Ambani. India's Olympic jersey is also his work.

FAILURES AND SUCCESSES

Before making it big, Aaquib had scripted story of failures on a few occasion, including failing in 11th standard twice. He also didn't get into a design school to pursue a professional degree.

Born and raised in Kashmir, Aaquib was first inspired by the flair of the self-taught Kashmiri artisans who created shawls and carpets in intricate designs. His father was also in the business of Kashmiri arts and crafts; so it was natural for him to turn to design.

The 'self-taught' theory stayed with him throughout school when he picked up everything besides his academic books - especially pencils and notebooks to replicate the carpets' designs. He also worked on his school's annual day preparations, attended music classes, and learned to play the guitar to be a part of the school orchestra.

In 11th standard, Aaquib was doing pretty much everything but studying. And when the results came in, he scored just 47 marks, out of 500.



The following year, he tried again.

“When you have to study the same set of books again, and have the same syllabus, you think you can probably pass with flying colours... So music became an outlet for me,” he says.

To his surprise, and to his parent's surprise, he failed again!

But school had to be completed, and Aaquib's parents got him admitted to another school for 12th standard. This time, he managed to pass, though he had no intentions of joining college.

Leveraging on his self-taught guitar lessons, Aaquib started teaching the instrument to children to make money. Eventually, he formed a band, Phobia, with friends and started touring across cities. It was then that he started making artwork for the band—this marked the beginning of his design career.

In 2009, Aaquib got a bit of hand-holding in design through his internship as a graphic designer at Rock Street Journal. Four years later, he was promoted to the role of art director at the magazine, before he switched gears to work under contemporary designer Sumant Jayakrishnan.

Under Jayakrishnan's guidance, he worked on vast projects including music festivals, weddings, and exhibitions. After five years with Jayakrishnan, he decided to start working on his own.

In 2018, he started Aaquib Wani Design.

He believes the design that comes out of India is at par with where the world is headed.

PRESERVING TRADITIONAL ART FORMS

After a decade in the design industry, Aaquib continues to look back and at the grass-roots for inspiration. He says, “The crafts of India is where a lot of our projects' inspiration come from. We don't need to open up Pinterest for inspiration, it's right in our backyard!”



Aaquib is also passionate about preserving the traditional art forms across the country. He collaborates with the local artists and craftsmen and produces a design which has a contemporary touch and retains the art form at the same time.

For him It all started in 2018, with a jacket. He got it painted by a local painter and it grabbed the eye-balls. This led to the hand-painted wearable campaign.

As part of this drive to create sustainable wearables customised to the likes of each individual, Aaquib employs the skill and

labour of these talented craftsmen who despite all adversity, refuse to let the nation's proud art-forms perish.

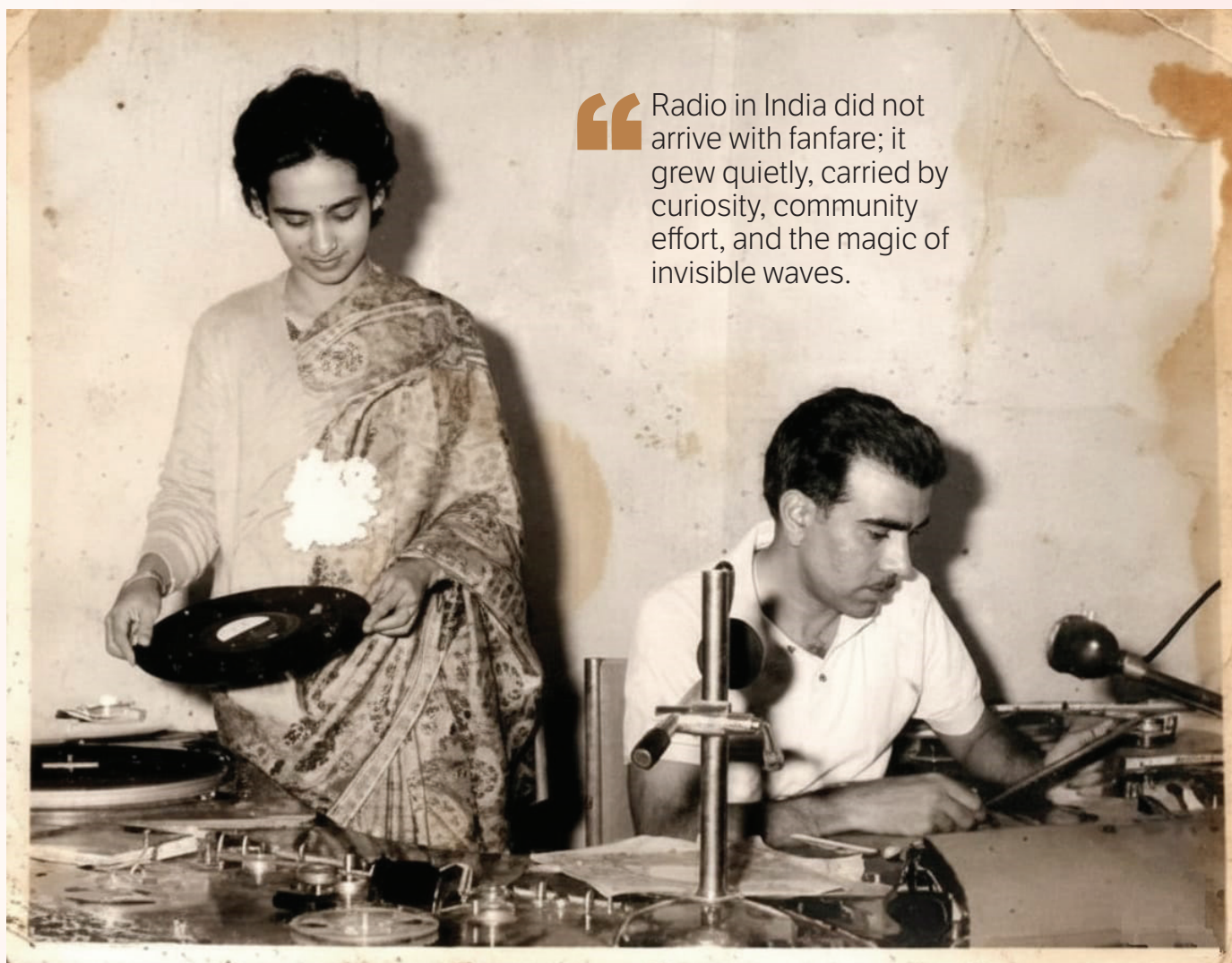
He wanted people to wear this traditional art and not forget it in some abandoned corner of their home. According to him, these pieces have exotic art-styles ranging from intricate Kashmiri Aari work, to Madhubani and Pattachitra..

He is currently collaborating with paper-mache artists for this campaign.

“I feel I am someone who can bridge the gap between the people and the artists. Take for instance, everyone has a paper mache jewelry box but not a paper mache jacket,” he said.

(As Told to *Times Link*)

Radio Kashmir: An intimate medium losing intimacy



“Radio in India did not arrive with fanfare; it grew quietly, carried by curiosity, community effort, and the magic of invisible waves.

Manohar Parothi & Uma Khosla. Two brilliant artists.

Times Link will take you on a voyage through a time when radio was a living, breathing medium, when sound alone created worlds, and some of the most stunning programmes left audiences truly spellbound. Our Consulting Editor, **Zahoor Zahid**, is revisiting an era when creativity thrived and broadcasting was an art. Alongside this remembrance, We will also examine the present reality of programming in both radio and television, tracing how we arrived here and what has been lost along the way. (EDITOR)



Zahoor Zahid

Radio in India did not arrive with fanfare; it grew quietly, carried by curiosity, community effort, and the magic of invisible waves. From the early amateur radio clubs of the 1920s to the short-lived Indian Broadcasting Company in 1927, broadcasting was still finding its voice. When IBC collapsed, the government stepped in, and in 1936 All India Radio, later known as Akashvani—was born, laying the foundation of a medium that would inform, entertain, educate and unite a vast and diverse nation.

Over the decades, AIR expanded into one of the world's largest broadcasting networks, introducing iconic services such as Vividh Bharati, which brought film music and popular culture into everyday Indian life. The later arrival of private FM stations transformed the soundscape yet again, adding freshness, youth, and local flavour. Today, Indian radio stands as a public service broadcasting, private enterprise, and community voices, reaching nearly every corner of the country through AM, FM, and shortwave, still intimate, immediate, and deeply human.

Radio reached Jammu & Kashmir at a moment of profound historical upheaval. In the closing months of 1947, when information itself had become a strategic necessity, Maharaja Hari Singh inaugurated Radio Kashmir Jammu on December 1, 1947, primarily to counter hostile propaganda emanating from across the border. The medium soon proved far more than a tool of wartime communication.

With the launch of Radio Kashmir Srinagar on July 1, 1948, broad-

casting in the region acquired a cultural and emotional voice of its own. These stations played a pivotal role in shaping public opinion, preserving local languages, and nurturing Kashmiri, Dogri, and regional artistic traditions. Over time, Radio Kashmir emerged not just as a transmitter of news, but as a custodian of the Valley's cultural memory, connecting people across mountains, conflict, and generations through the enduring power of sound



The birth of All India Radio in 1936 laid the foundation of a medium that informed, educated, entertained, and unified the nation.

Vividh Bharati transformed everyday Indian life by bringing film music and popular culture into homes.

Radio Kashmir Jammu (1947) and Radio Kashmir Srinagar (1948) emerged as powerful tools against hostile propaganda.

Doordarshan Srinagar introduced the magic of television, turning neighbourhood homes into community viewing spaces

In the modern administrative sense, J.N. Zutshi stands out as the first Director General of Radio Kashmir, while also serving as Secretary to the J&K Government's Information and Broadcasting Department. In its formative years, the state itself managed radio

broadcasts, even as the stations functioned operationally under All India Radio. The very name "Radio Kashmir" was deliberate and symbolic; retained by India, with the approval of Sardar Vallabhbhai Patel, then Deputy Prime Minister and Information & Broadcasting Minister, as a strategic counter to Pakistani propaganda and as a declaration of local identity.

The Srinagar station, inaugurated in 1948 by Sheikh Mohammad Abdullah, the then Prime Minister of Jammu & Kashmir, became a powerful platform to present the "real" narrative of J&K from the Indian side, reflecting its culture, aspirations, and political realities. Remarkably, Radio Kashmir continued to operate under this distinct name for over seven decades, even while being part of AIR, until October 2019. Following the reorganization of the state, it was renamed All India Radio Jammu and Srinagar, and later, in 2023, rebranded as Akashvani, marking a new chapter in the region's broadcasting history.

Ghulam Mohi-ud-Din holds the distinction of being the first Head of Station of Radio Kashmir, Mir Ghulam Rasool Nazki, Prem Nath Pardesi, Ghulam Hassan Aijaz, Abdul Haq Barq, Sadre ud din Muja-hid, Habib ullah Allaqband and Prof. P.N.Pushp joined in different capacities playing a foundational role in shaping its early broadcast identity. Latter they were joined by Pran Kishore, Qaisar Qallandar, Bashir Bhatt, Somnath Sadhu, Farooq nazki, Pushkar Bhan Mummud Sultan Pandit, jagan Nath Saqi and others and as they say "log militay gaye aur karwan bhadta gaya". At a time when radio in Jammu & Kashmir was both a cultural lifeline and a strategic instrument, these outstanding personalities helped establish credible programming, disciplined broadcasting, and a strong connection with the people. Under their unrelenting foresight, Radio Kashmir emerged as a trusted voice, balancing news, public information, and

rich regional content, thereby laying the groundwork for the institution's enduring legacy in the social and cultural life of J&K.

Following the experimental launch of television in Delhi in 1959 and the establishment of the second station in Bombay in October 1972, the inauguration of the Srinagar television station marked a significant phase in the rapid expansion of this new medium across India. The Government of Jammu and Kashmir actively advocated for the establishment of a television service in the region, recognizing its importance for communication, education, and cultural outreach. A key strategic consideration behind this initiative was the growing influence of cross-border broadcasts, particularly Pakistan Television (PTV), whose powerful transmitters located near the borders of Jammu and Kashmir had a considerable viewership in the region. In 1975, the Srinagar station was integrated into the national broadcasting network, Doordarshan.

Doordarshan Srinagar became instantly popular as people experienced the magic of the visual medium for the first time. In its early years, film-based programmes enjoyed immense popularity. Sundays, in particular, were eagerly awaited for the broadcast of a Hindi feature film. Mohalla youth would throng the few households that could afford a television, transforming these homes into lively community centres where collective viewing became a shared social ritual. Despite the new craze for television, people retained a special affection for radio, which had long become an inseparable part of their daily lives.

Prasar Bharati, India's public broadcaster for All India Radio (AIR) and Doordarshan, was established in 1997, coming into force on November 23, 1997, after the Prasar Bharati Act of 1990 was finally implemented, granting autonomy to the



First Director General of Radio Kashmir.

“ All India Radio was not merely a broadcaster; it was a nation-builder, informing, educating, entertaining, and quietly stitching together India's immense diversity.

“ Radio Kashmir was born in a moment when information itself had become a strategic necessity.

“ Radio Kashmir did not just transmit sound; it preserved memory, language, and identity across mountains, conflict, and generations.

public radio and TV services. The Act itself was passed in 1990, but its enforcement was delayed until 1997, making 1997 the key year for its actual formation as an autonomous body. “Prasar Bharati” proved to be a costly miscalculation. These two once-magnificent institutions never attained the autonomy that was expected to transform them into vibrant centres of art, culture, and language. Today, both stand on what can

only be described as a deathbed, gasping for relevance and facing the threat of annihilation. Ironically, while these institutions are now equipped with the most modern technology, they lack the human resources necessary to produce meaningful content. This decline is evident from the fact that the erstwhile Radio Kashmir once had as many as twenty-four Programme Executives, nearly twice the number of Production Assistants, along with scriptwriters, copyists, and a host of other professionals dedicated to content creation. In stark contrast, the same station today functions with merely two or three Programme Officers, even as broadcast hours have increased from eighteen hours to almost double.

The situation at Doordarshan Srinagar is even more alarming. Today, there is only one Programme Executive where once there were dozens of broadcasters and professionals producing quality content, while the airtime remains unchanged. Programmes are now being assigned to editors, wardrobe assistants, and recently casual contractual staff. With such an acute shortage of trained personnel, the very idea of quality programming becomes untenable. As a result, a channel that was once immensely popular has steadily lost both its viewership and its relevance. The artistic community, poets, Writers, actors, musicians, and all those connected with art and culture, have been the worst affected. These institutions were established to preserve language and culture, yet paradoxically, it is these very custodians of cultural expression who have suffered the most.

Sound and visual media are not merely instruments of transmission; they are living spaces where creativity is nurtured, traditions are documented, and languages find continuity across generations. When these platforms weaken, creativity withers, and the cultural memory of a people begins to fade into silence.

Social Media Misuse

A Time Bomb For Marriages & Relationships



JAZIM BAZAZ

There is no denying the fact that social media platforms like FACEBOOK have radically changed the way people today connect and communicate. This radical change directly affects their lifestyle both positively and negatively. However, social media is nowadays more in debates for its gross misuse than its productive use. The worst impact of its misuse has been on relationships and marriages. There is no shying away from the fact that social media use (misuse) has been hurting marriages or even causing them to end. Precisely, social media has emerged as a fertile ground for marital breakdowns.

Even as the negative influence of social media is visible even to a blind eye, let us revisit some of the main causes that hurt relationships/marriages and dismantle family bonding through the use (misuse) of social media platforms.

EMOTIONAL DISTANCE INCREASES

It has been found through various studies that spending too much time on social media creates a gap between married couples as they miss real-life interactions. It breeds feelings of depersonalisa-



tion in people. They lose quality time when they constantly check phones and social media accounts. The spouses lose their focus on their household affairs. Both blame each other for less contribution to the family affairs. For

instance if one partner is habitual of remaining stuck to social media browsing, the other may feel burdened with more work. This situation leads to resentment and further distance between the partners. Nowadays, the trend is

Even as social media is a useful tool for connection, appreciation, and growth, its unchecked extensive use, precisely misuse, shakes the foundation of relationships. In other words, social media is not the enemy of marriages and relationships, it's misuse is. Today, the social media platforms are less used to enhance connections, and more used to replace it.

Various studies have shown that increased usage of social media has had a negative effect on marriages and relationships. Higher levels of social media usage have led to more marital problems, infidelity, conflicts, jealousy, and eventually divorce.

catching up fast where couples text or message each other even in the same house. As put by psychologists, when partners are always distracted by social media, they may miss small but important moments in their relationship. These missed connections can add up over time, making the couple feel less close and connected. Resultantly, a marital dispute surfaces and the relationship gets placed on a time bomb.

REINVENTING PAST RELATIONSHIPS

Social media platforms make it easy to locate any past relationship. It provides ease of private messaging and allows rebuilding relationships secretly, keeping spouses unaware of it.

Psychologists say that once connection is restored with any past relationship, people start casual chatting. Over a period of time, these conversations can quickly become more intimate as they reminisce about shared memories.

“Reconnecting with old connections on social media can create temptation and opportunity for infidelity, even if that wasn’t the original intent. Old feelings may resurface unexpectedly,” said an expert.

Reinventing and maintaining online relationships with any past connection immediately blur relationship boundaries. If things get out of hand, and corrective measures are not taken to disassociate with past relationships, there is a high risk of ending the marriage.

COMPARISON TRAP HURTS

Social media platforms remain abuzz with users posting carefully curated content that highlights idealised relationships where only the positive aspects of their partnerships are displayed. Most of the studies have shown that this kind of display leads to unrealistic expectations among married couples. They may compare their relationships to these seemingly perfect unions online.

Social media comparisons can

negatively impact self-esteem and relationship satisfaction. Couples may feel their marriages could be improved when measured against the polished images they see online. However, constant exposure to “perfect” relationships creates feelings of inadequacy or dissatisfaction.

“Couples may begin to question whether their relationships measure up to these unrealistic standards. This comparison trap only strains marriages as couples chase an unattainable ideal. They may overlook the genuine strengths of their relationships in pursuit of a fantasy version seen on social media,” said a psychologist.

Precisely, this comparison trap can erode trust and compatibility between couples.

EXTENSIVE SCREEN TIME

It is a common sight in families where members, especially couples, are locked in arguments over the amount of time each spends on social media and digital devices. These arguments mostly lead to serious conflicts in the families and the worst part is that marriages get adversely affected.

There is no denying the fact that many people feel ignored or neglected when their spouses are constantly glued to their smartphones, leading to marital satisfaction. Feelings of jealousy and resentment surface in couples when one partner feels the other prioritizes online interactions over quality time.

Some partners may accuse each other of addiction to social media or smartphones. These accusations can escalate into heated disagreements about lifestyle choices. Resultantly, marital disputes hit the families.

It also needs a mention that excessive screen time disrupts important routines - family dinners etc. This causes friction between spouses.

BREEDING JEALOUSY

Social media-induced jealousy has become a common issue in

modern relationships. Partners may become suspicious of each other’s online activities and worry about who their significant other interacts with or follows on social media.

Others’ likes, comments, and direct messages can trigger jealous reactions. Even innocent interactions can be misinterpreted and cause conflict between partners.

Psychologists point out that social media interactions can undermine friendships and mental health due to jealousy. The constant access to information about a partner’s online behaviour can fuel insecurity and distrust.

Some individuals may excessively monitor their partner’s social media accounts. This behaviour can strain the relationship and erode trust over time, they said.

NOT RESPECTING PRIVACY

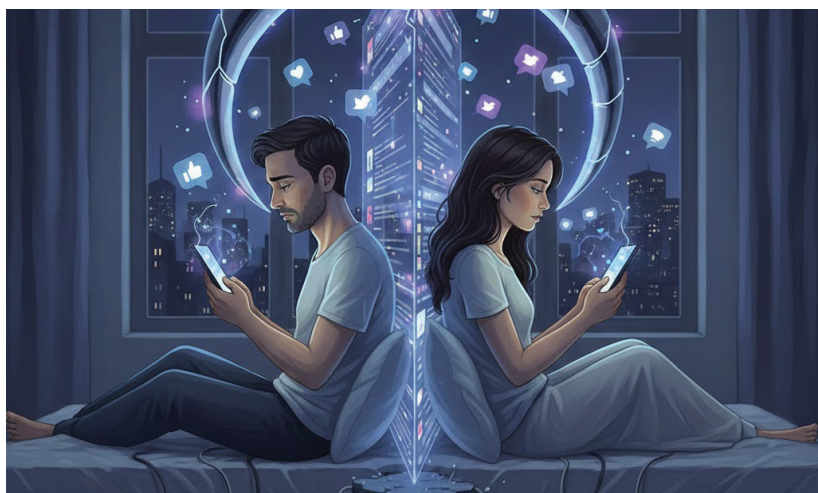
Many users share personal information without thinking about the consequences. This can lead to privacy issues in friendships and romantic relationships.

Trust is a key part of any marriage. When one partner feels their privacy is not respected online, it can damage that trust. Experts point out data breaches on social media sites are another cause of triggering friction in relationships. A data breach may expose personal information meant to stay private, making people feel vulnerable and less trusting of their partners’ online activities.

Infidelity is another serious concern. In this context, easy access to past partners or new connections mostly tempts some people to be unfaithful. This act severely damages trust in a marriage.

UNREALISTIC EXPECTATIONS

Influencers on social media raise unrealistic expectations for their followers, especially in relationships, through a carefully curated version of their lives. Most of the influencers display only the best moments of their marriages and rarely share the everyday challeng-



es that all couples face. Experts point out that this one-sided presentation often leads their followers to believe that perfect relationships exist. They might then hold their partners to impossibly high standards.

“The constant stream of idealised relationships can make people feel inadequate about their partnerships. This dissatisfaction can lead to relationship problems. Some individuals may seek validation through social media likes and comments, which can distract from their real-life relationships,” argue psychologists.

It’s important to understand that what looks perfect online may be very different in reality.

LOSING IN-PERSON CONVERSATIONS

In-person conversations have badly been affected by digital communication. Under these circumstances, it is harder for couples to read non-verbal cues and fully understand each other’s emotions.

Constant phone checking during meals or family time can create a sense of disconnection. Partners may need to be more noticed when their spouse prioritises online interactions over real-life conversations.

Precisely, lack of proper face-to-face communication reduces the quality of marital relationships. It leads to emotional distance between partners over time. This gap, as pointed out by psychologists, may widen as couples become more comfortable interacting through screens than in person.

They say that rebuilding strong face-to-face communication habits often requires a conscious effort to put down devices and engage in meaningful conversations.

WAY FORWARD

Those who have already fallen victim to social media (misuse) have to understand that they are sitting on a time bomb as far as their marriages/relationships are concerned. They need to navigate these digital age dilemmas by understanding the hidden dangers loaded in social media. They need to act as soon as jealousy, infidelity, and emotional detachment start growing and reclaim their relationship. Don’t hesitate to consult a psychologist who can prove a better guide to pull you out of the social media - induced mess.

Let others remain informed about the consequences of misusing social media and they should not let these platforms erode their marriages/ relationships

Helpful tips on navigating social media and marriage

Any good thing has the potential of becoming harmful. Social media can bring connection or it can bring isolation. Here are three tips to help you and your spouse navigate social media and marriage.

1. PUT TIME LIMITS

Putting a time limit on social media not only helps reduce potential eye strain and headaches due to the bright light of the screen. But it also provides boundaries so you can be fully present with your spouse.

2. CONSIDER ACCOUNTS YOU FOLLOW

The algorithm of social media is complex and manipulative. The accounts you follow will continue to show more accounts like it, leading to more temptation, comparison, and distance. So consider what social media accounts you follow. Block and restrict those that don’t honour your marriage and your spouse.

3. HAVE A CONVERSATION WITH YOUR SPOUSE ABOUT SOCIAL MEDIA AND MARRIAGE

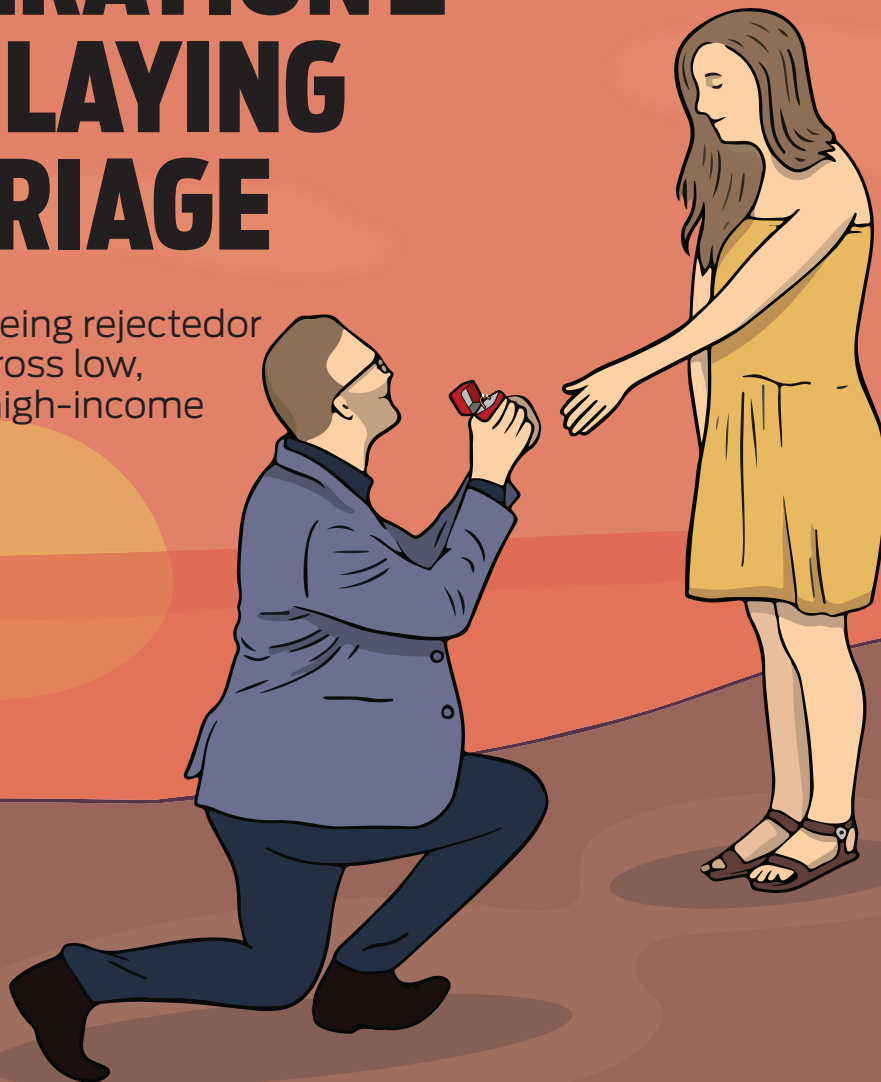
Sit down and talk through the good sides of social media and marriage, as well as the harmful sides. In vulnerability, talk together about where you’ve felt tempted to use social media in harmful ways in your marriage, and/or how social media has benefited your marriage.

So how do we protect the most intimate relationship, our marriage? We stay alert to the good and potentially harmful sides of social media. We also look to God for wisdom and discernment, remembering that being face-to-face with our spouses and engaging with them emotionally and spiritually is far more rewarding than being glued to a digital screen.

(Courtesy FamilyLife)

WHY GENERATION Z IS DELAYING MARRIAGE

Is marriage being rejected or redefined across low, middle and high-income societies?



“ Marriage is not disappearing; it is undergoing a stress test shaped by economics, equality, and emotional realism.

“ For today’s young adults, marriage is no longer a foundation- it is a capstone, placed only after stability is secured.

“ Delaying marriage is not fear of commitment; it is fear of committing to instability.

“ This generation is conducting a rational cost-benefit analysis of love, responsibility, and survival.

“ Marriage is being held to a higher standard-and that may be its only path to survival.



Dr. Fiaz Maqbool Fazili

Across dinner tables, family WhatsApp groups, and late-night conversations between parents and their adult children, a familiar anxiety surfaces: Why aren’t young people getting married anymore? Why are they waiting so long or choosing not to marry at all? Has marriage lost its value, or has the world around it changed so profoundly that the institution itself

is being renegotiated?

For Generation Z and younger millennials across low, middle and high-income societies, marriage is no longer a given milestone neatly slotted into early adulthood. It is something to be assessed, delayed, reshaped, or consciously declined. This shift is often misread as selfishness, fear of commitment, aversion or cultural decay. In reality, institu-

tion of marriage is not disappearing. It is undergoing a stress test.

When we got married, the previous generations treated marriage as a cornerstone—the foundation upon which adulthood, family, and financial life were built. People married young, grew together, and figured things out along the way. Stability followed commitment.

Today, what has changed for many young adults, marriage has become a capstone—the final piece placed atop an already stable life. Education, career footing, emotional readiness, and financial security are expected first. Marriage, if it comes at all, is meant to complement a life already constructed, not rescue one still under strain. This reversal is not ideological rebellion. It is pragmatic realism.

Rahul (name changed), 34, an IAS officer posted in a conflict-prone district, lives largely out of a suitcase. His work demands constant transfers, political negotiation, and crisis management. Marriage, he believes, would require an equally mobile and resilient partner—a rarity in a society that still expects domestic anchoring from women. “Marriage once felt like a foundation,” he reflects. “Now it feels like another system to manage.” Having watched colleagues struggle through long-distance marriages, emotional isolation, and quiet resentment, Rahul has not rejected marriage. He has postponed it—ethically rather than evasively—until it can be entered fairly.

One cannot understand delayed marriage without confronting economics. Across income groups, the cost of living has risen faster than wages. Housing has become inaccessible in many cities. Student debt shadows early adulthood. Healthcare, childcare, and eldercare costs loom large.

Two incomes are now essential in most households. Where once one salary could support a family, marriage today often intensifies financial pressure rather than easing it. Small wonder that many



young couples say, “Not yet.” Not until debt is manageable. Not until work feels stable. Not until a furnished home seems even remotely attainable.

Marriage has become a decision weighed like a long-term investment, not a romantic leap of faith.

Anaya (name changed) the doctor who learned to wait, 32, a Post graduate senior resident at a government medical college, spent her twenties rotating through night duties, competitive exams NEET etc, and rented rooms near hospitals. Marriage proposals followed each professional milestone, but she declined most. “It wasn’t fear of commitment,” she says. “It was fear of exhaustion.”

Watching senior women especially from the medical fraternity struggle to balance medicine, motherhood, career and unequal domestic expectations, she chose stability before adding another lifelong responsibility. Today, financially independent and emotionally clearer, she is open to marriage—but only if it resembles partnership, not sacrifice. For her, delaying marriage was

not rejection. It was triage.

Love, without illusions, today’s young adults are not less romantic—but they are more sceptical. They understand attraction and chemistry, but they also recognise how quickly excitement fades without respect, emotional maturity, and shared responsibility. Many describe a dating culture hyper-focused on flaws rather than virtues, perfection rather than patience. The fear is not commitment itself, but committing to something unrealistic. Many grew up witnessing OTT series, drama serials with hyped marital conflicts, divorce, prolonged conflict, or marriages sustained by endurance rather than joy. The promise of “forever love” feels less like a lived reality and more like a nostalgic myth. Marriage, once associated with permanence, now carries an awareness of fragility. The fear is not commitment itself, but committing to something ill-prepared.

The young entrepreneur who chose alignment, like Sameer (name changed), 29plus, sustaining one adult life already feels precarious. Adding a spouse—

and potentially children—feels financially reckless. The young entrepreneur chose freedom first. While running a rapidly scaling digital retail startup his days revolve around investors and their calls, market logistics, stock market, shares and cash-flow crises. Marriage discussions, he says, feel premature. “I don’t want marriage to rescue me or restrain me—I want it to meet me.” Having seen relationships collapse under financial stress and unequal expectations, he values autonomy. Companionship matters, but not at the cost of selfhood. For him, staying single is alignment, not absence.

Marriage remains nearly universal in India, making the steady rise in male age at marriage striking. Analysing NFHS data, sociologist Alaka Malwade Basu and economist Sneha Kumar show that men are not delaying marriage out

of hedonism, but economic insecurity. Education alone is no longer sufficient. Secure employment has become the gatekeeper. Men without stable jobs postpone marriage or, in some cases, reverse older dowry dynamics through “bride price.” Marriage, the data suggests, is adapting to economic stress—not collapsing under it.

Perhaps the most transformative force reshaping marriage is women’s independence. For the first time in history, large numbers of women do not need marriage for survival, legitimacy, or social standing see it through tainted lens of autonomy, and the end of necessity. Marriage is no longer a requirement. It is an option. And options invite scrutiny.

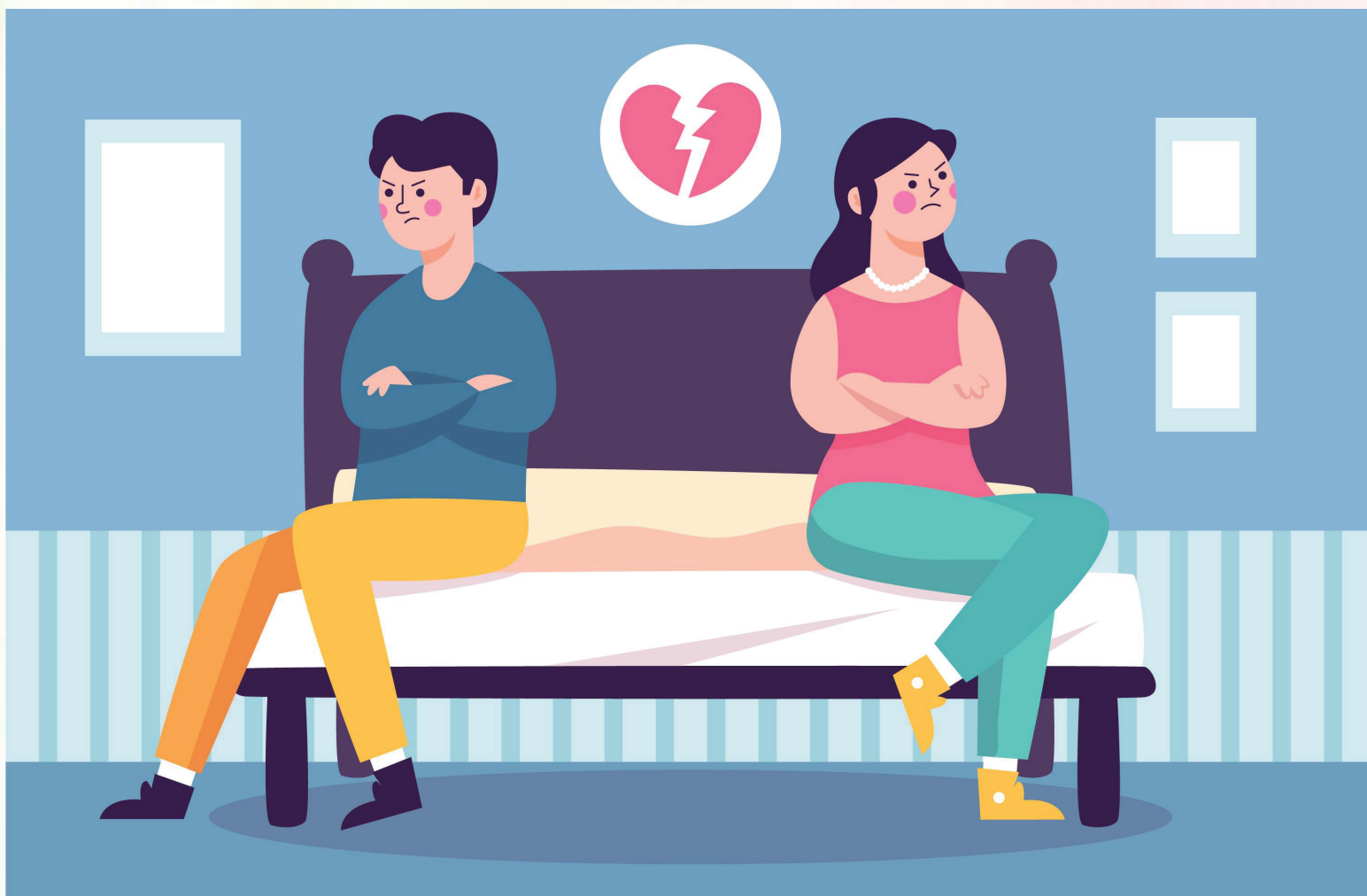
Many women ask: Will this expand my life—or shrink it? Will this be partnership—or unpaid labour? Support—or slowdown? For those who have

watched women “do it all” while men do less, opting out is not bitterness. It is boundary-setting.

Is marriage being rejected, delayed or reclaimed? Despite appearances, most young people are not anti-marriage. They are anti-illusion. They reject marriage as obligation, economic trap, or gendered sacrifice. What they seek instead is intentionality—commitment entered freely, consciously, and equitably. This may explain a paradox: fewer people are marrying young, yet divorce rates among younger cohorts are declining. When they commit, they do so carefully.

There are, of course, quiet counterexamples that complicate the narrative. Farah and Imran married at 24, just as their careers were beginning—she a schoolteacher, he a junior engineer. They had little savings, modest expectations,





and an explicit pact to grow together. Domestic work was shared early, finances transparent, ambitions negotiated rather than assumed. A decade on, their marriage endures not because it was early, but because it was egalitarian. Their story is a reminder that timing alone does not determine success—conditions do. When partnership precedes patriarchy, early marriage can still work.

Marriage is no longer society's starting line for adulthood, but a potential finish line—one many may never cross. This isn't a rejection of commitment, but a demand that marriage prove its worth. For Gen Z and younger millennials, it is no longer a default milestone but a deeply personal choice, weighed against economic insecurity, shifting values, and a desire for auton-

omy.

Overwhelmingly, financial strain—driven by stagnant wages, student debt, and unaffordable housing—makes starting a family feel out of reach. At the same time, social priorities have shifted: career ambition, personal freedom, and self-development are often prioritised. There is also heightened awareness of the unequal labour in parenting and broader existential anxieties, from climate change to breaking cycles of trauma.

Marriage is not dying. It is becoming selective. The bold direct and non-judgemental questions we should be asking not to Gen Z but to the society which lives with ranks, positions, grades, gold and glitter. Instead of asking why young people won't marry, perhaps we should ask: What kind of world have we built where

marriage feels like a liability rather than a refuge? When early marriage works?

This generation is conducting a rational cost-benefit analysis. They are not abandoning marriage or parenthood but redefining them, insisting on stability, equality, and intentionality first. The institution isn't vanishing—it's being held to a higher standard. For it to remain meaningful, society must address the economic precarity and inequitable expectations that currently make commitment feel like a risk rather than a refuge.

(The author is a medical professional and senior columnist who writes on positive perception management, social morality, and societal values. He can be reached at drfiazfazili@gmail.com)

Quotable Quotes

Social Media Affecting Interpersonal Communication in Marriages



According to **McDaniel et al. (2012)**, excessive screen time and digital engagement are correlated with decreased partner satisfaction and conflict resolution quality. Their research demonstrates that couples who frequently use social media during shared time report feeling emotionally disconnected and neglected, which contributes to escalating conflicts. Moreover, this digital distraction leads to missed non-verbal cues, interrupting the emotional synchronization essential for marital harmony.



Festinger's (1954) Social Comparison Theory has been explored extensively in the context of social media. Haferkamp and Krämer (2011) revealed that individuals tend to evaluate their relationships negatively when exposed to curated online portrayals of others' romantic lives. This leads to envy, lowered self-esteem, and dissatisfaction within one's own marriage. The constant visibility of "perfect" relationships fosters unattainable expectations, which can deteriorate perceived relational quality and foster resentment between spouses.



Cravens and Whiting (2015) highlighted a growing trend of "emotional infidelity" through social media platforms, particularly Facebook and Instagram. Their study illustrated how casual digital interactions with ex-partners or online acquaintances often cross emotional boundaries. This erosion of emotional exclusivity contributes to feelings of betrayal and decreased marital trust, even when no physical infidelity has occurred. Emotional betrayal through private messaging and photo sharing was rated as equally, if not more, damaging than physical affairs.



Coyne et al. (2017) introduced the term technoference—the interference of technology in face-to-face interactions. Their research showed that couples who frequently experience technoference (e.g., partner checking phone during conversation) are more likely to report conflict, emotional disengagement, and decreased intimacy. Over time, even minor instances of technoference can accumulate, leading to chronic disconnection and emotional withdrawal between partners.



Recent neurological studies, such as those by **Montag et al. (2019)**, show that prolonged social media usage leads to structural and functional changes in the brain, particularly in regions responsible for empathy, impulse control, and reward processing. These changes negatively impact emotional regulation in intimate relationships, as individuals become more prone to irritability, reduced patience, and emotional numbing—key drivers in marital breakdowns.



BEATING NEGATIVE EFFECTS OF SOCIAL MEDIA ON MARRIAGES



With the advent of advanced technology giving birth to social media platforms, the act of socialising assumed significance by leveraging the technology. Over a period of time, the use of social media is turning out to be a menace for innumerable families as its rampant misuse has been impacting relationships, especially the marriages. Today, social media and marital disputes go hand-in-hand for those who do not place boundaries on their social media usage.

TIMES LINK EDITORIAL DESK reproduces experts' tips to at least reduce the negative effects of social media on mar-

riage:

AVOID SOCIAL MEDIA AFTER A DISAGREEMENT OR FIGHT

Various studies have found that the habit of boarding the social media platforms after a disagreement is very common in relationships and marriages of today.

People can develop the habit of going to Twitter, Facebook, and other social media sites and expressing whatever they have in mind. One of the effects of social media is that it is very easy to turn to social media for comfort and distraction when there is tension or a storm in your relationship.

At that tense moment, you could post nasty and unpleas-

ant remarks that you will surely regret later.

You might even get depressed by all the posts and pictures of adorable couples out there. You might even be lured to look for a better relationship rather than trying to work things out with your spouse.

BE EACH OTHER'S BEST FAN/FOLLOWER

One of the advantages of social media is that it is easy to send a note to each other at any time; make sure you put yourselves out there and make public shout-outs to each other on social media.

Show the world how proud you are to have each other and

use this as a positive effect of social media on marriage.

AVOID CRITICAL COMPARISON

There will always be a couple who seems to have a better or worse relationship than you. Avoid all comparisons to save yourself from the negative effects of social media on marriage.

Instead of evaluating and comparing yourselves to them, concentrate on making your marriage the best it can be. And when you read what other couples have shared, don't see it as a competition for scoring points – enjoy the content for what it is worth.

Dr. Jennifer Schulz, PhD, in Psychology, says,

“It's also important to remember that people tend to post only the high points of their lives on social media, so you may not see the problems or day-to-day struggles other couples are experiencing. If you compare yourself to others on social media, you might end up feeling like you're behind, when in reality, you're only seeing the positive points of their lives, and none of the struggles that make them human.”

DON'T ALWAYS BE ONLINE

Don't let social media steal every moment of your relationship. If one (or both) of you is always scrolling through their timeline or news feed, even at dinner time or while in bed, the other partner will feel ignored, like they don't matter.

Therefore, learn to have some offline time to avoid some of the effects of social media on marriage.

SET BOUNDARIES REGARDING SOCIAL MEDIA

To protect yourself from the adverse effects of social media on marriage, it is advisable to set boundaries regarding the use and time spent on social media with

your partner.

Your partner might feel comfortable with you talking about them and your love for them openly, or they might want to enjoy privacy and prefer to keep your relationship off social media.

Dr. Schulz says,



“ Social media does not resolve conflicts; it amplifies them.

“ Going online after a marital fight often creates regret, not relief.

“ Boundaries on social media are not restrictions—they are protections.

“ Healthy marriages are built offline, not validated online.

“It's also important to set boundaries around when social media is used, and for how long. For instance, you might decide that social media is off limits on date nights or during family dinners.”

BE TRANSPARENT; DON'T KEEP SECRETS

You should be open and not keep secrets from your partner. You have to be transparent on social media. Don't post, like, or share anything you would not like your

partner to read or view. It's also a good idea to think twice about who you send a direct message (DM) to on social media.

If you want to decrease the negative impact of social media on relationships, then you need to be open and transparent with your spouse.

DON'T LOOK UP YOUR EX

No matter how beautiful or handsome your Ex is, don't try to look or lust after him/her timeline; it destroys marriages! Most people have the attitude of stalking their ex to see how their lives are; it is bad and should be avoided.

NEVER TALK BADLY ABOUT EACH OTHER IN PUBLIC

No matter what problem you face with your spouse, don't ever air them on social media, or you will invite the negative effects of social media on marriage.

Taking your relationship issues to social media might make your spouse feel humiliated. Sort whatever it is that's bugging you both among yourselves, not putting them on Twitter.

BE CAUTIOUS OF WHAT AND WHO YOU LIKE

Liking and commenting on pictures of handsome men or beautiful women has ruined many relationships and marriages. You should be careful of what you like, especially if it will make your partner jealous or insecure.

LIMIT WHAT YOU SHARE ON SOCIAL MEDIA

Be careful not to share things you or your spouse do not want others to know. Social media can be tempting, but it is always best to check before posting something that includes someone else, especially your spouse.

(Source: marriage.com)

Governance Is Responsibility, Not Opportunity

Successive elected governments in J&K have used turmoil as an instrument of “alibi” not to perform.



Sajjad Bazaz

The practice of governance is the foundation stone of running the affairs of a state, organisation or community. In other words, governance is defined by the “how” - how things are run in a system, how decisions are made, how power is used, how resources are handled, and the

most important aspect, how the general public enjoys a say in the system.

Governance, be it corporate, political or bureaucratic, has to be good in all aspects to let the state, organisations and communities flourish and prosper. There are numerous stories of corporates, even multinational companies vanishing from the scene owing to bad corporate governance practices. Similarly, bad political governance has ended the careers of even the most popular politicians.

In the context of Jammu and Kashmir, current practice of governance has been much debated as the Omar Abdullah-led government in the region is caught in a tight spot. Its own senior most leaders and Members of Parliament (MPs) Mian Altaf and Aga

Ruhullah have publicly snubbed Chief Minister (CM) Omar Abdullah for delivering the governance which is loaded only with question marks. It's generally believed that the governance does not match the poll promises made to the voters in the Assembly elections. Even its alliance partner, the Congress, has joined the anti-Omar campaign intensified by the National Conference MPs, particularly Aga Ruhullah, asking CM Omar to ‘behave or face the consequences’.

The pace at which the anti-Omar campaign is picking up within the faction of the frontline cadres of the National Conference, reflects that down the line a good section of the party workers and other leaders may be in a mutiny mood. Who knows, they must be waiting



for an appropriate time to vent their anger against their own leadership and join the rebel faction, which seems already in place within the party but not visible to the naked eye so far.

Perhaps, Omar Abdullah has picked the writing on the wall with an intensified campaign against him within the party for 'failing' to provide good governance. A few months back, in an interview with NDTV he hinted to 'resign' if statehood is not restored to Jammu and Kashmir. And perhaps he is indirectly conveying to the warring faction in his party that he has the option to disband the government if he feels his chief ministership is at stake. Notably, when reporters at a press conference asked him about his resignation threat, he didn't reiterate it. But he was blunt to admit 'hope of getting statehood back is fading away'.

Anyways, these are the assumptions in the given political situation confronting the National Conference where unity within its constituents is shaking like a jelly. However, the situation brings the culture of governance in Jammu and



Kashmir again into focus with question marks.

Basically, governance in Jammu and Kashmir has always remained a formidable challenge. When we peep into the past, we find that the culture of

governance we have observed never seriously prioritized resolution of the issues confronting this region. In fact, we witnessed the culture of governance driving the issues. And whatever the issues existing here have been ironically used by the successive governments, especially the elected governments, as an instrument of "alibi" not to perform.

Let me make a frank assertion that comparatively governors' rule in whatever circumstances has at least delivered when it comes to basics of governance. I fervently believe that a comparative analysis of the governance in J&K between the elected governments and the governors' rule will vet this statement.

What is the perfect culture of governance? To find an answer to this question, let me reproduce a statement of Dr. C. Rangarajan – a prominent Indian economist, former Member of Parliament, and the 19th Governor of the Reserve Bank of India. Some time back speaking at one of the annual conferences of the Indian Economic Association, he listed six challenges to sus-

tain a high rate of growth and accelerate it to higher levels and translate that growth to broad-based poverty reduction. Setting up agricultural growth, infrastructural development, fiscal consolidation, building social infrastructure and managing globalization were the first five challenges identified by him. He stated that these challenges could be met only with the sixth challenge, which is good governance.

So, what matters is good governance. We know it implies the process by which the ruled are guaranteed the right to good life which inter alia include good housing, sufficient food, quality education, justice and fair play, security of life, liberty and property.

The concept of governance has over the years gained momentum and a wider meaning. Apart from being an instrument of public affairs management, or a gauge of political development, governance has become a useful mechanism to enhance the legitimacy of the public realm. At the same time, it has also become an analytical framework or approach to comparative politics. And it is the combination of political, bureaucratic and corporate governance which together can lead to good governance.

Let us own it that the gradual decline in the heritage of trust in the institutions of governance in Jammu and Kashmir has been there for decades. We find borrowed ideas being implemented without assessing the suitability, acceptability and adaptability to the local environment. However, it is to be understood that bad governance does not owe its origin to a conflict situation. The political, bureaucratic and corporate governance should not remain hostage to the issues confronting the region.

It is also a fact that the concept of governance has over the years gained momentum and a wider meaning. Does it simply mean providing essential needs of the



day or it means something more? Does it matter if corruption, poor accountability, lack of transparency and the rule of law suffer while people are given roads, water and electricity? These are among a few thought-provoking questions. However, the model of governance differs from place to place and what is most needed is to get the focus right. It is all about the goals to be achieved and the approach being followed.



Meanwhile, issues like reconstruction and maintenance of existing physical assets, investment in physical infrastructure, investment in social infrastruc-

ture, conducive climate for private investment, balanced regional development and comprehensive fiscal adjustment should be the subject of concern. These broad based developmental areas should not be confined to debates only, but translated into workable programmes.

Finally, the point is that the political dispensation in power should take governance as responsibility, not as an opportunity. J&K is a region flooded with a wide range of economic issues. Youth unemployment is growing at an alarming pace. While we witness a burgeoning number of unemployed youth, at the same time thousands of people coming as skilled and unskilled workforce from outside the state find work here. The situation is simply a paradox. So, there is dire need to address the unemployment issue and for this basic thing is to change the skill profile of J&K youth to match the market needs so that they become employable.

Precisely, the Omar-led government has the responsibility to turn things around. Even as the first year report card of the government was not healthy, time is still on its side. Being in the seat of power, the elected government needs a big heart to take governance as responsibility and not let down their people any more.



Aga Ruhullah's Salvos Against "Betrayal of Public Mandate"



A ***Straight Talk session*** with National Conference Member of Parliament from the Srinagar constituency, **Aga Syed Ruhullah Mehdi**, conducted some time back is reproduced here to the delight of the readers. He talked about various issues, taking a dig at the Omar-led government as well as the Centre government for what he called failing to meet the aspirations of the people of Jammu and Kashmir. He has been very vocal in criticising his own party - the National Conference (NC) - leadership. Aga Syed Ruhullah Mehdi is a personality, who in a very short span of time, has carved out a significant political space for himself and achieved a tall standing among the general public. He is trying his best to be people's voice as he has been consistent in raising their issues at various levels. His consistent criticism against his own party (National Conference) hints at scripting of a revolt within the party and can be described in one word - mutiny.



Here are the excerpts of the session hosted by **Sajjad Bazaz**, Editor at **Times Link**.

Sajjad Bazaz: How do you view the political, economic, and social scenario of your region - Jammu and Kashmir?

Ruhullah Mehdi: Health of economy depends heavily on the political situation. So, it's the political health of the region that derives social health, economic

health, and the way institutions function. Since the political situation of J&K is poor, its effects on other sectors are visible accordingly. Precisely, the impact of poor political health flows down into every sector, and the health condition of our economy is no exception to the given scenario. If

you look at the past several years, unemployment is at an unprecedented high. This was not the case earlier. Money circulation has drastically reduced. Earlier, people earned through horticulture, agriculture, and other sectors, and money circulated in the economy. Today, capital circula-

tion is minimal, and people are suffering losses.

The reason is our political situation. Our status was downgraded, our powers were taken away and our authority to make decisions was snatched. Because of this, uncertainty still prevails. Command and control are being run from the Centre in a manner that fulfils the political agenda of a particular party, the BJP. The suffering of the local population does not seem to matter to the powers at the Centre.

Sajjad Bazaz: Who is responsible for this mess that you identified?

Ruhullah Mehdi: The decisions taken in 2019 are responsible for all the mess. Earlier, even if situations worsened economically or socially, the state had powers, an empowered assembly and an empowered government to fix things. But in 2019, all those powers were taken away. The assembly was downgraded, the government was downgraded. The BJP and its ideology—originating from the RSS—are responsible for the situation prevailing here today. Now, speaking of the last 30–40 years:

Yes, there was violence and bloodshed earlier. But for nearly 40 years after accession, there was no such violence. The bloodshed that later occurred was due to an ideology we opposed. We supported neither gun - neither this one nor that one. We fought those circumstances. The people of the state fought. We made sacrifices.

If you observe carefully, the situation in the 1990s was far worse than in the 2000s, and it continued to improve afterward. I invite you to research the parameters - health, education, employment, social equality etc.. Before 2019, despite challenges, Jammu and Kashmir ranked among the top 10 states of India on most of the parameters. Those facts cannot be wished away. Precisely, what happened in 2019 turned empowered citizens into second-class citizens. That was a drastic change for an entire state.

Sajjad Bazaz: Is Kashmir a dispute or an issue?

Ruhullah Mehdi: Vocabulary differs, but the basic reality is this: It is an issue that needs to be addressed. Decisions about Kashmir have never been taken according to the will of its people, especially the decisions of 2019. Even the 1987 elections, which many experts cite as the root cause of turmoil, should be judicially examined. Fix responsibility. Reach a final settlement.

Ordinary youth paid the price, not politicians. If someone didn't become an MLA, does that justify sending others' children to graves?

If mistakes were made, fix accountability. Set up a judicial commission. The BJP has ruled here for nearly 10 years now by way of law and order, home department, all under their control. So why keep repeating the same narrative?

I was not responsible for 1987. I was nowhere there. I did not contest elections, rig elections, or participate in wrongdoing. I cannot be a prisoner of someone else's mistake. I have my own conscience.

The people of Jammu and Kashmir have been gradually disempowered year after year. We must fight against this disempowerment.

As a sitting MP, I do not accept the current status quo. I consider it undemocratic and unconstitutional, imposed against the wishes of the people.

Sajjad Bazaz: But violence after 2019 has drastically declined...

Ruhullah Mehdi: Do numbers matter more than lives? People have been killed even after 2019 - including security forces, civilians, locals and outsiders. Militancy incidents have spread beyond the Valley into Jammu as well. Violence graphs go up and down, but this cannot be approached mathematically.

The cause remains unresolved. Anger, alienation, and resentment still exist. They may be suppressed,

but they are not addressed.

This silence is not peace, it is forced silence.

Thousands of youth are still detained. Journalists are not allowed to report freely. Raids continue. Passports are seized. Journalists and activists are jailed under UAPA, often without trials, and many of them are lodged in jails outside their home region. In such an environment, how can one claim that silence equals peace?

Sajjad Bazaz: How do you visualise your political career and internal criticism?

Ruhullah Mehdi: I do not want to give myself marks or feel complacent. This is a journey of service. Only when I stop, I will look back and judge my work.

I do not consider myself a celebrity. People trust me because I have remained consistent—what I said before elections, I said after elections, in Srinagar and in Delhi alike.

When I spoke in Parliament about Article 370, I was not alone because I wanted to be - I was alone because others were silent.

My statements are not internal party matters; they concern public policy. These issues belong to the people. Transparency is their right.

I never spoke about internal party functioning, only about public policies. If asked, I speak honestly. There have been no party meetings—no working committee meetings—so the question of ignoring me does not arise. I represent my conscience and the people, not silence.

Sajjad Bazaz: How do you view the abrogation of Article 370?

Ruhullah Mehdi: I genuinely believe that the rights taken away should be restored. The language may differ, the nomenclature may change—but dignity, rights, and constitutional guarantees must return.

Article 370 is part of the Indian Constitution, not an external document. Our struggle is for dignity, rights, and the guarantees prom-



ised at accession. I cannot dictate for 15 million people. Whatever arrangement the people accept, I will respect.

Sajjad Bazaz: *What is your take on restoration of the Statehood?*

Ruhullah Mehdi: Everything has been made hostage to statehood. Promises were made in the manifesto, but now everything is deferred. Statehood alone is not the final objective, it is part of what was taken away in 2019. The real struggle is to reclaim all lost (what was before 2019).

I do not see the BJP returning statehood voluntarily. They disempowered us to gain votes elsewhere - why would they empower us again?

Rights are not given; they are fought for and taken back.

Sajjad Bazaz: *How would you like to describe the Kashmiri youth?*

Ruhullah Mehdi: Youth have suffered across generations. Their future remains uncertain. The core solution is empowerment. Without authority, without dignity, no scheme can help.

Today, Kashmiri youth fight for identity before competing academically. And it has become a norm that they have to first prove they are not terrorists, not anti-national. This constant humiliation is suffocating. Give them equal opportunities, dignity, and a level playing field. Let them be masters of their own destiny. Unfortunately, leadership is missing. A vacuum still exists.

Sajjad Bazaz: *What is your message to them?*

Ruhullah Mehdi: Do not lose hope. Trust in God. Remain peaceful and united. Fight with wisdom, for dignity, rights, and self-respect. This election itself was a form of peaceful pushback.

Sajjad Bazaz: *You were chargesheeted in a land grab case. Would you like to comment on the charges levelled against you?*

Ruhullah Mehdi: I have no active involvement. The land in question was inherited from my grandfather. Negotiations were handled by my uncle. I only received ₹ 80,000 as compensation. There was no influence, no signatures, no pressure, no wrongdoing.

MP Ruhullah's Key Areas of Criticism

- Ruhullah has accused his own party leadership of "betrayal of public mandate" and failing to deliver on key promises made to the people of Jammu and Kashmir, especially regarding the restoration of statehood and constitutional guarantees like Article 370.

- He feels a lack of accountability in the governance system - both the government and the National Conference, arguing that the performance of the Omar-led government reflects "lack of accountability, and only scripted stories of betrayal".

- He often has been criticizing the NC's approach as a "surrender" of core values for political power, blaming the party for showing more concern with positions of power than the people's struggles.

- He has been using the issue of reservation policy as a major whip to lash at the Omar-led government for failing to remove its imbalance. His protest against the government's reservation policy caught the NC government in a surprise. He has been arguing that the policy is flawed, inflicting disparity on a segment of the citizenry.

- Ruhullah's open criticism against his own party leadership and skipping to campaign for the party's candidate for Budgam Assembly constituency is precisely a 'revolt'. Besides, his walk out during a National Conference Working Committee meeting after a heated ideological clash with Omar Abdullah is enough evidence that all is not well inside the National Conference. The situation simply speaks of severe internal discord. If reports and political analysts are to be believed, a possibility looms large that a new political front may emerge if NC leadership ignores the criticism of its MP Ruhullah.

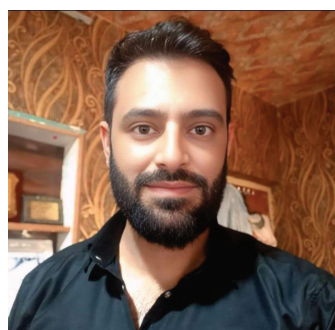
- Commenting about his loyalty to the party, Ruhullah says that his loyalty is to his conscience and the people who elected him, not to political ranks or party ego. He states that his criticism is basically a demand that his party returns to a principled political path.



The First Five Years

Where a Child's Future Is Quietly Decided

How the earliest moments of life shape learning, health, and happiness for a lifetime



Gowher Bhat

In the morning, a father sits on the floor of an Anganwadi centre, his knees bent, his back slightly tired. His two-year-old daughter sits across from him, holding a wooden block. She turns it slowly in her hands, studying its edges as if it carries meaning. The father watches her without interrupting. He does not rush her. He waits. In this simple act of waiting, something important is taking shape, though it will never be recorded or measured.

The earliest years of life are often mistaken for a beginning that does not yet count. Science tells us otherwise. A child's brain develops more rapidly in the first five years than at any other time. In those years, more than one million neural connections are formed every second, a pace of growth that is never repeated. Each word spoken, each touch offered or withheld, leaves a mark on the architecture of the developing brain.

A child is not born with a complete brain. It is built gradually through experience. When caregivers respond to a child's needs, speak to them, sing, smile, or play, neural pathways strengthen. When care is absent or inconsistent, those pathways weaken. Dr. Jack Shonkoff of Harvard University's Center on the Developing Child emphasizes that early experiences shape brain architecture, and that once

this foundation is laid, it becomes increasingly difficult to alter.

Nutrition plays a silent but decisive role in this process. A child who does not receive adequate nutrition in the first years of life does not only grow more slowly in body, but also in mind. According to UNICEF, nearly 149 million children under the age of five are stunted worldwide due to chronic malnutrition, and about 45 million are wasted. In India, data from the National Family Health Survey shows that more than one-third of children under five are stunted. These figures reflect more than physical delay. They point to reduced learning capacity, weaker immunity, and lifelong disadvantages that cannot easily be reversed.

Responsive caregiving—talking, listening, holding, and playing has been shown to significantly improve cognitive and emotional outcomes. A landmark series in *The Lancet* confirmed that children who receive nurturing care in their early years perform better in school, have stronger emotional resilience, and thrive as adults. Nobel Prize winning economist James Heckman has demonstrated that investments in early childhood development deliver some of the highest returns of any public investment, often yielding seven to ten times the original cost.

Across countries, the evidence is consistent. In India, Anganwadi centres under the Integrated Child Development Services programme provide nutrition, early learning, and parental support to millions of children. In the United States, initiatives such as Head Start have shown that early intervention can positively change life trajectories. While contexts differ, the underlying truth remains the same everywhere: early care works.

When this critical window of opportunity is missed, the cost is permanent. Children who begin life without adequate care are more likely to struggle in school, earn less as adults, and face avoidable health challenges. These outcomes reinforce cycles of disadvantage that pass from one generation to the next. Failing to support early childhood development is not only a social failure; it is an opportunity lost for every family.

What children need is not complicated. They need nutritious food, safe environments, and adults who are present. They need words spoken to them without hurry, songs repeated without purpose, and play that is free and curious. UNICEF describes this combination as nurturing care, and decades of research confirm that it is essential for healthy development.

Back at the Anganwadi centre, the father claps softly as his daughter stacks the block correctly. She smiles and tries again. No report will capture this moment. No statistic will reflect it. Yet something lasting is being built, quietly and without notice.

Years from now, this child will face challenges the world cannot yet predict. How she responds will be shaped, in part, by moments like this—small, patient, and full of care. Early childhood does not announce itself loudly. It passes quickly, leaving no visible trace. But it decides more than we often realize.

The first five years do not simply prepare a child for life. They quietly decide its direction.

(Gowher Bhat, from Kashmir, is a published author of fiction and non-fiction, a senior columnist, freelance journalist, educator, book reviewer, and beta reader.)



The Divine Law of Consequences of Actions

Surah Ar-Ra'd (13:11) reminds us: "Allah does not change a people's condition until they change themselves."



Mohammed Younis Zahid

Makafat-e-Amal, the divine law of consequences, grinds every action like a mill turning grain into flour. Rooted in the radiant guidance of the Quran

and the sacred duty of parenting, it serves as a beacon for the younger generation (15–25) and young married couples (25–35).

The Quran declares: "So whoever does an atom's weight of good will see it, and whoever does an atom's weight of evil will see it" (Surah Al-Zalzalah, 99:7–8).

This verse underscores that every deed, however small, shapes our life and hereafter. Yet, today, many young couples neglect their parents and in-laws, leaving them in misery, unaware that the mill of Makafat-e-Amal runs continuously,

and their time will come. This essay explores how righteous actions lead to paradise, while neglecting elders sows seeds of loneliness in old age, urging youth and couples to honor their responsibilities.

The Younger Generation and Makafat-e-Amal

Youth stand at a pivotal stage where their choices forge their future. In the dazzling world of social media, actions like lying, mocking others, or disrespecting parents—against the Qur'anic command "Your Lord has decreed that you worship none but Him and that you be

kind to parents” (Surah Al-Isra, 17:23)—reap isolation, mental stress, or failure. For instance, a student who cheats in exams may gain temporary success but faces career setbacks due to lack of skills or trust. A 2023 study reveals that 40% of youth engaging in cyberbullying suffer anxiety themselves, a clear manifestation of Makafat-e-Amal. The Quran reinforces this in Surah Al-Muzzammil (73:20): “Whatever good you put forward for yourselves, you will find it with Allah,” urging youth to sow goodness.

Conversely, youth who embrace righteous deeds—honoring parents, helping peers, or practicing patience and prayer—reap success, respect, and inner peace. Surah Luqman (31:17) offers timeless guidance, as Prophet Luqman advises his son: “O my son, establish prayer, enjoin what is right, forbid what is wrong, and be patient over what befalls you.” This blueprint encourages youth to uphold faith and morality. Furthermore, Surah Az-Zumar (39:10) promises: “Indeed, the patient will be given their reward without account,” highlighting the boundless reward of patience. Youth must shun social media’s traps, respect elders, and build their future with faith, for the mill of Makafat-e-Amal grinds relentlessly.

Young Couples and Neglecting Elders

Young married couples, especially daughters-in-law, are entrusted with honoring parents and in-laws, as the Quran commands in Surah Al-Isra (17:23). This duty extends to in-laws, who form part of the family. Yet, today, many couples neglect their elders, leaving them in loneliness and helplessness, defying Qur’anic teachings and turning the mill of Makafat-e-Amal toward bitter consequences. For example, a daughter-in-law who avoids serving her in-laws or a couple who ignores their parents’

needs may face the same abandonment in old age. A 2023 study indicates that 60% of neglected parents suffer isolation and depression, a stark reminder: your time will come, await your turn.

The Quran emphasizes kindness to elders in Surah Al-Baqarah (2:215): “They ask you what they should spend. Say, ‘Whatever you spend of good is for parents and those nearest to you.’” This verse prioritizes care for parents and relatives. Neglecting elders not only invites divine displeasure, as the Prophet (PBUH) said: “Allah’s pleasure lies in the pleasure of parents, and His displeasure in their displeasure” (Tirmidhi), but also sets a poor example for children. Couples who abandon elders sow seeds of loneliness, as the mill of Makafat-e-Amal ensures they reap what they sow. In contrast, those who honor parents and in-laws with time, care, and respect earn their prayers, fostering harmony, righteous offspring, and divine blessings.

Parenting and Qur’anic Guidance

Parenting is a sacred trust, as the Quran commands: “O you who have believed, protect yourselves and your families from a Fire...” (Surah At-Tahrim, 66:6). Couples must raise children with Qur’anic values—prayer, patience, and respect for elders—as exemplified by Prophet Luqman in Surah Luqman (31:13–19). Luqman’s advice to his son, emphasizing monotheism, prayer, enjoining good, and patience, is a blueprint for parents. If parents neglect their own elders, children learn the same disregard, and the mill returns loneliness in old age. For instance, a couple ignoring their parents may find their children ignoring them later, fulfilling Makafat-e-Amal.

Conversely, parents who teach children to honor elders—through stories of prophets like Yaqub’s patience with his sons

(Surah Yusuf, 12:4–18) or practical acts like spending time with grandparents—raise righteous offspring who become their support. Surah Al-Furqan (25:74) offers a dua: “Our Lord, grant us from our spouses and offspring comfort to our eyes,” inspiring parents to seek righteous children. By modeling respect, prayer, and charity, parents turn the mill toward blessings, ensuring family unity and divine favor.

Practical Steps

To align with Makafat-e-Amal and Qur’anic teachings, youth and couples can adopt these steps:

1. ***Daily Dua:** Recite “Our Lord, grant us from our spouses and offspring comfort to our eyes” (Surah Al-Furqan, 25:74) for family guidance.

2. ***Honor Elders*:** Spend one day a week with parents or in-laws, meeting their needs and seeking their prayers.

3. ***Teach Children*:** Share Qur’anic stories (e.g., Prophet Yaqub’s patience) and teach respect for elders.

4. ***Prayer and Charity*:** Pray together and involve children in charity to instill kindness.

5. ***Gentle Discipline:** Correct mistakes with love, as the Prophet (PBUH) said: “The best of you are those best to their families” (Tirmidhi).

Conclusion

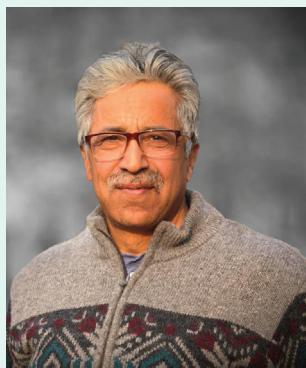
The mill of Makafat-e-Amal grinds every deed, and your time will come. Youth must embrace honesty, patience, and respect for parents to forge a bright future. Young couples must honor parents, in-laws, and raise children with faith, for those who neglect elders today will face loneliness tomorrow. Surah Ar-Ra’d (13:11) reminds us: “Allah does not change a people’s condition until they change themselves.” Every good deed, every prayer, is a step toward paradise. May Allah grant us the ability to sow righteousness and bless our families with faith and love.

And Allah knows best.



Time Matters, Not Timing

"Time is free, but it's priceless. You can't own it, but you can use it. You can't keep it, but you can spend it. Once you've lost it you can never get it back."



Sajjad Bazaz

Stock market, known as share market in common parlance, is a place which has failed even a gem of market experts for its unpredictable nature and the uneven pattern of operations. The market has left most of the market experts red-faced for their farce predictions about its movement. For instance, just at the beginning of the pandemic in early 2020, the market experts dished out that the Sensex would hit the 50,000 mark. But

contrary to these expert predictions, the market crashed to 27,500 just in one month. At that time, the Sensex was at above the 41,000 mark.

This pandemic-induced dramatic fall of the market unnerved investors and most of them resorted to panic selling of their stock to save themselves from further losses. In a state of nervousness, the experts vomited their opinions loaded with predictions that the market might take years together to regain the pre-pandemic levels. But, again, the predictions of these 'talented' experts proved wrong as the market broke all previous records and crossed the 60,000 mark – registering an increase of more than 120% from the lows of the pandemic period.

The investors who stayed in the market and didn't sell their stocks in panic witnessed the value of their investment portfolio trebling. Precisely, historical corrections observed in the market have proved that those

who stayed invested during the time of turmoil were handsomely rewarded by the market.

Basically, time and timing play a crucial role in the investment strategy of an investor.

Let me start reproducing a quote: "Time is money". Every one of us has routinely been quoting this Benjamin Franklin's maxim. It has remained a much easier way to explain time as the most valuable resource to capitalize on opportunities.

Like in other aspects of day to day life, this Time is equally one of the most important factors in investment matters. Time is always short for those who want to make a quick buck by parking their money in the investment arena. They are known as traders in the financial market as their investment horizon is of few hours or at the most few days. They have necessarily to master the timing of investment and a minor error can leave them penniless.



Basically, deciding how to invest our time is a formidable task. I am sure, as an investor your primary goal would be to calculate return on investment (ROI). You aim to maximize return on the money you invest. It would be a different ball game if you as an investor start to think of time as your primary investment. Everything you do is an investment of time. In many ways time is more valuable than money. You will always have the opportunity to multiply your money through various investment instruments. But once time has been spent it's gone forever. Remember, when you take time as a commodity, and consider all of your actions in the market as investments, it changes the way you approach every day decisions.

WHAT IS THIS 'TIME AND TIMING' STRATEGY IN INVESTMENT MATTERS?

There are two things; speculation & investing, which you as an investor have to understand. When you try to imagine the future movement of the share market, you are speculating and take your investment position accordingly. But when it comes to investing, your focus is on the quality of shares and holding on to them for the long term. In simpler terms, when you speculate, you are in the business of timing the market. On the other hand, when you focus on the quality of shares, you let time be on your side and capitalize on the power of compounding in investment matters.

DOES THAT MEAN TIME THE MARKET STRATEGY WORKS BETTER THAN TIMING THE MARKET?

See, when we talk of time in the market, it means we are looking at the patience of an investor. It has been established that the ups and downs of the markets over a period of time tend to get smoothed. Quality shares held on over a longer period of time tend to outperform any kind of strategy for timing the market. As a patient investor, you are able to invest when valuations are attractive and vice versa.



All of us know that the market is cycling with good days and bad days. With this cycle, the market makes investors vulnerable who are trying their luck by timing the market. During any correction in the market, there are chances to miss good days for those who bank upon timing the market. Even, the timing concept can push an investor to buy stocks when bad days are cycling the market.

Notably, the 'timing-happy' investors are lured by the hype created by the media and a breed of market experts around a set of stocks which may not turn out to be a true picture of the market scenario. At the end, the investors end up registering losses.

In nutshell, the expert perspective is in favour of time in the market over timing.

WHAT ARE THE GUIDELINES WHEN IT COMES TO TIME AND TIMING IN THE STOCK MARKET?

So using time horizons in investing is of utmost importance. As an investor you need to ask yourself about the time horizon that suits you before parking your money in any investment instrument. Once you are clear about this, you can easily arrive at a decision about the type of investment vehicle you can bank upon. Not only this, locating appropriate timing for your investment would be helping you which investments to avoid and how long to hold your investment. Don't forget to workout expenses while

considering the time frame of your investment.

Even as there are no listed guidelines or hard-and-fast rules, some generally agreed-upon guidelines are there to help you decide appropriate investment opportunities for various timelines. One of the hard facts about the stock market is that it is highly volatile in nature. Volatility is a huge risk in the market and in this context the base of your risk mitigation would be creating your investment portfolio based on time frame. Shorter the period of your investment, more is the risk of falling prey to the market volatility. As already explained, in investments having a time horizon of long duration, market volatility that causes the value of your investment to plunge may not be an immediate danger given that you have a long time at your disposal to recover.

While in the market, don't invest your time too heavily in one area and not enough in another sector. Always try to strike perfect balance by timing your investment in different areas. This is one of the keys to stay safe to a large extent when you stay invested in volatile market conditions. Precisely, knowing your investment time horizon will make your investment productive and your life pleasurable.

So the bottom line is that time is more important than money. Time can make you money, and well invested time can multiply your wealth. Here every decision is an investment.

5

Actors Stepping into 2026 with Releases to Watch

2026 is the year of substantial actors who cast an impact with performances so real and loud that they connect deeply. Given the depth and intensity they bring to each character and each project, they've never failed to grab headlines and attention for the right reasons, and it surely seems like they've stepped into this year with releases that could firmly place them at the centre of the conversation and spotlight.

1



Jaideep Ahlawat

Jaideep Ahlawat is geared up to set the screens on fire alongside Shah Rukh Khan in the much-anticipated *King*. While the details of his role are kept under wraps, audiences are mighty eager to see him unravel his unseen shade as an actor. In addition to *King*, Jaideep also has *Drishyam 3* in the pipeline. Given the gravitas he brings to films and a solid screen presence that stays, trust Jaideep Ahlawat to dominate headlines this year.

2



Raghav Juyal

Raghav Juyal has come onboard for Shah Rukh Khan's *King* and will be seen shifting his roots as a dance sensation to a commanding screen presence in physically demanding roles. Raghav is also making his South cinema debut with *The Paradise*, wherein he'll be seen stepping into the shoes of a menacing antagonist opposite Nani. As per an IMDb report, the actor's character is seen as ruthless and lean with a unique moustache and with an intense, scary vibe. The film is slated for a theatrical release on March 26.

3



Abhishek Banerjee

Abhishek Banerjee has teamed up with Gajraj Rao and Ahsaas Channa for an upcoming comedy film. While the details of his role are kept under wraps, it is being said that the *Stolen* actor is expected to bring a refreshing energy on screen. Considering his versatility in projects like *Stree*, *Apurva*, *Bhediya* and others, trust him to surprise audiences with something entirely different!

4



Vijay Verma

Vijay Verma has completed filming for his upcoming web series, *Matka King*, which promises to showcase a new shade of his craft. Set in the gritty world of 1960s, the series explores the exciting story of Matka gambling, and with Vijay Verma headlining it? - surely worth a watch!

5



Aparshakti Khurana

Aparshakti Khurana is all geared up to step into the shoes of an antagonist in *Gunmaaster G9*, bringing together intelligence, pain and an emotional backstory that drives the madness. Directed by Aditya Datt, the film is scheduled to release in theatres this year. In addition to this, he's also making a pumped-up Tamil debut with an upcoming sci-fi film, *ROOT - Running Out Of Time*. Plot details, along with the film's release date are yet to be announced by the makers.

These actors have stepped into 2026 with releases that are definitely their 'league' and performances that promise to put them at the centre of healthy conversation.



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