



# KOA HISTORY

*KOA Over The Years*

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**December 2020**

**THIRD EDITION**



# KOA HISTORY

## KOA OVER THE YEARS

VERSION 3.0

### A KASHMIRI OVERSEAS ASSOCIATION (KOA) DOCUMENT



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*Image Courtesy:* Chander M. Bhat (Nagbal, Anantnag)

## KOA HISTORY

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The KOA organization has its origins in the early meetings of several Kashmiri Pandit families in the Washington D.C. and Maryland areas. These families soon came to realize the importance of building a community structure which could include other families too in a bond for mutual preservation and growth. As more families and members joined the founding group, the organization evolved to become a national outfit with regional chapters, documented bye-laws, systems and procedures as well as a non-profit status to better seek donations and pursue community actions.



This is our second step of the process to document and detail the history and origins of KOA. At the present time, this document is a simple chronological representation from materials available in various KOA publications, and information provided by several ex-presidents. The document has made an attempt to trace the past 40+ years and list important milestones that have brought the organization to the present point.

In case you have documents and materials that you would like to share so that these are made part of a wide KOA collage, and recorded KOA history, please email us at [management@koausa.org](mailto:management@koausa.org)

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**KOA OVER THE YEARS**

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## 1.0 ACKNOWLEDGMENT

KOA is grateful to the following volunteers:

- Sh. Arun Koul of MA for compiling information in a PowerPoint presentation:
  - **Kashmiri Overseas Association** – *Recordings of our US based KP community from 1976* ([Download](#))
- Dr. Anupam Wali and Mrs. Neelam Wali who have lovingly and with a lot of care preserved newsletters, pictures and materials right from 1978 onwards.
- To Sh. JB Kaul, Sh. Ashok Raina, Sh. Lalit Wanchoo, Sh. Sanjay Kaul, Sh. Pradumon Tickoo, and Dr. Surinder Kaul for providing the material for various activities during their respective tenure(s).

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### 2.0 PREVIOUS KOA ADMINISTRATIONS

President	Vice-President	Secretary	Treasurer	Directors	Newsletter Editor
1982-83					
Surinder Nath, MD				Mohini Kaushik, MD	Inder K. Bhat, VA
Mohini Kaushik, MD					
Dr. G.L. Hanjura, PA					
				Maharaj K Jalla, MD	
				Rattan Qasba, MD	
1983-84					
H.K. Ticku, NJ				Shana Mattoo, MD	
				Anupam Wali, MD	
1984-85					
Jag Bhushan Kaul, MI	Omkar Nath Pandit, WV	Inder K. Bhat, VA	Kamini Bhat, VA	Girdhari Lal Hanjura, PA	Autar K Mattoo, MD
				Shiban K Warikoo, PA	
1985-86					
Jag Bhushan Kaul, MI	Omkar Nath Pandit, WV	Inder K. Bhat, VA	Kamini Bhat, VA	Rattan L. Khosa, IL	Autar K Mattoo, MD
				Rakesh Raina, MD	
1986-87					
Jag Bhushan Kaul, MI	Inder K. Bhat, VA	Chaman Bhan, PA	Kamini Bhat, VA	Jeevan Zutshi, CA	Summan Hukku, MI
				Bansi Pandit, IL	
1987-88					
Shiban K Warikoo, PA	Ashok Ganju, MI	Kanhya Lal Kaul, MI	Kamini Bhat, VA	Jeevan Zutshi, CA	Summan Hukku, MI
				Jag Bhushan Kaul, MI	
				Chaman Bhan, PA	
1988-89					
Jag Bhushan Kaul, MI	Ashok Ganju, MI	Kanhya Lal Kaul, MI	Ravi K. Dhar, MI	Jeevan Zutshi, CA	Kanhya Lal Kaul, MI
				Ashok Raina, MD	
				Shiban K Warikoo, PA	
1989-91					
Jag Bhushan Kaul, MI	Jeevan Zutshi, CA	Kanhya Lal Kaul, MI	Ravi K. Dhar, MI	Jeevan Zutshi, CA	Kanhya Lal Kaul, MI
				Ashok Raina, MD	
				Shiban K Warikoo, PA	
1991-92					
Kanhya Lal Kaul, MI	Jeevan Zutshi, CA	Mohan K. Razdan, IN	Ravi K. Dhar, MI	Rakesh Kaul, CA	Kameshwar Razdan
				Anita Ambardar-Parmar, IL	
				Ramesh Qusba, MD	
				Suresh Raina, NJ	



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				Opinder Bhan, TX	
<b>1992-93</b>					
Kanhya Lal Kaul, MI	Ramesh Qusba, MD	Mohan K. Razdan, IN	Ravi K. Dhar, MI	Rakesh Kaul, CA	Kameshwar Razdan
				Autar Razdan, IL	
				Ramesh Qusba, MD	
				Suresh Raina, NJ	
				Opinder Bhan, TX	
<b>1993-94</b>					
Suresh Raina, NJ	Rakesh Kaul, CA	Santosh Kachroo, NJ	Rohit Dhar, NJ	Autar Razdan, IL	Ashok Moza, TX
				Rakesh Kaul, MN	
				Nirmal Mattoo, NY	
				Surinder Mohan, TX	
				Lokesh Bazaz, VA	
<b>1994-95</b>					
Suresh Raina, NJ		Santosh Kachroo, NJ	Rohit Dhar, NJ	Nirmal Mattoo, NY	Ashok Moza, TX
				Pran Tikku, MA	
				Sarita Kaul, NJ	
				Lokesh Bazaz, VA	
				Surinder Mohan, TX	
				Rajinder Kaul, FL	
				Autar Razdan, IL	
				Kanhya Lal Kaul, MI	
				Autar Karihaloo, CA	
				Maharaj Wanchoo, CA	
<b>1995-96</b>					
Ashok Raina, MD	Lalit Wanchoo, MD	Lalit Wanchoo, MD	Shana Mattoo, MD	Nirmal Mattoo, NY	Ashok Moza, TX
				Sanjay Kaul, MA	
				Sarita Kaul, NJ	
				Lalit Wanchoo, MD	
				Anil Kaul, TX	
				Rajinder Kaul, FL	
				Autar Razdan, IL	
				Kanhya Lal Kaul, MI	
				Autar Karihaloo, CA	
				Maharaj Wanchoo, CA	
<b>1996</b>					
Ashok Raina, MD	Lalit Wanchoo, MD	Lalit Wanchoo, MD	Shana Mattoo, MD	Nirmal Mattoo, NY	Ashok Moza, TX
				Sanjay Kaul, MA	
				Ashoke Kachroo, PA	
				Lalit Wanchoo, MD	



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				Sushma Bhan, TX Rajinder Kaul, FL Ameeta Bamzi, IL Summan Hukku, MI Autar Karihaloo, CA Shiban Tiku, CA	
<b>1997</b>					
Lalit Wanchoo, MD	Sushma Bhan, TX	Yoginder Kak, MD	Shana Mattoo, MD	Nirmal Mattoo, NY Sanjay Kaul, MA Ashoke Kachroo, PA Vijay Sazawal, MD Sushma Bhan, TX Sidharth Ganju, GA Ameeta Bamzi, IL Summan Hukku, MI Autar Karihaloo, CA Shiban Tiku, CA	Rajinder Razdan
<b>1998</b>					
Lalit Wanchoo, MD	Vijay Dhar, CA	Yoginder Kak, MD	Shana Mattoo, MD	Nirmal Mattoo, NY Sanjay Kaul, MA Rohit Dhar, NJ Vijay Sazawal, MD Kong Posh Bhat, TX Sidharth Ganju, GA Rajiv Pandit, IL Summan Hukku, MI Vijay Dhar, CA Renu Bhat Hensen, CA	Rajinder Razdan
<b>1999</b>					
Lalit Wanchoo, MD	Vijay Dhar, CA	Subodh Atal, MD	Shana Mattoo, MD	Vijay Kaul, NY Sanjay Kaul, MA Rohit Dhar, NJ Shana Mattoo, MD Kong Posh Bhat, TX Deepak Ganju, FL Rajiv Pandit, IL Summan Hukku, MI Vijay Dhar, CA Renu Bhat Hensen, CA	Subodh Atal, MD
<b>2000</b>					

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Lalit Wanchoo, MD	Vijay Dhar, CA	Subodh Atal, MD	Shana Mattoo, MD	Vijay Kaul, NY Lalit Koul, MA Sarla Warikoo, NJ Shana Mattoo, MD Kamlesh Moza, TX Deepak Ganju, FL Upender Nazir, IL Summan Hukku, MI Vijay Dhar, CA Dr. Amrit Nehru, CA	Subodh Atal, MD
<b>2001</b>					
Sanjay Kaul, MA	Vijay Dhar, CA	Anupam Wali, MA	Prana Kaul, MA	Vijay Kaul, NY Lalit Koul, MA Sarla Warikoo, NJ Hira Lal Nakhasi MD Kamlesh Moza, TX Sidharth Ganju, GA Upender Nazir, IL Hira Lal Koul, MI Vijay Dhar, CA Dr. Amrit Nehru, CA	Deepak Ganju, FL
<b>2002-2004</b>					
Sanjay Kaul, MA	Sidharth Ganju, GA	Anupam Wali, MA	Prana Kaul, MA	Nirja Khashu, NY Salochna Tickoo, MA Sandeep Kaul, NJ Sujata Qusba, MD Rajesh Raina, TX Sidharth Ganju, GA Shyam Tickoo, IL Pradumon Tickoo, MI Vijay Chowdhury, CA Neeru Raina Sopor, CA	Deepak Ganju, FL
<b>2005-2006</b>					
Deepak Ganju, FL	Vijay Chowdhury, CA Pradumon Tickoo, MI	Dijjotam Raina, GA	Ashok Kitchloo, FL	Nirja Khashu, NY Sulochna Tickoo, MA Sandeep Kaul, NJ Swapna Raina, MD Rajesh Raina, TX Sidharth Ganju, GA	

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				Pradumon Tickoo, MI	
				Vijay Chowdhury, CA	
				Neeru Sopori, CA	
2007					
Sunil Fotedar, TX	Nimmi Kalla, NY	Lalit Koul, MA Soman Dhar, IL	Zippy Aima Sapru, TX Ajay Tikoo, MI	Nimmi Kalla, NY	Sunil Fotedar, TX
				Santosh Raina, MA	
				Ashtosh Ganjoo, PA	
				Swapna Raina, MD	
				Anjali K. Zutshi, TX	
				Ashutosh Kaul, NC	
				Ajay Koul, IL	
				Pradumon Tickoo, MI	
				Rajeev Sumbly, CA	
				Dr. Amrit Nehru, CA	
2008					
Sunil Fotedar, TX	Inderjit Kaul, MA	Soman Dhar, IL	Ajay Tikoo, MI	Nimmi Kalla, NY	Sunil Fotedar, TX
				Inderjit Kaul, MA	
				Ashtosh Ganjoo, PA	
				Swapna Raina, MD	
				Kamlesh Moza, TX	
				Ashutosh Kaul, NC	
				Ajay Koul, IL	
				Pradumon Tickoo, MI	
				Vinod Moza, CA	
				Dr. Amrit Nehru, CA	
2009					
Pradumon Tickoo, MI	Inderjit Kaul, MA	Soman Dhar, IL	Ajay Tikoo, MI	Dr. Nirmala Mitra, NY	
				Inderjit Kaul, MA	
				Umesh Kaul, NJ	
				Asha Bakaya, MD	
				Kamlesh Moza, TX	
				Dr. Rakesh Raina, GA	
				Ajay Koul, IL	
				Veena Kaul, MI	
				Vinod Moza, CA	
				Dr. Amrit Nehru, CA	
2010					
Pradumon Tickoo, MI	Inderjit Kaul, MA	Soman Dhar, IL Ashish Kak, MD	Ajay Tikoo, MI	Dr. Nirmala Mitra, NY	
				Inderjit Kaul, MA	

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				Umesh Kaul, NJ	
				Asha Bakaya, MD	
				Manoj Kaul/Upendra Bhatt, TX	
				Dr. Rakesh Raina, GA	
				Ajay Koul, IL	
				Veena Kaul, MI	
				Vinod Moza, CA	
				Paviter Handoo, CA	
<b>2011</b>					
Paviter Handoo, CA	Ashish Kak, MD	Naveen Zalpuri, CA	Monica Aima Salman, CA	Kavita Sazawal, NY	
				Arti Tiku Kaul, MA	
				Anil Kachroo, NJ	
				Ashish Kak, MD	
				Upendra Bhatt, TX	
				Pawan Raina, GA	
				Raj Koul, IL	
				Prana Bhatt, KY	
				Rajan Kaul, CA	
				Dr. Amrit Nehru, CA	
<b>2012</b>					
Paviter Handoo, CA	Ashish Kak, MD	Naveen Zalpuri, CA		Kavita Sazawal, NY	
				Arti Tiku Kaul, MA	
				Anil Kachroo, NJ	
				Ashish Kak, MD	
				Upendra Bhatt, TX	
				Raj Koul, IL	
				Prana Bhatt, KY	
				Sanjay Dhar, CA	
				Dr. Amrit Nehru, CA	
<b>2013</b>					
Dr. Surinder Kaul, TX	Sanjay Dhar, CA	Ajay Tikoo, NJ	Rajeev Kaul, NY	Dr. Nirmala Mitra, NY	
				Arti Tiku Kaul, MA	
				Rajni Kaul, NJ	
				Rahul Tikoo, MD	
				Madhu Moza, TX	
				Suresh Sus, NC	
				Naveen Dhar, IL	
				Veena Kaul, MI	

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				Sanjay Dhar, CA	
				Dr. Amrit Nehru, CA	
2014					
Dr. Surinder Kaul, TX	Rajni Kaul, NJ	Ajay Tikoo, NJ	Rajeev Kaul, NY	Dr. Nirmala Mitra, NY	
				Raj Kaul, MA	
				Rajni Kaul, NJ	
				Rahul Tikoo, MD	
				Madhu Moza, TX	
				Suresh Sus, NC	
				Naveen Dhar, IL	
				Veena Kaul, MI	
				Maneesha Munshi, CA	
				Sanjay Dhar, CA	
2015					
Sunil Fotedar, TX	Sudesh Saraf, IL	Rajesh Kachru, MD Ajay Tikoo, NJ	Rajeev Kaul, NY	Dr. Anil Mattoo, NY	Sunil Fotedar, TX
				Raj Kaul, MA	
				Nirja Sadhu, NJ	
				Dr. Shakun Malik, MD	
				Madhu Moza, TX	
				Suresh Sus, NC	
				Sudesh Saraf, IL	
				Veena Kaul, MI	
				Maneesha Munshi, CA	
				Sanjay Dhar, CA	
2016					
Sunil Fotedar, TX	Sudesh Saraf, IL	Ajay Tikoo, NJ	Rajeev Kaul, NY	Dr. Anil Mattoo, NY	Sunil Fotedar, TX
				Dr. Sudesh Kaul, MA	
				Nirja Sadhu, NJ	
				Dr. Shakun Malik, MD	
				Randhir Wokhlu, TX	
				Suresh Sus, NC	
				Sudesh Saraf, IL	
				Veena Kaul, MI	
				Maneesha Munshi, CA	
				Piyush Mattoo, CA	
2017					
Dr. Shakun Malik, MD	Piyush Mattoo, CA	Amrita Kar, Pennsylvania	Preeti Kachroo, Virginia	Meenakshi Khashu, NY	
				Dr. Sudesh Kaul, MA	

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				Anil Ganju, Pennsylvania	
				Dr. Sujata Ambardar, Maryland	
				Randhir Wokhlu, TX	
				Suresh Sus, NC	
				Abishek Ganjoo, Illinois	
				Rajesh Mattoo, Michigan	
				Maneesha Munshi, CA	
				Piyush Mattoo, CA	
<b>2018</b>					
Dr. Shakun Malik, MD	Piyush Mattoo, CA	Amrita Kar, Pennsylvania	Preeti Kachroo, Virginia	Meenakshi Khashu, NY	
				Vikram Salman, MA	
				Anil Ganju, Pennsylvania	
				Dr. Sujata Ambardar, Maryland	
				Anita Kaul, Houston	
				Suresh Sus, NC	
				Abishek Ganjoo, Illinois	
				Rajesh Mattoo, Michigan	
				Maneesha Munshi, CA	
				Piyush Mattoo, CA	
<b>2019</b>					

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Dr. Shakun Malik, MD	Rajesh Mattoo, MI	Amrita Kar, Pennsylvania	Kavita Kataria, MI	Arun Moza, New York	
				Vikram Salman, MA	
				Archana Kokroo, NJ	
				Dr. Sujata Ambardar, Maryland	
				Anita Kaul, Houston	
				Ashwani Kaul, NC	
				Sidhartha Raina, Illinois	
				Rajesh Mattoo, Michigan	
				Maneesha Munshi, CA	
				Vikram Kachru, CA	
2020					
Dr. Shakun Malik, MD	Rajesh Mattoo, MI	Amrita Kar, Pennsylvania	Kavita Kataria, MI	Nidhi Kaul, New York	
				Vikram Salman, MA	
				Archana Kokroo, NJ	
				Dr. Sujata Ambardar, Maryland	
				Renu Wokhlu, Dallas	
				Ashwani Kaul, NC	
				Sidhartha Raina, Illinois	
				Rajesh Mattoo, Michigan	
				Uphaar Kotru, CA	
				Vikram Kachru, CA	



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### 3.0 ORGANIZATION SUMMARY

- **Year Setup:** 1983
- **Democratic** Constitution and Bye-Laws with elected office bearers
- **No. of families** = 1500
- **No. of Zones** = 10. **Chapters** to provide comprehensive local coverage
- **Festivals Celebrated:** Shivratri-Navreh, Diwali, Picnic, Balidan Diwas (Martyr's day)  
Optional: Hawan, Zang Trei, Gada Batta, New Year
- **Camp Events:** Annual Camp once a year 500 plus people with about 75 Youth.  
Regional Camps: Texas Biradri Camp 20-25 families, Chicago Camp: 15-20 families:  
Washington State Camp – 5-10 families: Northern California 15-25 families,  
Southern California 15-25 families
- **Special Events:** Cultural Programs for visiting artists. In the last 4 years Neerja Pandit, Kailash Mehra, Bhajan Sopori, Asha Kaul
- **Visiting Cultural Activists:** Virendra Qazi Shaivism, Agnishekhar, R.K. Mattoo (Karnataka Samiti Bangalore), B.K Moza (Calcutta Samiti), Krishna Bhan of Europe, Moti Kaul of PK
- **Book Releases:** Poozai Posh, Destruction and Injustice (Book on the trials and tribulations of Kashmiri Pandits)
- **Music:** Poozai Posh Vol.1, Vol.2 , Maani Kamna
- **Kashmiri Institute for youth**, Washington D.C, Boston, Chicago, LA (4 years from beg 2001)
- **Essay competition for Kids** since 2003
- **Language and Cultural Schools for children** in Boston, Bay Area and Irvine
- **Scholarships** for KP Children (Last year)
- **Visiting Leaders:** Sh. L.K. Advani, Gov. S.K. Sinha, Mr. J.N. Dixit
- **Coordinate** with Indian organizations in US
- **Presentations** to New Hampshire Senators and Congressmen
- **Screenings** of Sheen
- **Seminars** at NJ, Camps in CT and PA, DC
- **Presentations** on Kashmir
- **Udhampur School:** Rs, 2 lacs per year
- **Sponsor a child:** 250 kids at present (1000 sponsored)
- **Education Fund:** 17+ 200 at this time. Since 95 (1000 of which more than 350 have graduated)
- **Sanitary Projects** in Camps
- **Vocational Training programs** in camps (Sewing...Computer..)
- **Ambulance** for camps

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- **Medical Fund:** 100s supported, 40 people in 2004
- **Francois Gautier:** Rs. 2 lacs for the FACT mission
- **Gujarat Earthquake:** \$10000
- **Temple reconstruction**
- **Sein Kashir** cultural show in Jammu with Krishan Langoo
- **Harmukh,** Seminar for all KP organization heads
- **Board Exam fee paid** for 50 kids, school fee 50 kids (orphans..)
- **Muthi aqua guard** at Rs.25k to save children from jaundice
- **Wedding assistance**
- **Social condition** support to 4 people, 4 this year
- **Women support** to 2 families, 1 in Jammu
- **"Back to Zone Funds"** - 20% of Membership fee from the previous year given back to zones to cover for the expenses for their local functions
- **Pilot Project for Milk Supply** for KP Refugee Children in refugee camps at Jammu
- **Code of Conduct resolution passed for**
  - Board Members' phone-meeting once every two months
  - Board Members' face-to-face meeting once every year
  - Steps to take if Board Members were threatened
- **Salary raises** for Sharda Peeth Rishi Model school staff
- **KOA Achievements awards** given to US-based college-bound and meritorious students
- Wrote the **first draft of Standard Operating Procedures (SOP)**
- New projects launched:
  - **Transition Made Easy:** Created a "welcome package" – a booklet to make transition to USA easy for all those who travel to US
  - **Kashmiri Welfare Initiative (KWI):** The philanthropic aim of this program was to promote the development and well-being of Kashmiri children and families:
    - Family Assistance: Ten Families
    - Vocational Training / Education:
      - Women's Craft Center
      - Computer Training at NIIT
      - Educational Coaching
- **Three (3) Youth Directors inducted in the board** - Meghana Dhar, Varun Razdan and Sreyashe Dhar.
- **Sharda Samman bestowed on KOA** by Panun Kashmir at the 3rd World Kashmiri Conference. Their announcement was made in 2008.
- **Aman Kachroo's Fund established,** and Ravi Tikoo ji appointed as its program director.
- **Kashmir Heritage program launched,** and Vijay Dhar appointed the program director.

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- **Religious Awareness program launched**, and appointed Prof. Omanand Koul as its program director.
- **Compartmentalized KOA into sub units for higher deliverability** – KOA Healthcare, KOA Entrepreneur, KOA Nextgen for youth, KOA India outreach, etc.
- **Collaboration with KMECT** to avoid redundancy.
- **Collaboration with AIKS** in India.
- Successfully organized a **US Book Tour** of Rahul Pandita to create awareness about this exiled community in USA.
- New program **Transformations** launched in 2016.
- **Created several social media platforms** in 2016 for US-based programs, such as healthcare, Youth Initiative, Entrepreneurship to name a few.
- **Life membership package approved** in 2015, and the package sent to 260 life members, past and present
- Number of life members in 2016 was at a record high – **74**, and **100** total in the years 2015 and 2016 combined!
- **Formed KOA Appreciation Societies** to recognize the donors for their generous support of our mission and programs.
- **To enhance KOA Membership experience**, KOA initiated the following projects for the dues-paying members:
  - Published second edition of *Poozai Posh* Bhajan Book
  - *Festivals of Kashmiri Pandits* written by Sh. Omanand Koul
  - Writeups, audio and video clips on KP heritage
- **Standard Operating Procedures (SOP) Document, version 2 unanimously approved** by the board in 2016
- **KOA Youth Fund launched** in 2016 for money to be raised exclusively for the youth activities
- **Various publications launched:**
  - KOA At A Glance
  - KOA History
  - KOA Programs & Projects
  - KOA Accounts Management
  - KOA Achievement Award
  - KOA Oversight for India-bound Programs
  - KOA EAP
  - KOA SAC
  - KOA Medical Fund
  - KOA India Outreach
  - KOA Flood Relief
  - KOA Membership Drive
  - KOA Youth Initiative
  - KOA Healthcare Network
  - KOA Entrepreneurship
  - KOA Transformations
  - Poozai Posh – Version 2
  - KP Festivals
  - KOA IT project

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- KOA Website Requirements
- SOP document
- KOA Directory
- **Contest for Youth Talent and Kids Arts held in 2016.**

## **KOA HISTORY**

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#### **4.0 YEARS 1976-79**

Kashmiri Get-togethers were organized every year from 1976

- It all started with meetings at Pradman and Ratna Qasba's house – Mohini Kaushik and Surendar Nath's house.
- Kashmir Bhavan of Kashmiri Samiti sought donations for 2nd floor in 1978
- Newsletter was started in Early 1979

#### **4.1 December 1979**

- Meeting of executive committee was held at the residence of Dr. and Mrs. Inder K. Bhat, Baltimore on October 27. The following topics were discussed; "(1) The venue for the Shivratri celebration. (2) Completion of the new directory. (3) Formation of the regional chapters of the association be established to make the association more effective and to provide means of better communication and understanding at regional and eventually at national and international levels. Members of the community are therefore advised and encouraged to take an active part in the formation of local chapters of the association in the various regions of this country and abroad."

## KOA HISTORY

### KOA OVER THE YEARS

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## 5.0 YEAR 1980

### 5.1 March 1980

All India Kashmiri Samaj was formed at Allahabad under the leadership of Justice P.N. Bakshi. (AIKS sought the affiliation of KOA)

### 5.2 June 1980

- A picnic was held at Neerwood Lake, Washington, D.C on Memorial day week end by the members of the Association, organized by Mrs. Qasba.

*"About 30 members attended the picnic. It was great fun and I am sure everybody present enjoyed it. Thanks to Mrs. Qasba who took pains to organize the whole thing by herself."*

### 5.3 September 1980

- Justice Janki Nath Bhat's visit.

*" Justice Janki Nath Bhat while visiting the country said, "I feel happy to pen down a few lines for the News Letter started by our young men living abroad as a medium of social and collective life and possibly collective planning. ....Independence of India has been a boon for all Indians but it has proved a blessing in disguise for our people, because having been wisely and steadily squeezed out of our beautiful state by the secular popular government thereof, the young men of the community have made a mark in scientific and intellectual fields in the whole world and thus proved their worth and saved themselves from ignominy, frustration, dejection and pessimism consequent upon unemployment and political victimization.....I would appeal to them to devise ways and means of having more social contacts gatherings and within permissible distances celebrate some important functions and festivals collectively to keep track of all our people whether in India or abroad; set up some media of expressing their matters and problems, keep abreast of the events happening in their motherland and try to help less affluent and fortunate young men. "*

*(ASIDE)*

*"With this issue it will be the 6th issue of the News Letter in your hands since it was started one and a half years ago. While I am immensely pleased to see the improvement that we have made since the first issue, it is very discouraging and disheartening to see a cold response and lack of enthusiasm on the part of our members. Except for Miss Neelam Khushu who has done a beautiful work of designing, art work and printing of the News Letters and Mrs. Ratna Qasba who has been doing the work of dispatching, I .....must say that the response from the members has been absolutely none." Editor Dr. I.K. Bhat*

*"There are about 200 Kashmiri families in the United States. Out of these one third do not want to have any concern with the other members of the community.....The other one third probably do not want to get involved with anything but however do send their dues just as a formality and do not want to do any thing more than that. The remaining third however seems to be more eager and enthusiastic to have an association and more and more cultural functions and get-togethers and are really interested in doing something worthwhile for the community." Dr. I.K. Bhat*

*"In the last issue of the News Letter we had mentioned about the celebration of a picnic at Neerwood lake in which about 30 members of the association had participated. Following that we received some letters indicating that only a few members were taking advantage of the association funds. The Association wants to make it clear that at no time since the Association has been formed have its funds been utilized for these social and cultural purposes.....They have all been managed by private contributions...."*

## **KOA HISTORY**

### **KOA OVER THE YEARS**

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- 6th issue of the News Letter since it was started one and a half years ago. Editor Dr. I.K. Bhat's concern
- An Introduction to Spoken Kashmiri" (Part I) and a Glossary (Part II) by Brij Bihari Kachru of Urbana, Illinois

#### **5.4 December 1980**

- Scholarship announced Rs. 150 p/m by Dr. Mohini Kaushik. (Donor culture set in early)
- Annual Dues Received were \$983.40 in 1980-81



## KOA HISTORY

### KOA OVER THE YEARS

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## 6.0 YEAR 1981

### 6.1 March 1981

- Editor Dr. I.K. Bhat's note on News Letter entering its third year of publication

*"With this issue the News Letter has entered its third year of publication. The mere fact that we have come along this far explains our determination to continue our efforts to keep the flame of the Association glowing.....To all those who have helped me in this endeavour during these two years I am ever grateful." Editor Dr. I.K. Bhat*

- Shivratri Function at the home of Ratna & Dr. Girdhari Lal Hanjura of Reading PA on 7th

*Shivratri Function at the home of Ratna & Dr. Girdhari Lal Hanjura of Reading PA on 7th March 1981 had 40 families and 110 – 120 people present. Many people drove 7-8 hours to attend the function. This was till then the largest gathering of KPs in one place.*

- Secretary Dr. Inder Bhat's proposal

*Dr. Inder Bhat as Secretary proposed that the Association do more than create meeting points for its members. (Aside; At the meeting it was raised that some people may have a vested interest in starting such an association but the concerns were duly and respectfully answered)*

- President of the time: Dr. Mohini Kaushik
- Pran and Raj Tiku also volunteer to contribute Rs. 150 per month to meet educational expenses of needy and deserving Kashmiri student. (Educational assistance has remained the key form of support besides medical and other emergency help)
- Autar Mattoo's NAVREH Greetings (We continue to celebrate the Shivratri/ Navreh festivals in each Zone/ Chapter)

*"This is the time for me to wish all our community members a happy and healthy NAVREH. I suggest that we Kashmiris should exchange greetings with all our fellow Kashmiri friends and relatives all over the world on this New year day of ours to maintain our Kashmiri culture." Autar Mattoo MD.*

### 6.2 September 1981

- Dr. Shiban Warikoo of PA elected President

*"I am well aware of the fact that geographic location of all of us will be somewhat of a hindrance in making it a success. Therefore it is all the more essential to keep publishing the KOA News Letter. This news letter will be a link amongst us keeping us informed of what is going on in this society. That brings me to the concept of regional chapters. It is essential that we try to form regional chapters in metropolitan areas to which members from surrounding areas could gravitate.....Highlight of the year will of course be our annual Shivratri get together. ....In the coming year we plan to go ahead with getting our Association registered. ....After we have gained foothold and enough funds we aim to secure non profit status from the IRS for which we will require legal help.....Let us help these needy families on one on one basis. Even a little bit of help that is 10 or 20 dollars a month will go a long way in fulfilling their immediate needs.....At a later date our Association can take over this function when we are organized enough to do that..... At the end I would like to remind all of you that it is your own Association and not of some vested group in northeast corner of USA.....Please encourage your children to write..."*

- The new Directory of the Association presented (Connects national and international members with each other)

## KOA HISTORY

### KOA OVER THE YEARS

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*"The new Directory of the Association members is here and it is being sent to you along with this issue."*

## KOA HISTORY

### KOA OVER THE YEARS

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## 7.0 YEAR 1982

### 7.1 April 1982

- Editorial responsibility changed hands and the Newsletter office has actually moved, from Virginia to Maryland!

*"This new year the KOA Newsletter enters another chapter, that from foundation to consolidation. Not only has the editorial responsibility changed hands, the Newsletter office has actually moved, from Virginia to Maryland! We owe the present status and growth of this publication to conscientious, strenuous and single handed efforts of the former editor, Dr. Inder K. Bhat....."*

- Legal papers for registering the KOA as a non-profit Organization have finally been filed, due to personal efforts of Ratna Qasba

*In that hope, a campaign for raising funds for KOA has been made, initially by selecting a voluntary Committee comprising of Priti Khoshoo, NJ (Coordinator.....) Arun Dhar, PA; Yog Ganju, NY; Bansi Pandit, ILL; and Anupam Wali, MD. Suggestions are welcome for this fund-raising drive."*

- Voluntary Committee selected to campaign for raising funds for KOA
- Shivratri was celebrated in New Jersey on the night of February 27, 1982 at the residence of Nancy and Roop K. Wakhlu

*"Members came from Connecticut, New York, Washington D.C, Maryland and Pennsylvania. The ceremony started with a Puja. A story about Shivratri was recited to the children.....After a hearty dinner, a General Body meeting was held.....An idea to hold such largely attended functions, in future in a public place was floated. Mr. Arun Dhar of Philadelphia, PA has kindly agreed to make such an arrangement for a Summer Meet."*

- Dr. Chand K. Bhan, Ware, MA gives kudos to Mr. B.L. Bhat for his forthright article (Honestly Speaking", see December 1981 KOA Newsletter, ed).

*Dr. Chand K. Bhan, Ware, MA: " Kudos to Mr. B.L. Bhat for his forthright article (Honestly Speaking, see December 1981 KOA Newsletter, ed). I think he gave a solid representation of our actions, behavior and other traits. We must forget our deeper, personal problems and develop newer, brighter outlook to life. Let us wave off our insecurity and jealousy, become more integrated and less showy, and emulate good features of American attitudes. We need to form a joint front and KOA offers such a forum. Let us show our concern by strengthening our Association through our active participation."*

## KOA HISTORY

### KOA OVER THE YEARS

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## 8.0 YEAR 1983

### 8.1 June 1983

- Kashmiri Overseas Association has finally been incorporated in Maryland

*The preparation of legal papers for tax exempt status required the formulation of new Articles and By-Laws as the KOA constitution.*

- At the general body meeting held during the Shivratri celebration on March 5, 1983, in Maryland, details of the Articles and By-Laws were distributed.
- Five Board Members of KOA were elected, viz. Drs. I.K. Bhat, VA, A. Dhar, PA, G.L.Hanjura, PA, P.K. Qasba, MD, and S.K. Warikoo, MD
- Remarks of Chaman Lal Tiku, Srinagar, Kashmir

*"I got a chance to go through the KOA Newsletter.....Only issuance of a Newsletter is not enough, unless everybody takes a lively interest in the future of its community and their successors. I think that after the Overseas Association becomes strong and organized it can be instrumental in bringing cohesion amongst the Kashmiri society, which has disintegrated because of various factors. Whenever Kashmiris had to face onslaughts, the rejuvenating and restoring force came from outside. When Pathans annihilated the Kashmiri culture Shri Birdar had to seek outside help and when our immediate neighbor sent Kabalis who brutally massacred people India came as a savior. Since our society has become cankerous because of its socio-economic and geo-political problems and their dispersion has become inevitable, it is some of our own society members from the outside who can become the fore-runners of a New Revival.*

*We have not to accept our cultural heritage blindly. We have to change with the times and after logical and reasonable discussions evolve a new code that grants: needed vigor, and a cementing force, free from the evil traditions and practices. Our community should be like a wet nurse that can nurture its members and not only be a source of protection for the living but a consolidated Community that leaves behind a positive philosophy and culture for the future generations to inherit.*

## KOA HISTORY

### KOA OVER THE YEARS

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## 9.0 YEARS 1984-85

- **First KOA Summer Camp, July 4-7, 1984 at Lackawana State Park, Pennsylvania.**
- Excerpt from Martand in KOA Newsletter, August 1984

*"The attempted arson at Drabiyar and Kathlishwar temples on the Jhelum bank in the heart of the city on the night between August 23 and 24, 1984, follows almost immediately the release of the Press statement, detailing such happenings during the past three months, by All State Kashmiri Pandit Conference.*

*The unfortunate happening is sufficient proof, if any needed at all, that a sinister design is on to harass the minority community in Kashmir out of its wits on the one hand.....It seems the miscreants aided by antisocial, anti-national and secessionist forces and others working against the established order are ganging up and have chosen to make the minority community their target of attack.....If the miscreants succeed in creating a scare resulting in migrations, the phenomenon may have wider ramifications. ..."*

## 9.1 March 1985

- Membership earnings from March 1984 to Feb 1985 \$2086.03

## 9.2 April 1985

- An era is ending and a new one, hopefully more inspiring and revitalizing one, is entering for the KOA and its official organ, the KOA Newsletter.

*"Well the time to say good bye and thank you is here. Another era is ending and a new one, hopefully more inspiring and revitalizing one, is entering for the KOA and its official organ, the KOA Newsletter. The Newsletter idea originated in Maryland, in the shape and form that Inder K. Bhat gave it and who continued with it for several years, as a yeoman's service to KOA. Last few years we have done all that we possibly could to carry on the torch that Inder Bhat lighted. We nurtured it, improved it in our own way and attempted to make the KOA Newsletter more international. We have enjoyed every minute of it. We now pass on the torch to Michigan where Suman Hukku, the new editor resides and who will provide the new nucleus for the Newsletter....."*

- Presentation of plaques to Pradman and Ratna Qasba, and Surender and Mohini Nath Kaushak, both families of Maryland, for their meritorious and honorary services rendered towards establishing and incorporating the Kashmiri Overseas Association.

*"One of the attractive events was the presentation of plaques to Pradman and Ratna Qasba, and Surender and Mohini Nath Kaushak, both families of Maryland, for their meritorious and honorary services rendered towards establishing and incorporating the Kashmiri Overseas Association."*

- Observations on latest happenings in Kashmir by visiting from India, Mr. Janki Nath Bhat

*Visiting from India, Mr. Janki Nath Bhat; " It was a chance meeting that I had one evening last month with about 20 Kashmiri Pandit families in Washington D.C.....After I was introduced to the guests I had known some of them in my New Yearly days-they wanted to know all about the latest happenings in Kashmir. Some of them had received disturbing letters of the August incidents when some of the KP homes in Srinagar had been stoned and were anxious to know about the welfare of the community members in Kashmir. Having been a witness to these happenings myself and having expressed myself strongly against the break down of law and order in Kashmir I was able to brief them suitably and at the same time allay their fears. There was a general discussion on the future of this community especially the opportunities or*

## KOA HISTORY

### KOA OVER THE YEARS

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*lack of these for young educated KPs who are getting frustrated because of the discrimination suffered by them in jobs, admission to professional colleges and grant of licenses for new business. Some of the friends present who had been away from home for many years and understandably worried about the patent injustice done to the community by the successive Governments in power in Kashmir came out, if I may say so, with American remedies to the situation....."*

- **Second KOA Summer Camp July 4-7, 1985 at Brookhill Park, Wellsburg, West Virginia**

## KOA HISTORY

### KOA OVER THE YEARS

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## 10.0 YEAR 1986

### 10.1 January 1986

- **Miltsar** is born: KOA Newsletter has a name and what an appropriate name too MILTSAR...

*"Now that you have tasted our first cup of Kahwa it is time to get to business at hand. Congratulations; Our KOA Newsletter has a name and what an appropriate name too! MILTSAR...."*

- All Board Members must make an effort to set up KOA Chapters in various states. ....Several changes in by laws are needed in order to make mail ballot a success. Mr. Pandit was requested to prepare the instrument with appropriate language for the review by general membership. These changes will be implemented after General Body Meeting in March 1986.....

- Next KOA meeting to be held at San Francisco, CA during the last week of March 1986.

*"All Board Members must make an effort to set up KOA Chapters in various states. ....Several changes in by laws are needed in order to make mail ballot a success. Mr. Pandit was requested to prepare the instrument with appropriate language for the review by general membership. These changes will be implemented after General Body Meeting in March 1986.....Before adjournment, it was decided to have the next KOA meeting at San Francisco, CA during the last week of March 1986."*



## KOA HISTORY

### KOA OVER THE YEARS

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## 11.0 YEAR 1990

### 11.1 July 25, 1990

- Tragedy in Kashmir. Community gets into overdrive
- Adopt a Family (Sponsor a Child), Adopt a Student programs (Education Fund) launched by KOA. President Sh. Kanhya L. Kaul commits financial and other support to India based community organizations.
- Martyrs Families Recognition and Clothing Collection Drive
- A thought for a Kashmiri Pandit.
- Kanhya L. Kaul informs of List #1 of Biradari

*"We have published a list of Biradari donors in the enclosed issue of KOA update. It is our List #1. Many more people have sent in their donations since this list was compiled. Then there are those who have sent their donation the second time. Some members are sending smaller checks but on an on-going basis. More lists have to follow. Therefore, we shall compile a cumulative and complete list of all Biradari Donations received as of August 31 (Cut off date) and publish the same in the forthcoming issue of Miltsar."*

- Pandit Mohan Lal Kaul, Teacher, Harwan writes:

*"As a teacher I have been teaching the students of various classes. I lost my identity while teaching and I had become a part of the students. There was not a single house in Illaqua Phag , Srinagar where I did not force the students to move forward for a better future. My students gave me a lot of love for which I shall remain thankful throughout my life.*

*With this thing in view I and my family members did not migrate. On May 26 at about midnight, there was a knock at our door. We opened the window and came to know that there were two young men with weapons.*

*They swore in the name of God and Prophet that we will not be touched. We opened the door and after many questions and answers, we thought ourselves to be safe. They also told us to leave for Jammu for some time. On their way out, they rewarded me for my dedication and unselfish work of life with a bullet!..*

*Now I am helplessly struggling with my wound and fractured leg. Where are my students who are in thousands? Where are the people whom I loved? My eyes are full of tears when I think what I have done and what I got. The young men also swore that I was not a C.I.D. Then, why they shot at me? I want an answer."*

*"Young Muslim boys move about in the streets of Srinagar where Hindus live, hanging empty tin containers around their necks. They beat these as drums whenever they see a Kashmiri Hindu moving about. Wonder why they do it?"*

- Ashok Raina, Washington D.C gives update of rally in Washington, D.C to create an awareness about Kashmiri Hindus' cause, the other side of the Kashmir problem.

*"A rally of about 1300 people was held on Thursday, June 21 in Washington, D.C to create an awareness about Kashmiri Hindus' cause, the other side of the Kashmir problem. The rally was organized by people of Indian origin under the auspices of People for United India, with support from 25 other organizations. There was a strong showing of Kashmiri Pandits from metropolitan Washington area (over 70%) inspite of it being a working day. Most of the participants came from New York, New Jersey area."*

- Kanhya Lal Kaul urges members to participate in the political process and correspond with their representatives on issues which concern them.

# KOA HISTORY

## KOA OVER THE YEARS

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*"The KOA being a tax exempt charitable organization does not directly participate in political lobbying. However, members as citizens have a right and a duty to participate in the political process and correspond with their representatives on issues which concern them. KOA supports educational activities and dissemination of information among the US citizens and residents on any issue that concerns the Community."*

### 11.2 November 1990

- Site Visit by Dr. Shibani K. Warikoo

*"As we know, there has been mass exodus of KPs from Kashmir valley during the past ten months. ....KPs have come out, settled in Jammu, Delhi and other cities. Majority of them especially those from Srinagar city are staying with relatives or in rented rooms in Jammu and Delhi. Remaining ones, mostly from villages are staying in camps, commonly called "Migrant Camps." They have been deliberately designated as "migrants by the State Government. The conditions in the camps varies. Some are almost half decent but the living conditions in most of them are deplorable. There are tents in Nagrota, Udhampur, Talab Tillo (Jammu) and Houz Rani in Delhi to name a few. One can easily imagine the plight of these people in summer heat and in biting cold of incoming winter. Morale of the people, naturally is at its lowest as the future looks bleak to them."*

- K.L. Kaul motivates us to get along with each other

*"Let us get along with each other and the best way to do so is to go along at times. All of us are capable of having excellent ideas, but not all of them can be put to practice at the same time. Being such a small community, it is so easy for us to find common friends and relations in our contacts with each other.*

*That leads to both a quick recovery of mutual shortcomings and faults, and also spontaneous warmth and mutual respect. To emphasize and manifest the latter in our dealings with each other is being a true KP. Let us be positive and practice it, and spread a little more LOL amongst us."*

*"The KOA came into being essentially to help KPs in US to stay in touch with each other and to provide a no-host environment for socializing as KPs.....Our roots were safe and well preserved by our people in the Valley for us to run to. We had no fear of extinction. However, the situation has drastically changed now, and if allowed to prevail, it is fraught with great danger to our survival as KPs not only in North America but in India as well.*

- Pat Fotedar on Clothing Drive

*"I am happy to report to you that as a result of your efforts and cooperation we were able to ship 235 boxes of clothing weighing a total of 3000 kg....is now in the hands of Kashmiri Samiti. They plan to distribute the clothes in refugee camps in Jammu just as soon as possible....This clothing drive was a tremendous undertaking and could not have been successful without the help of.....Neelam Wali of MA, Vijaya Chowdury of California...., Ramesh Qasba...., Hiralal Nakhasi and Lalit Wanchoo..., Bal and Sarita Kaul.....all Chapter Presidents.....National Federation of Indo-American Association....Mr. Janaki Ganju...Mr. A.K. Fotedar and Mr. C.L. Gadoo in India....KOA President Mr. K.L. Kaul... Air India... all of you who donated....*

## KOA HISTORY

### KOA OVER THE YEARS

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#### 12.0 YEAR 1992

- More than \$100,000 raised and sent to displaced community members in India.
- Programs like Sponsor a Child, Education Fund gain strength
- Clothing drive is hugely successful
- Organized campaign to champion KP rights is launched

*The sad and unfortunate events of 1992 brought the entire community together like never before. From providing immediate succor to the internally displaced families to launching a grassroots campaign for championing KP rights, the KOA member community answered the diverse needs of the times.*

## **KOA HISTORY**

### **KOA OVER THE YEARS**

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#### **13.0 YEARS 1993-94**

- Purchase of Medical Van for refugees in Jammu (\$18000) and was handed over to Panun Kashmir Foundation.
- By-laws were revised to accommodate the entire US-based community by creating 10 zones.
- First KOA Calendar was created and mailed to all dues-paying members.

## **KOA HISTORY**

### **KOA OVER THE YEARS**

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#### **14.0 YEARS 1995-1996**

- Arrangements were made with Delhi Samiti so that KOA members could receive 'Koshur Samachar' at a subsidized rate.
- Supported milk for babies program through Panun Kashmir Foundation in Jammu.
- Persuasion of US-based community physicians to visit camps twice a week using the medical van purchased with KOA funds.
- Published KOA Directory with input from international organizations and funding for the directory were primarily raised from Citi Bank. These directories were mailed to Canada, United Kingdom, and Australia.
- New Jantri (by Jotshi Prem Nath) were mailed directly to all dues-paid members of KOA from Jammu on the Navreh.
- Adopted Educational Assistance program lead by Dr Tej Nath Kaul.
- Provided sewing machines to women who joined the cloth stitching training program at refugee camps in Jammu.
- President and Secretary attended Northern California (Zone 9) and Southern California (Zone 10) community functions.
- Revised the KOA by-laws that were approved by the general body. The revisions included change in the requirement for the President's position that deleted the requirement of having served as one of the directors of the organization.

## KOA HISTORY

### KOA OVER THE YEARS

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#### 15.0 YEARS 1997-2000

- Initiated effort to coordinate activities with KP organizations in Canada, United Kingdom and Australia. Established links with KP communities in Malaysia, Singapore, and Hong Kong.
- Published KOA Calendar of 12 pictures of temples in Kashmir with coordination with KP organizations in Canada and United Kingdom. Calendars were mailed to all the members in USA irrespective of their membership status and to Canada and UK. Funds were raised from the community members and organizations owned by community members by sponsoring a page of the calendar.
- Held two town hall meetings to reach out to membership and gather community input. One was held in New Jersey and other in San Jose, CA. Each meeting was attended by over 50 people and summaries were published in the KOA newsletter KPI International.
- KOA camps were held with numbers ranging from 300 to 500 people attending. From KOA Camp of 2000, initiated advanced payment for the people attending the camp and over 450 people attended that camp. In KOA camp held at Hershey in 1998, Congressman Frank Pallone joined the Haven and was gifted with a three volumes of Spoken Kashmiri by Brij Kachru and a *khos*.
- Printed a bhajan book, "Poozai Poshe" that included popular Kashmiri bhajans and leelas that was distributed free to dues paying members of the organization. The bhajans were written in Devnagri and Roman fonts. Total of 1000 copies were printed in India and funding for this project came from a single donor, Dr Lokesh and Malini Bazaz of VA.
- Adopted Support a Child Program lead by Sh. Pran Kaul of CA that supported children under 18 years of age living in the refugee camps in Jammu. During these four years, the number of children supported under this program ranged from 250 to 300 per year with a support of \$225 per year.
- Supported Educational Assistance program lead by Dr Tej Nath Kaul of NY that supported refugee's college going children with an assistance of \$350 to \$500 per student per year. The number of students supported under this program was over 250 per year.
- Raised \$5000 to support Jawans of Kargil War that was delivered to Indian Prime Minister's Relief Fund, Government of India.
- Co-sponsored refugee's studies undertaken by the community students in USA. These students went to Delhi and Jammu to cover refugees' life their problems related to health and education.
- Sponsored operational costs of Rishi Memorial School in Udhampur, Jammu on quarter basis after receiving financial statements. School progressed from tens of students to hundreds of students and was accredited as a high school.
- Sponsored construction of 32 bathrooms in the refugee camps in Jammu with Young's India. All bathrooms were completed as per schedule and one of the KOA's director visited Jammu and verified such construction. KOA paid one third of the total cost of the construction and rest of the cost came from UNICEF and the camp residents.

## KOA HISTORY

### KOA OVER THE YEARS

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- Sponsored a fund raising activity for orphans in collaboration with Young's India. Monies raised were paid to an orphanage.
- KOA sponsored the production of audio cassettes of Kashmiri songs with Arti Tiku titled as 'Maani Kamna'. One thousand copies of the tape was produced in India and 400 copies were sold in India while as 600 copies were sold in England and USA. Monies raised from the sale of these tapes were used for the Educational Assistance and Support a Child programs. This project was fully supported by a single donor, Sh. Suresh and Bhavna Kilam, of Singapore.
- Met with U.S. Assistant Secretary of State for South Asia Karl Inderforth, Congressman Frank Pallone, Indian Ambassador Naresh Chandra, Jammu and Kashmir Chief Minister Farooq Abdullah, and US AID India Programs Coordinator to discuss the plight of Kashmir Pandit refugees in India.
- Organized a meeting of all the KP social organizations world-wide in New Delhi with the help of Sh. C.L. Gadoo, President Kashmiri Samiti Delhi. Meeting was held at Kashmiri Samiti, New Delhi Office that was attended by representatives of KP organizations located in India and also from UK, Canada, and USA. During this full day meeting needs of the Kashmir Pandit community in exile were discussed to aid in developing programs to meet such needs.
- Established two KOA internet websites to provide details of the organization and KP socio-cultural and religious information. Also established e-group **kpnet** to facilitate discussion and communication within the community. These services were provided with the resources support of Dr. Ashok Kaul of PA.
- Sponsored KP Martyr's Day across all the Zones by pledging \$250 per Zone per year. Various Zone held this day by feeding homeless people at various shelters.
- Started providing KOA Souvenirs to the camp participants from 1997 at the East Coast Camp, West Coast Camp, and Camp held in TX.
- Started a program of recognizing community members for their contributions as a volunteer for the organization in the field of culture, social, and religious awareness.
- KOA received \$10,000 donations from National Federation of Indian Association President Subash Razdan of GA and sponsored 20 students for Education Assistance Program.
- KOA Received \$14,000 donations from Sh. Rattan Lal Khosa of Khosa Foundation for supporting more than 25 students under Education Assistance Program.



## KOA HISTORY

### KOA OVER THE YEARS

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## 16.0 YEARS 2001-2004

- **Youth Representation on KOA Board:** Initiated representation of KP youth on KOA board. Two slots were created for youth representation. Eric (Jaani) Kaul and Dhiraj Bakaya represented youth voice on the KOA board.
- **Non-Voting Positions on KOA Board:** Following non-voting positions were created on the board to make KOA more vibrant & responsive.
  - Cultural Secretary: Arti Kaul of MA served in this capacity
  - Media/Out-reach Secretary: Vijay Parimoo of NY served in this capacity
  - KOA Official Spokes Person: Arun Koul of MA served in this capacity
  - Past President: For sake of continuity, the immediate past president of KOA was invited to attend meetings. Lalit Wanchoo of MD served in this capacity.
- **Welcome Packages:** Initiated to put together a Welcome Package for new immigrants and also put together a welcome package for newly elected board officials defining their role and to bring them up to speed on Boards workings. New Member form and membership renewal/update forums were also updated to better serve our members. Membership structure was examined and suggested changes were incorporated. KOA's Sponsorship of events was examined and a criterion was developed as a uniform code of conduct.
- **Account Audit & Tax Filing:** Accounts were audited annually. Tax filing was brought up-to-date and filed on regular basis and on time. All KOA programs in place were run on basis of "Zero Overhead" meaning all funds raised were spent on the purpose it was given for.
- **KOA Logo & Copyright:** KOA's current logo was developed in 2001 and was copyrighted in 2002.
- **Meeting Dignitaries':** In order to keep Indian & US leadership informed about the plight of Kashmiri Hindus, KOA delegations met with L.K. Advani (Indian Home Minister) Jan 13, 2002; US Congressman James P McGovern Sept 28, 2002; S.K. Sinha (Governor J&K) May 16, 2003; and with the Internal security Advisor J.N. Dixit in the government of Manmohan Singh in 2004. Also, made presentations to New Hampshire Senators and Congressmen.
- **Special Recognition to KOA:** The Prime Minister of India Shri Atal Bihari Vajpayee at a public meeting organized by the office of Ambassador-at-large for NRI's on September 21, 2003 at Jacob Jahvist Convention Center, NY recognized KOA. Twenty such organizations from North America were recognized for their contribution to

## KOA HISTORY

### KOA OVER THE YEARS

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promote India and Indo-American interests in culture, philanthropic and other spheres.

- **Screening of Movie Sheen:** Took permission from the movie producer & director Ashok Pandit to show his movie "Sheen" & "The world remained Silent." The programs were held in Atlanta (Dijjotam Raina) and Los Angeles Area (Jyoti Razdan) to showcase the plight of Kashmiri Hindus and raise funds for KOA programs.
- **KOA Websites:** KOA already had two websites; efforts were put in place to update these websites and to create new dynamic user-friendly and interactive websites. Encouraged and promoted use of "Matrimonial Pages" on our website to benefit our members.
- **E-Forums:** E-groups for Zones: An e-group was created for each of the ten KOA zones. These e-groups were unmoderated for open communication at the zonal level. The coordination of the group was left to the local zonal representative. Additionally, KOAUSA e-group was created for communication from the KOA executive to members.
- **Youth E-group:** A communication channel for KP youth managed and coordinated by the youth only.
- **Newsletters:** Newsletters were published on regular basis (once every three months) and mailed to all members with Shri G.N Raina as chief editor and Deepak Ganju of FL as the publisher.
- **Magazine:** A magazine "Kasheer" was started in 2003 on bi-annual basis with Maharaj Kaul of NY as the chief editor and Deepak Ganju of FL as the publisher. Inaugural issue was launched in 2003 with all articles from our members. This magazine reflected the aspirations of KP's all over the world to preserve & promote their culture & heritage.
- **KOA Koshur Calendar:** Produced annually the KOA Calendar was produced in coordination with KP organizations in Canada and United Kingdom. Calendars were mailed to all members in USA irrespective of their membership status and to Canada and UK, Funds were raised from the community members and organizations owned by community members by sponsoring a page of the calendar.
- **KOA Directory:** Published KOA directory in 2002 and 2004 with information/representation from most countries with KP associations outside of India.

## KOA HISTORY

### KOA OVER THE YEARS

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It was a coordinated effort. These directories were mailed to all our members in the USA and also shared with KP associations in Canada, United Kingdom, and Australia.

- **Book Launch:** In 2003, KOA launched a book titled, "Destruction & Injustice" a story of Kashmir problem describing the tribulations of Kashmiri Pandits. The book was sent to all Congressmen & Senator's in the USA and also given to Indian political leaders and government officials. The book was also made available to our members in the USA, Canada & U.K.
- **Exhibit on KP Genocide:** In 2003, KOA supported production of an exhibit on KP genocide. KOA raised funds to support Francisco Gautier to put together an exhibit, "Terrorism Unleashed". It presented the story of KP Exodus.
- **New Year & Diwali Cards:** Beginning 2002 Diwali & New Year's cards were produced and mailed to all members. These cards were developed by children from refugee camps in Jammu. These cards were used to promote membership & fundraising for KOA.
- **KP Retirement Colony:** An initiative to develop a Kashmiri colony, " Little Kashmir" in the North Port Area, FL was initiated by KOA and all the logistics support was provided by Ravi Munshi of FL.
- **Observing KP Martyr's Day:** Since 2001, KOA promoted and started observing September 14 as KP Martyr's Day. Hawan's were performed by various chapters, non-perishable goods were donated to homeless or temples and by observing silence in the memory of out martyr's and by wearing black ribbons on that day.
- **Youth Language & Culture Camp:** First ever youth culture/language camp was held in 2001 at American University, Washington D.C. area. It was a 10 day camp organized by Komal Bazaz & Sonal Bakaya. With the support of the local community, Professor Kachru of IL and Professor Ashok Koul of RI thirty four KP youth benefited from this camp. This tradition was continued and in 2002 it was held in DC area organized by Sumi Nakhasi & Preeti Wali. In 2003 the youth camps were held in Providence RI (Jaani Kaul organizer) and Los Angeles, CA (Seema Mattoo organizer) respectively. And in 2004 it was held in Chicago, IL (Neena Sapru Organizer).
- **Sunday Schools for KP Youth:** Sunday schools was initiated in Boston, MA and supported in Bay area, CA.

## KOA HISTORY

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- **Scholarship for College bound KP Youth:** In the USA: In 2002, KOA adopted to incorporate onetime achievement award for KP college bound youth living in the USA. A committee was established with Professor H.L. Koul of MI as its coordinator.
- **KOA Scholar Program:** Initiated writing contests for three youth divisions- Junior (under 14); Senior (under 19) and Young Adult (under 30). A committee was put in place with youth representation to coordinate this program. Awards were given to participants.
- **Coordinating KP YOUTH visits to India:** Supported & coordinated the efforts of our youth who showed interest in refugee's studies. These students went to Jammu KP refugee camps to cover refugees' life their problems related to health and education.
- **KP Youth Group:** An initiative of KOA to unite KP Youth was launched in 2002 to promote social interaction and open lines of communication among our youth. KP youth e-form was a result of this initiative.
- **Coordination with Worldwide KP Organizations:** Initiated effort to coordinate activities with KP organizations in India (all states) Canada, United Kingdom, Australia, Malaysia, Singapore, Hong Kong and Japan. A list of KP organizations worldwide was put together to build contacts in an attempt to forge partnerships in serving KP community and preserving & promoting its culture v& heritage.
- **Symposium on Kashmir:** Held one in 2001 in NJ where all KP members and Non-Kashmiris were invited. The aim of the symposium was to educate participants about the plight of Kashmiri Hindus as a result of forced exodus from Kashmir. The other one was held in 2004 in Boston, MA where Dr. Subramanian Swami was the chief guest. Also, a seminar was organized in Jammu University in 2003 which was attended by the Governor, DIG police and other dignitaries.
- **KOA Regional & Annual Camps:** Regional camps were promoted & supported in TX, CA, IL and KOA annual camp was held on regular basis on July 4<sup>th</sup> weekend (2001 -> Hersey, PA, 2002 -> Modus, CT, 2003 -> Modus, CT, 2004 -> PA) with 350 to 450 people attending.
- **Inviting Artists from India:** With Board's concurrence, initiated to bring artists, social activists, organization heads etc., to the USA. In 2001 invited Virender Quazi (Shaivism) who toured 7 cities in the US; 2002 invited Nirja Pandit (Singer) who toured 8 US cities & Canada; 2003 Kailash Mehra (singer) who toured 13 US cities; 2004 invited Krishna Bhan (president KP Association UK). Bhajan Sopori & Abhay

## KOA HISTORY

### KOA OVER THE YEARS

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Sopori (Santoor Maestros) who were touring the USA on their own also performed for KOA membership in various places. Organized programs for KP Sabha Bangalore President (Ramesh Mattoo & his associate Ashok Mattoo) who toured the USA to fundraise for the construction of Kashmir Bhawan at Bangalore.

- **Production of Bhajan CD's:** KOA sponsored the production of CD's of Kashmiri bhajans with Kailash Mehra. Five hundred copies of the CD titled as 'Poozai Posh Volume 1' were produced in 2003 which were distributed among members in Canada, England and USA. In 2004, in collaboration with Kailash Mehra, produced "Poozai Posh Volume 2 and again distributed it among members.
- **Funds to Zones:** Funds from central KOA body to all zones was established in 2002. Funds were given for local activities as a percentage of annual membership coming from the zone. Monies were provided to support local chapter activities. This tradition continues.
- **Membership Survey:** A survey of KOA membership was conducted to improve services and to meet the expectations of our members. Findings from the survey were incorporated.
- **Support-a-Child Program** led by Pran Kaul of CA: Continued support to refugee children under 18 years of age living in the refugee camps in Jammu. During these four years number of children supported under this program ranged from 250 to 300 per year with a support of \$250 per year.
- **Educational Assistance Program** lead by Dr Tej Nath Kaul of NY: Continued support to refugee's college age children with an assistance of \$350 to \$500 per student per year. Number of students supported under this program over 250 per year.
- **Effort to Develop Alumni Database for the Beneficiaries of KOA's Education Fund:** An effort was put in place to develop a directory of all those students who graduated with a professional degree utilizing KOA funds. The idea was to keep them connected with the program so that they could mentor others and also contribute towards the program.
- **Brochures:** Put together Program brochure for S-A-C & EF programs to be used as marketing materials for fundraising.
- **Rishi School in Udhampur:** Supported operational costs of Rishi School in Udhampur, Jammu. Supported their efforts to grow into a high school.

## KOA HISTORY

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- **Medical Fund:** Was established in 2002 with Maharaj Kaul of NY as its coordinator. In the very first year \$7,300 were distributed to the needy in India.
- **Help to Needy:** A fund was established to help the families of victims of accidental deaths etc. in India.
- **Fundraising for Natural Calamities:** Funds were raised from time to time to help the victims of natural calamities in India. For the Gujrat earthquake \$8900 was raised and sent through CARE International.
- **Assistance with Board Exams:** A fund was created to help the children of needy families who were not covered through our S-A-C program. Through this fund we paid for their board exams.
- **Liaison Office in Jammu & Delhi:** KOA opened a liaison office in Jammu & New Delhi to help coordinate our programs with Jammu Sabha & KSD & AIKS.
- **Fundraising to help the victims of Nadimarg Massacre:** Funds were raised for the resulting refugees who were settled in Jammu camps and these funds were utilized for their initial set-up.
- **Muthi Aqua Guard:** An Aqua guard was provided to a school to provide drinking water to children from Muthi camp at Rs.25k to save children from jaundice
- **Wedding Assistance:** Funds were raised from membership to provide assistance to KP families to marry their daughters as their income fell below poverty line.
- **Social Condition:** Funds were raised to support certain families and individuals who had no other support from their families and were in a miserable condition.
- **Support to Women:** Support some community women as their families were undergoing tough times.
- **Organized Meeting of KP Organizations:** Organized a meeting of all KP social organizations world-wide in Jammu with the help of Jammu Sabha & our liaison officer Vivek Raina. Meeting was held at Kashmir Tourism Conference Center, Jammu and attended by representatives of KP organizations located in India. During this full

## KOA HISTORY

### KOA OVER THE YEARS

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day meeting needs of Kashmir Pandit community in exile were discussed to aid in developing programs to meet such needs.

- **Sein Kasheer:** A cultural program was organized in Jammu to showcase the plight of KP living in refugee camps. The Governor of J&K State Sh S.K. Sinha and the Deputy Chief Minister Mr. Dogra were the chief guests. This program was produced under the patronage of Music composer Shri Krishan Langoo.
- **Preserving Kashmiri Music & Heritage:** A program was approved by the board to preserve the history of Kashmiri Hindu Music which has its roots in Vedas. Sh Bhajan Sopory was assigned to develop literature and produce music by training talented community children and utilizing their talents for producing a CD.

**KOA HISTORY**  
**KOA OVER THE YEARS**

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**17.0 YEARS 2005-2006**

Coming soon.



## KOA HISTORY

### KOA OVER THE YEARS

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## 18.0 YEARS 2007-2008

- "Back to Zone Funds" - 20% of Membership fee from the previous year given back to zones to cover for the expenses for their local functions
- Letter of Support to World Brahman Foundation (WBF) Convention
- Pilot Project for Milk Supply for KP Refugee Children in refugee camps at Jammu
- Code of Conduct resolution passed for
  - Board Members' phone-meeting once every two months
  - Board Members' face-to-face meeting once every year
  - Steps to take if Board Members were threatened
- Transferring unspent funds from one account head to another, only after due permission from the donors
- Continuation of India-based programs Support a Child (SAC), Educational Assistance Program (EAP), Medical Fund, Sharda Peeth Rishi Model School at Udhampur
- Salary raises for Sharda Peeth Rishi Model school staff
- KOA Achievements awards given to US-based college-bound and meritorious students
- KOA Calendars for each year
- KOA Directory
- Appointed new BLRC team with Sh. JB Kaul as its chairperson, to work on modifications of the KOA Bylaws
- Wrote the first draft of Standard Operating Procedures (SOP)
- New projects launched:
  - **Transition Made Easy:** Created a "welcome package" – a booklet to make transition to USA easy for all those who travel to US
  - **Kashmiri Welfare Initiative (KWI):** The philanthropic aim of this program was to promote the development and well-being of Kashmiri children and families:
    - Family Assistance: Ten Families
    - Vocational Training / Education:
      - Women's Craft Center
      - Computer Training at NIIT
      - Educational Coaching
- Conducted two separate East Coast camps:
  - Held fund-raising events to raise funds for KOA programs
  - Invited artistes from India like Pandit Bhajan Sopori, Sh. Abhay Sopori, and Smt. Neerja Pandit

## KOA HISTORY

### KOA OVER THE YEARS

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#### 19.0 YEARS 2009-2010

- Three (3) Youth Directors inducted in the board - Meghana Dhar, Varun Razdan and Sreyashe Dhar.
- 410 people attended the East coast camp and \$50,000 raised for various programs.
- KOA organized West Coast Camp started for the first time on Labor day which was organized at Mt. Shasta, CA and attended by over 200 people and \$20,000 raised for various KOA programs.
- New Youth Singer Deepali Wattal invited to perform at both the camps.
- KOA was awarded *Sharda Samman* by Panun Kashmir at the 3rd World Kashmiri Conference. Their announcement was made in 2008.
- Membership increased with over 15 life members added.
- Renewed the membership with AIKS.
- Represented KOA in the World KP conference held in New Delhi.
- *Aman Kachroo's Fund* established, and Ravi Tikoo ji appointed as its program director.
- *Kashmir Heritage* program launched, and Vijay Dhar appointed the program director.
- Association with APMCC lead by Vinod Pandit established. Vijay Dhar visited various Kashmiri heritage site under this program. Praduman Tickoo visited various Temple sites in Kashmir and donated money to KP families living in Kashmir.
- *Religious Awareness* program launched, and appointed Prof. Omanand Koul as its program director.
- Worked on Project for updating the By Laws – Great work by Sh. JB Kaul Ji and the team.

**KOA HISTORY**  
**KOA OVER THE YEARS**

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**20.0 YEARS 2011-2012**

Coming soon.

## **KOA HISTORY**

### **KOA OVER THE YEARS**

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#### **21.0 YEARS 2013-2014**

- Most challenging time in the history of KOA to build trust between KOA and its members.
- Cohesive KOA Board and Executive embarked on the mission and successfully restored trust.
- Highest level of transparency – Board meetings opened to members, all financial transactions after KOA Board's approval, President waived his spending power.
- Compartmentalized KOA into sub units for higher deliverability – KOA Healthcare, KOA Entrepreneur, KOA Nextgen for youth, KOA India outreach, etc.
- Collaboration with KNECT to avoid redundancy.
- Collaboration with AIKS in India.
- KOA was the front runner organization with AIKS to initiate massive humanitarian outreach as flood relief to its community members in Srinagar in 2014.
- Involved non-Kashmiri Pundit organizations for fundraising for community benefits.
- Set pace for increased KOA regular and life membership.
- Successfully organized a US Book Tour of Rahul Pandita to create awareness about this exiled community in USA.
- Successfully organized KOA camps both in East Coast and West Coast.
- Held regular KOA Board meetings on a monthly basis without a break.
- Held General Body Meetings at regular intervals as per KOA Bylaws.
- Distributed English janthri and KOA Directory to KOA members a part of membership benefit.

## KOA HISTORY

### KOA OVER THE YEARS

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## 22.0 YEARS 2015-2016

- **"Back to Zone Funds" approved again** - 20% of Membership fee from the previous year given back to zones to cover for the expenses for their local functions
- **Continuation of India-based programs** Support a Child (SAC), Educational Assistance Program (EAP), Medical Fund (in coordination with KMECT team in India), Help to the Needy (Wedding assistance)
- **KOA Achievements awards** given to US-based college-bound and meritorious students
- KOA Calendars for each year (with English Jantri and KreeI patch)
- KOA Directory
- Conducted an election to get modifications to the KOA Bylaws (work done during 2013-2014) approved - the general body did not approve the changes.
- New program approved:
  - **Transformation:** An existing program, now managed by KOA, the purpose of which is to integrate community through common celebrations of at least one of the many festivals that Kashmiris across Kashmir celebrated together, and also to impart the knowledge about our Dharma traditions and rituals. Celebrated 1000 year anniversary of Abhinavagupta and performed the Jyeshtha Ashtami Havan. There was a special lecture/workshop by the world renowned **Prof. Navjivan Rastogi**, Former Professor & Head of the Department of Sanskrit, and Hony. Director, Abhinavagupta Institute of Aesthetics & Saiva Philosophy, Lucknow University.
- Conducted two separate East Coast camps and two separate West Coast camps:
  - Held fund-raising events to raise funds for KOA programs
  - Invited artiste from India, Smt. Kailash Mehra Sadhu, who gave concerts at the two camps in 2016, and all the zones.
  - Attendance at the East Coast camp (575) in 2016 broke all previous attendance records.
- Created several social media platforms:
  - YAHOOGROUP: <https://groups.yahoo.com/neo/groups/koahealthcare/info>
  - TWITTER: <http://twitter.com/KOAorg>
  - YOUTUBE: <http://www.youtube.com/user/sathyuk>
  - FACEBOOK PAGES:
    - KOA: <http://www.facebook.com/groups/koausa>
    - Youth: <https://www.facebook.com/groups/koayouth>
    - Healthcare Network: <https://www.facebook.com/groups/koahealthcare>
    - Entrepreneurs: <https://www.facebook.com/groups/koaentrepreneurs>
  - LINKEDIN FOCUS GROUPS:
    - KOA Healthcare Partners Focus Group: <https://www.linkedin.com/groups/8559527>
    - KOA Technology Focus Group: <https://www.linkedin.com/groups/8559541>
    - KOA Entrepreneur Focus Group: <https://www.linkedin.com/groups/8559545>

## KOA HISTORY

### KOA OVER THE YEARS

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- Established platform for the following functional programs:
  - **KOA Healthcare Network**
    - Created a database of community healthcare professionals in USA that would render second opinion to community members using such platforms as yahoogroups, facebook group and whatsapp.
    - Identified key projects that could benefit our community and KOA in long run.
  - **KOA Youth Initiative**
    - Established KOA Youth chapter in each zone with its zonal representative
    - Conducted such activities as:
      - Invited to board meetings to convey youth perspective to the directors
      - **Live streaming** of Koshur language and culture classes from Zone 4 and Zone 7
      - **Kath-e-Baath**: Showcase youth talent, ideas and discussion
      - **Sharadapeeth**: Discover history, heritage, values, culture and religion of Kashmir through lectures by experts
      - **Kaar-Baar**: This mentorship program aims to create a impactful professional relationship between KPs. Mentors established in their field of work (law, business, medicine, engineering, IT, teaching, etc.) will provide academic advice, job recommendations and opportunities, and tips to KP youth via a YouTube livestream. A panel of KP youth members will then do an interactive Q&A with the mentor. This mentorship program creates an impactful professional relationship between KPs. Mentors established in their field of work (law, business, medicine, engineering, IT, teaching, etc.) provide academic advice, job recommendations/opportunities, and tips to KP youth via a YouTube livestream. A panel of KP youth members do an interactive Q&A with the mentor.
- **Life membership package approved** - benefits to dues-paying yearly members (family, senior, single) and the following benefits to LIFE members:
  - A membership certificate,
  - A laminated membership card,
  - A 15% discount on all KOA-related activities, and
  - a token of appreciation
- Membership and revenue generated increased double-fold
- **Number of life members in 2016 was at a record high – 74, and 100 total in the years 2015 and 2016 combined.**
- **Formed KOA Appreciation Societies** to recognize the donors for their generous support of our mission and programs.
- **To enhance KOA Membership experience**, KOA initiated the following projects for the dues-paying members:
  - Published second edition of *Poozai Posh* Bhajan Book
  - *Festivals of Kashmiri Pandits* written by Sh. Omanand Koul

## KOA HISTORY

### KOA OVER THE YEARS

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- Writeups, audio and video clips on KP heritage on a 8GB Flash Drive
- **Standard Operating Procedures (SOP) Document, version 2 unanimously approved** by the board
- **KOA Youth Fund launched** for money to be raised exclusively for the youth activities
- **Contest for Youth Talent and Kids Arts held.**
- **Various publications launched:**
  - KOA At A Glance
  - KOA History
  - KOA Programs & Projects
  - KOA Accounts Management
  - KOA Achievement Award
  - KOA Oversight for India-bound Programs
  - KOA EAP
  - KOA SAC
  - KOA Medical Fund
  - KOA India Outreach
  - KOA Flood Relief
  - KOA Membership Drive
  - KOA Youth Initiative
  - KOA Healthcare Network
  - KOA Entrepreneurship
  - KOA Transformations
  - Poozai Posh – Version 2
  - KP Festivals
  - KOA IT project
  - KOA Website Requirements
  - SOP document
  - KOA Directory

## KOA HISTORY

### KOA OVER THE YEARS

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## 23.0 YEARS 2017-2020

- **KOA Program Leads:** Minimum of two were approved as team leads for each KOA led effort with an option of additional team members as required
- KOA Advisory Committee formed
- Digitalized KOA newsletter (cost savings & member preference)
- Back-to-zone funds discontinued: KOA holds all Life Membership fees as security for the organization in fixed deposit. Back to zone funds were calculated as a percentage (20%) from the membership fees collected by the zone for the year to help fund some of their local functions. Although the funds may not significantly contribute to smaller zonal functions, the funds also don't suffice the cost of "Life Membership" in the long term due to low returns on fixed deposits.
- Outside CPA hired to audit KOA Finances and make the organization IRA compliant
- MOU with Sharika Trust to help locally with KOA EAP & SAP program.
- Application website built for the EAP and SAP program.
- Consolidated the guidelines to post in KOA public forums sections 20.1.1 (KOAUSA Forum) and 20.1.2(KOA ZOnal Forums) of SOP(Standard Operating Procedure) for better clarity including and not limited to social media, Yahoo groups, Google groups. The same shall apply for members and non-members
- Youth representative invited to all KOA board meetings as the youth members/programs increased.
- Standard Operating Procedure document (SOP) led by SOP team
- IT team Created
- Actively participating to educate the US community and youth about abrogation of Article 370 and 35A
- Capitol Hill Briefing to the US congress about Kashmir history
- Letter to Lancet Journal to put forward KP view on abrogation of article 370
- Letter to Tom Lantos US congressman to highlight KP exodus and atrocities that led to the exodus
- KOA President (Shakun Malik), Secretary (Amrita Kar) , Zone 5 director (Anita Kaul) and Youth Director (Nisha Quasba) were the part of KP delegation to meet Indian Prime Minister Mr. Narindra Modi. A book of memorandum with letters from the members and request for help for our members still living in refugee camps for their settlement and healthcare.



## 24.0 Sponsor A Child (SAC) Program

Sunil Fotedar

November 12, 2020

The refugee camps in Jammu and Kashmir housed thousands of Kashmiri Pandits (KPs) soon after getting displaced from their homes as a direct result of the Islamic militancy in the valley in early 1990s. This tragedy resulted in children being denied the opportunities that we take for granted. Since 1997, the Kashmiri Overseas Association, USA (KOA) has implemented the *Sponsor-A-Child Program* (SAC), sometimes referred to as *Support-A-Child*, to provide educational opportunities to the children directly affected by the tragedy. Program Details are provided at the following location:

<http://koausa.org/site/programs/sponsor-a-child-sac/>

### History

During 1995 KOA Annual Camp at Moodus, Connecticut, Sh. (late) Piaralal Qusba

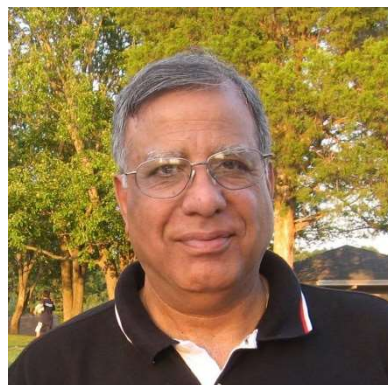


(Connecticut) circulated a list of KP children living in refugee camps at Jammu who were under 18 years and needed financial support. He requested camp attendees to sponsor one or more children and send money to the selected children directly. KOA suggested to have this effort coordinated by a person so that all the children were financially supported.

Piaralal ji provided a list of needy kids to me in 1996 to scan their pictures for the KOA website that I have placed at the following web location:

[http://koausa.org/Sponsor/sponsor\\_pictures.html](http://koausa.org/Sponsor/sponsor_pictures.html)

It was in 1996 that Mr. Pran Kaul (California) on an individual basis volunteered to coordinate this effort and was able to raise money to support 36 children from the list. At the time KOA also had a program for a few years of providing milk to children in the Jammu refugee



## KOA HISTORY

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camps through Panun Kashmir Foundation. In 1996, milk support program discontinued after the PK split. KOA wanted to redirect milk program and in 1997, during Sh. Lalit Wanchoo's (Maryland) tenure as KOA President, KOA contacted Pran ji with the suggestion of running this program as a KOA program so that we could sponsor as many as children possible. Pran ji agreed and KOA established the *Sponsor A Child* (SAC) program with the guidelines for the beneficiaries and sponsors. KOA President requested all the Board members to seek sponsorship of a minimum of 10

children from each zone and thus KOA was successful in sponsoring close to 200 children in 1998, from Kindergarten to 12<sup>th</sup> grade. In 1999, KOA created *Save A Smile* program that included *Sponsor a Child* and *Educational Assistance Program* (EAP) under this program.

Pran ji served as the program director of the SAC program until 2017 for more than two decades – a very caring and dedicated volunteer for the program. Swapna Raina (Maryland) and Gopal Kaul (North Carolina) took over as program directors in 2017 during Dr. Shakun Munshi Malik's tenure (Maryland) as KOA president. Praveen Raina (Illinois) and I (Texas) became program directors of this program in 2018.



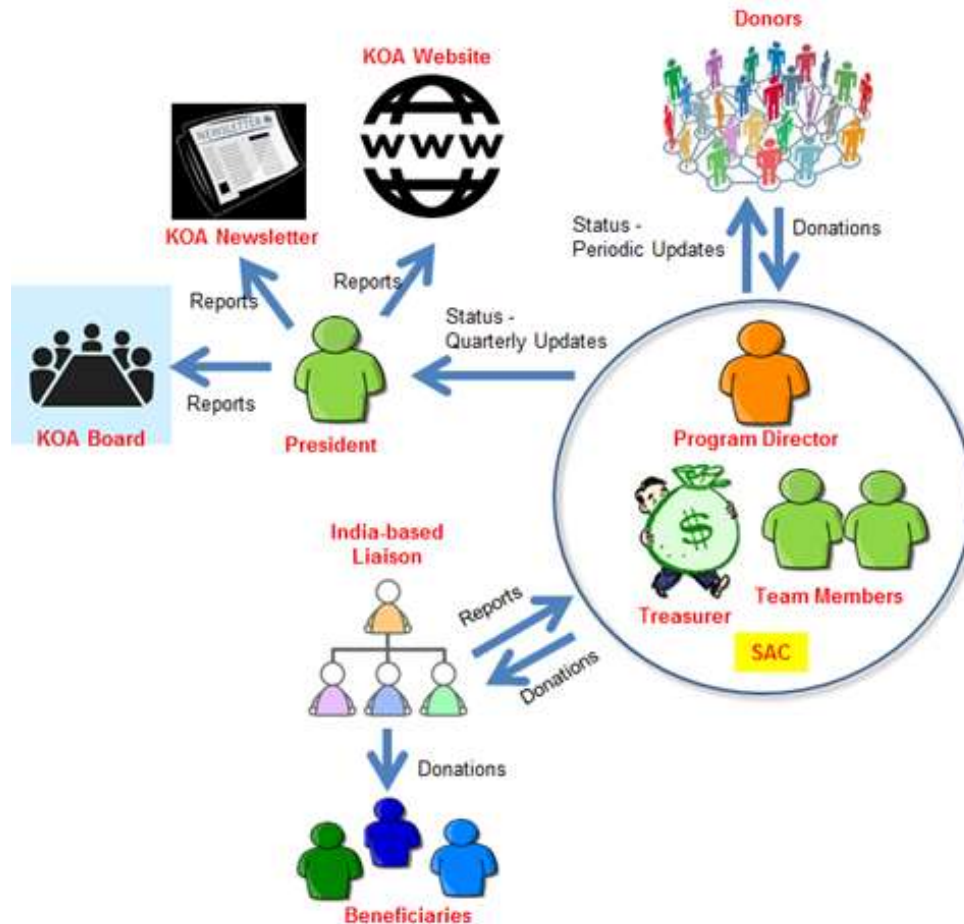
**(L to R: Dr. Shakun Munshi Malik, Swapna Raina, Gopal Kaul, Praveen Raina)**

The program directors maintain a list of children in need of support, with the help of a local liaison, which is furnished to prospective sponsors on request. Pran ji used Sh. B.L. Bhat's (Jammu) services as liaison. KOA is now using the services of Sharika Foundation Charitable Trust (SFCT) in Jammu.

# KOA HISTORY

## KOA OVER THE YEARS

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### Process and Payment Details

Community members and friends of the community are approached to take part in this program by becoming sponsors. Some community members have set up foundations in the name of their loved ones and are encouraged to sponsor through their foundations. There are some employers who match funds for such non-profit, charitable causes. Sponsors are requested to explore such a possibility with their employers. Payments are typically made by sponsors once every year. Sponsors can mail their checks to the KOA treasurer's address, or pay online through PayPal, by visiting KOA website on a personal computer or a smart device, such as a tablet or a smartphone. The cost of sponsoring a child was originally pegged down at about \$16 per month, and now it is around \$275 per year. These contributions to the children are tax deductible, if routed through KOA. A check for \$250 (out of \$275) is distributed to the selected children through SFCT. All the KOA personnel managing and coordinating these programs are volunteers, and the difference of \$25 from

## **KOA HISTORY**

### **KOA OVER THE YEARS**

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each donation is kept for maintenance of the program, such as paying SFCT for their services, and updates to the KOA Program Portal. Sponsors select the child they want to support from the list(s) furnished to them by the program coordinator on request.

With a view to fostering rapport between the sponsors and the children supported by them, the children are encouraged to write to their sponsors and vice versa. It not only helps the child feel a sense of belonging, but it also provides a unique opportunity to a sponsor to be a mentor to a hapless child who is otherwise adrift in a sea of misery, and without any sense of purpose or direction. Sponsors are encouraged to evince interest in a child's education by keeping track of his or her progress at school by asking for progress reports or marks cards and other similar documents issued by a school periodically. For this, and to add transparency to the program, sponsors are given access to the beneficiary's information through a *Programs Portal* developed by KOA.

#### **Selection Process and Evaluation Criteria**

Every candidate is required to provide contact information and demonstrate the need for financial need with supporting documentation, and each candidate's information is entered in KOA database through a portal. The evaluation criteria are:

- One or both parents deceased
- Combined household income (includes all sources of income/scholarships received)
- Currently enrolled in School/College
- Maintaining passing grades
- Not a relative of any KOA officer or Sponsor

Preference is given to past beneficiaries with supporting documentation.

#### **Supporting Documents**

The supporting documentation we require at the time of enrollment is:

- Recent color picture
- Proof of admission in School
- Migrant Certificate
- Income Certificate(s)
- Marks Certificate(s)

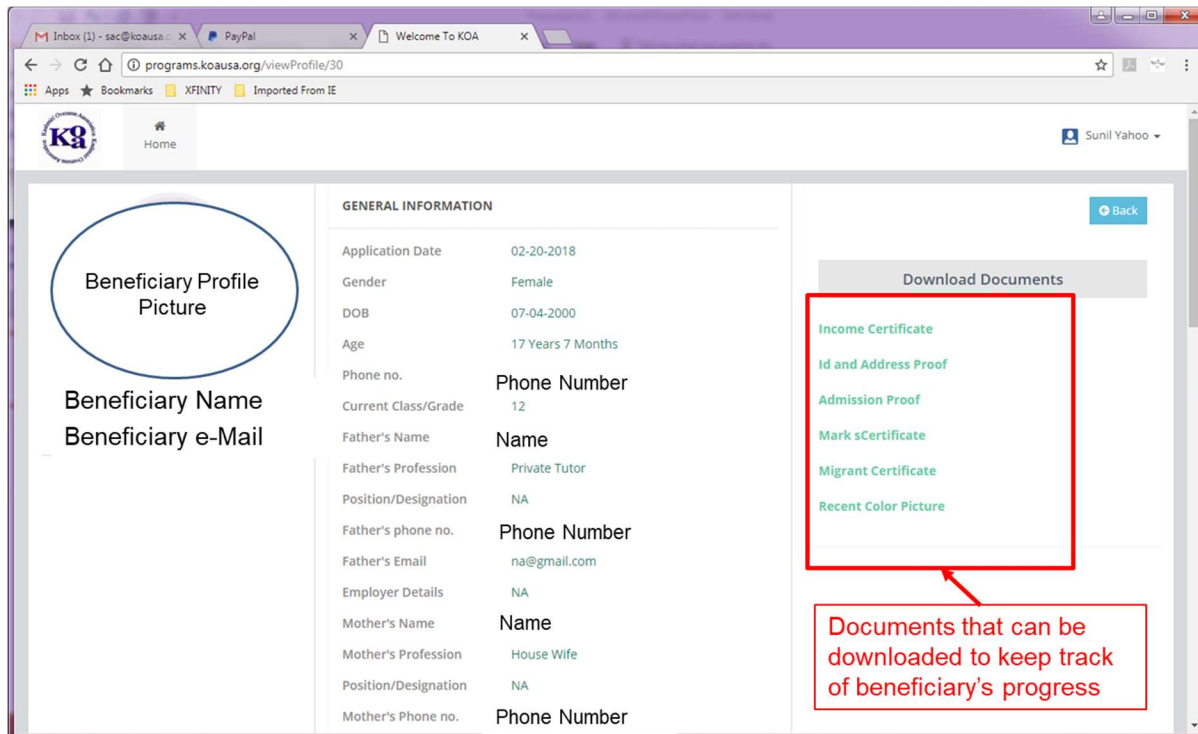
## KOA HISTORY

### KOA OVER THE YEARS

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- ID Proof and address proof of the student
- Indemnity bond

### KOA Programs Portal



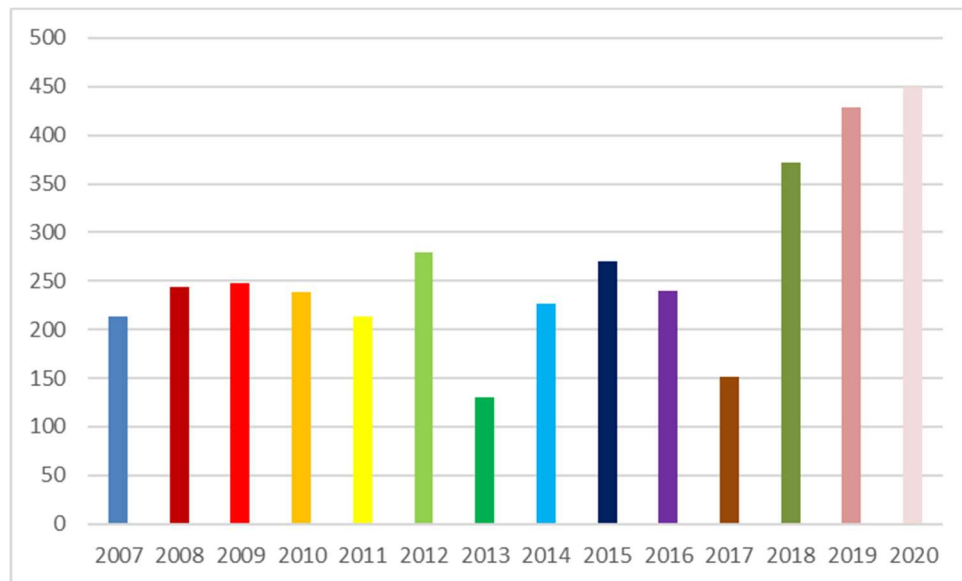
Under Shakun ji Malik's tenure as KOA president, KOA launched a *Programs Portal* in 2018 to provide transparency of the program to the sponsors of the program, based on the feedback received from them. Sponsors are provided credentials to log into KOA SAC portal to access each beneficiary's information that they support. Once they log in, they will see a list of beneficiaries on their dashboard. With the click of a button, they will be able to view profile of each beneficiary that they support. They will have access to contact information of each beneficiary, such as phone number and e-mail id, and be able to download such documents as marks sheet in order to keep track of the beneficiary's progress.

## KOA HISTORY

### KOA OVER THE YEARS

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#### Number of Beneficiaries Sponsored since 2007



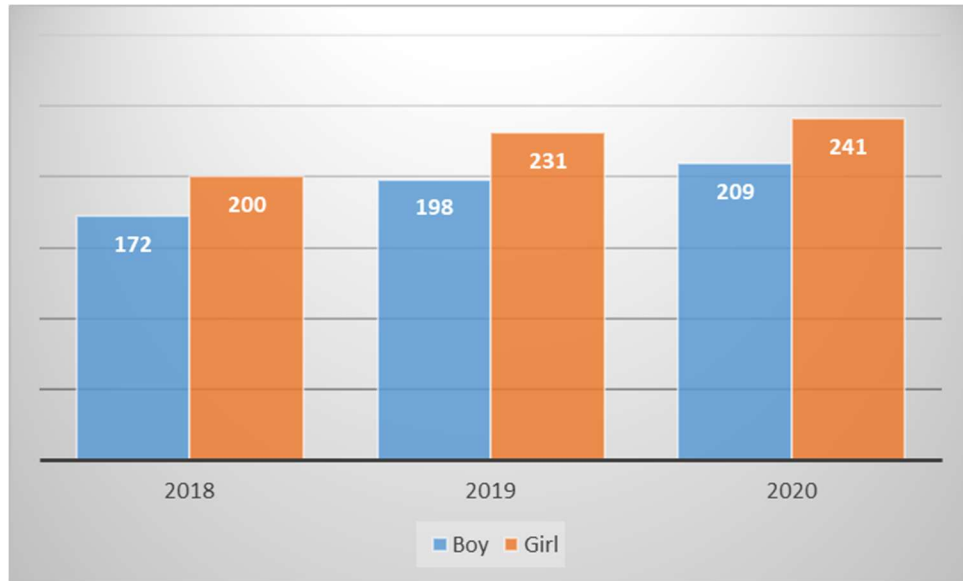
Since 2007:

- Minimum beneficiaries sponsored = 130 (2013)
- Maximum beneficiaries supported = 450 (2020), out of which:
  - Number of boys sponsored = 209, girls = 241
  - For the first time in the history of SAC program, 15 beneficiaries are from Kashmir valley
  - Number of beneficiaries supported in 2018, 2019 and 2020 combined = **1251.**
  - 12-13 year age group = 47 is maximum, followed by age groups 14-15 and 15-16 year age groups = 44.
  - 10<sup>th</sup> graders = 48 is maximum, followed by 7<sup>th</sup> graders = 46.

## KOA HISTORY

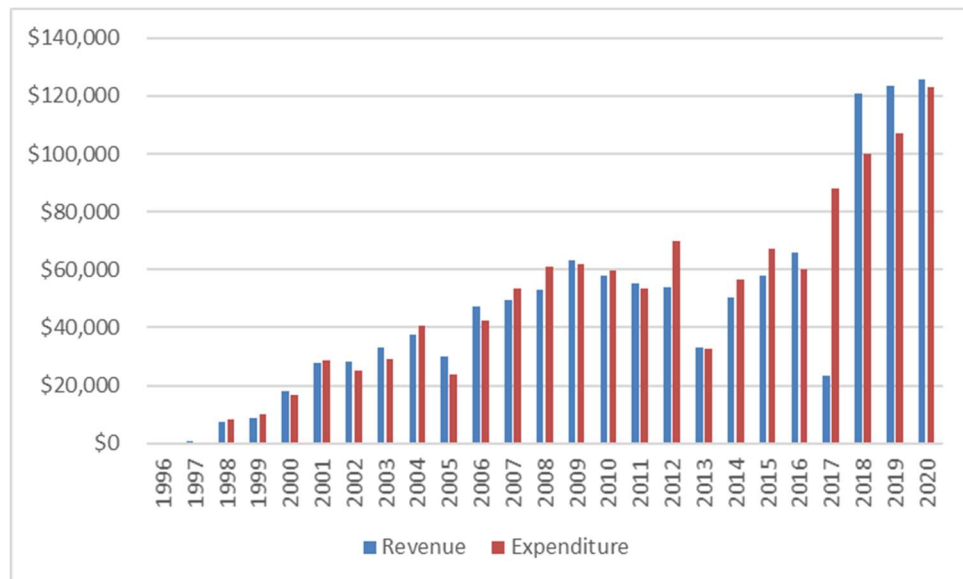
### KOA OVER THE YEARS

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**Note:** Due to insufficient records, the number of beneficiaries supported over the previous years are computed by dividing expenditure in a particular year by 250. This is the amount usually given to each beneficiary, a few of them have been paid more on a case-by-case basis. Those beneficiaries who got paid in rupees, generally less than 10 in a single year, are not used in this analysis.

### Revenue vs. Expenditure



Since 2007:



## KOA HISTORY

### KOA OVER THE YEARS

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- Minimum revenue raised = \$33,100 (2013), maximum revenue raised = \$125,733\* (2020)
  - **third time in succession crossed \$100K**
- Minimum spent = \$32,410 (2013), maximum spent = \$122,925\* (2020)
  - second time in succession to spend over \$100K
- Prior to 2018,
  - Maximum revenue raised = \$65,729 (2016)
  - Maximum expenditure = \$88,006 (2017)

### Top-ranked SAC kids in 10<sup>th</sup> and 12<sup>th</sup> in 2019-20



Shevait Ganjoo  
Grade: 10; Percentage: 93.6%



Srishty Pandita  
Grade: 10; Percentage: 94.4%



Yukti Bindroo  
Grade: 10; Percentage: 92%



Aniya Koul  
Grade: 10; Percentage: 89.9%



Vishu Raina  
Grade: 10; Percentage: 92%



Aryan Kheada  
Grade: 10; Percentage: 90%



Rohit Kachroo  
Grade: 10; Percentage: 91.2%



Vanshika Bhat  
Grade: 12; Percentage: 90.6%

### Online Links

- Program details: <http://koausa.org/site/programs/sponsor-a-child-sac/>
- Online Payment at:
  - <http://koausa.org/site/donate/>
  - <http://koausa.org/mobile>
- Frequently Asked Questions (FAQs):
  - <http://koausa.org/programs/sac/faq.html>
  - <http://koausa.org/programs/sac/faq.pdf>
- Advertisements:
  - Daily Excelsior: <http://koausa.org/programs/sac/DailyExcelsior.pdf>
  - Radio Sharda: <http://koausa.org/programs/sac/RadioSharda.mp3>



## **KOA HISTORY**

### **KOA OVER THE YEARS**

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#### **Acknowledgments**

The author is indebted to the following individuals:

1. Sh. Lalit ji Wanchoo for providing proper historical background to this program,
2. Sh. (late) Piaralal ji Qusba for educating the rest of us about the need to get sponsorship of the needy children initiated,
3. Program directors for running this program, especially Sh. Pran ji Kaul for his selfless and dedicated service raising funds year after year to keep this program running for more than 2 decades
4. Liaisons, such as Sh. BL Bhat and now SFCT to be collecting information and verification thereof for each and every beneficiary
5. KOA officials, such as presidents, their treasurers and respective board members for supporting the program,
6. Last but not the least, Dr. Asha ji Qusba (CT) for providing Piaralal ji Qusba's picture for this writeup.

## **25.0 Education Assistance Program (EAP)**

Sunil Fotedar

November 17, 2020

The objective of KOA's *Education Assistance Program* (EAP) is to provide tuition, school supplies and living expenses to college-bound Kashmiri Pandit children from refugee camps in India.

### **History**

This program was initiated at the Kashmiri Overseas Association (KOA) National Camp in 1994, at that time a suggestion was made that the best way to help our devastated community back in India was to help those students of our community in their pursuit for higher education who were in need of financial support, so that they could get a gainful employment. At that very moment many community members pledged their support for this program and Dr. Tej Nath Kaul of Buffalo, NY, was entrusted to run the program. Dr. Hira Lal Gurtoo and Dr. Bansilal Kaul from Buffalo, NY, volunteered to help him in this program. It was around the same time in 1994 when Balasahib Thackeray of Shiv Sena helped in getting KP children who had completed 12<sup>th</sup> grade admitted to various colleges in Maharashtra under special quota. Thackeray instructed engineering colleges in Maharashtra to make reservations for the KP students and to waive capitation fees. In January 1995, Tej Nath ji went to India and visited various refugee camps and discussed about this program with Camp Coordinators in Jammu and Udhampur. In 1996, KOA approached Tej Nath ji and recommended to run this program with KOA to avoid duplication of the effort as the KOA was also interested in offering financial support to college-going students. In 1997, the *Educational Assistance Program* was structured with guidelines and a KOA Director was assigned to help Dr. Tej Nath to implement program as per KOA guidelines. KOA developed a liaison with Kashmiri Pandit Sabha, Jammu, to help us in receiving applications from the needy students, and then with the distribution of funds to the selected students. The program is advertised every year in Daily Excelsior for receiving applications, which is a very widely read newspaper in our community in Jammu. There was

## **KOA HISTORY**

### **KOA OVER THE YEARS**

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significant increase in the number of students sponsored in the first year of its implementation by the KOA in 1998.

Dr. Tej Nath Kaul graduated from Government Medical College-Srinagar, and went on to join the Department of health J&K Govt. He completed his M.D at PGI, Chandigarh and was working in Medical College Srinagar until he came to Buffalo, NY in 1978, where he completed his Pediatrics residency and fellowship. He later joined private practice at Summit Pediatrics, in Niagara Falls, NY. Since July 1999, he has served as President of Summit Pediatrics and Chief of Pediatrics at Mt. Saint Mary's Hospital in Niagara Falls, and also clinical assistant professor of Pediatrics at SUNY Buffalo medical school. In his spare time, he has been actively involved in humanitarian causes in the US and India. He was one of the founders of the KOA Educational Assistance Program and has been running it since its inception in 1995. He has established a charitable trust that runs a non-profit High School in Jammu since 1999. This school provides education to the children at subsidized tuition.



Rohini Ganjoo was made co-Program Director of this program in 2017-18. She was born in Calcutta and moved to the US in 2002. She completed her Doctorate from the University of North Texas Health Science Center in Fort Worth and is currently an Assistant Professor in the School of Medicine and Health Sciences at the George Washington University.

### **Process and Payment Details**

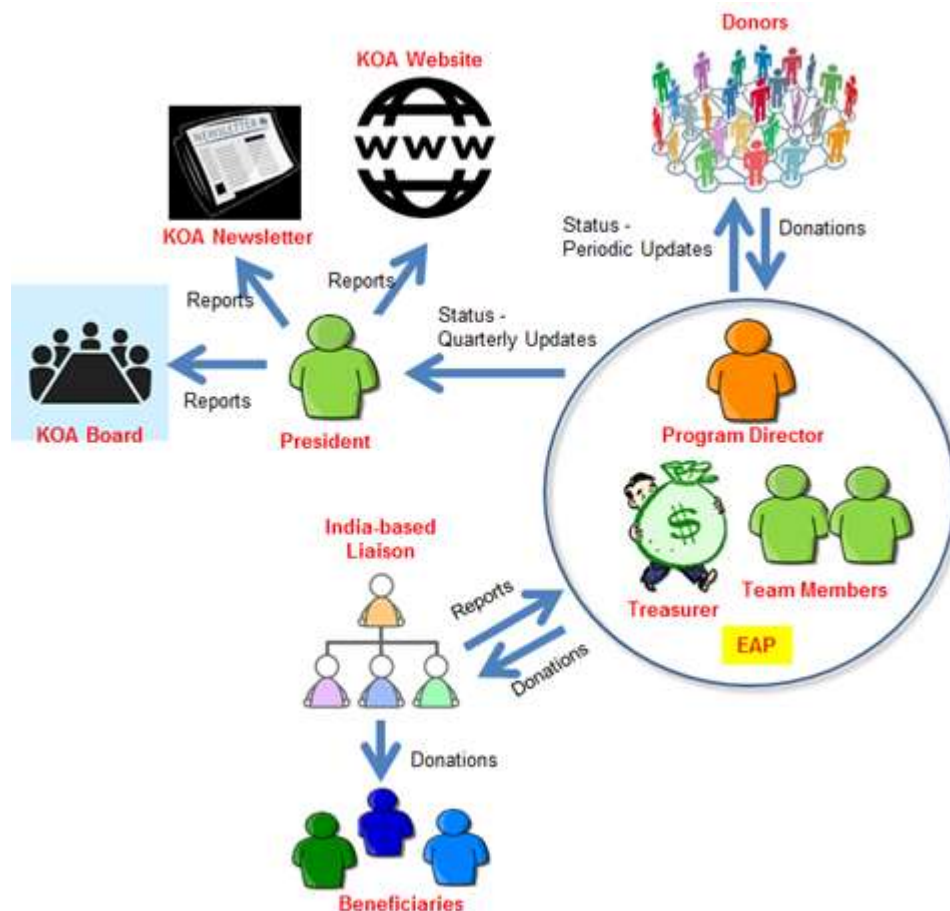
Community members and friends of the community are approached to take part in this program by becoming sponsors. Some community members have set up foundations in the name of their loved ones and are encouraged to sponsor through their foundations. There are some employers who match funds for such non-profit, charitable causes. Sponsors are requested to explore such a possibility with their employers. Payments are typically made by sponsors once every year. Sponsors can mail their checks to the KOA treasurer's address, or pay online through PayPal, by visiting KOA website on a personal computer or a smart device, such as a tablet or a smartphone. The cost of sponsoring a beneficiary is \$525 per year. A financial contribution to any EAP beneficiary is tax deductible, if routed through KOA. A check for \$500 (out of \$525) is distributed to the selected beneficiary every year

## KOA HISTORY

### KOA OVER THE YEARS

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through Sharika Foundation Charitable Trust (SFCT) to cover inflation and significant increase in the tuition fee, boarding and lodging charges and other expanses over the years. Top priority is given to those who hail from the refugee camps or to those who have been rendered orphan during the turmoil of our community. The beneficiaries are selected for financial assistance on merit-cum-poverty basis. Beneficiaries living in the refugee camps are given preference in the selection process. Sponsors are encouraged to continue funding for the complete training period of their sponsored beneficiary.



All the KOA personnel managing and coordinating these programs are volunteers, and the difference of \$25 from each donation is kept for maintenance of the program, such as paying SFCT for their services, and updates to the *KOA Program Portal*. Sponsors select the beneficiary they want to support from the list(s) furnished to them by the program coordinator on request.

## **KOA HISTORY**

### **KOA OVER THE YEARS**

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With a view to fostering rapport between the sponsors and the beneficiaries supported by them, the beneficiaries are encouraged to write to their sponsors and vice versa. It not only helps the beneficiary feel a sense of belonging, but it also provides a unique opportunity to a sponsor to be a mentor to a hapless beneficiary who is otherwise adrift in a sea of misery, and without any sense of purpose or direction. Sponsors are encouraged to evince interest in a beneficiary's education by keeping track of his or her progress at school by asking for progress reports or marks cards and other similar documents issued by a school periodically. For this, and to add transparency to the program, sponsors are given access to the beneficiary's information through the *Programs Portal*.

We notify the students about their selection. Sponsors write a check to the KOA. KOA in turn issues checks in the name of the individual selected students. The checks are mailed to our liaison in Jammu. This liaison verifies all the criteria set forth by us before disbursing the checks to the selected students.

Selected students are notified about their sponsor family and the sponsor is also informed about the student so that they can get in touch with each other directly. The program coordinator at Jammu monitors every student's progress and is conveyed to the sponsor family from time to time.

Every sponsor visiting Jammu on a personal trip are welcome to go and meet their sponsored students or their parents in the refugee camps. If they choose, they can meet our liaison in Jammu to verify the working and execution of the program. Tej Nath ji visits Jammu in October-November every year to meet the students or their parents in the refugee camps or those living outside the camps in Jammu. All the students receiving the assistance were very appreciative of the generosity of our sponsors.

### **Selection Process and Evaluation Criteria**

Every candidate is required to provide contact information and demonstrate the need for financial need with supporting documentation, and each candidate's information is entered in KOA database through a portal. The evaluation criteria are:

- One or both parents deceased
- Combined household income (includes all sources of income/scholarships received)
- Currently enrolled in School/College

## KOA HISTORY

### KOA OVER THE YEARS

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- Maintaining passing grades
- Not a relative of any KOA officer or Sponsor

Preference is given to past beneficiaries with supporting documentation.

### Supporting Documents

The supporting documentation we require at the time of enrollment is:

- Recent color picture
- Proof of admission in School
- Migrant Certificate
- Income Certificate(s)
- Marks Certificate(s)
- ID Proof and address proof of the student
- Indemnity bond

### KOA Programs Portal

The screenshot shows a web browser window with the URL [programs.koausa.org/viewProfile/30](http://programs.koausa.org/viewProfile/30). The page displays a beneficiary profile with the following information:

GENERAL INFORMATION	
Application Date	02-20-2018
Gender	Female
DOB	07-04-2000
Age	17 Years 7 Months
Phone no.	Phone Number
Current Class/Grade	12
Father's Name	Name
Father's Profession	Private Tutor
Position/Designation	NA
Father's phone no.	Phone Number
Father's Email	na@gmail.com
Employer Details	NA
Mother's Name	Name
Mother's Profession	House Wife
Position/Designation	NA
Mother's Phone no.	Phone Number

On the left side of the profile, there is a section for the beneficiary's profile picture, name, and e-mail. On the right side, there is a "Download Documents" section with a list of documents that can be downloaded:

- Income Certificate
- Id and Address Proof
- Admission Proof
- Mark sCertificate
- Migrant Certificate
- Recent Color Picture

A red box highlights the "Download Documents" section, and a red arrow points to it with the text: "Documents that can be downloaded to keep track of beneficiary's progress".

## KOA HISTORY

### KOA OVER THE YEARS

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Under Shakun ji Malik's tenure as KOA president, KOA launched a *Programs Portal* in 2018 to provide transparency of the program to the sponsors of the program, based on the feedback received from them. Sponsors are provided credentials to log into the KOA EAP portal to access each beneficiary's information that they support. Once they log in, they will see a list of beneficiaries on their dashboard. With the click of a button, they will be able to view profile of each beneficiary that they support. They will have access to contact information of each beneficiary, such as phone number and e-mail id, and be able to download such documents as marks sheet in order to keep track of the beneficiary's progress.

### Program Over the Years

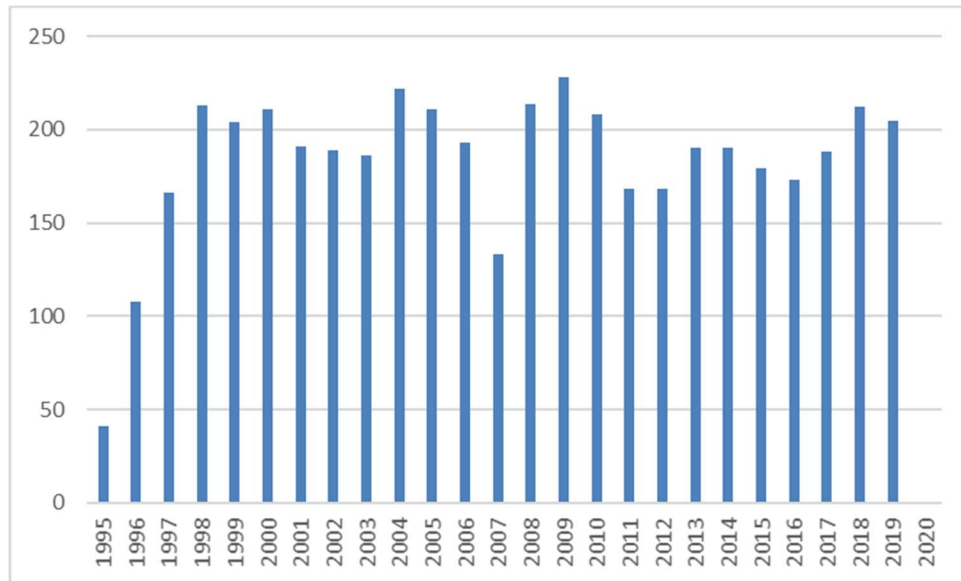
S. No.	Academic Year	Money Raised (\$)	Money Raised (Rs)	Money Raised (Canadian \$)	# Beneficiaries Sponsored
1	1995-1996	\$19,251			41
2	1996-1997	\$28,917	Rs.30,000		108
3	1997-1998	\$33,442	Rs.88,475		166
4	1998-1999	\$40,452	Rs.97,250		213
5	1999-2000	\$41,876	Rs.78,000		204
6	2000-2001	\$54,026	Rs.30,000		211
7	2001-2002	\$45,557	Rs.30,000		191
8	2002-2003	\$40,527	Rs.45,000		189
9	2003-2004	\$40,851	Rs.55,000	\$1,750	186
10	2004-2005	\$43,902	Rs.55,000	\$1,500	222
11	2005-2006	\$44,203	Rs.30,000	\$1,500	211
12	2006-2007	\$49,301	Rs.30,000	\$1,600	193
13	2007-2008	\$55,251	Rs.50,000		133
14	2008-2009	\$58,731	Rs.25,000		214
15	2009-2010	\$61,500	Rs.120,000		228
16	2010-2011	\$54,451	Rs.165,000		208
17	2011-2012	\$50,850	Rs.227,500		168
18	2012-2013	\$54,300	Rs.227,500		168
19	2013-2014	\$65,800	Rs.300,000		190
20	2014-2015	\$65,250	Rs.367,000		190
21	2015-2016	\$81,876	Rs.240,000		179
22	2016-2017	\$75,500	Rs.300,000		173
23	2017-2018	\$86,950	Rs.390,000		188
24	2018-2019	\$111,746.67	Rs.135,000	incl. \$3500	212
25	2019-2020	\$105,785	Rs.275,000		205

## KOA HISTORY

### KOA OVER THE YEARS

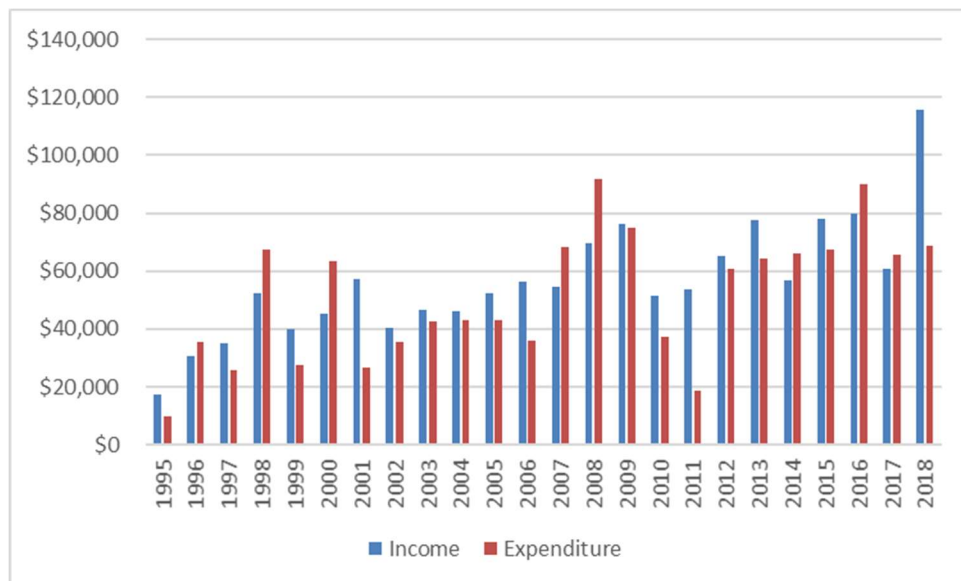
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#### Number of Beneficiaries Sponsored



- Maximum beneficiaries sponsored: 228 (2009-10)
- Minimum # beneficiaries sponsored: 41 (1995-96)

#### Revenue vs. Expenditure



- Maximum raised: \$115,678 (2018-19)
- Minimum raised: \$19,251 (1995-96)



## **KOA HISTORY**

### **KOA OVER THE YEARS**

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#### **Online Links**

- Program details:
  - <http://koausa.org/site/programs/educational-assistance-program-eap/>
- Online Payment at:
  - <http://koausa.org/site/donate/>
  - <http://koausa.org/mobile>
- Frequently Asked Questions (FAQs):
  - <http://koausa.org/programs/eap/faq.html>
  - <http://koausa.org/programs/eap/faq.pdf>

#### **Acknowledgments**

The author is indebted to the following individuals:

1. Sh. Lalit ji Wanchoo for providing proper historical background to this program,
2. Program directors for running this program, especially Dr. Tej Nath ji Kaul for his selfless and dedicated service raising funds year after year to keep this program running for more than 2 decades,
3. Liaisons, such as Sh. BL Bhat and now SFCT to be collecting information and verification thereof for each and every beneficiary, and
4. KOA officials, such as presidents, their treasurers and respective board members for supporting the program and maintaining financial records over the years.

## 26.0 Medical Fund

Sunil Fotedar

December 25, 2020

### History

The **Medical program** was initiated at the Kashmiri Overseas Association (KOA) National Camp to provide financial help to treat seriously ill Kashmiri Pandits from refugee camps in India. Since 1989 KOA started getting letters from Kashmiri Pandits (KPs), mostly from Jammu refugee camps, asking for financial help to treat their seriously ill relatives. The illnesses ranged from the damaged kidneys needing replacement, cancer, heart disease, diabetes, asthma to severe depression. Most of these requests for medical assistance would come directly to the organization's President and board would determine the amount of assistance on a case-by-case basis. To minimize the time from the application received by the President and the Board decision, KOA passed a resolution of authorizing the President to grant up to a maximum of \$2,000 per case without board approval for patients living either in USA or in India. During 1995-1997, a group of doctors were selected in Jammu who were given responsibility of evaluating each medical case and make recommendations to the KOA. Based on their recommendation, KOA President with board's consent would approve the amount of assistance. In USA, a group of doctors provided similar service for the patient in USA on ad hoc basis and also provided second opinion about the medical cases. Providing second opinion was very common for the medical cases in USA as well as



from India. This was done voluntarily by the President by contacting physicians within USA. In 2002, KOA thought that a better way to run this program was to have a dedicated committee run it in an organized way. In 2003, the **KOA Medical Fund**, as the committee was called, was established during KOA President Sanjay Kaul's tenure, with Maharaj ji Kaul as its first Program Director, who would be responsible for evaluating the medical assistance requests, raising funds, and recommending the level of support to the KOA President.

## KOA HISTORY

### KOA OVER THE YEARS

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#### KOA-KMECT Collaboration



During Dr. Surinder Kaul's tenure as the KOA president (2013-2014), the KOA board on October 19th, 2013 resolved that KOA will collaborate with Kashmiri Medical Emergency and Charitable Trust (KMECT) for raising medical funds for the needy members of our community, as it had the reputation and a track record of being prompt, professional, personalized with highest degree of compassion, transparency and accountability. KOA also provided a list of physicians along with their specialty with contact details to KMECT for enabling patients from our community to seek second opinion, guidance to those who might be interested in seeking treatment in USA. This meant that any request for medical funds was to be routed through KMECT approval as per their existing policy and procedures. Those approved were required to complete simple paperwork prescribed by KOA to stay in compliance with IRS rules and regulations, and subsequently KOA through its Program Director would solicit financial support for that particular case for the amount approved by KMECT. KOA's collaboration with KMECT continues to this day and several patients over the years have received funds to cover their medical expenses through this partnership. (Source: <http://koausa.org/site/wp-content/uploads/2016/11/KOAandKMECTCollaboration.pdf> )

#### KMECT

Sh. Maharaj Pajan, General Secretary, AIKS, India, provides the following background about KMECT:

*"KMECT was created to meet the rising demands of terror impacted displaced members of KP community post-1990. Faced with hostile weather, stress, unfamiliar weather conditions etc. the community faced diseases unknown to them while living in the Refugee Camps, like Hypertension, Diabetes, Renal failure, Cancer, Liver disorders etc. leading to loss of lives. The problem was compounded by patients being unable to afford timely treatment and going to a doctor when it was already late Moved by the pathetic plight of these poor uncared Internally Displaced persons, a group of KP Community volunteers came together and KMECT was born in October 2009 and got registered as a Charitable Trust in April 2010. Over the past decade, KMECT has handled over 1460 patients and disbursed over 80 Million*

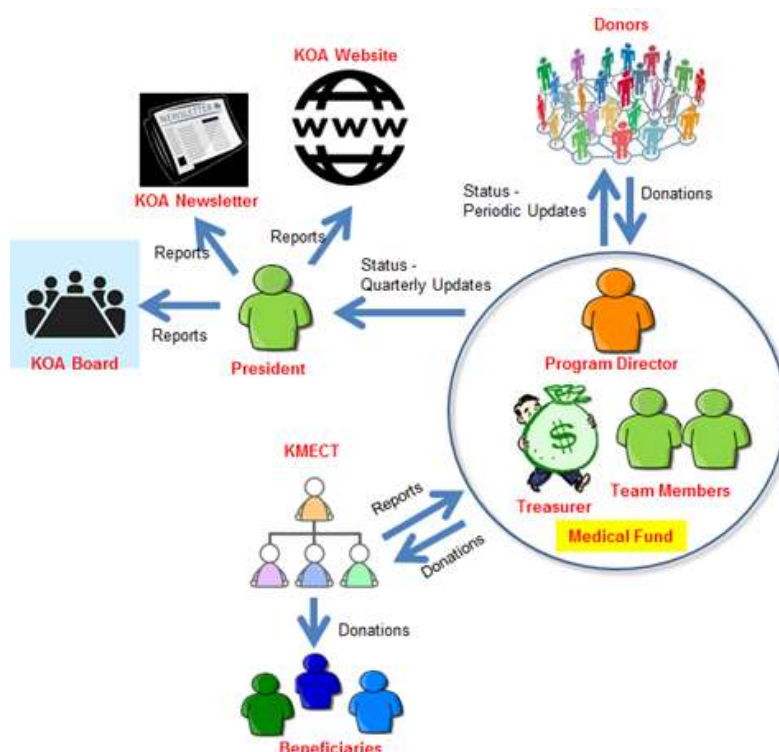
## KOA HISTORY

### KOA OVER THE YEARS

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Rupees to the patients. Each case is handled in a systematic process including case registration, verification, expert opinion obtained if required and trustees decide quantum of support as per guidelines. In addition to Emergency Patients, Patients receive help under sustenance head also, viz. in cases where prolonged treatment is required post major intervention or in cases like dialysis.

Payment is made to treating Hospital, Chemists / service provider directly and not to the family. Promptness in decision taking is ensured to save lives.



Apart from the trustees, KMECT has empaneled eminent doctors who offer advice and guidance, a panel of eminent persons as advisors and a grievance cell to redress any grievance or complaint. Total transparency in all aspects is maintained and regular updates, donor list, patient details etc. are uploaded over internet and website. All trustees, panel doctors and others connected with this work offer voluntary free service.

Donations and contributions are accounted for and annually audited accounts provided. KMECT is permitted to receive donations from abroad in Foreign Currency for which

## KOA HISTORY

### KOA OVER THE YEARS

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*appropriate approval from Ministry of Home Affairs has been received. Donations are eligible for exemption for deduction under Income Tax Act.*

*KMECT has entered into an understanding with KOA USA for jointly supporting patients to receive proper treatment and to avoid any possible duplication of payment to the same patient. Patients are registered by KMECT, screened and requisite details provided to KOA Medical panel and once approval is granted, the hospital/ service provider receive patient specific remittance. The Amount so far funded is above US\$ 60,000. It gives great satisfaction to note that this methodology has been able to save many valuable previous lives of the community."*

### KMECT Contact



Sh. Maharaj Pajan



Er. Jatinder Kaw



Sh. Sunil K. Thusu

### KOA-GrandOpinion Collaboration

On September 22nd, 2014, GrandOpinion (Logistics of Telemedicine/ Second Opinion from Mr. Ashish Dhar, CEO, Grandopinion) in partnership with the KOA, started to provide free consults and telemedicine facility to the flood-ravaged people in anticipation of medical and infectious diseases to avoid morbidity and mortality in the region. This service uses GrandOpinion platform where physicians across the world and from the community can register online first at [www.grandopinion.com/relief](http://www.grandopinion.com/relief) to enter their basic information and specialty details. (Source: <http://koausa.org/site/wp-content/uploads/2016/11/logistics.pdf>)

Dr. Surinder Kaul (KOA President, 2013-2014), Dr. Nirmal Mattoo, NY (Healthcare Chair), Dr. Chand Bhan, MA (KOA Program Director – Medical Fund), and Dr. K.L. Chowdhury, India, initiated the **KOA Telemedicine project**. A KP Patient (India-based/Us-based) submits medical records to GrandOpinion either directly, or through KOA or KMECT. Once

## KOA HISTORY

### KOA OVER THE YEARS

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GrandOpinion receives the appropriate documents, its office matches the case with the available specialist from the community who renders second opinion to the patient directly.

#### Grand Opinion Contact

- India: + 91 785 985 1030
- US: +1 352 414 5270
- e-mail: support@grandopinion.com
- website: www.grandopinion.com

#### KOA'S Healthcare Network

A database of community healthcare professionals in USA that would render second opinion to community members was created during my tenure as KOA President in 2016. Its main objective is to identify key projects that could benefit our community and KOA in long run. KOA healthcare core team also reviews records of patients referred by KMECT and approve funds based on the needs identified. Over the last 4 years, KOA has funded 16 patients with over \$57K.

#### Vitasta Hospital Project



The project was introduced to KOA President, Dr. Shakun Malik, in 2018. In addition to her three visits to the facility and after multiple meetings with the Vitasta Trustees, she introduced the project to the KOA board and the KOA Healthcare Network. Several physicians – Dr. Shiban Warikoo, Dr. Vimarsh Raina, and Dr. Sameer Kaul - visited the place as well. Financial statements and non-profit registrations were shared by Vitasta and reviewed by KOA's CPA.

After Board approval and the support from the KOA Healthcare network and positive feedback from the visited physicians, a fundraising effort at the 2019 KOA East Coast and West Coast camps raised approx. \$60K. A cardio lab was decided as the first project to be funded, which is now fully equipped with Cardio lab. This is scheduled to be operational soon.



## KOA HISTORY

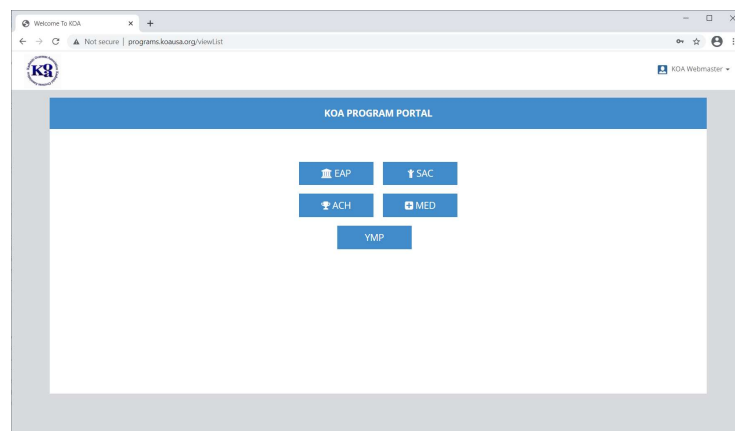
### KOA OVER THE YEARS

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### KOA Programs Portal

Under Shakun ji's tenure as KOA president, KOA launched a *Programs Portal* in 2018 to provide transparency of the program to the sponsors of the program. All the medical records of the patients who receive financial aid from KOA are stored at this portal, along with other Programs, such as SAC, EAP, ACH, etc.

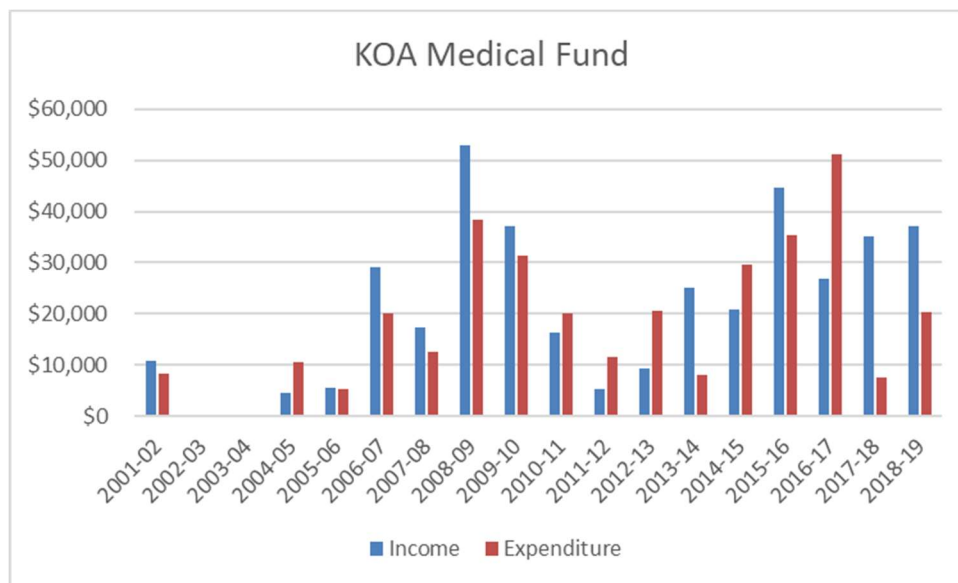


## KOA HISTORY

### KOA OVER THE YEARS

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#### Revenue vs. Expenditure



- Maximum revenue: \$52,896 (2008)
- Maximum expenditure: \$51,097 (2016)

#### Program Directors

Mr. Maharaj Kaul of Suffern, New York was selected as the first Medical Program Director who served from 2003 to 2006. He was followed by Dr. Chand Bhan of Chelmsford, Massachusetts during my first tenure as KOA president from 2007 to 2014. Dr. Dhiraj Kotwal of Plano, TX replaced Dr. Chand ji as Program Director during my second tenure as KOA president from 2015 to 2016. KOA started collaboration with KMECT and *GrandOpinion* during Dr. Surinder Kaul's tenure in 2013-2014, and Healthcare Network was launched during my tenure in 2016.



## KOA HISTORY

### KOA OVER THE YEARS

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**Sh. Maharaj Kaul**  
Medical Fund Program Director  
(2003-2006)



**Dr. Chand Bhan**  
Medical Fund Program Director  
(2007-2014)



**Dr. Dhiraj Kotwal**  
Medical Fund Program Director  
(2015-2016)



**Dr. Shakun Malik**  
Healthcare Program Director  
(2016-Present)



**Dr. Anil Mattoo**  
Healthcare Co-Program Director  
(2016-Present)

### Online Links

- Program details:
  - <http://koausa.org/site/programs/medical-fund/>
  - <http://koausa.org/site/wp-content/uploads/2016/11/KOAandKMECTCollaboration.pdf>
  - <http://koausa.org/site/wp-content/uploads/2016/11/logistics.pdf>
  - <http://koausa.org/site/programs/koa-healthcare-network/>
- Online Payment options at:
  - <http://koausa.org/site/donate/>
  - <http://koausa.org/mobile>

## **Acknowledgments**

The author is indebted to the following individuals:

1. Sh. Lalit ji Wanchoo for providing proper historical background to KOA's Medical program,
2. Sh. Maharaj Pajan, General Secretary, AIKS, for providing background to KMECT,
3. Dr. Shakun Malik (KOA President, 2017-2020) for providing background to Healthcare Network and Vitasta Hospital project,
4. Program directors Sh. Maharaj Kaul, Dr. Chand Bhan, Dr. Dhiraj Kotwal, Dr. Shakun Malik, Dr. Anil Mattoo, for their selfless and dedicated service as Program Directors to raise funds year after year to keep this program running for more than 2 decades,
5. Liaisons, such as KMECT, to be collecting information and verification thereof for each and every beneficiary, and
6. KOA officials, such as presidents - especially Mr. Lalit Wanchoo, Mr. Sanjay Kaul, Dr. Surinder Kaul and Dr. Shakun Malik - their treasurers and respective board members for supporting the Medical program and maintaining financial records over the years.

## **27.0 Kashmiri Welfare Initiative (KWI)**

Sunil Fotedar

November 2, 2020

After posting first instalment of KPnet history, I saw a couple of comments about the *Kashmiri Welfare initiative* (KWI) that Praveen Raina was part of. There were several programs and projects aimed at helping our brethren during my first tenure as KOA President in 2007-2008 (check last section of this writeup). KWI was one such initiative piloted by the volunteers from Chicago KP community, representing KOA Zone 7, with support from some well-wishers from other parts of the US. It was one of the most transparent programs being run at the time by a group of dedicated volunteers who wanted to make long-lasting, positive contribution to our community in dire need.

The philanthropic aim of KWI was to promote the development and well-being of Kashmiri children and families. This initiative was committed to meet the needs of the community ranging from short-term to long-term. KWI identified people in dire need of help. KWI volunteers raised funds in USA, and with the help of ground level volunteers in India identified needy KP refugees in India, and those individuals / families / organizations who were willing to help them. The deserving / needy people were identified by coordinating with reliable sources in various localities and / or by inviting requests / applications. A careful verification / examination of each individual case was then be carried out before the case was enlisted for providing / arranging help. Charitable funds collected in USA for the needy KP families in India were made available to them through KOA, per KWI recommendations.

Naveen Dhar, Siddarth Raina, Soman Dhar, Ajay Koul, Rajni Koul, Bansi Pandit, Praveen Raina, and Mohan Sapru comprised this Chicago volunteer team. At the board level, I interacted with Ajay ji Koul (Director, Zone 7) and Soman Dhar (Secretary) who provided regular updates to the board. I recorded the facts and figures of this activity at the following location:

<http://koausa.org/site/programs/kashmiri-welfare-initiative-kwi/>

Project updates on Diwali 2007 were recorded as under, and activity update was provided by Kuldip and Girja Raina upon their visit to Women's Craft Center at Jammu in October 2007:

## **KOA HISTORY**

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#### **FINANCIALS:**

**Funds Collected: \$29,433** (collections: \$29,333; pledges: \$200)

Matching Funds: \$ 4,400 (estimated; awaited; unavoidable procedural delay)

**TOTAL: \$33,833** (actual, plus anticipated company matching funds)

#### **PROJECTS:**

Projects "confirmed" year to date: (\$21,800)

##### ***Family Assistance: (\$6,000)***

##### **(1) Ten families confirmed; \$6,000 committed.**

Objective: Provide assistance to families from Mishriwala camp that are in dire economic need. Render financial help to them on a monthly basis for a period of one year to help them stabilize.

##### ***Vocational Training / Education: (\$15,800)***

##### **(2) Women's Craft Center; \$7,500 committed.**

Objective: Overcome the lack of employability of KP women primarily in the Mishriwala camp, by helping them gain income generating skills, especially for those with very limited options. The beneficiaries eligible are the (a) Girls in the age group of up to mid-twenties, and have only high school education, (b) Young ladies in the age group of up to early thirties, and have lost their spouses.

Two batches of students per year: Target 25 per batch.

Activity update, with pictures, provided by Kuldip ji and Girja ji Raina, is at:

<http://koausa.org/projects/disha/>

##### **(3) Computer Training at NIIT; \$5,000 committed.**

Objective: Provide computer education to KP youths in Mishriwala camp, targeted towards obtaining professional certification from recognized training institutes (NIIT)

## **KOA HISTORY**

### **KOA OVER THE YEARS**

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enabling/ensuring gainful employment with high income potential. Currently due to limited funding, the program is open to a very limited # residents in Mishriwala camp.

#### **(4) Educational Coaching Center; \$2,500 committed.**

Objective: Set up an educational coaching/ tuition centre for 7th-10th grade KP students living in the Mishriwala camp. This initiative is intended to provide quality tuition facility, free of cost, to the camp students in an effort to improve their educational skills and enable them to compete better and on their own.

#### **(5) Census of Mishriwala camp; \$800 committed.**

Objective: Assess the residents' plight at the camp for targeting funds for their transformational needs. Availability of authentic data about any Jammu camp is only anecdotal. This census will help us utilize the donor funds in the most effective manner

Projects "to develop / confirm" by this year end:

#### **Several potential projects are at various stages of proposal development.**

**Company matching funds:** Some donors are eligible for these funds from their employers. While we thank them for their personal donations already made, we request them to expedite filing their formal company requests. We are cognizant that such funds are disbursed by companies limited times every year, with inevitable delays anticipated.

The following e-mail by Kuldip ji and Girja ji Raina upon their visit to Women's craft center in Muthi and Mishrewala camps on Oct 15t, 2007 is self-explanatory:

*"Our purpose of the visit was to check how these centers are run? How are the women taking it both facility wise and work wise?*

*I can write few pages of what we saw but I want to express myself in one word*

*"Outstanding".*

*Prediman ji, his wife Cherry and the Disha team are doing a great job for the community. They have provided them with very clean and secure facilities, where women and young ladies, some as old as my kids do come and learn craft without any fear or shame. These women are proud of what they do. They have made some fabulous shawls, women's shirts, decorative pieces etc. In true sense, it is not what they produce but it is the self-pride of*

## KOA HISTORY

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*producing these things and self-confidence, which makes a great difference in their lives. Camps are not the best place to live but these two centers are giving these ladies a new hope for the future, which we donors should be proud of.*

*I feel this is one of the best projects, which our Chicago community has spear headed and we all should be proud of it. I can't recall of any project, which has resulted in such a positive outcome. It has touched the heart and soul of these young women and brought a new purpose to their lives. It is my humble request to our community that we must keep these Disha Centers going."*

For pictures of the center, visit : <http://koausa.org/projects/disha/>

More details are provided at:

<http://koausa.org/site/programs/kashmiri-welfare-initiative-kwi/>

KWI Brochure can be downloaded from:

<http://koausa.org/site/wp-content/uploads/2016/11/KWibrochure.pdf>

Thank you, Chicago biradhari!

#### **KOA's India-based Programs and Projects in 2007-2008**

- Pilot Project for Milk Supply for KP Refugee Children in refugee camps at Jammu
- Continuation of India-based programs Support a Child (SAC), Educational Assistance Program (EAP), Medical Fund, Sharda Peeth Rishi Model School at Udhampur
- Salary raises for Sharda Peeth Rishi Model school staff
- New project launched:
  - **Kashmiri Welfare Initiative (KWI):** The philanthropic aim of this program was to promote the development and well-being of Kashmiri children and families:
    - Family Assistance: Ten Families
    - Vocational Training / Education:
      - Women's Craft Center
      - Computer Training at NIIT
      - Educational Coaching

Source: <http://koausa.org/site/wp-content/uploads/2017/01/KOA-History.pdf>

## **28.0 Early Days of Kashmiri Pandit e-forums connecting the KP Diaspora**

### ***Pioneers of Kashmiri Pandit Network (KPnet)***

Sunil Fotedar  
November 1, 2020

Social media has dominated the current affairs in this world. There are numerous software applications such as Facebook, Twitter that provide platforms for people of this world to communicate with each other on a variety of topics – political, culture, and religion. Facebook allows one to create several groups and pages to promote one's ideas. This was however not always the case. When internet started getting popular in the West, in early 1990s, we had access to several bulletin boards. I was quite active on publishing our literature and refuting false claims made by Kashmiri Muslims on such bulletin boards as *soc.culture.indian* which was more like a virtual battlefield pitting several groups against each other.

### **Praveen Raina**

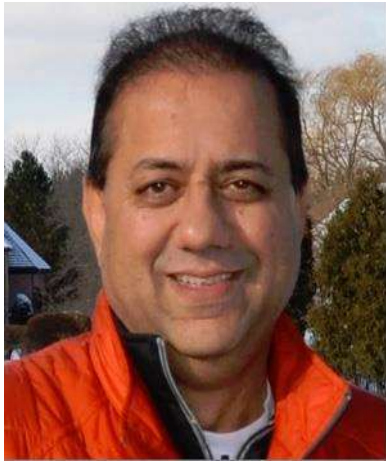
In late 1994, when I moved to Dallas area to join Telecom industry, my friend Kong Posh told me about the Kashmiri Pandit Network, called KPnet, being managed by one Praveen Raina. I was subscribed as its 66<sup>th</sup> member.

The way in which KPnet worked was simple – everyone would write an e-mail to him, he would collect all the e-mail at the end of the day, perhaps twice a day, compose them into one digest and send this compiled e-mail back to all the subscribers of this e-mail group. Most of the subscribers, say 95% of them were living in this country and European and Middle East countries, and only about 5% in India as India was way too slow to accept Internet in the beginning. KPnet was the only show in town back then. Discussions sometimes were riveting, that would keep the subscribers glued to the forum – it was intriguing to watch what everybody was writing, on what subject, how they were interacting with each other without having actually met, so on and so forth. During that period, KPnet discussions became hot topics at any social gathering around the country.

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While pursuing Master's degree at Louisiana State University (LSU), Praveen Raina had developed KPnet soon after 1993 – the very first electronic communication forum. He grew up in Bihar and Delhi before moving to US for his graduate studies at LSU and is currently Director of Product Management at Motorola Solutions. He is an active member of the Chicago KP community since 1998, organizing and supporting local community events and served as Chapter President in 2004. He is also the founding member of the *Kashmir Welfare Initiative* (KWI) during my first tenure as KOA President in 2007 and *Kashmiri Heritage Initiative* (KHI) in 2014. KWI collected over \$50K from the local community to support charitable activities in Jammu for vocational education of KP youth and ladies. KHI was a Chicago KP community effort to educate kids regarding Kashmiri language, history and culture. He is also engaged with other non-profit organizations internationally and has served in various capacities.

It's a little-known fact, even though he shies away from any limelight, but in true sense of words, Praveen is a true pioneer and the "father of the KPnet forum". My hope is that through this writeup, our community knows about his (and about those who followed him) immense contributions to the community. He was way ahead of our times, as he must have realized at some point that the KPs, who were ethnically cleansed out of their homes and hearths, only to be scattered around the globe, needed a common platform to communicate with each other, leveraging an emerging technology, on a variety of issues confronting the community – it was long before such platforms as Yahoogroups, Googlegroups, Facebook and Twitter came into existence. And he did not even grow up in Kashmir.

Praveen is currently helping me with KOA's *Sponsor A Child* (SAC) program as co-program director. In my next writeup, I will soon write more about the impact the KOA programs such as SAC and others has had on our brethren in need back home. I had the privilege of meeting Praveen in person for the first time in the year 2018 when I had gone to Chicago to attend a wedding. He is as cool as a cucumber.



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#### **Prof. Subhash Kak**

Praveen Raina handed over the reins of KPnet to Prof. Subhash Kak soon after he graduated from LSU in 1995. Subhash ji was Professor of Electrical Engineering at LSU at the time.



Subhash ji is a computer scientist, and is at present the Regents Professor of Computer Science Department at Oklahoma State University–Stillwater, an honorary visiting professor of engineering at Jawaharlal Nehru University, and a member of the Indian Prime Minister's Science, Technology and Innovation Advisory Council (PM-STIAC). He has published on the history of science, the philosophy of science, ancient astronomy, and the history of mathematics. Kak has also published on archaeo-astronomy and advocated the idea of Indigenous Aryans. In 2019, the Government of India awarded him with Padma Shri, the fourth highest civilian award in India.[1] I have scanned some of his earliest works at this site - <http://ikashmir.net/subhashkak/> .

Subhash ji maintained the KPnet for a few months. During his tenure as KPnet administrator, he established forum guidelines for the first time ever, as some of the discussions used to turn into personal attacks against each other occasionally. This was a period of learning for all of us as to how we should behave on public forums and exercise proper netiquette. In early part of 1996, he handed over the KPnet management to Shivi Fotedar (not related to me).

#### **Shivi Fotedar**



Shivi Fotedar, currently based in California, worked for AT&T soon after finishing a Ph.D. degree in computer science. He did something that no one had seen before – all the e-mails sent to the AT&T's mail server were automatically re-directed to all the KPnet subscribers without his intervention. Though it is no big deal now, but it was something unique back then. No longer was manual control and administration of KPnet required.

## **KOA HISTORY**

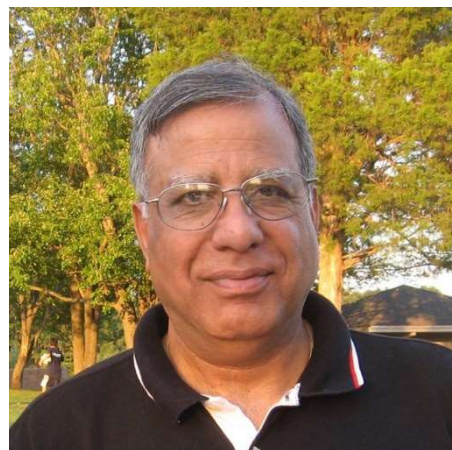
### **KOA OVER THE YEARS**

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Shivi is a hands-on Engineering Development Executive, driven software development executive with a high energy entrepreneurial focus and proven technical expertise and is an expert in all stages of product development. I had the privilege of meeting him once at a KOA camp. He is gem of a person.[2]

#### **Lalit Wanchoo**

In 1996, I was actively involved with building my website scanning Kashmiri literature pertaining to all aspects of our lives – political, culture, religions, traditions, etc. Sh. Lalit Wanchoo was the secretary and vice-president of the Kashmiri Overseas Association (KOA) back then. I had developed friendship with him, starting with his phone call to my office in 1995 seeking some high-resolution color pictures of Kashmiri Pandit temples for the KOA calendar that KOA prints for its membership every year. Towards the end of that year, because I was actively posting articles and writeups on the KPnet, he approached me with the idea of bringing KPnet under KOA's management, which coincided with Shivi's offer to hand over the reins of the KPnet to someone else, and I had graciously accepted the offer.



Lalit ji first approached the KOA board members to seek some funds for the Internet activities. Internet was so new that it is fair to understand the hesitation of some of the board members. Very few people are like Lalit ji in our community - a 'person of action' who has 'vision'. He was familiar with IT, and he happened to be the right person at the right place at the right time. A sum of \$500 was set aside by the board for our internet activities, and this enabled us to register two domain names – koausa.org and kashmir-information.com. As soon as he won the KOA elections in 1996, he approached his dear friend, Sh. Ashok Dhar of Pittsburgh, to host KOA websites and KPnet using latter's business resources. Ashok ji gladly offered us his services and I took over as KOA webmaster for four years, and as KPnet administrator for about 3 months, which turned out to be one of the most fruitful years in my community service.

With India-based KPs embracing Internet, KOA websites became the most popular website for the KPs, with visitors numbering in thousands every day. Those were glorious years for

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KOA internet effort. That was the period when we added audio songs, audio lessons, and video clips long before there was YouTube. With the advent of email, many mailing lists - such as KPnet - were maintained manually, with a list owner adding and removing participants by editing a text file until a mailing list manager Majordomo came along.

Majordomo has been in widespread use since

1992,[https://en.wikipedia.org/wiki/Majordomo\\_\(software\)](https://en.wikipedia.org/wiki/Majordomo_(software)) - cite\_note-history-1 predating the popularity of the web browser, in an era when many people had access to email but the World Wide Web did not enjoy wide deployment. KPnet subscribers also started growing in numbers, as this was still the only show in town. I employed Majordomo list server to subscribe, and send e-mails, either as individual e-mails or as Digest which compiled the e-mails as one e-mail and broadcast, to every subscriber once or twice a day.[3]

Lalit Wanchoo is currently Chief Engineer at Adnet, a contractor to NASA for space sciences and remote sensing projects. He lives in Maryland. During his tenure as KOA president, from 1996 through 2000, KOA incorporated several successful programs such as *Sponsor A Child* (SAC) and *Education Assistance Program* (EAP) that were run independently before KOA's involvement. Separate writeup will talk about these successful KOA programs.

This writeup will be incomplete without mentioning timely help provided by Sh. Ashok ji Dhar.

#### **Ashok Dhar**



Sh. Ashok Dhar is currently CEO at *ExpenseAnywhere* at Monroeville, Pennsylvania. As a Business executive with over 30 year-experience in High Technology, he has specialty in Corporate spend management automation and controls.

As founder Virtual Communications, Inc., he helped manage and oversee the design and development and marketing of Internet banking software for Retail and Corporate Banking. The company's retail banking software won the Industry's top award for retail internet banking software-WebATM.[4]

It was at Virtual Communications that the KOA website and KPnet were hosted for a few months, until our KOA summer camp in July 1997. I gave a presentation about the KOA

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websites at the camp, and upon my return to my home in greater Dallas area after the completion of the camp, I found out that the KOA website was hacked. It was such a vicious attack that Ashok ji's company's revenues suffered as its servers were down for several days. At this point, Lalit ji moved KOA websites and KPnet hosting to another NRI-owned Internet Service Provider (ISP), called IAOL.

When KPnet became somewhat stable, I asked for a volunteer to manage the KPnet, while I was busy with scanning literature for the KOA website, and several other websites developed and maintained by me. At this point, it was only Lalit Koul who volunteered to help.

#### **Lalit Koul**

Lalit Koul started using e-groups for KPnet. It was a big step in the right direction. We liked e-groups for its simplicity and user-graphics interface. In June 2000, e-groups was bought by Yahoo. KPnet subscription reached its peak sometime in mid 2000s. He had also made me and India-based Pawan Durani as co-administrators. During this period, several other KP e-forums mushroomed, but this writeup is about all those e-forums that I was part of – either as a subscriber or as an administrator.



When Sanjay Kaul became the KOA president from 2001 through 2004, after taking over from Lalit ji Wanchoo, it was decided KOA would start its own mailing list for its members and KPnet became a private forum, administered by Lalit Koul afterwards. He worked meticulously to maintain KPnet for more than 15 years in all. With the significance of these mailing lists diminishing over the years largely due to the social media taking center stage, the KPnet was finally closed down sometime in the years 2012 and 2013.

Based currently in Greater Boston area, Lalit Koul is Program Director at CVS Health, responsible for IT portfolio management and project delivery for CVS/pharmacy business unit.[5]

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#### Sanjay Kaul



Sanjay Kaul was one year senior to me at REC Srinagar. With a degree in Civil engineering, he came to the US in the early 1990s, pursued a Master's degree and settled in Greater Boston area, working for the state of Massachusetts.

Under his tenure as KOA president, from 2001 through 2004, with Arun Koul administering the website and e-forums, KOA created one KOAUSA forum and 10 zonal forums, KOAZone1 through KOAZone10, one for each zone [6] – using Yahoogroups, but now currently hosted by Googlegroups. In addition, KOA-board forum was created for communication between the elected KOA board

members. These groups were created to facilitate communication and the participants are KOA members nationwide to positively serve the community. Whereas only dues-paid members subscribe to KOAUSA forum, with KOA management posting organizational messages, appeals for donations, etc., any person believing in KOA's mission can subscribe to his/her zonal forum (residing in that zone). The zonal e-fora KOAZone1 through KOAZone10 are meant for dissemination of community and KOA related information to the community in USA and provide the zonal community, KOA Director and/or Chapter President(s) access to the KOA community within their own Zone only and engage in discussions. A member's continued participation as a member of these groups is a confirmation that he/she is in acceptance of established KOA forum guidelines. Anyone found violating any of the guidelines can be removed from these forums.

#### Arun Koul

Arun Koul lives in Greater Boston area and is MD at Webcontentor. As an experienced leader in technology and services, he builds and provides leadership to application and software development teams in the





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delivery of large systems as well as innovative, custom solutions. Webcontentor creates and delivers Web Solutions, Mobile Applications and Digital Campaigns for enterprise or new venture.[7]

In addition to creating and maintaining the KOA forums during Sanjay Kaul's tenure, Arun created Kashmirgroup.com using his own resources, which was perhaps the very first Kashmiri Pandit portal, with database driven KP matrimony site, among many other features that this portal provided.

#### **Puneet Raina**



Soon after KPnet yahooogroup was closed by Lalit Koul, I started a Facebook group bearing the same name. I made Chandigarh-based Puneet Raina a co-administrator and together we have established strict guidelines that we enforce well. Puneet takes extra efforts to make sure that the fake profiles are not subscribed to the group. When I became KOA president in the years 2015-2016, he managed this group in my absence. It currently has about 13000 KP subscribers from all over the world.

Puneet Raina, a researcher with experience in Molecular Immunology & Molecular Parasitology, his current research is focused on delineating changes induced by Leishmania parasites in the macrophages after infection.[8]

A KOA president, I created KOA's official Facebook page and a Twitter account bearing its name and a few LinkedIn groups, one for entrepreneurship. The KOA Facebook group is meant exclusively for the use of only the US-based KPs and their visiting parents, and some from Canada for KOA-related discussions and issues.

I still manage *Koshur* Yahooogroup and have, in addition, created several individual Facebook pages on Kashmiri temples, saints, playwrights/writers/poets, etc. With so many pages and groups being created on a daily basis by several individuals, the social media has started to lose its meaning now. Facebook and Twitter are soon going to be things of the past and I believe that the humanity is now ready for some new gig to keep itself occupied.

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#### References

- [1] [https://en.wikipedia.org/wiki/Subhash\\_Kak](https://en.wikipedia.org/wiki/Subhash_Kak)
- [2] <https://www.linkedin.com/in/shivifotedar/>
- [3] [https://en.wikipedia.org/wiki/Majordomo\\_\(software\)](https://en.wikipedia.org/wiki/Majordomo_(software))
- [4] <https://www.linkedin.com/in/ashokdhar/>
- [5] <https://www.linkedin.com/in/lal itkoul/>
- [6] <http://koausa.org/site/organization/>
- [7] <https://www.linkedin.com/in/arun-koul/>
- [8] <https://www.linkedin.com/in/drpuneeetrainai/>

*Disclaimer – The intent of this writeup is to record history for posterity, of such endeavors that have impacted our lives in a positive way after our exodus from Kashmir. It is my understanding that most of our brethren based in India do not know of such events because India was way too slow to embrace Internet in the beginning. Now it is a totally different story. This writeup has tried to give due credit to those movers and shakers in our community who were trailblazers and have contributed significantly to our cause. It is possible that my memory of events has faded with more than two decades having passed. If the events and efforts of individuals do not match with what I have mentioned, it is unintentional, and I offer my sincere apologies for those omissions.*

## **CONNECT WITH US**

**YAHOOGROUP:** <https://groups.yahoo.com/neo/groups/koahealthcare/info>

**TWITTER:** <http://twitter.com/KOAorg>

**YOUTUBE:** <http://www.youtube.com/user/sathyuk>

### **FACEBOOK PAGES:**

KOA: <http://www.facebook.com/groups/koausa>

Youth: <https://www.facebook.com/groups/koayouth>

Healthcare Network: <https://www.facebook.com/groups/koahealthcare>

Entrepreneurs: <https://www.facebook.com/groups/koaentrepreneurs>

### **LINKEDIN FOCUS GROUPS:**

KOA Healthcare Partners Focus Group: <https://www.linkedin.com/groups/8559527>

KOA Technology Focus Group: <https://www.linkedin.com/groups/8559541>

KOA Entrepreneur Focus Group: <https://www.linkedin.com/groups/8559545>



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## Kashmiri Overseas Association (KOA), Inc.

*Promote, Preserve and Protect Kashmiri Pandit Ethnic & Socio-Cultural Heritage*

[www.koausa.org](http://www.koausa.org)

A 501(c)(3) non-profit, tax-exempt socio-cultural organization registered in Maryland, USA

### Mission

The KOA's mission is to promote Kashmir Pandit ethnic and socio-cultural heritage (language, history, art, etc), celebrate religious festivals of importance to Kashmiri Pandits; provide financial assistance to needy and deserving individuals, educational institutions, places of worship and shrines, both in the US and in India; preserve historical monuments and sites of religious and cultural significance in Kashmir, India; and provide assistance to displaced Kashmiri Pandits.

### Vision

The KOA shall serve as the premier Kashmiri Pandit institution with a fundamental purpose that lies in promoting Kashmiri Pandit heritage and its way of living, Kashmiri Brahmanism and its philosophies; and be a center of social learning that caters to the spiritual, cultural, physical, humanitarian and educational needs of the community.

### Appeal for Donations

KOA runs a number of programs whose purpose is to protect, preserve, and promote Kashmiri ethnic and socio-cultural heritage, to promote and celebrate festivals, and to provide financial assistance to the needy and deserving. Your contribution in US dollars is tax-deductible. Please donate generously and make KOA a stronger organization. Visit [www.koausa.org](http://www.koausa.org)